

# Andrew Jacobs



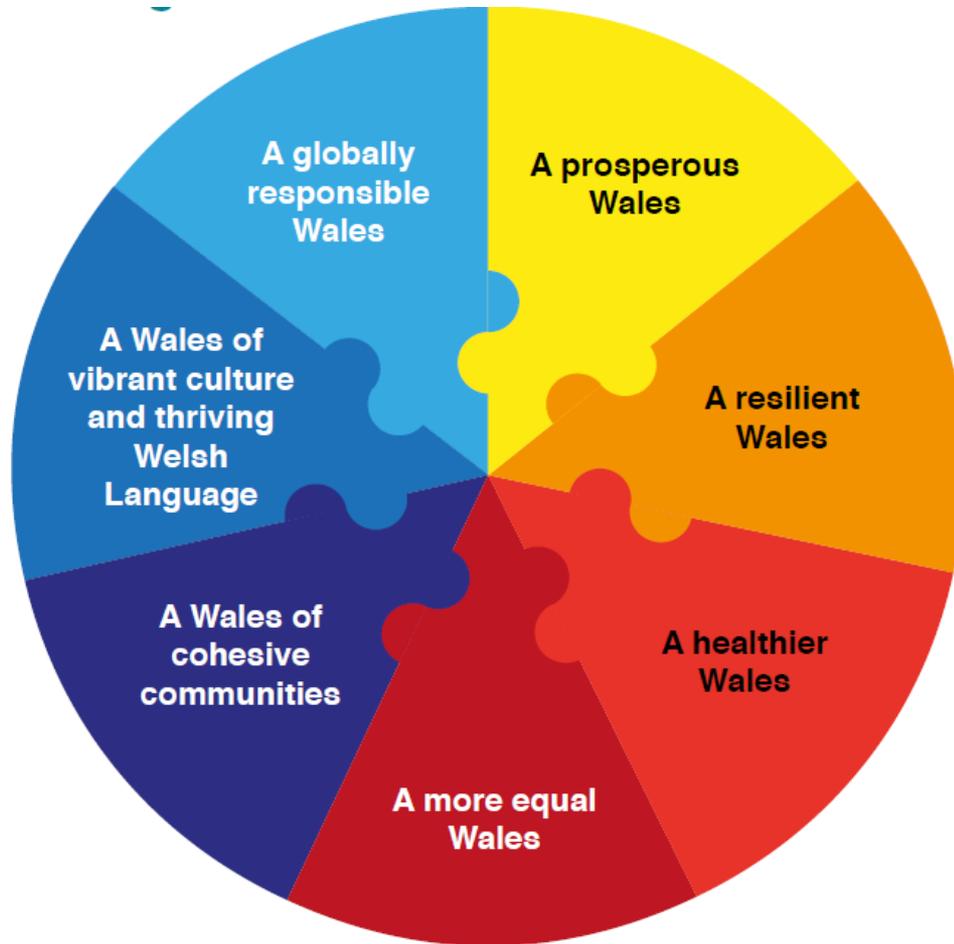
Llywodraeth Cymru  
Welsh Government

[www.cymru.gov.uk](http://www.cymru.gov.uk)

## Digital and Financial Inclusion Cynhwysiant Digidol a Ariannol

November 2017  
Tachwedd 2017

# Well-being for Future Generations (Wales) Act



Financial and Digital Inclusion relevant to all seven goals.

# Financial Inclusion

- FI Strategy published in March 2016
- FI Delivery Plan followed in Dec 2016
  - Access to affordable credit and financial services
  - Access to financial information, including debt advice
  - Building financial understanding and capability
- Link with Money Advice Service (MAS) led Financial Capability Strategy
- MAS to be wound down – Single Financial Guidance Body – opportunities for devolved debt advice funding
- Young Foundation Report
- Evaluation to be built into Delivery plan from the start
- Reliant on partners to help deliver this.
- Need to ensure the importance of financial inclusion continues to be recognised.

