



Moray Financial Inclusion Strategy

November 2009

Foreword

In Moray the Fairer Scotland Fund was established to look at how we could tackle disadvantage and poverty. The Fairer Scotland initiative has worked on the following principles:

- A clear focus on investment to address the causes of poverty, not its symptoms;
- A strong emphasis placed on making early interventions for vulnerable individuals;
- Promotion of joint working between local partners;
- Focussed action on improving employability as a key means of tackling poverty; and
- Empowering communities and individuals to influence and inform the decisions made by Community Planning Partnerships.

The use of the fund was to be determined by a submission to the Scottish Government outlining how we intended to use the fund and that the investment would be linked to the Single Outcome Agreement. The three key areas identified for Moray on which the focus of the fund will be targeted were:

- Regenerating the most disadvantaged areas;
- Improving life chances for Individuals and groups experiencing poverty and disadvantage
- Improving employability

In the submission to the Scottish Government a need was identified to look at the process of information and advice provision to those experiencing poverty and disadvantage. Existing work with welfare benefits and money advice staff showed that there were clear economic and social benefits to Moray in ensuring the uptake of financial benefits and support in dealing with debt both for the community and the individuals and that the issue of financial inclusion was an important one when trying to tackle the causes of poverty and disadvantage.

There are capacity issues around the provision of welfare benefits advice in Moray although there are good examples of integration in the provision of not only money advice but advice and information generally. Fairer Scotland brought together the wide variety of information and advice providers to develop an approach to financial inclusion.

A financial inclusion event was held on 5 June 2009 organised by the Fairer Scotland Fund team to investigate the current situation in relation to financial exclusion in Moray. The event was attended by 47 delegates from services providing financial information and advice, services working with individuals facing financial exclusion, and elected members.

As a result of that meeting, it was agreed to develop this Financial Inclusion Strategy and to develop a Financial Inclusion Network – which held its first meeting on 4 December 2009 and which will work to ensure a more integrated approach to Financial Inclusion.

This strategy document looks at why this is an issue in Moray, the extent of the problem in Moray, and provides a detailed action plan to help ensure financial inclusion in Moray.

George McIntyre

Councillor George McIntyre,
Chair of Community Planning Board

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Section 1: Introduction

Financial exclusion can be defined as:

‘The inability, difficulty and reluctance to access appropriate, so called mainstream financial services’¹

Financial exclusion is one of the key causes of poverty and social exclusion and yet it is something which can be avoided with the right support. Inability to access mainstream financial services creates significant disadvantage for individuals and society. The negative effects of financial distress (***defined as ‘a situation in which a business, household, or individual cannot pay the owed amounts on the due date’***)² are widespread affecting health, employment and local communities. Research³ has shown that individuals facing debts are significantly more at risk of health problems affecting their ability to access or retain any form of employment.

The government has recognised that, in order to reduce poverty, inequalities and achieve sustainable economic growth, then tackling financial exclusion has to be a priority. It has laid out its commitment by a further allocation of funding towards initiatives driven through the ***Financial Inclusion Action Plan***⁴ till 2011, priorities laid out within ***‘Achieving our Potential Framework’***⁵ and an allocation of £45 million to the ***Fairer Scotland Fund*** which aims to tackle the root causes of poverty.

Locally, demand for financial information, advice and support is increasing and, reflecting the recent recession, the demographic make up of individuals is changing with an increase in recently unemployed seeking support for multiple debts. Key financial services including the Citizens Advice Bureau report an 11% increase in enquiries relating to benefits and debts between January 2008 and January 2009⁶.

Moray Money Advice Service estimates that there are 1 in 63 individuals in Moray facing multiple debts. It is also believed that there are many individuals in Moray who are facing multiple debts not identified and not coming forward for support⁷.

Moray Council Welfare Benefits service is currently unable to provide a drop-in service, benefits check and individual support due to insufficient resource to meet increased demand.⁸ As the recession continues it is expected that this demand will rise further.

Research and consultation to inform the development of this strategy drawn from a number of sources including current demand, national and local priorities and evidence gathered through local consultations and surveys has been undertaken by the Fairer Scotland Fund team. The Strategy will meet with and contribute to many national and local outcomes and strategies.

It is important that, where relevant, links with local strategies including the ***Social Inclusion Strategy***⁹, the draft ***Fuel Poverty Strategy***⁸ and the draft ***Homeless Strategy*** are made.

One of the main areas for improvement identified is the need for an integrated approach across all financial inclusion services. Being able to deliver a more holistic approach to individuals – addressing immediate needs, while providing seamless access to longer term

preventative support, including access to credit unions and financial education, can ensure ongoing engagement, a greater degree of success and sustainable positive progression.

In the long term, reducing the numbers of individuals facing multiple debt and financial exclusion will reduce the risk of developing related disadvantage such as health issues or the inability to sustain employment.

The Strategy is broken down into following sections:

1. Why addressing financial exclusion is important.
2. The policy context outlining the national policies, reasons for addressing financial exclusion and progression made to date towards the key priorities of the Financial Inclusion Action Plan⁴.
3. The Moray context which provides data on key 'at risk' groups, background statistics related to use of financial products and services locally and how the strategy contributes to local priorities and outcomes contained within the Single Outcome Agreement¹⁰.

This section also considers *the rural dimension* which outlines the recommended approach required to address rural financial exclusion and poverty, highlighting some of the unique key challenges faced in comparison to urban areas.

4. What the strategy will address, outlining the key strategic priorities and what they will seek to achieve.

Appendices

Appendix 1 outlines the consultations and surveys undertaken locally which have influenced much of the detail of the outcomes and actions.

Appendix 2 details the main providers of financial services in Moray and what they provide.

Appendix 3 provides a SWOT analysis of the five Strategic Priorities which was undertaken as part of the consultation day.

Appendix 4 The Strategy Action Plan – this details the agreed Strategic priorities, the outcomes and the actions which will now be implemented. Much of this will be developed through the Financial Network.

Section 2: Why is it important to address Financial Exclusion?

'Reducing financial exclusion is a priority for the present government because it can lead to social exclusion'¹

The government, through its commitment to achieving a Fairer Scotland and reflected in a number of the 15 National Outcomes, has set out its priorities to reduce inequalities and social exclusion. In doing so, recognition has been given to the often complex set of barriers faced by socially excluded individuals.

