



Angus

Financial Inclusion Strategy

2015 - 2018

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1 Financial Inclusion

The Scottish Government defines Financial Inclusion as '*Access for individuals to appropriate financial products and services. This includes people having the skills, knowledge and understanding to make best use of these services*'.

Financial exclusion is often linked to social issues such as low incomes, high crime levels, poor quality housing, lack of basic skills, family breakdown, poor health and poverty.

Financial inclusion is intrinsically connected to an individual's qualifications, skills, knowledge and employment status; along with their ability to access healthcare, welfare benefit and debt advice, employment and training opportunities, affordable housing options and responsible credit.

It is vital that people are able to access appropriate advice and information and support when they need it to enable them to address and overcome the challenges presented by the multi faceted issues outlined above.

2 Why is a financial inclusion strategy necessary?

It is the most vulnerable who face financial exclusion as they experience significant difficulties overcoming barriers, such as accessing training and employment opportunities and obtaining appropriate benefit and debt advice.

The problems are further compounded by the 'poverty premium' faced by people on low incomes e.g. expensive prepayment utility meters, higher bank charges and interest rates and lack of access to cheaper online discounts.

Increasing resources for service provision are problematic in the current financial climate. Closer working relationships between the council, health and the voluntary sector to deliver support services will help the people of Angus tackle the barriers.

The Financial Inclusion Strategy and the actions identified within will help prepare Angus for the roll-out of Universal Credit in 2015-2016.

3 Aims and Outcomes

Our aims of a Financially Inclusive Angus are as follows:

- A** A county where all sectors and stakeholders will show a commitment to work collaboratively to deliver an effective financial inclusion network and mitigate the adverse effects of Welfare Reform.

- B** A county which intervenes early and educates young people in responsible and affordable money management to break the cycle of poverty.
- C** A county which makes the most of digital inclusion through easier access to IT. (e.g. basic computer skills training and digital skills ambassadors in public buildings).
- D** A county which engages with the financially excluded through proactive initiatives in the community.
- E** A county where everyone can access appropriate debt and benefit advice.
- F** A county where everyone can access appropriate banking, safe savings products and responsible credit.
- G** A county where legal and illegal doorstep and payday lending is minimised and awareness is raised of financial scams.
- H** A county where proactive steps are taken to limit the prevalence of financial abuse.
- I** A county where stakeholders are committed to eradicating poverty where possible. Understanding that employment may be a key route out of poverty for some however, in work poverty, under employment, illness, disability and caring responsibilities mean this is not an option for all.

4 Local and National context

The UK is experiencing one of the most difficult public funding climates in decades. As a result there is a reduction in spending and with the impact of welfare reform there will be significantly less money in the economy. It is estimated that £1.6bn per year will be lost to Scotland as a result of the welfare reform changes (1).

Scottish Neighbourhood Statistics published for 2011 showed Angus had a population of 110,630. 63.21 per cent of the Angus population are of working age. 24.26 per cent are pensionable age and 12.53 per cent are children.

It is estimated that £30m per year will be lost to the Angus economy as a result of the welfare reform changes (1)

DWP statistics from May 2014 show that, in Angus there were

- 3890 Employment & Support Allowance claimants
- 580 Incapacity Benefit / Severe Disability Allowance claimants
- 1390 Jobseekers Allowance claimants
- 1130 Income Support claimants
- 4670 Pension Credit claimants

The level of **income deprivation** in Angus is below that in Scotland as a whole. In the Scottish Index of Multiple Deprivation (SIMD) 2012 **income** domain, 11.1 per cent of the population of Angus were income deprived (2). This compares to 13.4 per cent across Scotland as a whole. However rural poverty is often hidden and therefore harder to identify and tackle.

