

Highland & Islands 'Financial Inclusion' Partnership Event

29th April 2016, The Spectrum Centre, Inverness

Summary Report



Introduction

The Money Advice Outcomes team, Improvement Service was pleased to be involved in the planning of this successful Financial Inclusion Partnership Event in Inverness for which 33 delegates attended.

A range of people attended from different local areas across the Highland and Islands and across different sectors including senior management, policy, practitioner and decision makers from councils, third sector, health, housing, credit union and wider stakeholder organisations.

All organisations who attended all aim to improve people's lives, and the information shared at the event helped people to gain a better understanding what that means for different organisations and sectors to help achieve the best outcomes for individuals facing problems and barriers to improving life chances.

Collaborative working, as emphasised in the [Framework for Public Funding of Advice](#), is based on identifying shared goals and understanding how the complex mix of services can be employed to maximise impact.

The event programme included key speeches from the Improvement Service, Money Advice Service, Money Advice Scotland and Education Scotland for the morning session.

The afternoon session included presentations from the Scottish Government and ASH Scotland before participants joined in the facilitated group discussions.

Endorsements

"How do we get to a point that we have good evidence of what interventions work"?

Nick Watkins, Money Advice Service

"The common evaluation toolkit makes you really think about what you are doing, why you are doing it and what more you can do to make the change. Money Advice Scotland is trying to be an IMPACT Champion."

Yvonne MacDermid, Money Advice Scotland

"Trying to build a broad base of financial capability with young people" "financial understanding, competence, responsibility and enterprise"

Jim Lally, Education Scotland

"Emphasises the importance of offering payroll deductions to help and encourage a savings culture and organisations working together to encourage junior savings schemes"

Andrew Forsyth, Scottish Government

"Evidence and evaluation is so important to understand what does and doesn't work"

Allison Barnes, Money Advice Service

Workshops

Delegates were split into 4 groups for the first workshop and then split into 4 different groups for the second workshop.

Workshop 1: Partnership working to improve financial capability

Summary

PARTNERSHIPS TO IMPROVE FINANCIAL CAPABILITY

Financial capability gives people the power to make the most of their money and improve their lives.

The aim of the Strategy is to help people to improve their financial capability, to enable them to have the best possible financial wellbeing, both now and in the future.

This means addressing all the factors that influence people's behavior around money: skills and knowledge, our attitudes towards money, motivation to take action, and the accessibility of financial services.

Delegates were asked to share good practice. The group was then encouraged to contribute to discussions around some of the barriers and challenges to partnership working and how to embed evaluation into the process and build on the evidence.

Workshop 2: Partnership working to meet the need for affordable credit

Summary

PARTNERSHIPS TO IMPROVE ACCESS TO AFFORDABLE CREDIT

People should be able to pay off credit union loans direct from their payroll, while the poorest borrowers should have access to basic bank accounts, according to a new report on tackling financial exclusion.

Better access to affordable credit could help break the cycle of financial exclusion felt by more deprived citizens, the Affordable Credit Working Group (ACWG) set up by the Carnegie Trust said.

It has been estimated that the high cost credit sector brings annual interest payments of £20 million from Glasgow residents alone, prompting the need for community finance initiatives and

other measures to promote financial stability.

The Credit Union Working Group considered a number of areas for development, two key themes for action emerged. These were: payroll deduction schemes; and financial education, including junior saver schemes run by credit unions in partnership with schools.

There is a call for local leadership for an '[affordable credit partnership](#)' as part of the Community Planning structure. The report lists recommendations for credit unions, Government and local authorities, schools and employers.

Delegates were asked to discuss ideas for strengthening the partnership working and improving access and visibility of affordable credit providers.