Research has indicated that it is often the most vulnerable and excluded in society who face financial exclusion. This can, in many cases, pose significant difficulties in their ability to overcome other barriers including progression into employment. The impact of debt can cause related health problems increasing pressure on health services¹.

Communities where there is under investment in financial services suffer. This is why the government has recognised the importance of reducing financial exclusion as a key contributor to reducing inequalities and a route out of poverty.

Inability to access mainstream financial services can create significant disadvantage including:

- Individuals who require to access loans will often do so through high cost loan providers.
- Inability to afford insurance increases vulnerability to burglary and flooding. Loss of possessions without insurance and limited savings can lead to significant poverty in later life.
- Employers and the benefits system increasingly require individuals to possess a bank account. Inability to access this leads to increased costs through having to cash cheques and inability to set up direct debit facilities.

Section 3: Policy Context

Financial Inclusion Strategy:

In 2004 the government launched its first financial inclusion (FI) strategy¹¹ with three main aims:

- Creation of a dedicated financial inclusion fund of £120 million to be allocated over 2005 – 2008.
- Access to affordable credit and banking and face to face money advice.
- The establishment of an independent Financial Inclusion Taskforce which will advise the Government and monitor progress.

As a reflection of its ongoing commitment to tackling financial exclusion, in 2007 the Financial Inclusion Action Plan for 2008 – 2011⁴ was launched.

This plan will further build on the three priorities of the FI strategy¹¹ through the following key areas of activity:

- Access to money (debt) advice
- Financial understanding and knowledge
- Access to financial products and services (especially affordable credit).

Delivery of the action plan will be facilitated by an allocation of £130 million over the next three years and extension of the Financial Inclusion Taskforce to March 2011.

Progress so far:

The financial inclusion (2005 – 2008) fund has allocated over £20 million since 2006 through the Growth Fund¹² to third sector Lenders. This fund, which is managed by the Department of Work and Pensions, provides capital for lending to low cost loan providers such as the Credit Unions. The overall aim is to reduce the number of individuals seeking loans through high interest providers.

This fund will be supported through an additional allocation of £38 million between 2008 and 2011.

The number of unbanked individuals (2006) has decreased by over 800,000⁴.

£47.5 million has been allocated to train an additional 500 money advisers⁴.

The '**Champions**' Initiative was established following the launch of the FI Action Plan. This initiative which is managed through the Department of Work and Pensions is tasked with reducing the number of people who lack access to the basic financial services and to build local partnerships. To date there are 36 champions throughout the UK.

Tackling Inequalities:

The government has allocated £5 million to tackling poverty and income inequality through ***Achieving our Potential***⁵ framework.

This framework complements the ***Early Years Framework***¹³ which focuses on the best start in life and the ***Equally Well***¹⁴ report which addresses health inequalities and forms the three priority approaches adopted by the Government in order to achieve a coherent approach to addressing disadvantage and poverty in Scotland.

One of the key priorities contained in ***Achieving our Potential Framework***⁵ seeks to ***'reduce income inequalities'***. Among the key actions identified to address this, will include a significant investment over 2009- 2010 to ensure that every individual is able to maximise their income. The focus will be on benefits take up campaigns especially among older people and provision of financial education to increase net disposable income.

The Government has also allocated significant funding to tackle poverty through the ***Fairer Scotland Fund***¹⁵ and on a local level authorities have indicated commitment to this through outcomes and targets set within the Single Outcome Agreements with many already allocating a significant percentage of their ***Fairer Scotland Fund***¹⁵ to tackling financial exclusion.

Section 4: Moray Context and Rural Dimension

The **Moray Single Outcome Agreement**¹⁰ has set outcomes to tackle inequalities in Moray. This includes a commitment to closing the gap between the average wage in Moray and Scotland and reducing the number of individuals who are income deprived.

The **Social Inclusion Strategy**⁹ addresses the need to increase the capacity of welfare benefits advice and improve the information available to individuals experiencing poverty and disadvantage.

The **Fairer Scotland Fund**¹⁵ has set priorities to improve the life chances of individuals and groups experiencing poverty and has committed a significant part of the team's work to look at the issue of financial inclusion. Much of this work has influenced the detail of the strategy including the identification of the strategic priorities and actions (**see Appendix 3**).

Research to inform the development of the key actions is drawn from a combination of quantitative and qualitative information. The quantitative data has been taken from a number of sources including the Scottish Index of Multiple Deprivation (SIMD), Scottish Neighbourhood Statistics, NOMIS (local labour market statistics) and the Scottish Household Survey where available.

The data will present a picture of the key '**at risk**' groups who are more vulnerable to financial exclusion and poverty and can contribute to identifying the challenges faced in trying to reduce financial exclusion and determine where local resource should be most appropriately targeted.

The qualitative information has been gathered from a number of consultations and surveys which have been carried out with services working with '**at risk**' client groups, services providing financial information and advice and individuals from local communities. These are detailed in Appendix I.

Quantitative Data Moray

Overall, Moray is one of the least deprived areas of Scotland as defined by the SIMD¹⁶ with no data zones in the 15% most deprived areas in Scotland and just two in the 20% most deprived.

Moray however, suffers from pockets of deprivation and rural characteristics mean that there are significantly higher numbers of data zones within the top 15% most deprived in areas such as access deprivation at 27.6%.

The combination of rural characteristics, including difficulties accessing services and employment, cost of public transport, homes not linked to mains energy and higher fuel costs and increased requirements for heating in more exposed and isolated areas can lead to increased pressure on income and, in some cases, poverty.

Income and employment:

In Moray, the average weekly workplace income (**defined as: 'median earnings in pounds for employees working in the area'**) is the second lowest in Scotland at **£391.00** in comparison with the Scottish Average of **£460.10**¹⁷.