The following table shows how Angus compares to its neighbouring authorities

Local Authority area	Total no. of SIMD datazones per LA area	Percentage of datazones, (SIMD 2012)			
		In 5% most deprived areas in Scotland	In 10% most deprived areas in Scotland	In 15% most deprived areas in Scotland	In 20% most deprived areas in Scotland
Aberdeenshire	301	0.0%	0.3%	0.7%	1.0%
Angus	142	0.7%	2.1%	4.2%	9.2%
Dundee City	179	12.8%	21.8%	28.8%	39.1%
Perth & Kinross	175	0.6%	1.1%	3.4%	3.4%

The SIMD measures deprivation at small area level called datazones. These are areas which have a population of between roughly 500 and 1000 people. There are 6505 datazones in Scotland, with 142 in Angus.

The most **income deprived** datazone in Angus is the Arbroath Wardykes area. It is amongst the 5 per cent most income deprived areas in Scotland.

In the **employment** domain, (per SIMD report 2012), 5 (3.5%) of Angus's 142 datazones were found in the 15 per cent most deprived datazones in Scotland, compared to 7 (4.9%) in 2009, 7 (4.9%) in 2006 and 4 (2.8%) in 2004.

The most **employment** deprived datazone in Angus is again the Arbroath Wardykes area. It has a rank of 550, meaning that it is amongst the top 10 per cent most employment deprived area in Scotland.

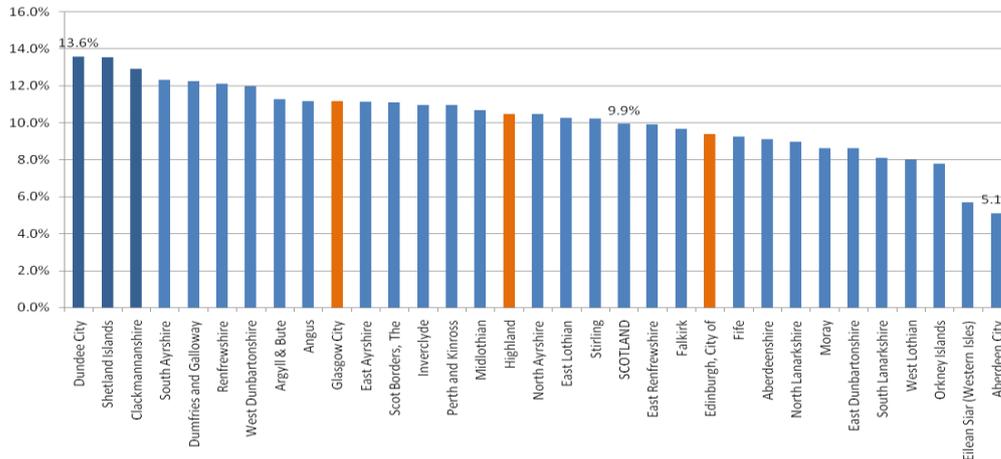
5 Poverty in Scotland

Between 2008 and 2012 the number of underemployed workers in Scotland increased by 76,000. An underemployed worker is defined as someone currently in employment working no more than 48 hours a week but who wants to work more hours (3). There is a wide variation in underemployment rates across Scottish local authority areas.

Nearly half of all underemployed people in Scotland work part-time in the private sector. Women are more likely to be underemployed than men, as women are more likely to work part-time (14).

The graph below shows that Angus has the 9th highest underemployment rate in Scotland.

Underemployment across Scotland 2012
proportion of workers who are underemployed
 (source- Annual Population survey October 11-Sept. 12)



Child, Adult and Pensioner Poverty in Scotland

Poverty in Scotland increased in 2012/13 (7). While the rate of poverty increased for all groups, the largest increase was in the rate of child poverty.

Relative poverty, before housing costs (BHC) in Scotland has increased to 16 per cent for the whole population, a 2 percentage point increase on the previous year. In 2012/13 there were 820,000 people living in poverty, 110,000 more than the previous year.

Relative **child poverty** (BHC), increased to 19 per cent in 2012/13, up from 15 per cent the previous year. In 2012/13, there were 180,000 children living in relative poverty in Scotland, 30,000 more than in 2011/12. This reverses the trend of declining child poverty over recent years.

20 per cent of children in Angus are living in poverty (after housing costs) (11). This compares to 14 per cent in Aberdeenshire, 17 per cent in Perth and Kinross and 28 per cent in Dundee.