# Digital Inclusion



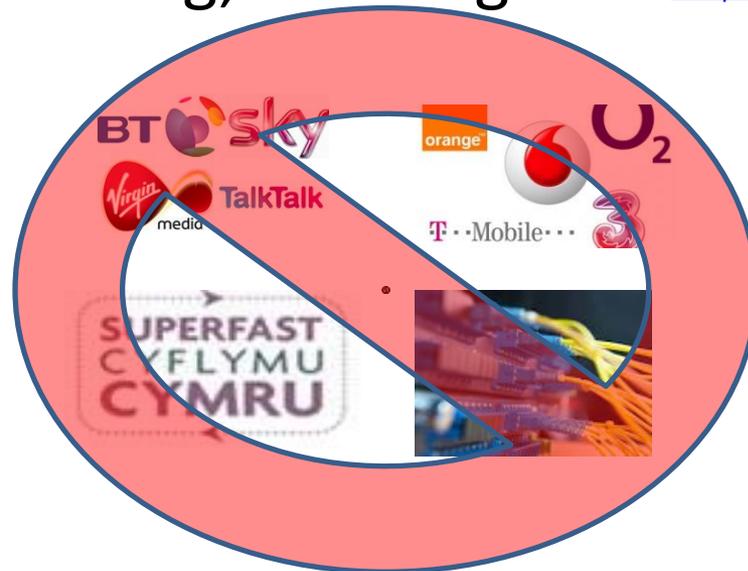
- Everyone being able to fully benefit from the internet and other digital technologies
- Having the basic digital skills to go online :  
Managing information; Communicating;  