- Although relative to other areas Moray does not appear to be significantly income deprived (**defined as 'household income that is 60% or less of the average [median] British household income in that year'**)¹⁸
- 9.3% (8,170) of the Moray population are within this category. Areas of significant income deprivation are found in Buckie East, parts of Elgin and North of Forres and they are ranked in the 20% to 40% worst areas in Scotland.¹⁶
- In addition within the SIMD 2006 **income domain** there are 41 data zones in Moray in the 25% - 50% most income deprived in Scotland (compared to 23 data zones in the 2004 SIMD)¹⁶. This can indicate a rise in the number of income deprived individuals in Moray who will be at risk of financial exclusion. The potentially high cost of living within a rural area such as Moray will impact further on these individuals' ability to manage on their income.
- 7.4% of the Moray population are underemployed (**defined as employed persons who are willing to work additional hours**) compared to the Scottish average of 7.3%. This may reflect the local labour market where part time employment is higher than the Scottish average.¹⁹

Main at risk groups:

Main 'at risk' groups include: Elderly, lone parents, young people, unemployed and inactive benefit claimants.

Moray's population is 87,770 and the following provides an analysis of the demographic breakdown of key 'at risk' groups. (Note: where figures are only available from 2003/04 they have been described in the past tense to reflect possible changes)

- The elderly population in Moray accounts for 21.56% of the total population as opposed to the Scottish average of 19.68%²⁰
It is projected that the number of elderly will rise by 4% by 2011 and 32% by 2031. (extrapolated from 2008 population estimates)²⁰
- 33.3% of single pensioners have no savings or investments. Elderly people can be at particular risk from financial exclusion. This is particularly prevalent in more rural areas²¹
- 17.84% of the population of Moray are children (defined as 15 and under) compared to the Scottish average of 17.68%²⁰
- 43% of children in Moray are living in households dependent on out of work benefits or child tax credit more than the family element²²
- 4% of Moray's population are lone parents compared with the Scottish average of 6%. Lone parents are particularly at risk of financial exclusion and in Moray 71.4% of lone parents have no savings or investments compared with 46.7% of single adults²³
- 9.5% of lone parents claim to have no bank account (however 4.8% refused to answer this question) which compares to 3.3% of single adults²¹

Household Data

Savings and Investments:

- 36% of all households in Moray had no savings or investments²³
- 44.6% of households in Moray with a net annual income of less than £10,000 had no savings or investments and 33.3% with an income of less than £15,000 had no savings or investments, indicating that lower income households are less likely to have savings or investments²¹
- Where savings or investments were held by Moray households earning less than £10,000 per year, 50% of them amounted to less than £5,000 and a further 21.4% amounted to under £10,000²¹

Bank/Building Society Accounts:

The proportion of low-income households without a bank or building society account fell sharply in recent years. The fall in the proportion of low-income households without a bank or building society account can be attributed to two new types of account, namely basic bank accounts and post office card accounts. A larger percentage of low income households now hold one of these types of accounts¹⁸.

- In Moray 96% of all households had a bank or building society account.²³
- However, 9.5% of lone parents had no bank or building society account - compared with the overall percentage for all household types at 1.4%²¹

Insurance:

- 9.5% of the population in Moray had no buildings or contents insurance.²¹
- 25.3% of individuals living in social housing had no insurance compared with less than 3% in the owner occupied sector.²¹
- 66.7% of individuals without a bank or building society account had no insurance compared with 9% of those who had a bank or building society account.²¹

Illness/Disability/Caring

- 33.1% of households in Moray had someone living in the household who had a long standing limiting illness, health problem or disability. 61.8% of lone pensioners fell into this category.²¹
- 7.7% of households in Moray had someone who required regular help or care living in the household, with at least 13% of those earning less than £15,000 falling into this category. This compares with 6% of those earning between £15,000 and £20,000²¹.

Debts:

- 1 in 63 adults in Moray are estimated to have multiple debt problems
- 65.76% of those presenting with multiple debt issues are classified as vulnerable. (***This includes individuals under 20 and over 70, unemployed, those with illness and disability, homeless and in supported accommodation and those with an income of less than £10,000***)⁷

The Rural Dimension

Moray is traditionally not recognised as suffering from poverty which is more clearly evident within urban areas. However it is widely acknowledged that identifying poverty within rural areas such as Moray can be difficult as it is often hidden.

Tackling rural poverty requires specific approaches which reflect the unique characteristics of rurality. The Scottish Government are working towards identifying accurate rural poverty indicators in partnership with the ***Tackling Poverty - Rural Network***²⁴. These will be utilised to identify more specifically the nature of rural poverty and ensure that future provision is more effectively targeted to address these issues.

Research²⁵ into measuring rural poverty has identified a number of recommended approaches. This combined with the results of the local research and consultations have influenced the development of this Strategy.

These areas include:

The need to recognise that financial inclusion does not exist in isolation. Many individuals who are financially excluded, or at risk of, will be facing many other barriers. This requires a holistic approach to support.

- Individuals living in rural and particularly rural remote areas will not readily come forward for support nor identify themselves as requiring support; this is especially prevalent with the elderly population. Those who do engage with support can find it difficult to travel the distance required to access centrally based provision due to the high costs of rural public transport.
- There is a need for promotion of existing services provision, and provision of interventions which provide easier access to support and advice. Face to face community based provision in this case can often be very important. Promotion of services available via marketing, leafleting and promotion utilising public amenities can encourage more individuals to come forward for support. Conversely the use of online resource will also play a significant role in this.

- Engagement with partner agencies is essential in order to develop a more integrated approach to provision. This will also support in more effective identification of individuals who require financial support and information. Many individuals may be engaged with other support agencies and will be more likely to accept support if a relationship is already developed. Building in financial education provision into, for example, employability support will promote more effective positive progression. The integration of other partner agencies will also help to raise awareness of service provision, reduce inefficiencies and potential duplication.
- The involvement of local volunteers and peer influence to promote the value of financial advice can encourage better awareness and engagement. In some cases individuals will react more positively to people they know and trust. This is an area which will require a sensitive and professional approach to ensure that confidentiality is maintained.

Section 5: What will the Strategy address?

The financial inclusion strategy will contribute to national priorities as outlined in Section 3 and local priorities contained within the **Moray Single Outcome Agreement**¹⁰ through contribution to **National Outcome 7 ‘tackling significant inequalities in Scottish society’**.