Relative poverty in Scotland (BHC) among **working age** adults in 2012/13 was 15 per cent, an increase from 13 per cent the previous year. This brings the number of working age adults in relative poverty to 480,000, an increase of 70,000 compared to 2011/12.

Relative poverty in Scotland (BHC) among **pensioners** in 2012/13 was 15 per cent, an increase from 14 per cent the previous year. There were 150,000 pensioners in relative poverty in 2012/13, 10,000 more than the previous year.

Fuel Poverty

A household is said to be fuel poor if it needs to spend more than 10 per cent of its income on fuel to maintain an adequate level of warmth. The adequate standard of warmth is usually defined as 21 degrees for the main living area and 18 degrees for other occupied rooms.

A report from the 2011- 2013 Scottish Housing Conditions Survey (13) shows that in Angus 18 per cent of *families*, 54 per cent of *pensioners* and 31 per cent of *adult only* households experience fuel poverty. On a Scottish national level 20 per cent of families, 54 per cent of pensioners and 31 per cent of adult only households experience fuel poverty.

A Growing and Aging Population

The estimated population of Scotland on 30 June 2013 was 5,327,700, with 17 per cent of people estimated to be aged under 16, 65 per cent aged 16-64 and 18 per cent aged 65 and over. Current projections suggest that the population of Scotland will rise to 5.78 million by 2037, and that the population will age significantly, with the number of people aged 65 and over increasing by 59 per cent, from 0.93 million to 1.47 million (8)

The number of households headed by people aged 65 and over in Scotland is projected to increase by almost 54 per cent between 2012 and 2037. In contrast, households headed by someone aged under 65 are projected to increase by just 3 per cent. The number of households headed by someone aged 85 and over is projected to more than double over the same period, from 77,400 to just over 200,000.

Between mid 2012 - mid 2013, 12,738 more people came to Scotland than left. Most people moving to and from Scotland are between 16 and 34. For people moving between Scotland and the rest of the UK, the peak age for migration into Scotland is 19 and the peak ages for migrating out of Scotland are 23 and 24. For people moving between Scotland and overseas, the peak ages for migration into Scotland are 22 and 23, and the peak age for migration out of Scotland is 24.

By 2037 the population of Angus is projected to be 115,327 (12). The population of Scotland is projected to increase by 8.8 per cent between 2012 and 2037. Over this 25 year period, the age group that is projected to increase the most in size in Angus is the 75+ age group.

Projected population, by age group, in Angus, 2012-2037 (12)						
AGE	BASE YEAR 2012	PROJECTED YEARS				
		2017	2022	2027	2032	2037
0-15	19,978	19,052	18,847	18,606	18,464	18,109
16-29	17,581	17,671	17,109	15,996	15,384	15,180
30-49	29,661	27,036	25,279	25,653	25,512	25,009
50-64	24,756	25,428	25,769	23,837	21,476	19,830
65-74	13,142	14,883	14,949	15,463	16,586	16,283
75+	11,092	12,371	14,794	17,253	18,952	20,916
All ages	116,210	116,441	116,747	116,808	116,374	115,327

6 Government Policy and Priorities

UK Government Policies

Simplifying The Welfare System and Making Sure Work Pays (UK Government – November 2013) (4). Many people on benefits believe that the financial risks of moving into work are too great. For some, the gains from work, particularly if they work part-time are small and any gain can easily be cancelled out by costs such as transport.

The government believes that the current welfare benefits system is too complex and there are insufficient incentives to encourage people on benefits to start paid work or increase their hours.

The UK government are aiming to make the benefit system fairer and more affordable to help reduce poverty, worklessness and welfare dependency and to reduce levels of fraud and error.

The Child Poverty Act 2010 set income targets for 2020. The UK government published its national strategy for reducing child poverty on 5 April 2011. This explained how the targets would be met between 2011 and 2014. In June 2012, the UK government published 'Child poverty in the UK: The report on the 2010 target'. The report showed that the previous target to halve child poverty by 2010 was not met. The number of children living in poverty in 2010 to 2011 fell to 2.3 million, which was 600,000 short of the number required to meet the 2020 target.