Transacting; Problem Solving; Creating



<https://documents.hf.wales.gov.uk/id:A7792787/document/versions/published>

## It's not about...

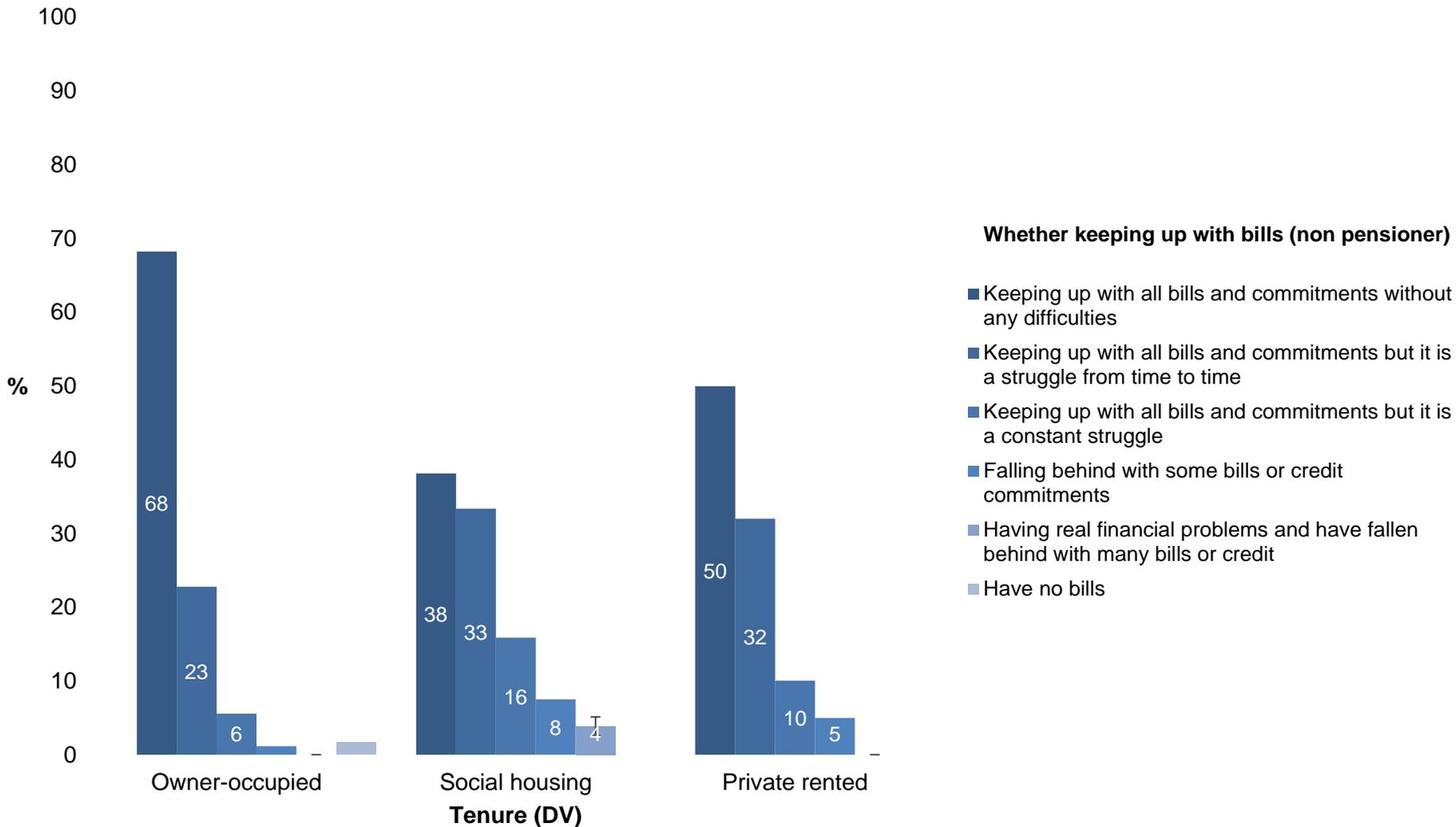
- Broadband Infrastructure
- Quality of broadband
- Internet speeds



