



LOIP Priority 1: Enough Money to Live On

2-year action plan (April 2023 – March 2025)

EP = Edinburgh Partnership, IMPG = Income Maximisation & Poverty Group

| <p>We will work together to deliver a more coordinated approach to planning income maximisation, support, and advice services.</p> <p>As a result, residents should have access to income maximisation support where and when they need it and receive the same high quality support wherever they are in the city.</p> <p>We will agree and implement a common Edinburgh approach.</p> | <p>Lead</p> | <p>Target date to complete by</p> | <p>SHORT UPDATE SECTION</p> | <p>Partnership or Collaboration or EP support</p> | <p>Evidence of success measurements</p> <ul style="list-style-type: none"> - Percentage of people living on incomes below the poverty threshold - Percentage of children living in families on incomes below the poverty threshold - Percentage of people living in destitution | <p>RAG with reason for rating</p> |
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| <p>Edinburgh Partnership to propose and develop a single city-wide approach to commissioning advice services, and aim to extend into all city communities, holistic support to improve financial resilience, health and wellbeing for people who are already in or are at risk of being in poverty.</p> | <p>KB</p> | <p>March 2025</p> | <p>Commissioned in Q4 of 2021/22. All stakeholders engaged with mapping exercise and review of welfare rights and debt advice services. Report finalised and presented to EP in Sept 2022. Engagement continued with dissemination events in Q3 and Q4 with a wide range of stakeholders.</p> <p>Next steps: implementation of the 24 recommendations taking a phased approach. Year 1 of delivery - 2023-2024 Year 2 of delivery - 2024-2025</p> | <p>Supported by EP. Partnership and governance through the Short Term Working Group. Collaboration with all stakeholders. New LOIP 1 Strategy Group formed to oversee</p> | <p>Report and presentation of mapping exercise and review to EP, LOIP Delivery Group, STWG and IMPG in Q3 (2022-23).</p> <p>Discussions with wider stakeholders completed in Q3(2022-23).</p> <p>Implementation plan agreed by LOIP P1 – Strategy group in Q4 (2022-23): becoming the 2-year action plan for LOIP P1.</p> | <p>G due to being completed</p> |



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| RECOMMENDATIONS OF REVIEW | | | | | | |
| STRATEGY - A shared strategy for funding welfare rights and debt advice services | | | | | | |
| R1 Creation of a strategic group of funders and providers who can learn from current examples of good practice and make decisions about funding. | KB | June 2023 | LOIP P1 Strategy Group formed in Q4; chaired by NHS Lothian – PH. Representation from lived experience will be when the work starts on co-design and commissioning (as per R11). ToR agreed. Ongoing action of bring examples of good practice and funding opportunities. | Delivery supported by collaboration from IMPG. | Full membership and ToR agreed in Q1 of 2023-24. | G due to being completed |
| R2 Develop an overall strategy, plan and theory of change for coordinated services. | YK/ KB | June 2023 | Logic model and narrative drafted and shared with IMPG. Please note that the logic model includes all LOIP P1 activities. | Delivery supported by collaboration from IMPG. | Agreed logic model with measures of success in Q1 of 2023-24. | G due to being completd |
| R3 Pool funding across the available streams to create an overall funding pot and commit to funding over the longer term, which can allow strategic planning of services to take place. | NB | March 2025 | This action is planned for Year2: 2024-2025. Please note that the EIJG Grants has been extended another 2 years to March 2025. Next steps: EIJG agree in principle for the funding currently allocated to WRA services is managed by this new commissioning process. | Support from EP and partnership working across the system | | Not started |



