

Appendix One: Financial Inclusion Strategy

**Brighton & Hove City Council**

# **Financial Inclusion Strategy**

April 2013 to March 2016



**Brighton & Hove  
City Council**

## **1. Purpose of this document**

This document sets out Brighton & Hove City's Council's (BHCC) vision and strategy for financial inclusion and forms an integral component of the Council's corporate commitment to reduce inequality. To this end the strategy has been developed in conjunction with the council's wider work on Welfare Reform, digital inclusion, and child poverty including our Stronger Families, Stronger Communities Programme.

The strategy covers the period between April 2013 and March 2016. The document will be reviewed annually to reflect fluctuations in the national economy and consequent developments in the legal and policy framework.

## **2. Vision for Financial Inclusion**

The council wishes to support the creation of an important new strategy and related initiative for the residents of Brighton & Hove. It is committed to and recognises the need to play a leadership role in relation to the city's financial wellbeing. Furthermore, it acknowledges that this needs to be done through a transformative partnership approach which facilitates the creative use of collective resource.

The difficult national climate and its consequent impact locally need radical responses. Financial exclusion has become a very real reality for many already vulnerable residents in the city, whilst services are struggling to respond to unprecedented demand. This tension is rehearsed, reviewed and met in this Strategy.

The creation of a Community Banking Partnership, (CBP), represents the council's funded commitment to responding to the systemic nature of financial exclusion. Our vision is for the creation of a transformational commission that enables the city to bring together partners in creating a replacement model for services that are no longer sustainable. It is therefore as much about cultural and organisational change as it about delivering services to meet identified need.

We are faced with the unfortunate reality that changes to public funding mean that the council cannot continue to fund and commission support in the same way and at the same levels. The broader picture means that a significant proportion of our community and voluntary sector provision is no longer sustainable. As part of this we recognise the council itself must change and this is reflected in our organisational change plan attached to our financial inclusion strategy.

We therefore offer this strategy in the spirit of co-producing something new, exciting, dynamic and meaningful but also framed by the economic realities we all face.

## **3. Why is a Financial Inclusion Strategy necessary?**

### **3.1 What is Financial Inclusion?**

There are numerous definitions of, and approaches to, financial inclusion policy and practice around the UK.

Financial inclusion is defined as the ability of an individual, household, or group to access appropriate financial services or products. Without this ability, people are often referred to as financially excluded. People that are financially excluded are often those in poverty or experiencing disadvantage and as a result might:

- Not be able to access affordable credit
- Not want, or have difficulty obtaining a bank account
- Be financially at risk through not having home insurance
- Struggle to budget and manage money or plan for the unexpected
- Not know how to make the most of their money.

The council has worked with the city’s Advice Partnership and key stakeholders on a shared local definition of financial health that will be used for the purposes of this strategy:

**“Having enough resources to meet basic needs adequately and to be able to make choices over a prolonged period to maintain physical and mental well being and participate in community and society.”**

Taking this broader definition is useful as it allows a systemic consideration of the issues that lead people to experience financial exclusion, the impact it has and what it means for their support needs. It recognises that poverty arises because of many factors.

It is important to note that even in good times, poor financial health affects many of our residents leaving them at risk of exclusion. This exclusion undermines and exacerbates poverty (including child poverty), increases disadvantage and has a profound impact on life chances. This in turn has a wider bearing on our communities affecting health, family breakdowns, crime levels, the environment in which we live and an individual’s ability to contribute equally to the city.

Financial inclusion and good financial health therefore not only benefits individuals and families, but can also reduce costs to the local authority. Brighton & Hove City Council has approximated the introduction of the Welfare Reform Act to have a considerable negative impact on the local economy. Forecasts suggest this could be as high as £13.35m in loss to the economy.

This business case for investment in financial inclusion will be further developed as part of the Strategy’s implementation, but examples of its positive benefits are described in the Table below.

<b>Potential Cost of Financial Exclusion</b>	<b>Potential Benefit of Financial Inclusion</b>
Arrears recovery.	<ul style="list-style-type: none"> <li>- A reduction in the level of rent arrears and sustained income generation and cash flow for the council.</li> <li>- A reduction in the number of evictions, baliff visits and court actions as a result of rent or council tax arrears.</li> <li>- A reduction in the number of failed tenancy rates, abandoned properties and housing void costs.</li> </ul>
Legal costs and challenges.	A reduction in the number of court cases and therefore costs associated with this.