The latest UK Government Child Poverty Strategy 2014 - 2017 was published in June 2014 (9). The UK Government states it *"remains firmly committed to the goal of ending child poverty in the UK by 2020. Child poverty matters. Even though the UK is a rich country, many children live in poverty. Whilst some children thrive despite the poverty they grow up in, for many children growing up in poverty can mean a childhood of insecurity, under-achievement at school and isolation from their peers. Children who grow up in poverty are four times as likely to become poor adults, becoming the parents of the next generation of children living in poverty"*.

Scottish Government Policies

The Child Poverty Strategy for Scotland (Scottish Government - March 2011) identifies 'Maximising Household Resources' as one of the main aims. This aim recognises that *"income poverty and material deprivation will be reduced, by maximising household incomes and reducing pressure on household budgets among low income families, through measures such as promoting greater financial inclusion and capability."*

Equally Well (Scottish Government – June 2008) in relation to the recommendation that public services should build on examples of effective financial inclusion activity, to engage people at risk of

poverty, with the financial advice and services they need and recognition that removing the stress caused by debt will improve people's health and wellbeing. A further recommendation suggests that people be helped to maximise their income and encouraged to take up means tested benefits, on the basis that extra resources acquired tend to be directed towards spending on fuel, food education, recreation and transport, with resulting improvements in general health, living standards and economic benefits for the local community.

Achieving Our Potential (Scottish Government – November 2008) identifies the importance of *Maximising income for all* and also recognised that there was a requirement to invest in income maximisation work.

Child Poverty Strategy for Scotland 2014 – 2017 (Scottish Government) (5). The 2014 revision of the 2011 Child Poverty Strategy continues to focus on the same key areas, describing outcomes around maximising household resources, improving children's wellbeing and life chances and well designed sustainable places.

The Smith Commission

Following the Scottish referendum on 18 September 2014, Lord Smith of Kelvin was asked to lead a commission working with the five main political parties to implement recommendations for changes to grant more devolved powers to the Scottish Government.

The ongoing implications of these devolved powers are likely to have a considerable impact at a local level, as such the Financial Inclusion Group will be required to monitor the progress and adapt this strategy accordingly.

Debt related issues

In June 2013, the Scottish Government introduced the 'Bankruptcy & Debt Advice (Scotland) Bill 2013' with the aim of ensuring that fair and proportionate debt management and debt relief mechanisms are available to the people of Scotland, modernising bankruptcy for the 21st century. The aims of the Bill were in line with the AiB (Accountant in Bankruptcy) vision of a Financial Health Service (6).

The Bill was approved and the Act will commence in April 2015, it will require that everyone accesses money advice before entering any statutory debt solution (for example bankruptcy or the Debt Arrangement Scheme). It will also provide financial capability education for those who are assessed as vulnerable to recurring problem debt and will help make sure that those who can pay, do pay, thus delivering the best return for creditors.

The Financial Health Service (10) launched in late 2014 will ensure that the people of Scotland have access to money and debt advice and affordable credit and that financial education is available to all.

7 Angus Policy & Priorities

For how this Financial Inclusion Strategy fits in with local policies and national strategies please see Appendix 6.

8 Current landscape

Please refer to Appendix 2

9 Action plan

Please refer to Appendix 5

10 Accountability, Performance Management and Review

Accountability for the strategy will sit with Angus Council's Welfare Reform Group.

The group will be responsible for the delivery of the programme. Delivery will be supported by the establishment of a Financial Inclusion Partnership Group made up of staff from relevant Angus Council services and the partners to the strategy (see Appendix 1). This group will meet regularly to drive delivery, monitor performance and update action plans in response to opportunities or changes in need.

An annual report on the progress of the strategy will be taken to the Community Planning Partnership to outline progress and to agree new plans and priorities as appropriate.

