

CASE STUDY: East Ayrshire Financial Inclusion Group develops East Ayrshire Money

The Financial Inclusion Group sits within the framework of the [Community Planning Partnership](#) (CPP) and is accountable to the [Health and Social Care Partnership](#) (HSCP) through the Adult and Children and Young People Officer Locality Groups. Within the overall planning framework, the Group also links to the Alcohol and Drug Partnership (AP), the Violence Against Women Partnership (VAWP), the Child Protection Committee (CPC) and the Adult Protection Committee (APC), thus ensuring that there are connections between different elements of work relating to financial inclusion.

East Ayrshire Financial Inclusion Strategy was developed by the Financial Inclusion Group after several stakeholder consultation events. An action plan was developed and helps form the focus of discussions at the group meetings and the plan is reviewed on an annual basis.

The group meets on a quarterly basis.

East Ayrshire has a high number of areas severely affected by poverty with 20% of the population living in the 0-15% of the most deprived areas in Scotland, according to the [Scottish Index of Multiple Deprivation](#). Latest child poverty figures indicate that 28% of children in East Ayrshire are currently living in poverty. A [recent report](#) from Sheffield Hallam University anticipated that the financial loss to East Ayrshire by 2020 due to Welfare Reform will be in the region of £27m.

The Challenge

When the Financial Inclusion Group was created it proved challenging at first trying to identify an appropriate chair for the group. East Ayrshire Council tried to encourage members to take on the role as chair of the group but as no one expressed an interest, the council has taken on the role of chair and so far, there has been no objection to this.

John Dalton, Financial Inclusion Delivery Manager, Health and Social Care Partnership is the chair of the group and more recently Sarah Hammond, Manager, Citizens Advice Bureau has taken on the role of secretary of the group.

When first set up, the group tended to create a space for people to come and talk about the issues and problems on the front line as opposed to how to address them. Listen to what John and Sarah say about the partnership and their role.



[Video: John Dalton - Introduction](#)



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[Video: Sarah Hammond - Introduction](#)



[Video: John Dalton - Partner Benefits](#)



[Video: Sarah Hammond - Partnership Benefits](#)



[Video: John Dalton - Challenges](#)



[Video: Sarah Hammond - Challenges](#)

Intended Outcomes

The group aims to reduce the impact of welfare reform on residents and communities through maximising the capacity and effect of financial inclusion services.

It does this by delivering on the financial inclusion strategy which has a strong focus on welfare and for partners to ensure that the citizens of East Ayrshire can easily access information, advice, and support including the following:

- income maximisation
- welfare benefits advice
- welfare benefits representation
- money advice
- debt counselling
- budgeting advice
- financial education and affordable credit
- accessible financial products and services.

Action/Approach Taken

When the group was formed, there were only about six organisations at the time who had a key interest but it was soon recognised that a wider range of stakeholder organisations could be encouraged to be involved with the group as they were working to achieve better financial inclusion outcomes for people.

The group now has 14 members who are signed up as referral partners on [East Ayrshire Money](#) (EA Money).

EA Money makes accessing advice and getting to the right organisation much easier for people in East Ayrshire. The [financial inclusion team](#) (East Ayrshire Council) acts as the central point for EA Money and manages the helpline, triage support and referral pathway.

[Download: East Ayrshire Financial Inclusion Map](#)

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Obstacles and Issues

It has often been difficult to encourage and persuade all partners to make appropriate referrals, the potential benefits for this and to ensure that the tools available are being used to the full potential. The Financial Inclusion Team can now monitor the referrals through EA Money and can identify the referral traffic between agencies and take any necessary action to discuss any gaps, trends and demands. This monitoring information can be used in wider discussions and for raising awareness at the financial inclusion group to help strengthen the partnership working and improve the referral pathway.

Results

EA Money – Assessing Need

East Ayrshire Council managed to secure funding for one year and match fund with the DWP flexible support fund for the development of [East Ayrshire Money](#). This was developed by East Ayrshire's in-house IT service.

EA Money is a public facing website which also provides a dedicated telephone helpline. Details for [each member organisation](#) of the Financial Inclusion Group are available on this website. There is an [open referral process](#) in place and the facility for members of the public to self-refer but also for partner organisations to refer directly to EA Money or between each partner organisation on behalf of the client.

The triage support includes an assessment of a client's need and referral to appropriate service. The financial inclusion team has access to social work, housing and revenue and benefits systems. This allows for any relevant background information to be identified at the point of contact or referral to determine the level of support required and who is best placed to provide it. The financial inclusion team tends to deal with clients in more vulnerable circumstances and provide a home visiting service and benefits representation.

Single debt enquiries and benefit checks will usually be dealt with by the Financial Inclusion Officers at the point of triage. Multiple and more complex debt cases will be referred on to the CAB. The financial inclusion team will routinely provide a home visiting service when dealing with disability benefits representation but for debt situations which are more complex they enter a dialogue with the CAB and make a special request for a home visit for clients in more vulnerable circumstances. People in multiple debt situations are not routinely offered a home visiting service.