Additional demands on 'high end' expensive statutory services.	Increased resilience leading to reduction in demand for support services .
Transactional costs.	Increase in use of the most efficient collection methods e.g. direct debit and other automated payments.
Rising debt levels.	Access to basic banking facilities and improved skills and knowledge in relation to money management.
Costs of temporary accommodation.	A reduction in the number of people presenting as homeless.

### 3.2 Financial Inclusion and Financial Services

Access to appropriate, high quality financial services is a central component of Financial Inclusion.

Financial services, including payments, savings, borrowing and insurance are a key part of modern life, enabling bills to be paid, unexpected costs to be met or emergencies to be managed. They are also providers of access to the best deals, products and services including fuel and food. Access to these services therefore helps people to make the very best of the money they have and provides both stability and the opportunity for individuals, families and communities to progress and thrive.

There are a number of barriers to financial inclusion and good financial health we wish to address through this strategy and they include:

- poor access to advice
- poor access to transactional banking services
- poor access to affordable loans
- no savings
- no insurance
- poor financial knowledge and skills
- fuel and food poverty

These barriers affect significant numbers of Brighton & Hove's residents and those areas and communities most affected are set out in this strategy. The causes of financial exclusion can be attributed to a variety of reasons but are most usually as a result of changes in circumstance, for example:

- loss of home
- loss of employment or retirement
- breakdown of a relationship
- illness, disability or bereavement within the family
- becoming new parents
- changes to benefit entitlement
- starting a new business
- going into or coming out of prison
- leaving the armed forces
- reductions in income
- long term worklessness

The impact of financial exclusion causes specific additional hardship and

disadvantage including;

- Inability to set up direct debits to make payments or receive salary without a bank account - thus reducing the ability to obtain work
- Paying more for utilities - as the benefit of direct debit discounts associated with paying through a bank account is not an option and top-up cards and meters are more expensive
- Not being able to access affordable credit and relying on alternatives at high rates or from illegal lenders or high cost lenders
- Lacking the financial comfort provided by a small amount of savings or insurance products which can reduce unexpected financial pressures
- Lack of access to impartial advice, particularly on debt problems.

The costs of financial exclusion are potentially significant. According to a recent Oxfam report, it has been estimated that people on low incomes pay a 'poverty premium' of around £1,280 a year in accessing basic financial services and utilities.

### **3.3 National Context**

The country is facing one of the most difficult public funding climates seen for decades. As a result, a period of rapid change has led to reductions in public spending and significant areas of social policy reform. Rising costs of living in relation to basic needs such as fuel and food together with higher unemployment and housing costs are exacerbating the problems of existing vulnerable residents and also pushing others currently at the 'tipping point' into potential difficulties.

This means that many vulnerable people in Brighton & Hove will face new and additional financial pressures, whilst essential services are stretched by unprecedented demand and the loss of key funding streams such as Legal Aid to support the delivery of services.

Traditional responses such as increased resources for service delivery are no longer viable. A step change is therefore necessary and requires leadership and cultural transformation both within the council and within its partnerships in the city.

### **3.4 Local Government context**

Local authorities are experiencing reduced funding in order to support national deficit reduction objectives and are also at the forefront of many key national policy interventions. As a result of these changes local authorities are increasingly required to effectively and efficiently collect income (including Council Tax and tenant rents) and manage programmes of welfare reform, some of which are likely to result in new forms of relationship with the city's most vulnerable individuals and families.

These new relationships may, at times adversely affect some of the most economically excluded residents in the city. The challenge therefore for the council is to meet its budget pressures whilst also delivering its corporate priority to reduce inequality and minimise the negative impacts of these changes.

In real terms, this means developing a strategy for financial inclusion that, as far as possible, protects the most economically vulnerable balanced against the economic reality the council faces. This means reshaping the internal policy, practice and

culture of the council and working with our external partners to ensure financial inclusion is an integral part of the 'way we do business'.