11 Key contact

This strategy is being produced in partnership. We strive to be open and inclusive and we welcome feedback and contribution. Therefore, should you have any questions or would like more information about the strategy please contact:

George Meechan, Service Manager, Angus Council
Ravenswood, New Road, Forfar, DD8 2ZG.
E-mail: MeechanGP@angus.gcsx.gov.uk
Ph: Forfar (01307) 474666

References:

- 1- Source – Beatty, C and Fothergill, S. (2013). The Impact of Welfare Reform in Scotland
- 2- Income deprivation, as defined by the Scottish Index of Multiple Deprivation (SIMD), is a measure of the percentage of the population (adults and their dependants) in receipt of Income Support, Employment and Support Allowance, Job Seekers Allowance, Guaranteed Pension Credits, and Child and Working Tax Credits.
- 3- Source – Office of National Statistics - <http://www.ons.gov.uk/ons/rel/mro/news-release/underemployed-workers-up-1-million-since-onset-of-downturn/underemp1112.html>
- 4- Source – GOV. UK - <https://www.gov.uk/government/policies/simplifying-the-welfare-system-and-making-sure-work-pays>
- 5- Source - <http://www.scotland.gov.uk/Publications/2014/03/5304/downloads>
- 6- Source - <http://www.aib.gov.uk/summary-bankruptcy-and-debt-advice-scotland-bill-2013>
- 7- <http://www.scotland.gov.uk/Topics/Statistics/Browse/SocialWelfare/IncomePoverty/CoreAnalysis#Headline>
- 8- <http://www.scotland.gov.uk/Topics/People/Equality/Equalities/DataGrid/Age/AgePopMig>
- 9- https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/324103/Child_poverty_strategy.pdf
- 10- <http://www.scotlandsfinancialhealthservice.gov.uk/>
- 11- http://endchildpoverty.org.uk/images/ecp/Report_on_child_poverty_map_2014.pdf
- 12- <http://gro-scotland.gov.uk/files2/stats/council-area-data-sheets/angus-factsheet.pdf>
- 13- <http://www.gov.scot/Topics/Statistics/SHCS/keyanalyses/LAtables2013>
- 14- <http://www.gov.scot/Resource/0041/00413402.pdf>

Financial Inclusion Partnership Group membership

- Welfare Rights Service - Angus Council
- Towards Employment Team - Angus Council
- Revenues & Benefits - Angus Council
- Angus Citizens Advice Bureau
- Voluntary Action Angus
- Hillcrest Housing Association
- Angus Housing Association
- Housing – Angus Council
- Angus Community Health Partnership – Angus Council / NHS
- Department for Work & Pensions
- Jobcentre Plus
- Trading Standards – Angus Council



Current Landscape (at August 2014)

Angus Council provision

Welfare Rights Service

Day to day duties include assisting with resolving complex benefit cases, challenging unfavourable decisions including appeal representation, income maximisation, delivering in-house training and training to the voluntary sector, providing web-based information and publications, providing debt advice and undertaking debt cases, provide a benefits advice line for council staff and the voluntary sector. They also work in partnership with MacMillan Cancer Support and the Scottish Legal Aid Board.

First Contact Service

Provide general benefit advice to service users age 16+, also act as an initial point of contact for Community Care enquiries.

Intake Service

Provide general benefit advice to service users who have children in their household.

Financial Assessment Team

This team carries out assessments for the purpose of social work charging. They provide basic benefit advice to service users.

Housing Options / Community Housing Teams

These teams offer general benefit advice and signpost their tenants as appropriate.

Towards Employment Team

This team have an understanding of financial inclusion and benefit issues and they deliver Employability Fund Provision at stages 3 and 4 of the employability pipeline. They assist people overcoming barriers to work and education. They will signpost to other agencies. They also receive regular referrals from EU migrant workers.

Revenues & Benefits

Revenues & Benefits staff have general knowledge on main benefits and specialise in Housing Benefit (HB), Council Tax Reduction (CTR), Discretionary Housing Payment (DHP) and Scottish Welfare Fund (SWF) advice. They also cover the application and assessment process of Education Maintenance Allowances, School Clothing Grants and free school meals. Liaison Staff undertake HB intervention visits; assist with new HB claims, change of circumstances, payment arrangements. Staff offer general debt advice where a debtor has Council Tax debt only; they will signpost to Welfare Rights/CAB when a debtor has multiple debts.