# Registered Social Landlords

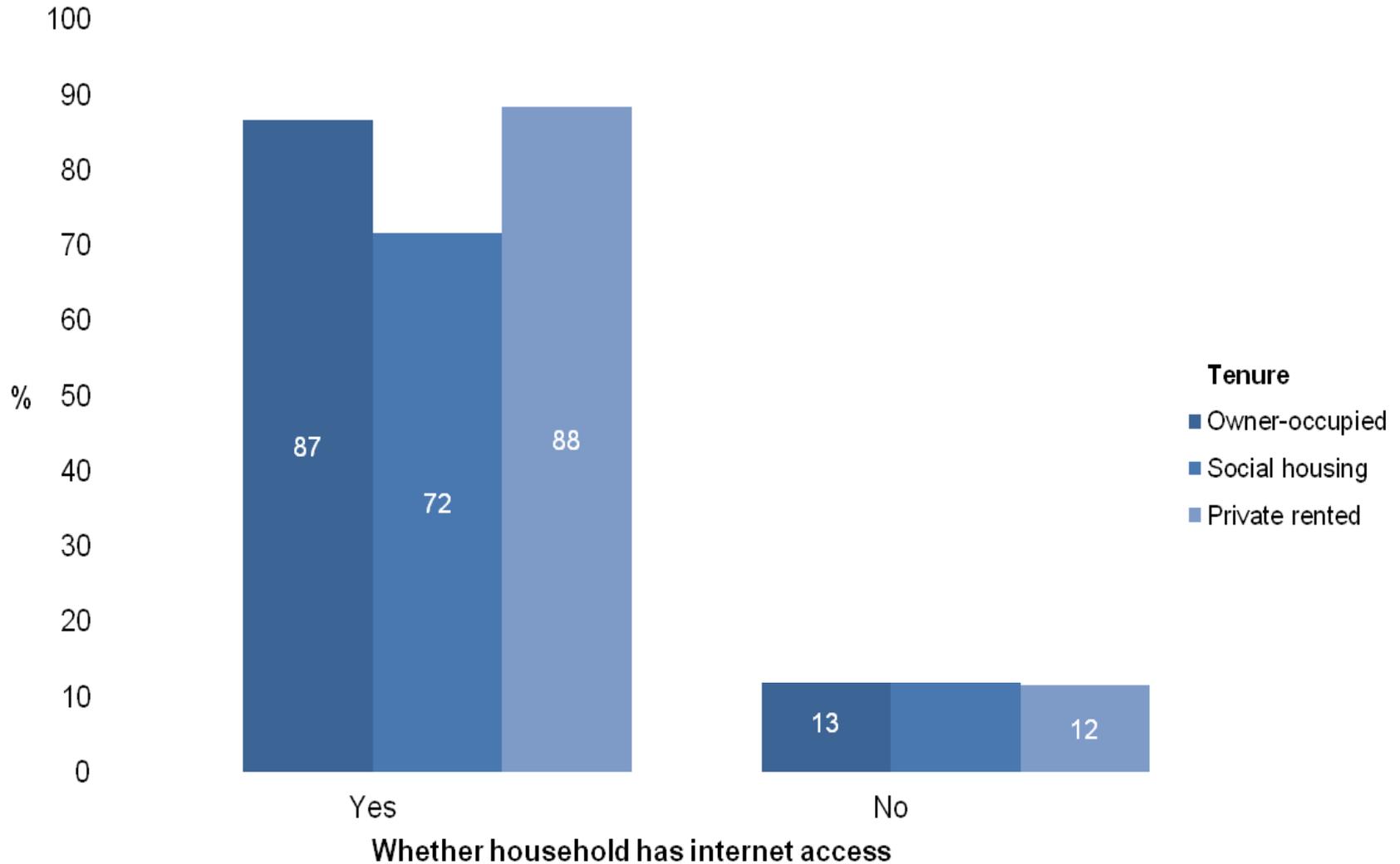
- Most RSLs actively engaged with FI & DI agenda.
- Engaged with DCW (including as Digital Inclusion Charter Signatories)
- Mixed delivery of FI and DI activities across Wales
- Great examples of activities on Social Media
- Examples in our FI and DI plans.
- Know there's so much more not getting captured.
- Keen that we share what works with others.