In order to address financial exclusion effectively, consideration has to be given to the many interrelated issues which are linked with financial exclusion and poverty such as inequalities in health and education. This strategy will address many of these areas and will contribute to other related National Outcomes and local priorities within the Single Outcome Agreement.

It will also address all three key priorities of the **Fairer Scotland Fund**¹⁵: **‘Improving life chances of individuals and groups experiencing poverty, regenerating the most disadvantaged communities and improving employability’** and can provide a route out of poverty.

It also contributes to the **Social Inclusion Strategy**⁹ through recommending increasing the capacity for welfare benefits advice and a need to improve the provision of support and information to disadvantaged individuals.

The strategy will also contribute to key actions within the draft **Moray Fuel Poverty Strategy**⁸ and **draft Homeless Strategy** and these common actions will be progressed through a partnership approach.

Integral in the development of all actions, is the need to promote more effective integration among services in order that individuals receive a more holistic approach which addresses all areas of disadvantage with a greater likelihood of positive and sustainable progression.

The strategy will address the following strategic priorities through a number of actions. This is detailed in the Strategy action plan at **Appendix 4**.

Priority 1

Establish a structure to achieve a co-ordinated and integrated approach to financial inclusion:

An integrated approach can increase awareness of services to improve resource and service efficiency, reduce duplication and help to ensure a more seamless service for the individual. This in turn will promote increased take up of support and greater sustainability of outcomes.

This Strategy will help to develop, through a number of recommended actions: the development of a **Financial Inclusion Network**. This network will include providers of financial services, registered social landlords, statutory services including education, social work and housing and support services from private, public, voluntary and social enterprise sectors. The network will identify actions and outcomes to develop appropriate interventions and promote greater integration and collaboration.

Priority 2

Increase the availability of and access to financial information and advice.

The rise in demand for financial service provision (most particularly debt and welfare benefits advice) will be addressed in the short term. In the longer term, activity will focus on developing an integrated approach to advice / information and increased provision of early intervention financial education. The promotion of the use of telephony and on line tools will also be undertaken through a directory of services and the proposed marketing programme. Opportunities for increasing community based provision will also be addressed.

Priority 3

Support in the delivery of financial education provision:

Education is an important early intervention approach to reducing instances of financial exclusion and avoiding individuals continually facing financial distress². The strategy will address this through rolling out financial education provision to all vulnerable groups. It is also recommended that through effective partnership working, financial education can be available to pupils within all schools in Moray.

Financial exclusion can pose significant barriers to entry into the labour market and ability to retain employment. Therefore, employability and other community based providers will be encouraged to develop financial education as a core part of client action planning. Working with employers, consideration will also be given to the provision of financial education in the workplace.

Priority 4

Increase awareness of and access to financial services:

This will focus on increasing awareness of and supporting capacity building of the Credit Unions, ensuring links with other relevant key strategies including the **Fuel Poverty Strategy**⁸ and seeking opportunities through national initiatives such as the Department of Work and Pensions '**Champions Initiative**' and the '**Growth Fund**'¹².

Many low income families and employment deprived individuals access high cost loan providers, further increasing the risk of debts and financial exclusion, therefore it is important that more suitable alternatives can be provided.

The third sector lenders can provide this alternative and, if offered as part of a holistic package of support, this can reduce the number of individuals accessing high cost loan providers, and instances of multiple debt. The unions can also work with individuals to increase the uptake of savings which many disadvantaged individuals feel they are not able to do.

Work will also be undertaken with banking institutions to ensure that all adults have easy access to a bank account and issues related to ID when opening accounts often faced by young people, particularly care leavers, can be addressed and resolved.

Priority 5

Identify those not accessing service and seek to reduce the numbers at risk of Financial Exclusion:

Instances of financial distress and exclusion can remain hidden most particularly within rural areas. It is understood that in Moray there are significant numbers of individuals who are dealing with multiple debt issues without support. It is also believed that there are many not accessing their full benefit entitlements. Elderly people are most vulnerable to this as they often either do not come forward for support due to lack of awareness and/or the perceived stigma associated. In some cases they may not recognise that they may be in poverty and **'at**

risk'. It is vital that this can be addressed and that individuals facing these issues can be identified and supported.

It is expected that through the recommended actions including the development of the financial inclusion network, the development of a more integrated holistic approach, training of staff to recognise early signs of financial distress and increase in locally based community provision that more individuals can be identified and engaged. The use of locally based volunteers who can identify and initially engage with individuals is also an area recommended for further investigation.

Monitoring and Evaluation

Performance indicators will be developed where appropriate and progress towards achievement of the actions will be measured and reviewed by the **Financial Inclusion Network** on a quarterly basis.

Progress on the actions will be reported to the **Social Inclusion Implementation group** and the **Community Planning Board** on a quarterly basis.

Quarterly updates for the **Fairer Scotland Fund** and **Social Inclusion Strategy** local delivery plan will also be reported and this will provide data to measure progress towards achievement of the outcomes of the **Single Outcome Agreement**.

Next Steps:

A Strategy Consultation Day was held on the 15th October 2009 to review the proposals contained in this strategy.

Following the feedback from the day, priorities and actions have now been agreed. These actions will be developed over the next 12 months. The financial inclusion network will be formed and will take the lead in many of the actions.

A formal annual review of the Strategy will be undertaken and new revised actions are likely to arise from this.

Appendix I: Consultations and Surveys

There have been a number of consultations undertaken which have influenced the development of this strategy and strategic priorities and actions. A survey has also been carried out to determine awareness of local and national services.

Financial Inclusion Event

The *Fairer Scotland Fund*¹⁵ team organised a financial inclusion event which was targeted at providers of financial services and services working with individuals at risk of financial exclusion. The aim of the event was to: establish the current picture in Moray related to financial exclusion and determine ideas on how provision could be developed in order to, not only ensure that the needs of financial excluded individuals were met, but also seek ideas for preventative work to limit the numbers falling into financial exclusion and poverty. The feedback from the event has contributed to the strategic priorities and actions outlined within this Strategy.

Following the event, which highlighted a need for increasing awareness of current services both locally and nationally a directory of financial services is being produced and a survey was undertaken to measure local knowledge of resources.