### **3.5 Our approach to developing a Financial Inclusion Strategy**

Work within the city on financial inclusion has continued for many years and has generally been appropriate to meet the needs of residents within the constraints of the resources available to deliver services and provide support.

With significant reductions in funding for these services and the escalating needs of residents for support, the local authority, with its partners, has reviewed its approach to financial inclusion and produced this strategy.

It is the product of a focussed and inclusive exercise, (conducted between November 2012 and March 2013), building on the work of the city's Advice Partnership. The council is committed to and recognises the need to play a leadership role in relation to the city's financial wellbeing. Furthermore, it recognises that this must be done through an action focussed partnership approach, allowing the creative use of collective resource at a time where funding is reducing and demand increasing. This document is therefore presented as a Brighton & Hove City Council strategy but with fundamental recognition of the role that partners such as the NHS, registered social landlords (RSL's) and community and voluntary sector organisations will need to play in making it effective.

The production of the strategy is part of the council's overall work to meet its corporate commitment to reduce inequality and was aligned and integrated to other key work streams especially our Welfare Reform work. It also significantly addresses Strategic Outcome 2 of the City's Child Poverty Strategy: 'Families have the resources to enable them to meet their day to day needs and to make positive changes to ensure their families' wellbeing'. Resourcing for the strategy has come from a variety of sources including one-off funding allocated through Full Council. The programme has been delivered by the council's Policy Team and overseen by the Director for Finance.

The overall process follows the council's commissioning approach including partnership engagement throughout the process, evidenced based decision making founded on stakeholder engagement and needs assessments. Throughout it has retained a focus on action through co-production.

To deliver this process, the authority established a Financial Inclusion Board with representatives from key council services including City Services, Housing, Adult Social Care and Stronger Families, Stronger Communities. In addition there were representatives from the community and voluntary sector (via CVSF representatives and the Advice Services Partnership - see below) and the Department for Work and Pensions. This group oversaw the design of the approach and the development of the strategy.

A Commissioners Group attended by key commissioners from across the authority supported this board. This group focused on better coordination of existing and planned financial inclusion related activity and has helped develop the commissioning approaches set out in this strategy.

The overall process was supported by the Advice Services Partnership and their Financial Inclusion reference group guided and helped quality assure the programme. Representatives from the reference group attended the Financial Inclusion Board described above.

Toynbee Hall, a leading national charity providing expert knowledge and experience around Financial Inclusion have supported and guided the entire process. This work has included an assessment of potential community banking options locally and a comprehensive report on what a Community Banking Partnership could look like (in partnership with Housing). In addition, the organisation has been vital in providing a 'critical friend' role, providing quality assurance throughout. As part of this work, Toynbee facilitated an 'open space' event that attracted 65 key stakeholders in a process of shaping the strategy. Evaluated as a huge success, the event helped in the co-production of the implementation plans.

In addition to creating the strategy, other key strands of the work have included:

- Exploring city-wide accommodation options for advice providers, including exploring the possibility of a co-located hub
- Emergency assistance for key voluntary sector groups where this was needed
- Strengthening the strategic links with related programmes such as Welfare Reform and Stronger Families, Stronger Communities
- Making relevant links with work around Digital Inclusion
- Exploring the council's own policies and practices in relation to the promotion of financial inclusion.

The Financial Inclusion Strategy here and in the supporting documents has a focus on delivery rather than policy. The format is as follows:

1. Our focus on need (as a result of the needs assessment) where we identify who is, or potentially could be, most affected by financial exclusion, (e.g. as a result of anticipated changes such as welfare reform).
2. Our overall outcome and priority areas of action for the programme based on this need.
3. Our strategic delivery plan for establishing services and activities that will help improve financial health in Brighton & Hove.
4. The equality impact assessment of our approach including service mapping and gaps analysis so that we don't duplicate effort or miss priorities.
5. How we will performance manage, monitor and update strategy implementation.

#### **4. Focus on need**

The Needs Assessment (a summary is given in Appendix 5) is a critical element of this strategy. It is the framework through which difficult resourcing decisions will need to be made and its recommendations inform implementation plans.