Workshop outputs - Key themes and feedback

Workshop 1

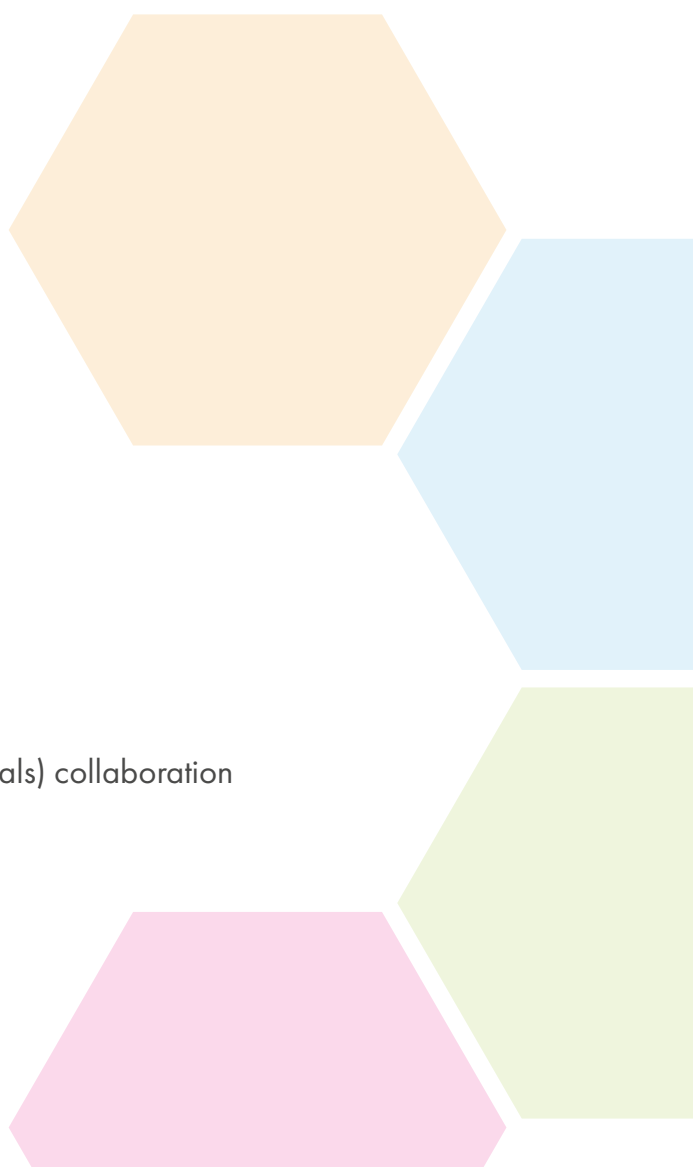
Knowledge Sharing and Good Practice

Group 1

- Midwifery project (Highland Council)
- Money Advice with clinicians (mental health)
- Empowering clients (policies and practise)
- Inter-agency collaboration (Moray)
- Dundee E-Learning package
- Financial Health before debt advice
- Prevention better than cure
- O.T. in job centre (widen people's perspective)
- Through TSI facilitating health forum - share ideas
- Highland Council and job centre partnership (Referrals) collaboration

Group 2

- Streams (SLAB funding)
- E.g. Women's Aid/CAB



- Highland Communities Credit Union works with Lochaber Housing Association to help tenants who are on universal credit pay their rent. They also work with primary and secondary schools in the area
- Forres Area Credit Union:
 - Community volunteer run savings clubs in school
 - Pupil-run savings clubs in school as part of the maths lesson
 - Financial literacy support for schools
 - Partnership with Parent Network Scotland, Moray Essential Skills and Step by Step
 - Run 4-6 weeks financial literacy courses for parents
 - One-on-one financial coaching sessions for parents – 6 sessions
- Training for money advice workers on raising issue of smoking (Glasgow)
- West Lothian Credit Union partnering with Stop Smoking Service – save money that would have been spent on tobacco
- Universal Credit – council, social landlords, money advice
- Motivating employers to identify financial stress and offer payroll-based interventions
- Adding financial capability and broader parenting support interventions
- setting a savings challenge
- We are trying to break into 'payroll deduction' with certain firms
- Co-creation e.g. Young Scot + Glasgow Council
- A Scottish Money Week?
- Highland Council:
 - 'Anti-poverty strategy'
 - research partnership with University of the Highlands and Islands
 - HERO Map – heat, energy and renewable opportunities / understanding tackling fuel poverty
 - European funding to address poverty
 - Highland Council's partnership with EON – fuel poverty
- Fuel poverty – partner referral scheme ('HHH') – Home Energy Scotland, THC, SFRS
- Fuel poverty – cold damp homes, pilot in Skye – hospital disclosures and in community

(LOSJA/ NHS)

- Encourage workers to identify vulnerable households and refer to HHH operated via Home Energy Scotland

Group 3

- Having relevant people – inclusive
- Clear understanding of purpose
- Passionate leader (not public sector?)
- Clout

Group 4

- Partnership with 'midwives'
- Midwifery referred project – getting access to all income levels and building a relationship with you. Expectant women have to opt-out.
- Highland Council: co-location Job Centres/Women's Aid – giving better access to services
- Bank Managers – letting them know what local provision of money advice is and how this is delivered
- Big Lottery Funding – Housing Associations - £10 voucher for Tesco
- Perceptions: Wider messages, branding issue – essential aims length relationship
- Orkney all through CAB - aims length issue around duplication of service
- Local authorities: early intervention – expectant moms

Good Practice Checklist

Each group had a different service area to think about and were asked for ideas on what they felt should be included in a good practice checklist for improving financial capability.

Registered Social Housing

- Getting tenants to join CU + make it easy to get rent paid: only reached single males so not yet very effective
- New tenants – support packs on budgeting
- Tenant newsletters – difficult to get existing tenants to engage but can be very effective if they do engage

- Encouraging them to speak to others – CAB, CPN
- Role for Facebook (social poverty; Moray Council example)

Council Services

- Fuel efficiency advice
- Linking up parts of education
- Open attitude by educationalists
- Better use of IT and social media
- Use youth workers more efficiently
- Modern apprentices in advice
- Web chat (outwith workers hours)
- Teach everyone life skills
- Better publicity of services
- Volunteering opportunities
- Join up the services

Health

- Smooth process for individuals
- Local – accessibility, face to face
- Strong relationships
- Knowledge of advice sources
- Strong relationships – co-ordination – connectivity
- Good referral mechanisms
- Good communication

Education

- Secondary education – what you need to know about having your first home
- Champions within the local authority and parent community

- How to engage with schools? Top tips
- Lifetime maths at an earlier stage
- Highland – job centres, sharing info
- Light heat budgeting – life skills, no budgeting, home economics
- Champion in local authority? – Champion in school?