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| | | | Approach funders/ programmes that currently fund WRA services to assess whether feasible to combine monies (e.g. UKSPF – CEC/ CCP, WAHP, CEC, etc) that could be included. | | | |
| R4 Take a flexible and long term approach to commissioning that recognises changing needs and circumstances, and allows services to be adaptable. | RH | March 2025 | Planned for 2024/25 implementation and links with R11 | Partnership working across the system (nationally and locally) | A consistent, citizen-led commissioning specification used by all partners | Not started |
| BRANDING and ACCESS - A unified brand and access point for services | | | | | | |
| R5 A network of services should be formalised which could share resources and training and provide benefits for non-publicly funded services to sign up to the network. | RH | Dec 2023 | <p>Planned for 2023/24 implementation, partial funding from CEC (delayed due to applications into RT and abrdn unsuccessful).</p> <p>In the process of recruiting a Joined Up for Advice Coordinator.</p> <p>Low response rate back from the current Advice Services Forum (chaired by CEC) on developing the network: a few members expressed need for an expert group in terms of supervision and issues with DWP/ SSS.</p> <p>Home Energy Scotland organised and hosted an Advisory Forum networking event with a focus on damp and condensation in Q2, 2023.</p> <p>CEC confirmed partial funding of £38k in Q2, 2023. This will fund a JUFA Officer</p> | <p>Delivery supported by collaboration from IMPG and IMPG evolves to be the steering group for Joined up for Advice.</p> | <p>Joined up for Advice launched in Q3 in 2023</p> <p>4 Forum events per annum</p> <p>Active involvement from all members with a membership across all providers/ settings</p> | <p>G due to n partial funding from CEC</p> <p>PRIORITY</p> |



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| | | | <p>part-time (3 days - 0.6FTE) for 12 months, forum support and networking events and Charter development and design.</p> <p>Next steps: review job specification, recruit officer, draft and agree ToR for Joined Up for Advice.</p> | | | |
| R6 Advice services should be commissioned under a unified “advice for Edinburgh” brand. The details of the services and providers should be included on a portal accessible by both the general public seeking advice and professionals who are supporting people. | NB | March 2024 | <p>Planned for 2023/24 implementation</p> <p>Next steps: Investigate the fit of ‘The Edinburgh Guarantee’ branding</p> <p>Edinburgh Guarantee is under review, but the key change will be to bring all CEC-funded support under the brand – for a coordinated ‘no wrong door approach’ for any citizen or employer needing support, including accessing welfare/debt advice services.</p> | Delivery supported by collaboration from IMPG | A sub-umbrella brand developed to signify quality, consistency, etc for advice services | <p>Due to delays to proposed brand and priority being employability</p> <p>RISK</p> |
| R7 Explore option to provide a single number and access point for advice services in Edinburgh, through which clients could have a triage call with a generalised service before being connected into specialist advice. | NB | March 2024 | <p>Planned for 2023/24 implementation, initial meeting with 3 main third sector service providers looking into using the Advice Shop telephone line.</p> <p>Next steps:</p> | Delivery supported by collaboration from IMPG | An IT telephone system that allows: triaging, copes with the demand, logs info, sets appointments etc. is operational | <p>Due to no update submitted</p> <p>RISK</p> |
| OUTCOMES and DATA - A coherent approach to collecting and sharing data about a shared set of outcomes across services | | | | | | |
| R8 Setting targets and outcomes at an overall Edinburgh level to incentivise collaboration and referral across services. | YK/ KB | March 2024 | <p>Planned for 2023/24 implementation</p> <p>Next steps: Agreeing consistent quarterly reporting with the Edinburgh Consortium (CAE, CHAI GIC).</p> <p>Pilot with IS for all providers contributing to annual reporting (timings TBC & links to R9)</p> | Delivery supported by collaboration from IMPG | Consistent performance reporting across all the service providers. Clearer and more accurate annual reporting (in Annual Poverty Report). | <p>G as progress is being made</p> <p>PRIORITY</p> |