Communities Team

This team is not directly involved with providing direct benefit advice. They deliver work clubs, are responsible for public internet access/digital inclusion, youth work and are a contact point for Young Scot. They are involved with the EAFRD (European Agriculture and Rural Development Fund) and SRDP (Scottish Rural Development Programme), the LEADER Programme 2014-2020 and also the EMFF (European Maritime and Fisheries Fund).

Non-council provision

Citizens Advice Bureau (CAB)

Angus CAB is a charity and voluntary organisation providing advice, information and support on a wide range of topics including Benefits, Debt, Employment, Consumer and Legal issues. Services offered include income maximisation, challenging decisions and negotiating on behalf of clients. They currently provide specialist advice in the areas of Benefits, Debt, Money Advice, assistance to Armed Services Personnel, NHS issues and Pensions and work to the National Standards of Information and Advice. The service provided is free, confidential, impartial and independent and is open to all residents of Angus. They have offices in Arbroath, Forfar and Montrose and work in partnership with many local services, both statutory and voluntary.

DWP

They have staff who will visit vulnerable claimants of all ages to help complete DWP forms; they will also signpost where appropriate.

Hillcrest Housing Association

Have a Tenancy Sustainment Officer and have a Tenant Participation Service. They also provide advice and information to their tenants on Energy Advice.

Angus Housing Association

Have a Financial Inclusion Officer and a Welfare Reform Project Officer. These officers cover Dundee and Angus areas.

Angus Community Health Partnership

They do not directly provide welfare benefit advice in Angus but have information points across health services such as health centres, general practice and hospital services where information is provided. NHS Tayside has developed a 'Mitigating the Health Impact of Welfare Reform Action Plan' which is linked to the Health Equity Strategy. NHS staff are able to access a Learn-Pro training module. GP's in Angus have attended a protected learning time event which included Welfare Benefits and Welfare Reform information. ACHP are

committed to working in partnership on reducing health inequalities relating to the impact of welfare reform.

Voluntary Action Angus

Operate work clubs in Angus and act as a single point of contact for the third sector. They do not offer benefit advice but their staff will signpost as necessary, they also have volunteer befrienders.

Appendix 3

Frontline Workers Workshop overview

A workshop was held in Arbroath on 29 October 2014 to gather contributions from front-line workers on what concerns they have around financial inclusion issues and what actions they would like input into the Financial Inclusion action plan. The event was attended by 15 workers representing a cross section of front-line workers from local authority, the voluntary and the third and private sector.

The common issues and themes which were raised by the participants are summarised as follows:

Digital inclusion/exclusion

Concerns	Suggestions
<ul style="list-style-type: none"> • Poor broadband coverage in certain areas of Angus • Rural digital exclusion • Lack of/restricted computer access, particularly in public buildings • Lack of privacy in public buildings • Affordability • Lack of computer skills • Over-reliance on using a computer can cause hardship (e.g. – claiming benefits, maintaining a Jobseeker claim, renewing car tax) • Some frontline staff do not understand that people have complex needs and communication difficulties • People can be financially penalised for not having digital skills (e.g. – paying extra for paper billing, unable to use on-line comparison websites) 	<ul style="list-style-type: none"> • More internet access points (e.g. in community Flats, sheltered housing lounges) • A dedicated 'digital team' to assist people with digital skills / getting on-line, etc • Affordability, can councils/third sector negotiate better deals from broadband providers? Encourage providers to upgrade facilities? • Have a central pot of money for additional support services, some agencies cannot afford to pay for translation services, sign language, etc.