Barriers and solutions

Group 1

Barriers	Solutions
Funding resources time-limited Project rather than core funding Aims and objectives of organisations People's perception about Stat/Vol Risk tolerances differ	Longer term funding Create value based systems Senior leadership buy-in Manage expectations and being realistic Baseline and outcomes Peer/buddy system to support people Multi-disciplinary care/wellness action plan Don't over promise to under deliver

Group 2

Barriers	Solutions
Agendas already very full Finances/funding Time Not understanding other organisations	Have opt-outs Example of healthy start Have to show synergies, mutual benefit Staff working in each other's organisations Share examples of success

Group 3

Barriers

- Resources
 - financial
 - staffing
- Continuity (project-based funding)
- Lack of control of projects
- Lack of capacity
- Differing priorities
- Geography
- Range of funders

Solutions

- Articulating benefits, demonstrating value
- Longer term investment
- Funding linked to clear priorities
- Long term impact
- Evaluation - retention of knowledge
- Better communication
- Understanding of aims by various partners/ awareness
- Coordination of funding

Expectations

Delegates were asked to share some thoughts on their expectations for the day:

- Gain better understanding of how agencies can work together
- Better knowledge of plans to devolve some benefits
- Financial awareness for school children
- Education is not just the young – elderly can't manage digital so well

What will you take away?

Delegates were asked to list anything they would take away from the day:

- Check Education Scotland's website
- Money week
- Heightened understanding of early education
- Check training available
- Closer partnership working demonstrated
- Will anything change?
- Overcoming barriers – not easy!

- Scope of financial capability syllabus in curriculum for excellence
- Does there need to be greater coordination of funding?
- Partnership working
- Properly articulate benefit of partnership working to all partners
- Better awareness of differing priorities amongst different stakeholders

Burning Questions

Delegates were asked to list any burning questions throughout the day:

- Should we have a dedicated Scottish Money Week?
- Are we facing a gambling crisis? And what should we do?

Workshop 2

Group 1

Employees	Customers
Online advertising Funding for CUs - spend on capital Paying staff (not so easy) Challenge - Universal Credit Rules around CUs	Online Socio-economic mix Reduction in red tape for CUs + members Accessibility to broadband

Group 2

Employees	Customers
Payroll deductions promoted on payslips Promote joining CU is a good moral thing to do? Linking organisations to promote credit unions Linking organisations to promote credit unions	Savings element missing in DAS Let people know it is possible to save and where Re-position market CU as a safe option Council + NHS taking lead

Group 3

Employees

Cultural shift
Perception of poor man's bank
Need to understand how it works
Wary in how secure it is – relationship to NHS/Council
Advocates for CU
People want credit now

Customers

Explaining face to face
'Photo ID' to open up an account – still an issue with many CUs
Responsible credit not affordable – affordable credit union consumer is what I can afford to pay each month

Group 4

Customers

A more creative approach is needed
Make the service simple and accessible and embed it in what is delivered locally
Accessibility in terms of paying in cash is an issue in rural areas
Increase use of technology
Focus more on people who can pay in and not those who need to borrow/ make it a more realistic addition to savings accounts at banks
Speed up process
Use a 'Wonga' approach
Keep it on the agenda in workplaces/ increase awareness and accessibility
Focus more on workplaces

What are the challenges?

- Resources
- Getting partners round the table

Conclusions and next steps

The majority of delegates fed back that they were very satisfied overall with the event, found the speeches very useful, found the workshops very useful, felt that there was slightly too little time for discussions and that the event was well structured.

Next Steps

The Money Advice Outcomes team, Improvement Service will follow up with some delegates following the event on the areas of good practice highlighted with a view to capturing more information and sharing the knowledge wider.

For anyone looking for support to strengthen the partnership working in their area and find out how they could introduce a partnership checklist approach is encouraged to speak with Sandra Sankey, Improvement Service, mobile: 07771958964, sandra.sankey@improvementservice.org.uk

Delegates may wish to consider signing up to the [Knowledge Hub](#).

The Money Advice Service, has launched the [IMPACT Principles](#) and [Evaluation Toolkit](#) as part of the Financial Capability Strategy for the UK. The principles, to which organisations are asked to make a public commitment, are designed to raise awareness about, and encourage, good evidence and evaluation practice. The toolkit is a set of resources to help organisations evaluate the impact of their programmes on people's financial capability.

The Money Advice Service will support organisations that sign up to the principles or use the toolkit, and ensure that any new evidence is uploaded to the [Financial Capability Evidence Hub](#) where it will be available for the benefit of the wider sector. The ultimate goal is to understand what works best to support people's financial capability, and to use this knowledge to improve existing programmes and target funding at effective interventions.

