

# **Financial Inclusion Action Plan for East Sussex.**

## **Introduction**

The development of this action plan follows on from the report 'Financial Inclusion in East Sussex', in particular the final section of that report, 'Responding to the Challenges'.

It reflects feedback from stakeholders over the course of the development of the initial report, and at the financial inclusion consultation event held on 8<sup>th</sup> September.

It sets out a range of actions under 6 key themes:

- Improving the offer of the sector.
- Increasing access to welfare rights and debt advice.
- Beating the poverty premium.
- Building financial capability.
- Developing a 'no wrong door approach' to service provision.
- Driving progress on financial inclusion.

This should be seen as working document, subject to further development as action on financial exclusion progresses. In particular, although the action plan gives some sense of the priority between the different actions it sets out, those priorities are likely to change over time as some opportunities close up, and others appear.

Given the extreme constraints on public spending that will be in place for the next few years, the action plan has also sought to identify actions that do not require the investment of additional financial resources, as well as a number for which further funding will be required, or towards which existing resources might be redirected.

## Theme 1: Improving the Offer from the Financial Inclusion Sector.

**Overarching objective 1: To increase the effectiveness with which the resources invested in the sector are used, achieving better value for money and better outcomes for service users.**

<b>Objective 1.1: To improve triage and referral systems within the financial inclusion sector to make sure that service users access the most appropriate level of support for the problems they are experiencing.</b>			
<b>Actions</b>	<b>Lead and other Partners</b>	<b>Timescale- Short/ Medium/ Long Term</b>	<b>Resources Required: Existing / Low, Medium, or High Additional Resources</b>
1.1 a) Citizens Advice Bureaux continue to implement and refine their 'Gateway' triage system, aimed at supporting service users to access correct level of support to deal with the issues facing them as quickly as possible.	Citizens Advice East Sussex	Short-Medium	Existing
1.1 b) Where other advice services work alongside CABx, the Nellbooker system will be used to manage referrals, with clear criteria being developed for inter agency referrals. Local credit unions and Innovative Finance should also be targeted to be brought into the system.	East Sussex Advice Plus (ESAP) Partners	Medium	Existing
1.1 c) Advice agencies increase the number of potential service users that they deal with through supported self help, whilst avoiding compromising the appropriateness of services provided. This will be backed by: <ul style="list-style-type: none"> <li>• The development of clear criteria for service users to be dealt with in this way.</li> <li>• The collation of existing information resources, and the development of new information to provide to those being dealt with through supported self help.</li> </ul>	ESAP partners	Short to Medium	Existing- Low if further materials require development.

<b>Objective 1.2 To develop the skills of those working in the sector to ensure that they are able to meet the demands placed upon them.</b>			
<b><i>Actions</i></b>	<b><i>Lead and other Partners</i></b>	<b><i>Timescale:</i></b>	<b><i>Resources Required:</i></b>
1.2 a) Advice agencies continue to deliver services in accordance with nationally recognised standards <ul style="list-style-type: none"> <li>• CABx in accordance with national CAB standards.</li> <li>• All LSC contractors in accordance with LSC Quality Mark.</li> </ul>	ESAP partners	Ongoing	Existing
1.2 b) East Sussex Advice Plus continue to support the raising of standards through events, training, information sharing and mutual support.	ESAP	Ongoing	Existing
<b>Objective 1.3 To ensure that the impact of existing and new initiatives can be demonstrated through effective monitoring and evaluation procedures.</b>			
<b><i>Actions</i></b>	<b><i>Lead and other Partners</i></b>	<b><i>Timescale:</i></b>	<b><i>Resources Required:</i></b>
1.3 a) Advice agencies work towards a common set of performance indicators across the advice sector, and consider the possibility of developing common information collection systems, creating consistency of reporting to funders.	ESAP	Medium	Existing
1.3 b) Advice agencies are trained in carrying out social and economic impact assessments of their work, supporting them to engage with stakeholders in building the case for sustained/ further investment in services.	ESAP	Medium	Existing training resources
1.3 c) Consideration is given to the creation of a permanent/ long term capacity, within or available to the advice sector, to support the evaluation of their work.	ESAP	Medium	Low to Medium, possible pooling of existing individual resources set aside for project evaluations