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| <p>R9 Shared targets across services and include other indicators to demonstrate collective impact of services.</p> | <p>BN</p> | <p>March 2024</p> | <p>Planned for 2023/24 implementation Indicators of impact should be reported using the CAPMRF to demonstrate collective impact, as outlined in R12. Targets, should be established from the annual analysis, taking account of the average targets achieved by the best performing services. An action plan for improved performance should also be established at or immediately following that meeting, for any provider who is not delivering those targets. Failure to deliver again, following conclusion of the action plan, should result in re-distribution of investment, to ensure best value and maximum reach and impact is being achieved. This process should be clearly established within contracts and transparent reporting and consistent improvement performance management, would allow the EIJB and elected members to be satisfied with the fairness of that approach. Advice Pro and CASTLE are essentially the same system. They record and report on the same data. However, to offer a comparison in terms of cost, CAE pay Citizens Advice Scotland an annual membership fee of £4,800 for which we receive a suite of continuously updated comprehensive online and in person training, unlimited licences to CASTLE and Advisernet, Independent quarterly and annual Quality Assurance Audits.</p> | <p>Delivery supported by collaboration from IMPG</p> | <p>Clearer and more accurate annual reporting (in Annual Poverty Report).</p> | <p>G PRIORITY</p> |
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| | | | By contrast, other providers pay £188 per licence to access Advice Pro. | | | |
| R10 More coherent monitoring and evaluation would allow the Partnership to assess how priority groups were being supported. | YK/ KB | March 2025 | Planned for 2024/25 implementation Next steps: | Partnership working across the system | Improved annual report to EP | Not started |
| Understanding Need & Demand - Design services which meet the needs of people and are accessible to them where and when they need them through co-design with communities and use of data | | | | | | |
| R11 Co-production and co-design of services with those who access them, and those who currently do not access them, to understand local need and barriers to access. | RH | March 2024 | Planned for 2023/24 implementation, linked to R5 – therefore timings dependent on funding. Next steps: confirm funding by the end of Q2, 2023. | Partnership working across the system | A consistent, citizen-led commissioning specification used by all partners | R due to no funding identified PRIORITY |
| R12 Greater use of data across the city, drawn from providers, to understand need and demand with centralised analysis to inform design of services. | BN | March 2025 | Planned for 2024/25 implementation The Common Advice Performance Management Reporting Framework (CAPMRF) already exists and is resourced and managed by the Improvement Service. Its purpose is: "To report and analyse the investment made by local authorities in money and welfare rights advice services (covering both internal delivery and external commissioning) and to assess the outputs and impacts achieved for this investment". Providers are already required to gather, analyse and report on key performance data in this consistent template and go through a process of analysis with the | Partnership working across the system | More co-ordinated planning of services | Not started |



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| | | | <p>Improvement Service. The data required for the CAPMRF, is aligned to the primary IT systems (CASTLE and Advice Pro). Similarly, any additional impact or outcome data that needs to be captured, can be added to CASTLE or Advice Pro as required.</p> <p>To meet this recommendation, we would require every funded provider to report using the CAPMRF and establish and annual review with the Improvement Service to analyse the details from their collated city wide report and comparative national data, to analyse and inform design of services.</p> <p>BN has reached out to the Improvement Service to clarify their current process and ask if they would facilitate such an approach and will update the group on their response. BN is already on a National Working Group with the Improvement Service that analysis the consistency of data recording across Scotland into this framework. If the EIJB required any other data to be captured to assess outputs and impact, that should be added to the CAPMRF for consistency and that can be achieved through the afore mentioned working group or directly, as required, with Improvement Service colleagues.</p> | | | |
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| R13 Design person-centred services which are holistic where possible, reduce the need for clients to re-tell their story and ensure seamless handovers between services. | RH | March 2024 | Planned for 2023/24 implementation | Partnership working across the system | A system or service design piloted and being scaled up | R due to no funding identified RISK |
| R14 A mix of universal services, targeted outreach in communities and specialist services, with local services delivered within the 20-minute neighbourhood plan. | YK | March 2025 | Planned for 2024/25 implementation N.B: Links with LOIP P3, Warm & Welcoming Spaces and Whole Family Support Services. | Partnership working across the system | Learning from each model of service delivery is shared for future planning | Not started |
| R15 Commit to a test and learn approach of funding pilots (for example, provision in schools, financial capability workshops in communities, targeted support around transitions) with options for targeted roll-out if pilots are successful. | RH | March 2024 | Planned for 2023/24 implementation Next steps: prioritise pilots and find resources to fund them | Partnership working across the system | Pilot(s) scoped out and funding finalised in 2023 with delivery and sharing of the learning from them in 2024. Learning from proactive and innovative pilots feeds into service design Annual learning event | R due to no funding identified ON HOLD |
| QUALITY - Develop a consistent set of standards for commissioned services so that people who access services experience the same high standard of advice across Edinburgh | | | | | | |
| R16 Clients accessing any funded service should have the same standard of experience and access to high quality advice delivered through compassionate interactions which build trust and feelings of safety. | RH | March 2025 | Planned for 2024/25 implementation and links with R4, R11 and R17. | Delivery supported by collaboration from IMPG. | A consistent, citizen-led commissioning specification used by all partners | R due to no funding identified PRIORITY |
| R17 A client-centred charter of quality standards should be co-designed with clients. The SNSIAP standards should form | RH | March 2024 | Planned for 2024/25 implementation Next steps: Understand where all service providers are in relationship to | Delivery supported by | All service providers are accredited to national standards (SNSIAP) | R due to partial |