This survey was aimed predominately at the attendees from the event with the aim of establishing awareness of services, use of these services and suggestions for improvements. The results from this survey indicated that while there was a degree of awareness and knowledge of locally based provision, there was significantly less awareness of national on-line provision. Suggestions for improvements linked to local service delivery included the need for an increase in one-to-one provision and more flexible opening hours.

These results have also been taken into consideration when developing the strategic priorities and actions outlined within this strategy.

Community Consultation

The *Fairer Scotland Fund*¹⁵ also commissioned a consultation which was undertaken with the Moray Citizens Panel primarily to establish issues in Moray linked to causes of poverty and suggestions to tackle these issues. This consultation was not exclusively focused on financial exclusion but elements around financial exclusion were discussed.

The consultation was undertaken with a number of focus groups which were held across Moray and attended by a selection of individuals from Buckie, Elgin, Lossiemouth, Fochabers, Forres, Keith and Speyside communities. The ages of the groups ranged from 16 – 60+ and a total of 30 attended the groups.

The results of this consultation indicated:

- Families and young people are most vulnerable to the low wage economy in Moray and lack of permanent employment makes them particularly at risk of poverty and financial exclusion. It was highlighted that many families in particular were just getting by and would be placed at significant risk should employment cease, leading to a drop in income. This can be backed up by the data (see section 3) indicating that the

percentage of households with savings and investments notably decreases with lower income bands.

- Elderly people are at risk from increased cost of living and low income particularly from lower than expected pension funds. It was noted that this group were especially vulnerable to fuel poverty and high transport costs. Reduction in locally based provision has meant that more people are required to travel to access services, placing increased pressure on low disposable incomes.
- Respondents indicated the need for an increase in financial education especially aimed at young people in education. There was also concern indicated about the reduction in locally based community provision²⁶.

Area Forums:

As part of the research undertaken by the Fairer Scotland Fund team the area forums in Elgin (South), Speyside, Buckie and Milnes were consulted on the fund and to identify the key areas of need within their communities. Similarly as with the Citizens Panel this consultation was not specifically linked to financial exclusion, however there were related areas highlighted and this included:

- The need for a welfare benefits take up campaign with a focus on promotion across the more rural areas. It is understood that there are a number of elderly people who may be not claiming their full benefit entitlement. There was also suggestion of increased marketing of money advice services and this is based on the understanding that there are a number of individuals, particularly the elderly who require money advice and support for debts who are not coming forward either due to lack of awareness or fear of stigma. Locally community based provision was also highlighted as a need.
- All forums consulted indicated a need for increased availability of financial education for all groups, most particularly young people in education as an early intervention measure.

Appendix 2 : Current Financial Inclusion Activity in Moray

The Financial inclusion event highlighted the large number of services working in Moray offering differing degrees of financial services. The recently developed directory provides information on many of the services both national and local. For the purposes of the Strategy however, this section will focus on the following three areas

- **Information and Advice**
- **Financial Services**
- **Financial Education**

Information and Advice:

There are a number of services who offer information and advice related to financial activity but for the purposes of this Strategy the following key services are referred to:

Financial Information and Advice:

Moray Citizens Advice – Advise on a variety of issues including debts, employment rights, consumer rights, housing and homelessness, legal issues, and benefit entitlements. The service provides outreach provision on a weekly basis to a variety of locations across Moray.

Moray Money Advice Service – Provides advice and support on multiple debts issues and sets up pre payment plans for individuals. The service also provides basic benefits advice. The service also provides outreach provision where individual are unable to travel. They work closely in partnership with the Citizens Advice Bureau and Welfare Benefits team.

The Citizens Advice Bureau and Moray Money Advice Service have formed the **Moray Money advice partnership** in recognition of the need to improve communication, links and referrals protocols across other providers of financial information and advice.

Welfare Benefits Service – Part of the Council's Housing Department and offers advice and information relating to Welfare Benefits and Appeal Tribunals. They provide home visiting service and operate by appointment only.

Housing Associations:

Grampian Housing Association – provides advice and support to its tenants on rent payments. They also operate a money advice service in Buckie.

Moray Housing Partnership – Negotiates with providers on behalf of their tenants for scheme on savings, loans and insurance. The savings and loans scheme offers a risk free savings account and low interest loans and assist tenants to manage their finances.

Langstane Housing Association – offers limited debt counselling to their tenants. They can also assist with queries on housing benefit.

Moray Council Housing Support Services – provides support to individuals who are homeless or threatened with homelessness, including support in making welfare benefit

claims, basic budgeting advice and debt repayment. Main aim is to ensure that individuals sustain their tenancies.

Financial Services:

Credit Unions:

North East – open to anyone living in Grampian. They offer opportunity for savings, advice on money issues, low cost loans and free life cover for all members. They have branches in Elgin, Buckie and Lossiemouth.

Grampian Credit Union – based in Aberdeen and open to anyone living in the Grampian area. Offers opportunities to save and low cost loans.

Forres Credit Union – Open to anyone living in Forres and the Forres travel to work area. The service is owned by its members and similarly offers opportunities for savings and low cost loans.

Financial Education

Schools adopt a flexible approach to financial education in the delivery of the 'Money' outcomes of the Curriculum for Excellence.

Work is ongoing to identify resource commonly used within education and feedback on their quality with a view to providing more information on financial education to schools.

The Citizens Advice Bureau project worker funded through the Inland Revenue is proposing to offer a series of training/advice surgeries to school leavers and those going onto further education in the new term year. Work on these surgeries is currently in progress in consultation with the Community Learning and Development Youth Work Team.

Community Learning and Development Youth Team provide elements of financial education aimed at young people in education and in community based provision. This is currently undertaken based on demand.