## Theme 2: Welfare Rights and Debt Advice.

**Overarching Objective 2: To work proactively to improve the access of specific groups within the population to welfare rights and debt advice; older people, people with mental health problems, small businesses, children, people who are unemployed, and those in particular types of housing.**

<b>Objective 2.1 To increase benefit take up amongst older people through a proactive campaign based on a short term intensive effort, and longer term changes to practice.</b>			
<b>Actions</b>	<b>Lead and other Partners</b>	<b>Timescale-</b>	<b>Resources Required:</b>
2.1 a) Carry out review of current welfare rights work targeted at older people in East Sussex, identifying: <ul style="list-style-type: none"> <li>• The number of older people engaged by current advice services compared with the likely number of older people underclaiming.</li> <li>• Any obvious gaps in provision.</li> </ul>	East Sussex County Council	Short	Existing
2.1 b) Convene working group of interested agencies, including potential funders, to consider findings of the review and agree appropriate way forward.	East Sussex County Council	Short	Existing
2.1 c) If agreed, develop project targeted at identifiable population of older people, reachable through partner agencies, to carry out three year benefit take up campaign: <ul style="list-style-type: none"> <li>• 'Drain the pool' of existing underclaimants.</li> <li>• Respond rapidly to the needs of newly entitled older people triggered by changes of circumstances.</li> <li>• Build the capacity of partner agencies to identify underclaimants and refer them to support.</li> </ul>	East Sussex County Council to co-ordinate, District and Borough Councils. ESAP partners, Age Concern and other voluntary sector organisations to deliver.	Medium to Long	High

<b>Objective 2.2 To maximise the contribution of advice agencies to improving the well being of people with both mild and enduring mental health problems through the provision of debt advice.</b>			
<b>Actions</b>	<b>Lead and other Partners</b>	<b>Timescale</b>	<b>Resources Required:</b>
2.2 a) Review past advice work in East Sussex targeting people with mental health problems, identifying key outcomes from that work, and reflecting current research knowledge on the potential contribution of advice work to supporting people with mental health problems.	ESAP Partner	Short	Existing
2.2 b) Convene meeting with key partners in mental health services from Primary Care Trust and East Sussex County Council to discuss the review and current developments in mental health services.	East Sussex County Council	Short	Existing
2.2 c) If agreed, develop services focused on one or both of: <ul style="list-style-type: none"> <li>• People with long standing and more severe mental health problems.</li> <li>• People affected by mild mental health problems in part triggered by financial difficulties.</li> </ul>	East Sussex County Council to co-ordinate. Primary Care Trusts, ESAP partners	Medium to Long	High
2.2 d) Whether as part of above initiative, or in the absence of such an initiative, develop referral systems between key front line mental health workers, in particular the new community based mental health workers, and advice agencies.	East Sussex County Council, Primary Care Trusts, ESAP	Medium	With new services-within services' budget. Without new service-existing, but potential capacity issues from new service demand generated.

<b>Objective 2.2 To maximise the contribution of advice agencies to improving the well being of people with both mild and enduring mental health problems through the provision of debt advice (<i>continued</i>)</b>			
<b><i>Actions</i></b>	<b><i>Lead and other Partners</i></b>	<b><i>Timescale</i></b>	<b><i>Resources Required:</i></b>
2.2 e) Evaluate the health economic impact (use of services, prescribing budgets) of projects/ more effective referral routes.	East Sussex County Council, Primary Care Trusts	Long	Within service funding/ existing evaluation budgets
<b>Objective 2.3 : To increase the availability of debt advice to potential small business owners- particularly those who are socially excluded, existing small businesses in trouble, and those whose businesses have collapsed, through the creation of specific capacity within the East Sussex advice sector.</b>			
<b><i>Actions</i></b>	<b><i>Lead and other Partners</i></b>	<b><i>Timescale-</i></b>	<b><i>Resources Required:</i></b>
2.3 a) Train existing debt adviser with advice agency to deliver specialist support to current / potential small business owners in financial difficulties.	ESAP partner	Short	Existing
2.3 b) Place worker part time with 1066 Enterprise to explore the level of demand	ESAP partner 1066 Enterprise	Medium	Existing
2.3 c) Subject to positive evaluation, consider development of service on a larger scale, and consider if such an initiative might be an appropriate part of local authorities efforts to mitigate the impact of the recession on local businesses.	East Sussex County Council District and Borough Councils	Medium	Medium to High, dependent on scale

