

Financial Resilience Developments in Nottingham

Background

- Nottingham City is particularly affected by financial vulnerability. Second highest level of population unable to manage debt of all locality areas – Over 41%
- Poverty / hardship is linked to poor outcomes in a range of areas – crime, physical and mental wellbeing, educational attainment etc.
- Financial hardship not solely linked to economy – Services can help citizens to avoid high cost loans, access advice about rent / credit arrears, manage debt, and access to benefits they are entitled to

Background

- Groups that can be disproportionately affected by financial vulnerability include:
 - Citizens with mental health issues
 - Families
 - Citizens with physical disabilities, sensory disability, learning disabilities and/or chronic illness
 - Refugees and asylum seekers
 - Elderly citizens
 - Citizens with drug and alcohol misuse issues
 - Young people
 - Care leavers
 - Citizens with experience of intimate partner abuse
 - Job seekers and/or citizens in work and on low pay/in insecure employment
 - Users of health and social care services
 - Ex-offenders

3 overarching strands of financial resilience work in the City

1. Financial Vulnerability Strategic Commissioning Review (SCR) 14/15 – Stage 2
 2. Identifying spend of 300K of Transformation Challenge Award monies for increasing the capacity of Advice Nottingham services and delivering more early intervention focussed services
 3. Development and implementation of the Financial Resilience Strategy and Action Plan
- These areas of work contained in the Healthy Culture section of the HWB Action Plan and overseen by the Financial Resilience Steering Group

History - Financial Vulnerability Strategic Commissioning Review 14/15

- Review of financial resilience services in Nottingham – Led by City with lots of input from services / citizens / frontline staff
- Findings:
 - Different services citywide with different quality
 - Citizens and professionals don't know how to access
 - Different outcomes for citizens
 - Citizens going through revolving door of services
 - Services not set up according to geographical need
 - Not addressing some of the other issues that citizens have that are interdependent on or coexist with financial vulnerability
 - Not enough of an 'early intervention' approach – Services are reactive to crisis – Not enough work to prevent vulnerability
 - Not enough of a structured and proportionate response to citizen's need or their ability to find information for themselves

£300K Transformation Challenge Award

- Applied for in partnership with Advice Nottingham services
- Process underway to identify appropriate spend – Ideas so far include:
 - Shared free phone number for advice services, with shared appointment booking system (
 - Trainer / development worker to strengthen links between advice and employment support
 - Virtual chatroom (Skype)
 - Specialist immigration advisor
 - Training for Advice Nottingham staff on standardised access to assessment / referral to other services / telephone system etc.
- § Will be evaluated on the basis of outcomes that:
 - Show evidence of impact
 - Capacity build– not a project to set up and end
 - Embed an EI approach
 - Improve access into and between services
 - Fit with Financial Resilience Action Plan

Financial Vulnerability Strategic Commissioning Review - Actions

- Stage 1 – Re-commission all advice services that the Council pays for through a hub and spoke model – Completed Sept 15
- Stage 2 – Implement changes to services (contained in service spec) including:
 - Move to facilitate an early intervention approach
 - Standardise the assessment process across all services
 - Standardise access arrangements and ensure citizens and professionals are aware of these
 - Ensure services are picking up other needs of citizens (MH / D and A, DV etc.) and referring to appropriate agencies
 - Take 5% of value of the contract in years 2 and 3 to support an EI approach
 - Secured £300K TCA monies (one off payment)

What has been done

- Services commissioned with hub and spoke approach – CAB and locality based advice centres / Law Centre
- Workshop held to harmonise approach to assessment / paperwork – To be rolled out with Advice Nottingham Services
- Scope options for how an early intervention approach can be applied across services, including identifying citizens' co-existing issues and referring to appropriate agencies
- Options re use of TCA monies drafted – Further work to be done
- Financial Resilience is a strand of the Health and Wellbeing Strategy and Action Plan and will be monitored through the HWB
- Oversight of all strands of work now monitored through the Financial Resilience Steering Group – Representation from VCS, UoN, Welfare Rights Service, NCH, DWP, Advice Nottingham, Credit Union – This group reporting on progress to the HWB via HWB Action Plan monitoring

What needs to be done in the future

- Set up and support groups in localities to increase financial resilience activity (education, support, advice etc.) – Includes working with groups already undertaking this work and, consulting in localities and coordinating approach
- Finalise Draft Financial Resilience Strategy and Action Plan for work across the City and in localities
- Implement the action plan
- Analysis to scope out how a shared telephone number and access to financial resilience services could be beneficial / practical – One phone number for the City
- Further develop proposals for TCA and 5% monies and implement
- Report to HWB

Key Milestones

- Evaluate proposals for TCA monies – January 2017
- Financial Resilience Action Plan completed – February 2017
- Approach to developing financial resilience support in localities finalised – March 2017
- Single telephone line for access to Advice Nottingham services up and running and promoted to citizens and professionals – May 2017
- Work starts on TCA funded activity – July 2017

Your role

- Linking with Emma about setting up locality groups or linking to what is already there
- Feed in local knowledge
- Shape how we deliver so it meets the specific need in your locality

Any questions?

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