## Whether keeping up with bills (non pensioner), by tenure (DV)

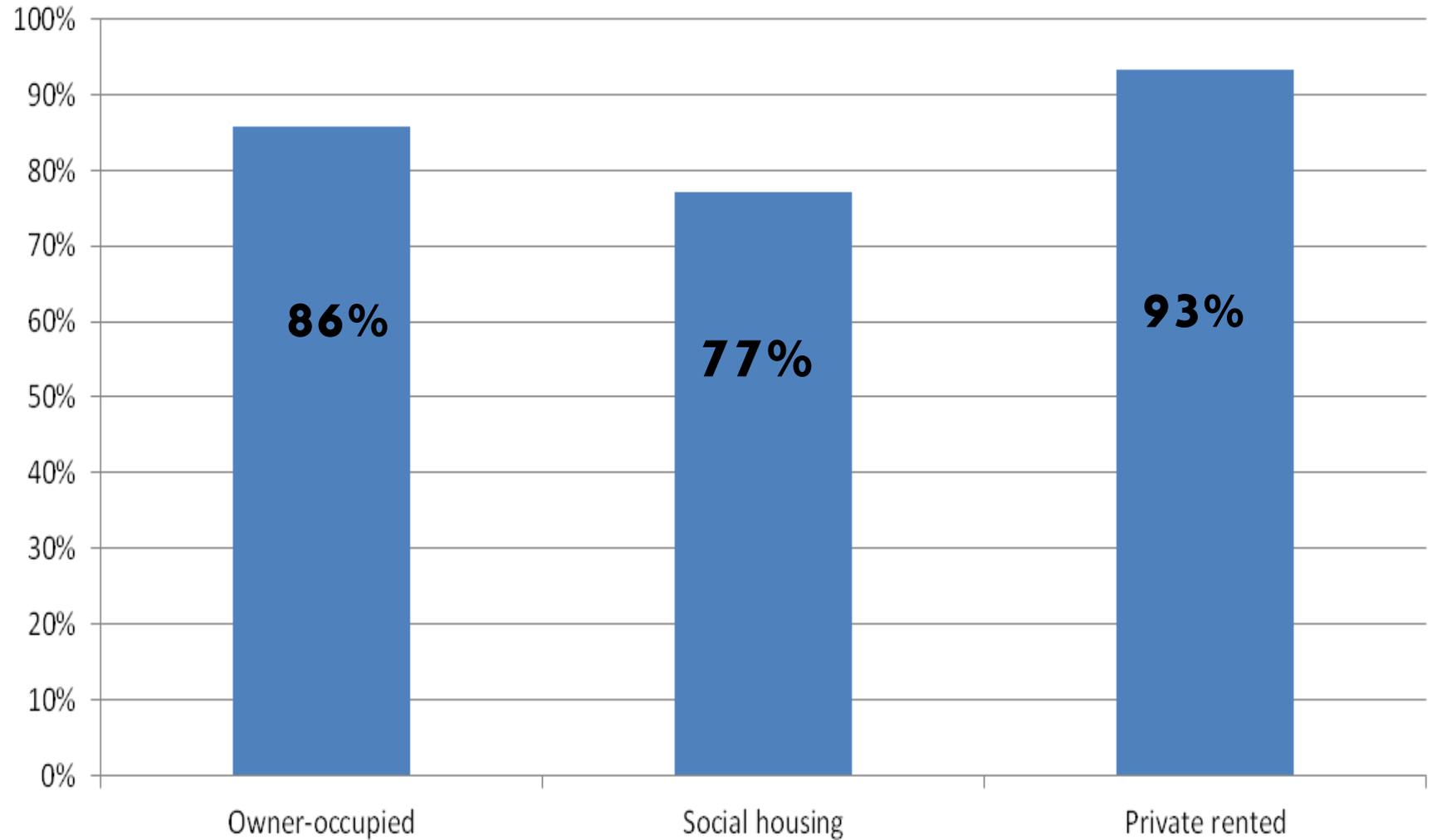


# Household Internet Access

Tenure, by whether household has internet access



# Personal Use of the Internet by Tenure Type



# Tackling Digital Exclusion: Progress (2011-2017)

Priority Group	Baseline Position 2011	2016-17 NSW
<b>Adults</b> (16+ as of 2017)	<b>34%</b>	<b>15% (13)</b>
People aged <b>50 and over</b>	<b>49%</b>	27% (30)
<b>50-64</b> year olds		12% (12)
<b>65-74</b> year olds		28% (32)
<b>75 plus</b>		60% (60)
Residents of <b>social housing</b> (16+ as of 2017)	<b>41%</b>	<b>23% (22)</b>
<b>Employed</b> (16+ as of 2017)	<b>12%</b>	<b>5% (2)</b>
<b>Unemployed</b> (16+ as of 2017)	<b>27%</b>	<b>10% (4)</b>
<b>Working Age Economically inactive</b> (16-64)*	-	9% (12)
<b>Disabled people</b> (16+ as of 2017)	-	25% (30)

**Digital Communities Wales helps organisations that are working with digitally excluded people by...**



Training staff so they can confidently show people how to use technology



Recruiting digital volunteers so you can help even more people get online



Advice on embedding digital inclusion into day-to-day activities



Support to develop new activities which embed digital inclusion



Building links between organisations to share ideas and co-ordinate activities



Helping develop strategies and policies for digital inclusion

# What works?

- 'Get Online' county Partnerships
- Digital Fridays
- Welsh Baccalaureate
- Employee volunteering
- Digital Heroes
- Embedding digital inclusion activities within other programmes
- Make it relevant to people's lives.