**Objective 2.4 i: To review current engagement with children’s centres in the area, and identify ways in which this might be improved, for example through a greater focus on building the capacity of service users.**  
**Objective 2.4 ii To identify other opportunities to work with stakeholders to improve the capacity of the sector to reach out to vulnerable children and young people and families.**

<b><i>Actions</i></b>	<b><i>Lead and other Partners</i></b>	<b><i>Timescale-</i></b>	<b><i>Resources Required:</i></b>
2.4 a) Increase the level of financial capability work carried out under the contracts between the advice sector and children’s centres, building on the success of the ‘Xmas Crackers’ inputs.	East Sussex CABx, Childrens’ Centres	Short	Refocusing of existing work
2.4 b) Increase the involvement of East Sussex credit unions in this work, and in other outreach work at the children’s centres.	East Sussex Credit Unions	Short	Existing
2.4 c) Advice services to engage with local authority children’s services to <ul style="list-style-type: none"> <li>• Identify opportunities for frontline staff to spot and refer vulnerable families in need of support on financial inclusion issues.</li> <li>• Where appropriate, develop formal referral agreements, and seek further funding to facilitate this work.</li> </ul>	District and Borough Councils East Sussex CABx	Short	Medium to high dependent on level of extra demand for advice services generated

**Objective 2.5.i To maximise the ability of Job Centre Plus to act as a gateway to advice services, and ability of the advice sector to meet the needs of newly unemployed people.**

<b>Actions</b>	<b>Lead and other Partners</b>	<b>Timescale-</b>	<b>Resources Required:</b>
2.5 a) Engage with Job Centre Plus at a county/ regional level with the aim of: <ul style="list-style-type: none"> <li>• Identifying current practice in referral of newly unemployed people to advice services/ dissemination of information relating to financial inclusion for newly unemployed people.</li> <li>• Agreeing an appropriate role for Job Centre Plus front line staff in identifying/ referring their clients to the advice sector/ acting as an appropriate channel for the dissemination of information</li> <li>• Encompassing this work within a partner agreement.</li> </ul>	East Sussex County Council to facilitate. Job Centre Plus, ESAP partners.	Short	Existing
2.5 b) Implement the agreement across the East Sussex area.	Job Centre Plus, ESAP partners	Medium	Potentially, Medium- High dependent on level of extra demand for services generated
2.5 c) Explore the potential role for the advice sector in dealing with the financial consequences for individuals of public and voluntary sector redundancies, and develop a coherent response based on the resultant analysis. This may include: <ul style="list-style-type: none"> <li>• Provision of face to face advice.</li> <li>• Dissemination (and possible production) of materials/ information packs.</li> <li>• Delivery of seminars.</li> </ul>	East Sussex County Council, District and Borough Councils, Primary Care Trusts	Short	Medium to High to meet additional advice needs.