The document has been produced in a timely way through the use of the Joint Strategic Needs Assessment (JSNA) process and is comprehensive in its findings. It includes best practice evidence from a wide range of specialist organisations and

local authorities around the country. Furthermore, it has been informed by directly commissioned work undertaken locally by Toynbee Hall, examining the city's banking offer for economically vulnerable residents. Most importantly, it has been produced through consultation with key partners in the city. The assessment also includes mapping of key services with regard to:

- Independent Advice (both social welfare and general information, advice and signposting)
- Basic Banking Services
- Council delivered or commissioned support services

This information has been critical to understanding gaps and making informed choices about priorities. It will therefore continue to be developed as the implementation programme unfolds.

In summary the needs assessment process has identified the following findings and recommendations that are addressed in this strategy.

1. As might be expected, the assessment finds that financial exclusion is closely associated with poverty and social exclusion. Issues around health, employment, education and wellbeing are all exacerbated by financial exclusion but can also be factors that lead to its creation. Therefore, those already most socially disadvantaged are likely to be those most at risk of financial exclusion.
2. However, it is recommended that the Financial Inclusion Strategy focus on those issues and actions most directly concerned with financial exclusion as there are many other strategies and programmes looking at wider social inclusion issues.
3. Those already most socially disadvantaged are likely to be those most at risk of financial exclusion. This includes groups such as those protected through the Equality Act 2010, but also those living in the city's most disadvantaged neighbourhoods and expensive city centre private accommodation. Actions to address this require partnership working between the city's main advice providers and those which are 'gateways' to specific marginalised people or places.
4. Many residents will experience cumulative disadvantages as they are from a number of affected communities and are living in areas or have tenures characterised by most challenging circumstances.
5. It is recommended therefore that the strategy focus on both people and place with a particular focus on groups in most need:

#### **People**

- Women and lone female parents
- Families with a disabled child
- Older people living in fuel poverty/ or without a bank account
- Young people without a bank account and with low financial literacy
- Disabled people



- People with mental health problems
- LGBT people, with some groups within that designation being potentially more vulnerable such as trans people
- BME communities
- Gypsies and Travellers and other 'chronically excluded' groups (such as street homeless, temporarily housed, ex-offenders and refugees and migrants).
- Personnel leaving the Armed Forces
- Those surviving domestic violence
- Those who misuse substances and / or alcohol

#### **Place**

- Moulsecoomb and Bevendean
- East Brighton (Whitehawk)
- Hollingdean and Stanmer
- Queens Park
- Hangleton and Knoll
- Brunswick and Regency
- St Peters

## **5. Our strategic outcome and delivery principles**

The needs assessment describes how financial exclusion affects, and will potentially affect, a significant additional number of residents across the city, many of whom are already disadvantaged or vulnerable. This need and this new and challenging climate, requires an approach that is action-focused and flexible, clear in vision, with strong leadership and fairness and equity at its heart.

To this end the council, with its partners, has defined the intended strategic outcome of the Financial Inclusion Strategy as follows:

**'The residents of Brighton & Hove are able to maintain and improve their financial wellbeing and resilience.'**

This outcome is supported by the following delivery principle:

**'Those most disadvantaged and at risk of exclusion will receive the greatest support in achieving better financial wellbeing and resilience'.**

The outcome aims to ensure residents are able to empower themselves in identifying and addressing the financial exclusion risks and problems they face and have sufficient resources to meet basic needs and manage economic change where and when it affects them. Through the delivery principle the strategy aims to ensure our approach best meets the needs of those in greatest need.

The council acknowledges that to achieve this, it needs to look at the circumstances that can lead to financial exclusion in a holistic way and be creative and responsive through its leadership role in the city. Critically, it recognises that there will be limited resources to do this and some individuals and households that will be affected more than others.

In order to achieve our strategic outcome our approach will focus on the delivery of three critical areas of strategic action:

1. The establishment of a sustainable **Community Banking Partnership** aimed at ensuring residents most disadvantaged and most at risk of experiencing financial exclusion are able to achieve better financial wellbeing and resilience.
2. **Brighton & Hove City Council will review its organisational culture, policy and practice** to ensure it better supports financial wellbeing and resilience.
3. **City partners will work collaboratively together** to better utilise city resources and promote financial wellbeing and resilience.