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| part of a wider set of standards and support smaller organisations to achieve these. | | | working to SNSIAP standards and timescales of audit; hence allowing an understanding of what support is required for smaller providers. | collaboration from IMPG. | A charter for Joined up for Advice agreed and members signed up to it | funding from CEC PRIORITY |
| R18 There should be consistent access to translation and interpreters. | BN | March 2024 | Planned for 2023/24 implementation Most advice providers use telephone bases Interpretation Services. They provide a service in any language in any location within seconds. They are much more efficient, both in terms of accessibility and cost, to an in person interpretation service and there is evidence to suggest that telephone interpretation provides a more accurate interpretation of the advisers dialogue compared to in person, where the factor of direct human interaction established a relationship between the interpreter and the client that can increase the risk of their interpretation of advice being given. Research carried out by medical services in the US has proven that patient satisfaction with remote interpretation is equal to those who received in person. CAE pay £1.20 per minute for use of language line. Costs are only by the minute so no unnecessary travel or hourly charges are added. This will be significantly cheaper than the councils in house interpretation services. CAE currently pay an average of £7,000 per year for interpretation. From the details of the | Delivery supported by collaboration from IMPG. | | G ONGOING |



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| | | | advice review, it is estimated that we see at least a third of people seeking advice, therefore a budget pot of £21,000 could help to cover these costs per year. Language line can provide individual cost centres for authorised agencies accessing the service to monitor and manage billing on a monthly basis. | | | |
| WORKFORCE - A workforce plan for welfare rights and debt advisors with shared training and wellbeing resources, and a new route into welfare rights volunteering/employment opportunities for those with lived experiences | | | | | | |
| R19 Set up centralised resources for welfare rights advisors and debt advisors in Edinburgh including shared training, information, and peer support and introduce a dedicated wellbeing initiative for welfare rights advisors and those who supervise them. | RH | March 2024 | Planned for 2023/24 implementation, linked to R5 – therefore timings dependent on funding. Next steps: confirm funding by the end of Q2, 2023. | Delivery supported by collaboration from IMPG. | Consistent support, resources and training for all service providers evidenced by a number of examples of shared resources, training etc. | R due to partial funding from CEC |
| R20 Build in time and resource to funding for staff terms and conditions, training and support. | BN | March 2024 | Planned for 2023/24 implementation Links with R4, R11 and R17. CAE is known to be one of the better and consistent paying employers for Advice Roles. We have a flat rate of £26,650 for an Adviser plus a 7% employers pension contribution, 25 days annual leave and 10 days public holidays. Other providers pay a mixture of salaries for advice roles, but all will be below that rate. By comparison, the last role advertised by the Councils Advice Shop offered a salary on a scale between £34,057 to £40,275, with I believe an employer's | Delivery supported by collaboration from IMPG. | A consistent and hence fairer contract for all staff Retention rate of welfare rights and debt advisors has increased | A due to costs identified but there has actually been no change to terms and conditions due to there being no additional funding |