<b>Objective 2.5.ii To ensure that any financial inclusion related barriers to work facing people who are long term unemployed are dealt with effectively through the development of effective joint working between the advice, financial inclusion and employability sectors.</b>			
<b><i>Actions</i></b>	<b><i>Lead and other Partners</i></b>	<b><i>Timescale:</i></b>	<b><i>Resources Required:</i></b>
2.5 e) Advice sector to seek engagement with current providers of employability services offering, on a small scale basis: <ul style="list-style-type: none"> <li>• Provision of 'Better Off Calculations' (BOCs) to those at various stages of job search.</li> <li>• Delivery of financial capability sessions to those delivering group work.</li> <li>• General financial inclusion advice services as required.</li> </ul>	ESAP partners, Employability providers	Short	Existing at small scale
2.6 f) Advice sector to look to engage with (local sub) contractors who will deliver/ are seeking to deliver the Work Programme in East Sussex, offering themselves as subcontractors to provide BOCs, financial capability sessions and other financial inclusion advice services, or offering training to staff of other subcontractors as appropriate.	ESAP partners, Potential Work Programme subcontractors		Potentially high in longer term
<b>Objective 2.6.i. To improve the access of social rented tenants to welfare rights and debt advice through local social landlords playing their full role in promotion of services and identification and referral of tenants.</b>			
<b><i>Actions</i></b>	<b><i>Lead and other Partners</i></b>	<b><i>Timescale:</i></b>	<b><i>Resources Required:</i></b>
2.6 a) Identify main local social landlords not currently investing, or only investing to a limited extent, in internal or external financial inclusion services targeted at their tenants.	ESAP	Short	Existing
2.6 b) Approach social landlords not currently investing to explore the potential, based on the social and business cases for action, for investment. Develop proposals in conjunction with social landlords for strategic approaches to financial inclusion encompassing: welfare rights and money advice, access to mainstream financial services, and financial capability work, particularly targeted at vulnerable tenants.	ESAP partners, East Sussex Credit Unions, Local social landlords	Short, then medium to long to implement	High in implementation

<b>Objective 2.6.i. To improve the access of social rented tenants to welfare rights and debt advice through local social landlords playing their full role in promotion of services and identification and referral of tenants.</b>			
<b><i>Actions</i></b>	<b><i>Lead and other Partners</i></b>	<b><i>Timescale:</i></b>	<b><i>Resources Required:</i></b>
2.6 d) Seek to convene forum of local social housing providers involved in financial inclusion activity charged with: <ul style="list-style-type: none"> <li>• Information and good practice sharing.</li> <li>• Developing joint initiatives as required.</li> </ul>	ESAP partners, Local social landlords	Short	Existing
<b>Objective 2.6.ii. To explore with stakeholders effective means of responding to triggers for advice need experienced by private renters and owner occupiers.</b>			
<b><i>Actions</i></b>	<b><i>Lead and other Partners</i></b>	<b><i>Timescale:</i></b>	<b><i>Resources Required:</i></b>
2.6 e) Engage with landlord forums, and identified large scale private sector managing agents, in district council areas to explore how financial inclusion issues facing their tenants affect their businesses, and how they can be supported to respond to those issues.	ESAP partners District and Borough Councils' Private landlord forums	Short to Medium	Existing
2.6 f) Develop materials targeted at landlords/ private sector tenants in response.	ESAP partners	Medium	Low

### Theme 3: Beating the Poverty Premium

**Overarching Objective 3. To reduce the 'poverty premium' paid by low income people for goods and services by improving access to mainstream financial services, and supporting the more effective use of their consumer power.**

<b>Objective 3.1 i To increase the membership and geographical reach of the credit unions in East Sussex by engaging public and voluntary sector organisations as promotional partners.</b>			
<b>Actions</b>	<b>Lead and other Partners</b>	<b>Timescale:</b>	<b>Resources Required:</b>
3.1 a) Major public sector organisations within East Sussex commit, where they have not already done so, to being promotional partners for East Sussex credit unions, offering: <ul style="list-style-type: none"> <li>• Promotional support through personal staff recommendation to service users where appropriate, public newsletters etc.</li> <li>• Promotional support in staff newsletters, wage slip letters etc.</li> <li>• Payroll deductions to credit union accounts for staff.</li> <li>• Other support possible at no or very limited cost to themselves, such as provision of payment collection facilities.</li> </ul>	East Sussex Credit Unions, East Sussex County Council, District and Borough Councils, Primary Care Trusts, NHS Hospitals Trusts	Medium	Existing
3.1 b) Voluntary sector organisations commit to being promotional partners through the same mechanisms.	East Sussex Credit Unions, Voluntary sector infrastructure organisations (HVA etc)	Medium	Existing