## 6. Our strategic framework for delivery

The strategy is underpinned by a number of plans that describe the translation of above strategic outcomes into action. These have been co-produced with partners and senior managers in the council and overseen by the Financial Inclusion Board.

The council has adopted an outcomes approach to commissioning and delivery, which focuses on the impacts of its work rather than the way in which things are done.

The diagram below shows the relationship between the strategic outcome, the delivery principle and strategic actions identified as necessary to tackling the systemic nature of financial exclusion. Furthermore, the diagram illustrates the link between implementation plans and intended outcomes showing how these will be achieved.

### **Strategic Outcome**

Residents in Brighton & Hove are able to maintain and improve their financial wellbeing and resilience

### **Delivery Principle**

Those most disadvantaged and at risk of exclusion will receive the greatest support in achieving better financial wellbeing and resilience

### **Strategic Actions**

1. Commissioning a sustainable Community Banking Partnership
2. Brighton & Hove City Council will review its organisational culture, policy and practice
3. City partners will work collaboratively together – partnership working

<p><b>Implementation Plans</b></p> <ul style="list-style-type: none"> <li>• Commission</li> <li>• Organisational Change</li> <li>• Partnership working</li> </ul>	<p><b>Supporting Information</b></p> <ul style="list-style-type: none"> <li>• Needs assessment and mapping findings, gap analysis and recommendations</li> <li>• Equalities Impact Assessment and recommended actions for mitigation</li> </ul>	<p><b>Governance and Performance Management</b></p> <ul style="list-style-type: none"> <li>• Financial Inclusion Delivery and Performance Management Board</li> </ul>
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## Timescales

To respond to the pace of change on public sector spending and welfare reform, the Needs Assessment recommends parallel interventions. This means that some decisions and actions will be immediate whilst some are likely to require more planning and development. The implementation plans therefore indicate the likely timescales for action based on:

- **Urgent Need** - we will prioritise action to meet the needs of those at most immediate risk of experiencing financial exclusion by working with the agencies that are currently supporting them.
- **Transitional Support** - we will identify ways to transition to sustainable financial inclusion commissioning and delivery.
- **Sustainable Models** - we will aim to create sustainable models of funding and delivery that meet long term need.

There are three pillars of strategic delivery and implementation and these are as follows:

### Implementation Plan One: Commission

The establishment of a sustainable **Community Banking Partnership** aimed at ensuring residents most disadvantaged and most at risk of experiencing financial exclusion are able to achieve better financial wellbeing and resilience.

This strategic action is concerned with the delivery of activity that aims to both direct resources at residents who are experiencing the greatest need and address urgent gaps in areas of key service provision. This is the key area of focus and we will deliver this through the **commissioning** of a new 'Community Banking Partnership' (CBP) for Brighton & Hove. The details of our approach is set out in appendix two and summarised below.

One reason for the persistence of financial exclusion is that the diverse initiatives to tackle it normally only address one element of the problem; predominately access to a bank account or affordable loans. Our CBP commission will seek to address the systemic pressures and impacts leading to financial exclusion by bringing together a range of specialist partners who work together to provide a seamless support service to those affected by financial exclusion.

Working in this way CBPs developed elsewhere around the country have demonstrated effectiveness in achieving financial inclusion objectives such as provision of transactional banking provision, affordable loans, promoting saving and

financial literacy. This is known as the ABCDE approach. Given the rising costs of fuel and food both nationally and locally, 'F' will be added to this intervention framework.

Brighton & Hove's CBP will therefore aim to deliver the following elements through an integrated seamless service model:

**A**dvice – this includes specialist advice to help people to deal with problems of debt, money and fuel poverty. Tackling the wider causes and impacts of financial exclusion is also critical to this strategy however, so this strand will include activity to support the wider range of social welfare issues such as housing, debt, employment and welfare benefits legal advice.

**B**anking – the provision of services that enable residents to receive and make payments, store cash safely and act as gateways to other services. Transactional banking (the ability to make electronic transfers) will be a critical response to the government's forthcoming Universal Credit programme, although access to transactional banking services is critical more generally to all financially vulnerable residents.