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| | | | pension contribution of between 18-25% (based on public council committee reports, but this may be an inaccurate interpretation on my part) and annual leave entitlement of 27 days plus 6 public holidays. This is a salary (plus pension) gap of between £11,672 and £21,828 (if the pension increases to 25%). I doubt this is a gap, per adviser, that the EIJB or its current funded providers can bridge and this does not take account of the gap that already exists amongst the providers themselves. This does however give the Strategy Group some high level detail to consider how we wish to approach this recommendation, as providers will now expect to see some response to funding that gap, given the details in the review report. | | | |
| R21 Work with employability services to develop a client to welfare rights and debt adviser volunteering/employment pathway, valuing lived experience of accessing welfare rights. | RH | March 2024 | CCP piloting with CHAI using the Vocational Training framework (VTF) for recruiting WRA vacancies re UKSPF in June 2023. | Delivery supported by collaboration from IMPG. | Risk of ongoing vacancies and poor retention rates of welfare rights and debt advisors is decreased | G as being currently piloted |
| EARLY INTERVENTION - Explore options for proactive intervention and early identification of financial issues | | | | | | |
| R22 Identify opportunities for proactive and early intervention, taking a whole system and life course approach. | YK | March 2025 | Planned for 2024/25 implementation | Partnership working across the system | Service design is more joined up e.g. midwifery to HV to early years to schools; mental health – acute to community | Not started |
| R23 Identify data held in public systems which can act as an early warning system to | NB | March 2024 | Planned for 2023/24 implementation | Partnership working across the system | System and process in place: number of clients supported | No update submitted |



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| allow people to be diverted into debt and welfare rights advice. | | | | | within this new targeted system. | |
| R24 Develop a financial education and capability offer which can be provided as part of ongoing support to people who access services. | RH | March 2025 | <p>Planned for 2024/25 implementation Next steps: Review and assess any current resources with target audience/ lived experience https://www.young-enterprise.org.uk/resources/your-money-matters-financial-education-textbook-scotland/</p> <p>Check whether any support from MaPS https://moneyandpensionservice.org.uk/financial-wellbeing-in-scotland/</p> <p>Link in with any current support being delivered in schools by CEC's Family Household Support team/ LLL.</p> | Delivery supported by collaboration from IMPG. | <p>Consistent use of financial education in schools and a programme of delivery achieved</p> <p>Financial resilience support is developed by citizens (for all ages)</p> <p>Number of citizens of all age's completed financial education, which increases their financial capability/ resilience</p> | <p>R ON HOLD</p> |
| <p>Edinburgh Poverty Commission Actions under Priority 1</p> <p>Taking the learning from successful poverty initiatives such as the '1in5' programme in schools, and explore how we can develop into other settings/ partners</p> | Lead | Target date to complete | SHORT UPDATE SECTION | Partnership or Collaboration or EP support | Evidence of success measurements | RAG |
| The '1in5' programme has been developed into the Money Counts training (tier 3,2,1) and is being delivered to frontline staff. | TBC (MP) | March 2024 | <p>160 staff including housing officers, community centre business support staff, librarians, parent & family support workers, OTs and carers completed tier 3 training.</p> <p>90% reported to be more aware of the causes and impact of poverty.</p> | Delivery supported by collaboration from IMPG. | <p>Number of staff/ partners involved with rolling out training.</p> <p>Feedback from evaluation of training</p> | <p>G due to training occurred and further planned ONGOING</p> |