Appendix 3: SWOT Analysis

Priority I

Establish a structure to achieve a co-ordinated and integrated approach to financial inclusion

Strengths	Weaknesses
<p>Reduces confusion Allows a greater strategic approach More seamless support for the individual. Increase opportunities for collaborative working. Increased efficiencies/reduced duplication Holistic approach to support Increased knowledge among services and service users.</p>	<p>Funding streams – how would this be diverted among agencies. Requirement for ‘independent management’ – is there capacity and resource? Managing the poor performance of partners.</p>
Opportunities	Threats
<p>Become part of the Council single access point and call centre. Single referral point Easier data collection. Single voice of campaigning and lobbying. Common delivery process. Reduction in confusion among agencies. Equal balance of delivery capacity across financial providers. Improve quality of service delivery.</p>	<p>Sustainability Preciousness among agencies. Some agencies may wish to remain independent. Data protection and sharing of information. Time limitations to commit fully. Create more demand than resource can meet.</p>

Priority 2

Increase access to information and advice services

Strengths	Weaknesses
<p>Integrated service Shared learning Opportunities Cross Fertilization of ideas. Increased impact and stronger approach. Appropriately qualified staff. Central referral point Easier access to existing resources Reduction in individuals facing financial distress unsupported.</p>	<p>Competitiveness Funding and sustainability Limited resource. Lack of knowledge.</p>
Opportunities	Threats
<p>Strengthen partnerships Increased trust and willingness to share information. Opportunity to do more – for example education provision. Promotion of national resources.</p>	<p>Short term funding Vulnerability of the voluntary sector. Conflicts of interest. Other political priorities – housing/mental health. Need to ensure clear awareness and simple access.</p>

Priority 3

Support the delivery of financial education provision.

Strengths	Weaknesses
Existing resource available Staff who engage with vulnerable groups. Existing training provision can be tapped into. Availability of national resources Existing groups Existing mobile resource (eg: Mobile Information Bus)	Inconsistency in information being delivered presently. Lack of knowledge of what is available among front line staff. No consistency in education delivery currently Demand means that existing services are not able to provide early intervention provision. Lack of funding to increase resource of key stakeholders.
Opportunities	Threats
Staff benefit from increase knowledge Improved support to clients. Greater holistic provision reducing the need for individuals to be passed through many different agencies. Financial education to young people - prevention. Training for Trainers to sustain skills. Development of pilots and sharing of best practice. Opportunity to develop seamless education provision across specialisms Champions/volunteers within community groups for peer education. Split responsibilities' reduce demand on some Increase use of digital resource.	Too much information hard to determine most appropriate Stigma associated with accessing support may deter people from coming forward. Keeping financial education interesting. Duplication of effort among services. Follow through of financial education from education, to college, to workplace – is this being monitored?

Priority 4

Increase awareness of and access to financial services

Strengths	Weaknesses
<p>Greater flexibility of credit unions. Low cost loan provision. Ability to access smaller loans. Established referral arrangements between other support services. More approachable. Can provide outreach in communities.</p>	<p>Opening hours (not full working days) not as accessible as banks Reliance on volunteers The name can be off putting to people. Credit unions not good at promoting their services. Lack of resource Lack of buy in from education. Lack of awareness among service providers of what the credit unions provide.</p>
Opportunities	Threats
<p>Develop better links with education. Promote the value of saving at a young age Integral part of ongoing developments within the Curriculum for Excellence including 16+ learning choices. Opportunity to target families and parents while promoting to school children – (school savings and education). Promote the services of credit unions wider. Develop partnerships with suppliers (white goods scheme) Develop partnership with housing providers and tenants and those in private rented accommodation. Fairer Scotland fund and DWP funding.</p>	<p>Too much demand existing resource not able to meet. Less funding and short term funding. Volunteering can be short term and turn over is high. Not able to compete with the marketing strategies of other financial institutions. Hard sell TV adverts Loss of momentum with young savers as they become older. Complexities involved in funding applications.</p>

Priority 5

Identify those not accessing financial services and seek to reduce the numbers at risk of financial exclusion

Strengths	Weaknesses
More joined up working Effective Communication Streamlined services User friendly services Local volunteers have better knowledge of services and their local area needs. Service users receive the correct information.	Barriers to sharing of information Stigma associated with accessing services. Lack of current involvement with the services who role it is to disseminate information (ie: libraries) Non claiming of benefits affects local economy.
Opportunities	Threats
Maximise use of IT Increase communication and sharing of resources. Increase locally based provision to allow easier access. Local Volunteers able to support individuals to access support in the initial stages. Increase employability skills (volunteers) Use of existing community facilities.	Service not readily sharing information. Concern about loss of funding and/or resource through integrated approach.

Appendix 4: Strategy Action Plan

PRIORITY I : ESTABLISH A STRUCTURE TO ACHIEVE A CO-ORDINATED AND INTEGRATED APPROACH TO FINANCIAL INCLUSION.

Outcomes:

- Establish a Financial Inclusion Network
- Establish a central referral point
- Establish the potential advantages of an integrated service

PROJECT/SERVICE	ACTION	KEY OUTPUTS	LEAD	RESOURCES REQUIRED	TIMELINE
I.1 Financial Inclusion Network	Building on the established Money Advice Financial Inclusion Partnership (MAFIP) and other partners develop the network.	Financial Inclusion Network established. Interventions agreed and implemented.	MAFIP/FIN/FSF	Time commitment from partners	First meeting of network November/ December 2009
I.2 Central referral point	Research into the development of a single point of referral. May be linked to an integrated service.	Single point of referral and efficient referral pathway. Rapid response for vulnerable individuals. Improved partnership working. Reduction in inappropriate referrals.	FIN	Financial resource required to develop and administer the system. May be included as part of a future integrated service.	March 2010
I.3 Integrated money advice and welfare benefits service	Undertake research into the feasibility of an integrated service.	Feasibility of developing an integrated service agreed. Forward plan agreed.	Moray Community Planning Partnership/FIN/financial service providers/ support services	Time commitment in consultation	March 2010

PRIORITY 2 : INCREASE ACCESS TO INFORMATION AND ADVICE SERVICES

Outcomes:

- Increase the capacity of welfare benefits services and debt advice services
- Increase awareness of financial service provision
- More individuals maximising their income
- Increase community based provision

PROJECT/SERVICE	ACTION	KEY OUTPUT	LEAD	RESOURCE REQUIRED	TIMELINE
2.1 Debt advice Welfare Benefits support and advice.	<p>From the results of the research and the consultation day identify most effective way to increase resource of welfare benefits and debt advice.</p> <p>A holistic approach requires to be developed – map current client pathways and ensure robust and accurate information is available.</p>	<p>Min 350 additional clients supported per annum.</p> <p>Min 610 new debt clients supported per annum.</p> <p>Improved partnership working.</p> <p>Individuals receive a more rapid service.</p> <p>Earlier intervention approach leads to reduction in numbers facing multiple debt issues (long term).</p>	FIN/FSF	Time Resource	November 2009
	Funding sourced and committed with focus on the development of a holistic approach to delivery.	Funding application submitted.	FSF/LEADER	Financial implications to increase resource (FSF)	December 2009