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Financial Products & Services

Concerns	Suggestions
<ul style="list-style-type: none"> • Lack of an established credit union • Banks not committed to having a presence on the high street, reduced choices. • ATM's charging fees, particularly in schemes and smaller towns • Post Office are closing (or moving into convenience stores) • Lack of budgeting skills • Too easy to access credit, people not aware of cost of credit, too many options • Changing attitudes, people have a 'need it now' attitude • Consumers have too many products to choose from 	<ul style="list-style-type: none"> • Earlier intervention. Educate high school pupils on budgeting skills, what an APR means, associated risks, the basics of credit scoring, irresponsible lenders, financial scams, etc • Have a pro-active Credit Union • Undertake campaigns about responsible lending, risks of unaffordable credit, etc • Promote responsible lending in family centres, mother and toddler groups, workplaces, etc

Support services

Concerns	Suggestions
<ul style="list-style-type: none"> • Cost of accessing services is an issue (e.g. cost of telephone calls, availability/cost of services) • Lack of presence in some towns • Lack of information about what services are available and how to refer to them • No Jobcentre presence in places like Brechin and 	<ul style="list-style-type: none"> • Having pop-up shops or clinics throughout the county, this presence can be shared by all stakeholders • Having freephone contact numbers • Develop a toolkit/register of support services (can the ALISS toolkit be more widely used?/promote it) • Deliver basic benefit /

<p>Kirriemuir, claimants can find it difficult to maintain appointments and risk sanctions</p> <ul style="list-style-type: none"> • Front-line workers feel under equipped 	<p>budgeting / debt advice training to frontline staff</p> <ul style="list-style-type: none"> • Develop a front-line workers forum in Angus (e.g. - meet once a year, e-mail updates, working lunches, this would promote better networking between partners) • Can JCP have occasional presence in Kirriemuir & Brechin?
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Appendix 4

World Café Day overview

In July and August 2014, four world café events were held in Forfar and Arbroath where residents were invited to attend and share their concerns and issues that they have experienced.

The common issues and themes which were raised by the participants are summarised as follows:

Employment issues

Concerns were raised about lack of job security, difficulties budgeting when you have variable earnings, how variable earnings impact on benefits and uncertainties over holiday and pension rights. Some participants also felt that zero hour contracts can be beneficial as the flexibility of hours suit some workers, they can also allow employers to take on more staff and there are opportunities for workers to gain work experience.

Energy & Fuel issues

Many participants commented on fuel poverty and concerned that you are sometimes having to choose between heating or eating. Fuel bills can be difficult to understand and there was a lack of trust over switching energy providers. There needs to be more publicity about priority assistance in the event of power failures. Some participants felt that they are financially penalised for having pre-payment meters.

Housing issues

Tenants raised concerns about a variety of issues, such as lack of affordable housing, lack of suitable housing because many have been affected by the bedroom tax. Tenancy rights were also an issue and some felt that the quality of repairs could be of a higher standard. Tenants would like to be kept updated and given more information about issues such as tenancy sustainment, the housing allocation process and priorities, planned upgrades (e.g. gas installation, insulation measures, etc).

Welfare Reform

Participants raised concerns about sanctions, increased conditionality when job seeking, difficulties with budgeting which will become harder when monthly payments begin. People felt some of the welfare reform changes have been unfair and there is a lack of awareness about Discretionary Housing Payments, Universal Credit and the Scottish Welfare Fund and where to turn to in a crisis situation. Privacy in public buildings was an issue as was lack availability of publicly available computers and free internet access points to make claims, do job searching, etc. Participants felt that a 'One Stop Shop' would be beneficial where they can have all services under one roof.

Internet

Poor broadband connections, lack of publicly available internet access points and an increase in the requirement to use internet for many everyday tasks were noted by the participants. Some people do not have the necessary skills to use a computer confidently, they can also struggle to remember passwords or feel there is too much information on the web. Concerns were also raised about identity theft and falling victim to web based scams.

Banking and credit and scams

Participants felt that they would have benefited in adult life if they had financial education while at school. They commented on a lack of understanding of credit products and would like to know more about safe and affordable credit and appropriate bank accounts. There was a lack of awareness about where to go for debt advice, some companies charge for debt advice, some advice is free. There was also a lack of knowledge about Credit Unions and where in Angus they are based. Concerns were noted about ATM skimmers, telephone scams and it was felt the Government were not doing enough to prevent these.