**C**redit (Affordable Loans) – those at risk of financial exclusion struggle to access affordable credit and the market is swamped with 'pay day loan' companies offering quick, easy access to secure loans but at very high interest rates. This commission will address this by seeking to provide alternative, low cost, easily accessible loans that have reasonable interest rates.

**D**eposits (Savings) – the commission will encourage and support saving. It has been demonstrated that even small amounts of savings can help prevent greater poverty in the long term.

**E**ducation – the commission will include a focus on empowering people to manage their financial health, as this is critical to a resilience approach. This activity will focus on the provision of opportunities to improve financial literacy through the city's community learning hubs. Given the natural synergies with financial and digital literacy this will be integrated.

**F**ood and **F**uel – the number of households living in fuel poverty in Brighton & Hove has increased over the last three years rising to approximately 16,000 households in 2010. Equally, basic shopping bills have increased considerably and there are certain pockets of the city facing food poverty. Central to the approach therefore will be the delivery of the council's fuel poverty programme and partnership with the city's food partnership to deliver on its priorities.

Critically the commission, in conjunction with the other actions in the strategy, is seeking to support the development and establishment of a sustainable CBP. The successful approach will therefore include significant collaborative activity that results in the development of CBP services that are **sustainable** in the longer term beyond the life of this commission.

The council is supporting the establishment of the partnership through early and

appropriate engagement with both the East Sussex Credit Union and high street banks. The challenge in establishing appropriate transactional banking and financial management support facilities for the most vulnerable must not be underestimated and our work is being informed by Toynbee Hall's independent assessment of banking provision in the city.

A huge variety of outcomes and outputs have been achieved through Community Banking Partnerships around the country. Through this commission we are seeking a focus on the following outcomes and outputs.

#### **Improved money and budget management**

- Residents will have increased ability and confidence in managing everyday finances including contracting utility companies.

#### **Improved access and use of financial services**

- Residents will be able to receive and make payments easily through mainstream or alternative transactional banking services.
- Residents will be able to save and therefore be better able to cope with financial crisis and changes in circumstance.
- Residents will be able to increase access to the range of financial services available to them including loans.
- Residents gain increased knowledge and confidence in using financial services.

#### **Improved access to information, advice and assistance**

- Residents will know where to access information and advice.
- Residents will be supported to use the right channel for their needs including face to face, telephone and online.

Our expected outputs from the commission will include:

- Increased number of residents with appropriate and well managed transactional payment options.
- Reductions in borrowing.
- Where borrowing is required, this is characterised by increased responsible small loan awards together with decreased use of loan sharks and sub-prime lenders.
- Increased levels of saving.
- Increased take up of insurance products.

#### **Commission to support digital inclusion**

'Digital by default' is a key plank of the government's reform programme. There is an expectation that applications for benefits and jobs will be processed through online profiles. The monthly payment and transactional bank accounts required by universal credit will mean that more people need to manage their money online. In addition, increasingly the best and most affordable services including insurance, fuel and products are available online. Data captured from the needs assessment shows that although many people have online access, they often lack the confidence or skills to manage IT processes adequately.

The requirements of the reform programme and residents readiness to manage these changes pose significant additional risks for the authority in terms of the direct

and indirect ability of residents to pay council tax and tenant rents.

It is therefore critical that delivery of this strategy has a strong focus on digital inclusion. The CBP described above will be required to include digital inclusion work throughout the delivery of its ABCDEF framework. In addition, reflecting the scope and urgency of this issue, there will be a separate commission aimed at supporting the role of community hubs in the city, including those in the city's most disadvantaged areas, to provide better online access and improve resident confidence, skills and knowledge.

The commission will be aligned to the delivery of the other elements of this strategy, the work of the council on welfare reform and improving customer access (including libraries) and that of our partners, such as the Department of Work and Pensions. Details of this commission will be developed and agreed by the Financial Inclusion Board in April 2013.

The Public Service Board (PSB) recently undertook a short review of the city's work to tackle digital exclusion. The findings from this will be used to further inform the following activities:

- Commission a range of digital literary activities that support financial inclusion outcomes.
- Work with libraries / Customer Access programme in relation to the digital inclusion work of the council.
- Ensure all financial inclusion commissioning/delivery retains digital inclusion as a key principle and practice.
- Work with Department for Work and Pensions and others on appropriate support mechanisms for those unable to access benefits/jobs/bank account management online.