PROJECT/SERVICE	ACTION	KEY OUTPUT	LEAD	RESOURCE REQUIRED	TIMELINE
2.2 Marketing and promotion	<p>Programme of road shows into communities to promote services.</p> <p>Utilise existing resource - the Mobile Information Bus.</p> <p>Utilise different communication mediums including local newspapers, community projects and leafleting.</p> <p>Promote use of online and phone resources.</p>	<p>Individuals and services more aware of provision and how to access it.</p> <p>Increased nos of individuals and services utilising on line resource.</p> <p>In the long term reduction in demand due to increased use of on line resource and raised awareness, cost savings can be realised.</p>	FIN/MHSCP/CLD/ Community Support Unit	<p>Financial implications for costs involved in the rolling out of the marketing and promotional programme.</p> <p>Can be incorporated into any funding commitments (see 2.1).</p>	March 2010 – June 2010
	Working with partners including Moray College, Skills Development Scotland (Careers Scotland), Community Learning and Development, Social Work, Health and Voluntary Sector promote awareness of resources.	<p>Effective route to promote services to many different client groups.</p> <p>Increased awareness and understanding of services.</p> <p>Cost savings realised in the long term.</p>	FIN	Time resource.	Ongoing
	Benefits take up campaign implemented across Moray. Utilising a number of mediums including- open days in local communities, community radio, local papers.	<p>Increased numbers maximising their income.</p> <p>Increased spend in the local economy.</p>	FIN/Welfare Benefit providers/DWP Champions	<p>Financial implications for costs involved in the rolling out of the roadshows.</p> <p>Can be incorporated into the funding commitments</p>	April – June 2010
	Develop on line tool for front line staff to identify appropriate	Increased use of online and phone provision.	FSF/FIN	Time resource	January 2010

PROJECT/SERVICE	ACTION	KEY OUTPUT	LEAD	RESOURCE REQUIRED	TIMELINE
	on line resource and provision for their clients.				
	Production of an on line financial services directory available to all front line services	Clients accessing appropriate resources. Increased awareness of resources and more rapid turnaround for support to individuals.	FSF	Time Resource and possible financial resource if hard copy directory is required.	December 2009
2.3 Financial service provision in local communities	Identify potential for use of local facilities (churches/libraries), local community groups including Area Forums and community projects. Use of mobile facility - Mobile Information Bus and the Community Learning and Development Youth Bus to deliver financial inclusion services into communities.	Increased availability of outreach provision. Locally based providers and community buildings will benefit from increased usage promoting its value to the community. Information sharing amongst partners readily shared among partners.	FIN/community based providers and services/ community support unit.	Time resource and financial resource for use of community based provision.	April 2010

PRIORITY 3 : SUPPORT THE DELIVERY OF FINANCIAL EDUCATION PROVISION

Outcomes:

- Improved financial knowledge and budgeting skills
- Increase availability of financial education provision to all groups including those with health, employment and social exclusion issues and those at key transitional points
- Reduced numbers facing multiple debts
- Reduction in demand for debt advice (long term)

PROJECT/SERVICE	ACTION	KEY OUTPUT	LEAD	RESOURCE REQUIRED	TIMELINE
3.1 Financial education provision	Map current provision. Produce directory of financial education services which is available both on line and hard copy. Allocate dedicated resource to keep the information up to date.	Greater awareness and availability of financial education resources. Gaps in provision identified. Increase in early intervention provision. Information up to date and accurate.	FSF	Time Resource Financial Resource	December 2009 Directory now completed
	Through increased capacity of debt advice services and a future integrated service financial education provision is an integral part of the service.	More individuals accessing financial education.	FIN	Financial implications	January 2010 – June 2010
	Develop a structured programme of financial education for 'at risk' groups as defined in the Strategy.	More individuals supported to understand implications of debts and credit. Ultimately reduce numbers falling into debt on repeat occasions.	FIN and delivery partners/ Area Forums/community based projects.	Financial Implications	June 2010 ongoing

PROJECT/SERVICE	ACTION	KEY OUTPUT	LEAD	RESOURCE REQUIRED	TIMELINE
3.2 Financial education in schools	Map current provision and use of.	Increased awareness of current financial education provision for young people in education.	FSF/Education/CLD	Time resource	December 2009
	Integrate financial education into school based and college based provision in a consistent and structured way.	All pupils in education receive financial education.	Education/FIN/ 16+ Development Officer/CLD/Voluntary sector providers	Time Resource Financial Resource	2010 - 2011
3.3 Community provision.	Integrate financial education provision across communities in a structured and coordinated way. Develop capacity of community groups to deliver training within communities.	All pupils who undertake community based 16+ provision can access financial education. Individuals in communities have access to financial education provision and resource.	FIN/CLD/Community Support Unit/16+ development officer/Community providers/CAB/Area Forums/Community projects.	Time Resource Financial resource	2010 – 2011 ongoing
3.4 Employability provision.	From the Skills Survey undertaken by the Employability Action Group and previous training identify any additional training requirements for front line workers in the use of basic financial education resources.	All individuals requiring and receiving employability support access financial education as part of a holistic support package.	Employability providers/FIN/Credit Unions	Time Resource Financial Resource	2010- 2011 ongoing
	Identify and implement training requirements for front line workers	Front line workers able to provide basic financial education support.	Employability providers/FIN/Credit Unions/ Community providers/ CAB	Time Resource Financial Resource	2010