EA Money is now being promoted through various customer channels, [leaflets](#) and partner events. Social media was used along with advertisements on buses and radio channels. Although there was a high volume of traffic through social media initially, this didn't seem to have any impact on the number of referrals being made. The leaflet and word of mouth seems to be having more of an impact in generating referrals.

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Tackling inequalities – working with health and housing data

Marlene McMillan, Lead Public Health Practitioner, NHS Ayrshire and Arran provided data for the Financial Group to consider. East Ayrshire has the highest rate of Chronic Obstructive Pulmonary Disease (COPD) admissions and readmissions in Scotland.

Marlene says, “My role is to help partners look at how they can reduce inequalities and how they can plan for this.”

Following the production of this data, John Dalton engaged with Housing Services to look at data matching and what support could be put in place to look at residents living with COPD and their housing status and how best to target interventions to support people in need.

Tackling Fuel Poverty

Feedback from stakeholder events had suggested that there was sufficient evidence to demonstrate a need for partners to act to promote energy awareness, especially for people on low incomes, to help reduce their financial outgoings in relation to fuel costs.

A Housing Manager presented a concern to financial inclusion partners after a householder had managed to go through a full year without any gas. Partners worked collaboratively to deliver a [conference event](#). This also received a [ministerial visit](#).

North, East and South Ayrshire Fuel Poverty forums have since merged into the one Ayrshire fuel poverty forum.



[Video: John Dalton - Results](#)



[Video: Sarah Hammond - Results](#)

Lessons Learned

Make sure that you have identified all the potential key stakeholders who could be involved in the partnership forum.

Work together at the start to set out the terms of reference for the group and develop a memorandum of understanding. It helps to identify and agree a relevant chair, set the vision and what you are looking to achieve as a forum through agreed aims and objectives.

Develop, implement, monitor and review an agreed action plan. Always keep focus on the aims and objectives at the forum meetings.

Consider signing up to a partnership agreement.

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Next Steps

East Ayrshire Council IT service team plans to roll out some training on the latest developments, efficient and effective use of the EA Money referral system with partners.

To consult and develop a new Financial Inclusion Strategy from 2018.

Consider how to work more collaboratively exploring the potential to apply for funding resources on behalf of the partnership to meet demand, address need and any gaps in service delivery.

To raise discussions with education partners around collaborative approaches to how Pupil Equity Funding could be used creatively with financial inclusion partners to work across education, engaging children and families who need the services most.

A training and awareness session will be arranged for the Financial Inclusion Group members to learn from the good practice being adopted across [Tayside](#), [Aberdeen City and Shire advice workers](#), [Dundee](#) and [Aberdeenshire](#) financial inclusion partners and other stakeholders around the use of the [Knowledge Hub](#) and how this could be embedded with EA Money.

Marlene Macmillan. Public Health Consultant has prepared a document for health staff to help embed the financial inclusion referral pathway for health on a pan Ayrshire approach. This has improved the referral pathways to advice services for income and fuel poverty.

The credit union will engage with financial inclusion partners at the next forum to discuss ways to strengthen the partnership working and increase access to more affordable credit options and take up of financial products and services, and to consider alternative ways of working and encourage earlier intervention approaches.

Partners will continue to work with the [Menu for Change](#) project to help reduce the dependency on food bank use and partners will contribute to the first action learning set soon. Read the report produced by East Ayrshire Cab on foodbank use.



[Video: John Dalton - Next Steps](#)



[Video: Sarah Hammond - Next Steps](#)

Additional Information

The Financial Inclusion Team, Health and Social Care Partnership provide training to partner agencies and wider stakeholders and this has helped to raise further awareness of the services on offer and encouraged early referrals from health professionals, DWP staff and others.

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The Financial Inclusion Team is currently under review and proposals have been made to the transformation committee and fund to consider investing in a redesign of the service to be able to work more effectively across the Health and Social Care Partnership in three locality areas.

The [LEAF Project](#)

A [community connectors project](#) has been in place since October 2015 in GP practices and has worked very successfully with financial inclusion partners

Find more details for the [national links worker programme](#).

[Universal Credit](#) will come in to full service on 25 October 2017. The Housing Service is creating a Universal Credit team to be able to respond to the emerging issues and a dedicated financial inclusion officer will work closely with the housing services throughout the process. [East Ayrshire Council](#) has produced a guide on [where to get help](#).

East Ayrshire Council's [Vibrant Communities Service](#) has been up and running since April 2013. A new financial literacy programme called Money MOT was developed in conjunction with Jobcentre Plus, which has been designed to help people manage their finances and make use of financial services. The programme has been well received by participants and has been highlighted as an example of good practice and joint working within the Job Centre Plus. A course is run over six sessions and it has helped to generate referrals to financial inclusion partners.

John Dalton says, "The course has worked really well in the Cumnock area but not so well in Kilmarnock and I am now working closely with the learning team to look at where the Money MOT sessions can be delivered to people who may benefit from it most".

The Financial Inclusion Team appointed a Financial Inclusion Officer, with a lead role on Child Poverty issues, to support people in poverty to access benefit entitlements and financial services.

[Download the Children and Young People's Service Plan](#)