# Partnership working

- Work closely with partner organisations across sectors to reach as many people as possible
- Partner organisations best placed to know the needs of their members and customers and how best to engage them
- Sustainability at the heart of our approach
- Encourage organisations to build this into their delivery

# Advice Services

## Funding

- £1.6m shared outcomes fund
- £2.2m Better Advice Better Lives BABL Scheme – benefits maximisation run by Citizen's Advice Cymru
- £2.2m Frontline Advice Services Grant – debt/money advice – Citizen's Advice, Shelter Cymru, SNAP, Tenovus, Age Cymru
- Positive evaluations
- Case studies demonstrate impact of the work.

## Policy Development

- National Advice Network (NAN) – Information and Advice Action Plan
- Mapping
- Need analysis (procurement)
- Quality standards - resource implications.

# Discretionary Assistance Fund (DAF)

- Programme going well
- New contract with Northgate (based in Wrexham) commenced in April 2017
- Demand increasing (welfare reforms)
- EAPs, in particular, increasing – concerns about dependency
- Exploring possibility of supported applications
- RSLs already engaged as supported partners
- Want more RSLs to help tenants complete good quality applications so they get the help they need.

# Credit Unions

- Provided a value of almost £26 million in loans to almost 32,000 financially excluded members (from WG support Apr 2014-2017).
- Funding provided to support the financial inclusion agenda.
- 2017-18 funding of £422k to support financially excluded members and deliver actions set out in our Financial Inclusion Strategy.
- 21 credit union projects now underway from the support made available in 2017-2018. These include 4 school savers projects, 7 payroll development projects, 2 that are tackling high cost credit and 2 prison savers projects.

# Information & Advice Action Plan

- ❑ In summary, the nineteen actions within the IAAP aim to:
  - Increase ease of access to services for the people of Wales – mixture of universal & targeted provision
  - Encourage & support providers (from all sectors) to develop quality assured information & advice services
  - Improve funding by supporting services based on identified need
  - Promote & enable collaboration amongst providers & stakeholders
  - Embed the prevention agenda within services & within the development of the new school curriculum
  - Deliver evidenced based feedback on policy & practice

# Needs Analysis

- ❑ Modelling the Need for Advice on Social Welfare –  
<http://gov.wales/docs/caecd/research/2017/170627-modelling-need-advice-social-welfare-topics-en.pdf>
- ❑ Provide estimates of the need for advice on six social welfare topics for each of the 22 LA's:
  - estimates the need for preventative advice – many people need reactive advice to solve problems but early intervention works better by preventing problems
- ❑ Useful information source
- ❑ predicting resources for welfare reform responses/impacts
- ❑ wider use for LA's, i.e., cross referenced with Well-being Assessments, inform Well-being Action Plans &
  - embed advice firmly within LA's planning

# Advice Networks

- ❑ Local Authorities have a key role to play in effective Networks
- ❑ Numerous benefits to be attained from developing Advice Networks
  - improves working relationships across all sectors
  - LA's planning, commissioning & funding of services will be better informed & based upon assessment of need & complete awareness/understanding of existing provision
  - service resources will be extended to their maximum potential
  - people in need of information/advice will enjoy seamless access to the right service they need – when they need it

# Information and Advice Quality Framework

- ❑ National Advice Network supported the Welsh Government to produce an Information & Advice Quality Framework.
- ❑ IAQF developed to provide a consistent approach to the provision of quality information & advice
  - IAQF builds on existing quality standards – not reinvented the wheel
- ❑ Phased implementation will :
  - assess applications from existing quality standard holders, to be accredited against the IAQF standards
  - work with a range of providers to determine the support different providers will require
  - develop and implement a Wales wide communication strategy

# FUTURE – Our ask of you

- Highlight relevance of these work areas to Well – being for Future Generations (Wales) Act
- Embedding FI and DI into all future programmes
- Engage with DCW
- Making use of volunteers
- Partnership working