PROJECT/SERVICE	ACTION	KEY OUTPUT	LEAD	RESOURCE REQUIRED	TIMELINE
	Develop 'training for trainers' course to retain skills levels.	Skills level retained			
3.5 Workplace financial education	Consult with employers on the availability of and possibility of providing financial education in the workplace.	Consultation undertaken. Identification of the potential of rolling out financial education in the workplace. Financial education provision available to employees.	Employers/ FSF/Highland employer Coalition/Jobcentre plus/	Time Resource	2010
	Depending on the results of the consultation – develop an appropriate workplace financial education programme and roll out.	Financial Education available to employees. Increased potential for Income maximisation. Increase potential to retain employment.	Employers FIN/Highland Employer Coalition/Jobcentre plus/Credit unions (possible delivery) and/or Moray Money Advice Service	Financial resource implications to develop and deliver however in the long term savings will be realised.	2010/2011

PRIORITY 4: INCREASE AWARENESS OF AND ACCESS TO FINANCIAL SERVICES

Outcomes:

- Increased capacity of and usage of credit unions
- Schools savings scheme available across schools
- Difficulties related to ID for bank accounts are resolved and all adults have access to a bank account

PROJECT/SERVICE	ACTION	KEY OUTPUT	LEAD	RESOURCE	TIMELINE
4.1 Credit Unions	Through the marketing programme (see 2.2) and development of a holistic package of support (1.3 and 2.1) promote awareness and use of the credit unions on an ongoing basis.	Increase awareness of credit unions. Decrease in numbers accessing high cost loan providers (long term).	Moray Community Planning Partnership/FIN/financial service providers/ support services FIN/MHSCP/CLD/Community Support Unit	Resources linked with 1.3 and 2.1 2.2 Growth Fund	March 2010
	Undertake consultation with credit unions, and other relevant partners including the DWP 'champions' identify opportunities to build the capacity of the credit unions.	Opportunities identified.	FIN/DWP Champions/FSF/Moray Council Housing (fuel poverty)	Time Resource	December 2009
	Implement actions to develop capacity of the unions - Provide training to Credit Union Board, volunteers and staff. Volunteer Liaison officer resource. Support to Credit Unions	Increased scope of activities provided through the credit unions. Increased numbers saving and improved financial situations. Reduced number accessing high cost loan providers. Reduced numbers presenting with multiple debts (long term)	FIN/DWP Champions Initiative/Moray Council Housing (Fuel Poverty)/FSF/CAB/	Financial Resource External sources of funding. (LEADER) Fairer Scotland Fund. DWP Growth fund.	January 2010 – June 2010

PROJECT/SERVICE	ACTION	KEY OUTPUT	LEAD	RESOURCE	TIMELINE
	for succession planning. Staff in other agencies undertake work experience with Credit Unions. Increase IT usage and resource.	Increased collaborative working			
4.2 Banking Sector	Working in partnership with banks and support services address issues faced in opening a bank account.	More flexible approach to banking provision for vulnerable groups.	FIN/Banks	Time resource	2010
	Working in partnership with financial services and banks ensure that all adults have access to a bank account.	All adults have access to a bank account.	FIN/Banks	Time resource in consultation	2010
4.3 IT resource	Undertake research to identify possibilities the use of IT can deliver to increase capacity of services particularly the credit unions.	Increased use of IT resource can provide alternative and easier customer access.	FIN/DWP Champions/FSF	Potential external source of funding required if opportunities are identified.	2010
4.4 School savings scheme	Initial exploratory meeting to identify existing provision. Research into the feasibility of implementing a savings scheme in all school.	Opportunities identified and actions agreed.	Education/FIN/FSF	Time resource	Initial research meeting January 2010
	Depending on the result of the exploratory meetings, develop rolling out of	Schools operating savings scheme for pupils.	Education/FIN/ DWP Champions	External funding required but linked with increasing capacity	2010/2011

PROJECT/SERVICE	ACTION	KEY OUTPUT	LEAD	RESOURCE	TIMELINE
	savings scheme.	<p>Increased awareness of credit unions.</p> <p>Increased awareness of the value of saving among school pupils.</p> <p>In the long term less potential of facing multiple debts.</p>		of credit unions. (see 4.1)	

PRIORITY 5 : IDENTIFY THOSE NOT ACCESSING FINANCIAL SERVICES AND SEEK TO REDUCE THE NUMBERS AT RISK OF FINANCIAL EXCLUSION

Outcomes:

- **More individuals engaged and supported.**
- **Increased opportunities for volunteering**
- **Front line staff trained in financial issues.**

PROJECT/SERVICE	ACTION	KEY OUTPUTS	LEAD	RESOURCES	TIMELINE
5.1 Integrated structure	Through the development of an integrated structure (1.3) increased capacity of financial services (2.1), marketing and promotion (2.2) and increased usage of community based provision (2.3) individuals at risk can be identified and engaged.	More individuals feel able to access support – numbers accessing support increase. Reduction in numbers facing multiple debts. More individuals maximising their income.	FIN/Community based services and providers/	Will link with resource for actions: 1.3/ 2.1/ 2.2/ 2.3	December 2009 ongoing
5.2 Volunteering	Arrange initial meeting to discuss use of locally based volunteers to support in the engagement of vulnerable individuals.	Meeting held and agreement sought on agreed course of action.	Community based providers/Area Forums/Volunteer Centre Moray/FIN	Time resource	January 2010
	Depending on the result of the initial discussion set up a short life working group to develop a process to recruit volunteers. Advice should be sought from Volunteer Centre Moray with input from relevant community groups	Volunteer policy place. Volunteers engaging with individuals in their communities. Referral protocols agreed	Volunteer Centre Moray/community groups/FIN/Area Forums	Financial implication to develop policy and fund any volunteer expenses.	2010/2011
5.3 Training for front line staff	Develop training for front line staff	Training completed Front line staff able to recognise early signs of financial distress.	FIN/FSF/Credit Unions/Community providers/CAB/Area Forums/ Community	Financial resource	July 2010 completed.

PROJECT/SERVICE	ACTION	KEY OUTPUTS	LEAD	RESOURCES	TIMELINE
	Develop 'training for trainers' course to retain skills levels. Develop capacity of community groups to deliver training within communities.	Skill level retained Community training facilities available.	Projects.		

MAFIP Moray Advice Financial Inclusion Partnership
 FIN Financial Inclusion Network (to be formed)
 FSF Fairer Scotland Fund
 MHSCPMoray Health and Social Care Partnership
 DWP Department of Work and Pensions
 CLD Community Learning and Development
 CAB Citizens Advice Bureau

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