### **Implementation Plan Two: Organisational Change**

Brighton & Hove City Council will review its organisational culture, policy and practice to ensure it better supports financial wellbeing and resilience.

This strategic action is concerned with organisational and cultural change in the local authority to ensure council policy and practice doesn't directly or inadvertently contribute to financial exclusion. It is also about making sure that the authority's range of services and activities make the strongest and best possible contribution to financial Inclusion.

Extensive bench-marking with other local authorities, best practice research from national learning pilots and advice from Toynbee Hall has informed the development of this programme. In essence this is a change plan and its implementation will be supported and guided through the programme's delivery and performance management arrangements set out below. The work will be aligned to council's corporate plan priorities around tackling inequality and modernisation and it will be specifically integrated into the following specific council programmes: Welfare Reform, Improving the Customer Experience, (which includes digital inclusion), and Stronger Families, Stronger Communities.

The plan is set out in detail in Appendix 3 and will be subject to on-going

performance management, review and change. Examples of areas of key focus include:

- Ensuring new or reviewed strategies, commissions and procurement activity across the authority work to actively support and contribute to Financial Inclusion.
- Training of frontline staff to identify residents affected by financial exclusion or those at risk of exclusion and to support them as effectively and appropriately as possible including referral to CBP.
- Undertaking 'financial health checks' through comprehensive and systematic reviews of key policy and service areas where we may inadvertently be contributing to financial exclusion through system failure. Examples of failure through this approach by other local authorities include; inconsistent debt recovery policies, payments arrangements, housing allocation and customer service support arrangements.

### **Implementation Plan Three: Partnership Working**

City partners will work collaboratively together to better utilise city resources and promote financial wellbeing and resilience.

This strategic action seeks to utilise existing city resources and services more effectively and imaginatively. Through collaborative change partners will seek to deliver services and activities in different ways and in doing so manage the tensions between reduced resources and escalating need. The details of the actions relating to this work are in located in Appendix 4.

Much of the activity described in the Partnership Action Plan was developed through a recent open space event facilitated by Toynbee Hall. The city's stakeholders have identified a range of priorities, which with facilitation, could act as drivers for collaborative change.

Some of the key actions identified include:

- Establishment of a new financial inclusion forum which will bring key practitioners and organisations together to improve joint working.
- Further development of the training offer to the city's community and voluntary sector organisations working at the front line of financial exclusion.
- Support to the new lottery project focussing on the sustainability of advice organisations.
- Improve and streamline pathways.

## **7. Equalities Impact Assessment (EIA)**

Under the Equality Act 2010, EIAs are required for every new strategy the city council undertakes.

A summary of the Financial Inclusion EIA is set out in Appendix 6 and was undertaken across the whole of this programme to inform the approach to targeting those disproportionately affected by financial exclusion. Consequently, the actions identified are reflected in the commissioning and implementation plans and the

principle of ensuring that those most in need receive the greatest support is embedded as a delivery principle in the strategy.

## **8. Accountability, Performance Management and Review**

Accountability for the strategy will sit with the Director for Finance and Resources to ensure appropriate leadership and integration into the council's Welfare Reform and Modernisation programmes.

The council's Head of Policy, Performance and Analysis Team will be responsible for delivery of the programme. Delivery will be supported by the establishment of Financial Inclusion Delivery and Performance Management Board made up of senior managers across relevant services in the council, key partners including Department Welfare and Pensions and representatives for the Advice Services Partnership. This board will meet regularly to drive delivery, monitor performance and update action plans in response to changes in need or opportunity. This board will be supported by task and finish and reference groups as appropriate.

A performance indicator work stream will be added to the planned review of the Performance and Risk Management Framework to ensure outputs and outcomes are appropriately measured at both an organisational and city outcome level.

An annual report on progress of the strategy will be taken to P&R to describe progress and agree new plans and priorities as appropriate.

## **9. Key Contacts**

This strategy has been produced in partnership. We strive to be open and inclusive and welcome all contribution and feedback to this work. Therefore, if you have any questions or would like more information about this strategy please contact the council's Policy, Performance and Analysis team:

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