3.1 c) East Sussex credit unions recruit credit union champions from amongst members working for public and voluntary sector organisations.	East Sussex Credit Unions	Medium	Existing
<b>Objective 3.1 ii To increase the customer base and geographical reach of Innovative Finance by engaging public and voluntary sector organisations as promotional partners.</b>			
<b>Actions</b>	<b>Lead and other Partners</b>	<b>Timescale:</b>	<b>Resources Required:</b>
3.1 d) Innovative Finance holds a series of seminars for organisations working at the front line with its target service users to spread understanding of its work and explore ways in which they might promote its services.	Innovative Finance	Short	Existing
<b>Objective 3.2 Increase the public's access to, and awareness of, fuel poverty programmes in particular social tariffs and better value utility deals.</b>			
<b>Actions</b>	<b>Lead and other Partners</b>	<b>Timescale:</b>	<b>Resources Required:</b>
3.2 a) Identify and promote appropriate source of advice and support on fuel poverty issues.	East Sussex County Council District Councils Primary Care Trusts	Short	Medium
3.2 b) Train front line financial inclusion workers to deliver basic energy advice covering: <ul style="list-style-type: none"> <li>• Appropriate use of energy within the home.</li> <li>• Consumer issues with energy companies.</li> <li>• Access to appropriate cheaper and better energy deals.</li> <li>• Promotion of access to grants and funds supporting energy efficiency work.</li> </ul>	ESAP partners	Short	Existing

3.3 c) Promote information about appropriate energy choices to consumers.	ESAP partners	Short and ongoing	Existing
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## Theme 4: Building Financial Capability

**Overarching Objective 4: To increase people's financial capability, improving their ability to take appropriate decisions relating to their finances, to seek advice when needed, and to help themselves where possible.**

<b>Objective 4.1: To identify and exploit suitable opportunities to do financial capability work with existing groups.</b>			
<b>Actions</b>	<b>Lead and other Partners</b>	<b>Timescale-</b>	<b>Resources Required:</b>
4.1 a) Identify potential new target groups for group work on financial capability, particularly groups amongst those focused on under theme 2.	ESAP partners	Short	Existing
4.1 b) Extend current group based financial capability work based on this analysis	ESAP partners	Medium	Existing, but potential generation of extra demand from participants
<b>Objective 4.2 To expand the financial capability inputs available through youth groups and schools.</b>			
<b>Actions</b>	<b>Lead and other Partners</b>	<b>Timescale-</b>	<b>Resources Required:</b>
4.2 a) Build on current work carried out by advice agencies with local schools, using materials already produced, both locally and nationally, for the purpose, developing a strategic rather than ad hoc approach to the issues.	East Sussex County Council ESAP partners	Medium	Medium if wish to roll out provision
4.2 b) Explore the possibility of the development of a programme training teachers and other youth workers to deliver appropriate financial inclusion inputs to their pupils.	East Sussex County Council ESAP partners	Medium	Existing training budgets

<b>Objective 4.2 To expand the financial capability inputs available through youth groups and schools.</b>			
<b>Actions</b>	<b>Lead and other Partners</b>	<b>Timescale-</b>	<b>Resources Required:</b>
4.2 c) Consider the PIPs within schools as an appropriate mechanism for the communication of financial capability messages, and information about financial inclusion services, to parents.	East Sussex County Council ESAP partners	Medium	Existing resources
<b>Objective 4.3 To communicate effective financial inclusion messages, and make relevant self help materials available through printed, broadcast, and electronic media.</b>			
<b>Actions</b>	<b>Lead and other Partners</b>	<b>Timescale-</b>	<b>Resources Required:</b>
4.3 a) Build on and co-ordinate current work to communicate financial capability messages through local print media, for example through frequent articles in local newspapers.	ESAP partners, East Sussex Credit Unions	Ongoing	Existing
4.3 b) Seek a presence at local community events to promote financial inclusion messages.	ESAP partners, East Sussex Credit Unions	Ongoing	Existing
4.3 c) Consider <ul style="list-style-type: none"> <li>Developing a local web presence for the financial inclusion sector, advertising services, and linking service users to self help materials.</li> <li>Providing content for local authority websites.</li> </ul>	ESAP partners Local authorities	Medium	Low
4.3 d) Engage local media/ IT students in the development of a pilot project exploring the potential of social networking/ new media to effectively communicate messages	ESAP partners	Medium	Existing