Financial Inclusion Action Plan 2015/16

	What will we do?	How will we measure success?	Lead Partner	Timescale	Aims & Outcomes (see pages 3 & 4)
1	Provide welfare benefits training to all sectors.	4 training sessions in 2015/2016	Welfare Rights CAB	March 2016	A,B
2	Provision of Welfare Rights 'Staff Advice Line'. This advice line is used by council and health and third sector staff for benefit/debt enquiries.	The number of calls to the staff advice line 2015/2016	Welfare Rights	March 2016	A,B,E,I
3	We will work with our partners to realise our Financial Inclusion aims and outcomes to ensure that Financial Inclusion remains high on the agenda within Angus.	<p>Quarterly meetings of the Financial Inclusion Partnership</p> <p>Hold regular Job Centre Plus (JCP) Customer Relations Group meetings</p> <ul style="list-style-type: none"> • Meet 3 times in 2015/2016 <p>Establish an Angus Advice Workers Forum where members can</p> <ul style="list-style-type: none"> • Meetings held quarterly • Develop an e-bulletin • Utilise partners resources (e.g. – advertise campaigns in the VAA bulletin) 	<p>Welfare Rights</p> <p>JCP</p> <p>Hillcrest</p>	<p>March 2016</p> <p>March 2016</p> <p>August 2015</p>	ALL

4	Ensure those moving from homelessness into tenancies are offered support to manage and sustain their tenancy (benefit advice/budgeting advice)	Service to be offered to all tenants	Social Landlords, Social Work CAB	March 2016	A,B,D,E,F,I
5	Work with Angus Council Education with a view to providing financial capability education to school pupils For example <ul style="list-style-type: none"> • Angus CAB assisting 16?+ with budgeting advice through ADAPT project • Promote and encourage young people to save (tie in with Angus Young Carers?) • Financial capability awareness sessions/ talks to school age pupils 	50% of S3 or S4 pupils in Angus are offered a financial capability session	Communities	By end of 2015/16 school year	ALL
6	Raise awareness of home energy efficiency schemes and initiatives to help reduce fuel poverty in Angus.	A fuel poverty and energy awareness campaign carried out once a year.	VAA CAB	March 2016	A,B,C,D
7	Explore funding and resourcing opportunities which will enhance Financial Inclusion and make applications where appropriate.	Submit funding applications as funding sources are identified	Angus Housing Association	March 2016	ALL
8	Identify and lead a co-ordinated campaign to promote services that can support those affected by under-employment.	Number of service users assisted and outcomes	Revs & Bens TET CAB Welfare Rights	March 2016	ALL

9	Trial pop up shops/advice centres to provide benefit and money advice and promote Financial Inclusion in rural parts of Angus. Engage with local community groups to host and promote such clinics.	4 sessions per year in towns without Access Offices or CAB offices. (e.g. Newtyle / Friockheim / Birkhill / Edzell, etc)	Welfare Rights CAB VAA	March 2016	A,B,D,E, G,H,I
10	Provide on-line information on Financial Inclusion issues including the use of social media where applicable.	Setting up a Financial Inclusion web page(s)	Communities	March 2016	A,C,E,F
11	Actively engage with Service Users and Frontline Workers to identify their ongoing concerns around financial inclusion and welfare reform issues.	Hold 2 World Café Day type events each year	VAA	March 2017	A,B,D
12	Promotion of essential financial products and responsible borrowing e.g. banks and building societies and credit unions rather than through more costly methods such as pay day loans, doorstep lending and illegal doorstep lending.	Campaign to promote awareness of essential financial products and services available.	Trading Standards CAB	March 2017	ALL
13	Continue the work to raise awareness of steps to be taken to stay safe online/ scam awareness.	Reduction in the number of financial harm referrals received by Angus Council.	Trading Standards	March 2017	ALL
14	Encourage the growth and development of Social Enterprises within Angus	Monitor the development of Social Enterprises through the Social Enterprise Partnership and use of community benefit clauses within Angus Council contracts.	TET VAA	Annually	A,B,C,D,I
15	Review this Action Plan on a six monthly basis	Monitor the plan to ensure actions are being undertaken.	ALL	End September 2015	A

**FINANCIAL INCLUSION STRATEGY
LINKS WITH NATIONAL AND LOCAL OUTCOMES**