<b>Objective 4.3 To communicate effective financial inclusion messages, and make relevant self help materials available through printed, broadcast, and electronic media.</b>			
<b><i>Actions</i></b>	<b><i>Lead and other Partners</i></b>	<b><i>Timescale-</i></b>	<b><i>Resources Required:</i></b>
4.3 e) Pilot an approach to targeting financial inclusion messages at an identifiable group of service users involved with web based mutual support.	ESDA, East Sussex Advice Plus	Medium	Existing

## Theme 5: Developing A 'No Wrong Door Approach' to Services.

### Overarching Objective 5: To Develop a 'No Wrong Door Approach' to Services.

<b>Objective 5.1 To progress work to create a robust referral system involving the financial inclusion sector and frontline staff in the statutory sector as a contribution to the creation of a 'No Wrong Door' approach.</b>			
<b>Actions</b>	<b>Lead and other Partners</b>	<b>Timescale-</b>	<b>Resources Required:</b>
5.1 a) On a phased basis, increase the number of organisations/ agencies in the county directly booking appointments through the 'Nellbooker' system.	ESAP	Short/ ongoing	Existing
5.1 b) Prioritise the engagement with 'Nellbooker' of staff working on the County Connect project.	ESAP County Connect	Short / ongoing	Existing
5.1 c) Promote the services delivered by the financial inclusion sector to other organisations and agencies in East Sussex through: <ul style="list-style-type: none"> <li>• Dissemination of newsletters and annual reports.</li> <li>• Seminars about relevant developments in the financial inclusion field.</li> <li>• Offering training sessions on financial inclusion issues for front line staff.</li> </ul>	ESAP partners	Short / ongoing	Existing
5.1 d) Create a working group of partners committed to the creation of 'A No Wrong Door Approach' to financial inclusion building on current approaches such as the 'Nellbooker' system and 'County Connect'.	East Sussex County Council ESAP partners	Short	Existing
<b>Objective 5.2 To develop a training programme for front line staff aimed at building their capacity to play their part in a 'No Wrong Door' approach to financial inclusion.</b>			
5.2 a) Design and pilot an appropriate financial inclusion training programme for frontline staff, potentially piggy backing on work to increase the engagement of local agencies with the 'Nellbooker' system.	ESAP	Medium	Low/ existing training budgets to fund
5.2 b) Through the working group identified at 5.1 d), consider the possibility of the creation of a broader 'social inclusion' curriculum for front line staff, aimed at creating a holistic 'No Wrong Door Approach' to services.	East Sussex County Council	Long to implement	Medium

## Theme 6: Structure for Overseeing the Delivery of the Objectives.

<b>Overarching Objective 6: To create structures for overseeing and driving progress to tackle financial exclusion, in particular the objectives set out above in this plan.</b>			
<b>Actions</b>	<b>Lead and other Partners</b>	<b>Timescale-</b>	<b>Resources Required:</b>
6.1 a) Create a county wide strategic group on financial inclusion focused on delivering the objectives set out within this plan. This would: <ul style="list-style-type: none"> <li>• Be facilitated by East Sussex County Council on a bi-annual basis and chaired by Becky Shaw, Chief Executive, ESCC, or a nominated representative.</li> <li>• Draw representation from: <ul style="list-style-type: none"> <li>○ District Councils.</li> <li>○ East Sussex Advice Plus</li> <li>○ The Broader voluntary sector.</li> <li>○ Primary Care Trusts/ successor organisations.</li> <li>○ Other key stakeholders identified within this action plan</li> </ul> </li> </ul>	East Sussex County Council	Short	Existing staffing resources
6.1 b) Create short life working groups focused on individual themes/ objectives within this plan, which would report back to the strategic group.	East Sussex Advice Plus	Short	Existing
6.1 c) Where/ if required, replicate the county wide strategic group at the district level, reporting to the council/ local strategic partnership as appropriate.	District and Borough Councils	Medium	Existing
6.1 d) Produce a six monthly report on progress against the objectives set out within this plan.	ESAP/East Sussex County Council	Ongoing	Existing
6.1 e) Review this action plan on a six monthly basis.	ESAP/East Sussex County Council	Ongoing	Existing