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| | | <p>75% reported to be more confident to have a conversation with people about their money worries. 91% reported to feel more informed about where to signpost for information and support around money worries.</p> <p>Money Counts training now available on MyLearning Hub (the online training portal for CEC staff). This has been split into two 'modules' for the purposes of MyLearningHub – the first on the Scale, cause and impact of poverty and the second on having conversations, cash first, COL webpage information etc.</p> <p>Delivery of training with a range of partners: Social Security Scotland staff, CEC and NHS staff. Money Counts training planned in March/ April with Police Scotland.</p> <p>Through LAYC 1 in 5 was delivered within community-based youth and children's organisations – ensuring shared learning and language between schools and community settings working with children and young people. LAYC involved in the working group for the new Money Counts training. This will be rolled out through LAYC's youth work led workforce development programme. LAYC and CEC were also invited to deliver a</p> | | | |
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| | | | workshop at the National Youth Work Conference in November 2022 on the partnership approach taken to workforce development and poverty. Next steps: roll out tier 1,2,3 to EHSCP staff. | | | |
| Edinburgh Poverty Commission Actions under Priority 1 Edinburgh Partnership should make available new long-term investment to expand the availability of and access to affordable credit in all parts of the city through examples such as Scotcash and the credit union movement | Lead | Target date to complete | SHORT UPDATE SECTION | Partnership or Collaboration or EP support | Evidence of success measurements | RAG |
| Production of discussion paper on Affordable Credit allowing the development of an action plan. | RD | Completed Q4 2022 | Proposed actions discussed with CA in Q3 and detailed action plan agreed with IMPG, LOIP Delivery Group and EP in Q4 2012- 2022. | Collaboration through IMPG | Agreed action plan for implementation in 2022-23 | G as completed |
| Implementation of Affordable Credit Action Plan | Lead | Target date to complete | SHORT UPDATE SECTION | Partnership or Collaboration or EP support | Evidence of success measurements | RAG |
| Communications plan to increase visibility of Affordable Credit options | | | | | | |
| AC1. Four week dedicated communications campaign in collaboration with CEC and Housing Associations in Edinburgh to promote what affordable credit options are available from responsible lenders. This could take the form of a Directory style, with all responsible lenders identified from | ? | March 2024 | Needs to be aligned to when Edinburgh has an affordable credit solution Updates from the 3 main providers of loans regularly shared with IMPG (see AC8 update) | Partnership working across the system | | R due to no lead identified ON HOLD |



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| Responsible Finance records (the affordable credit sector trade body). | | | | | | |
| AC2. Collaborate with partners to realise Scottish Government’s aim to support a multi-channel financial wellbeing marketing campaign, highlighting the availability of affordable credit, and how this can be accessed. | | Completed | <p>SG’s Money Support Scotland Campaign ran throughout Spring 2022, focusing on Debt Advice and Affordable Credit receiving local and national TV and written press coverage. Web pages have now been updated to: Help during the cost of living crisis</p> <p>CEC’s Cost of Living Crisis comms campaign linked to SG’s above campaign in 2022, updating the CEC website and resources.</p> <p>CAE continued to deliver Moneytalks in partnership with the Scottish Government until March 2023.</p> | Partnership working across the system | | G as completed |
| AC3. Review of Financial Crisis Resources and update as necessary, before using local operational groups and third sector partners to share resources. | KB | Completed | <p>All 3 AF providers approached in Q3 in 2022 for an update which was shared with IMPG members.</p> <p>CEC website contains above info (links to their Cost of Living webpages)</p> <p>Crisis Guide (within EHSCP’s Connect Here resources) updated annually by IMPG – last updated Feb 2023 and shared with IMPG members. Crisis Guide has been incorporated into CAE’s Intranet External Contacts List.</p> <p>Moneytalks resources</p> | Delivery supported by collaboration from IMPG. | | G as completed |



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| AC4. Support the advice workforce to utilise available affordable credit directories and crisis guides. | KB | Completed | Citizens Advice developed an e-learning module (available to CAB members only) in partnership with https://www.begambleaware.org/ which our advisers have been encouraged to access. All Debt Specialists already have. | Delivery supported by collaboration from IMPG. | | G as completed |
| AC5. Promote and increase the awareness of NHS Credit Union within NHS Lothian | AM | March 2025 | Would also include Work to Save Scotland – workplace payroll savings scheme Investigating as part of community wealth building work | Partnership working across the system | | A as no allocated lead until recently |
| AC6. Promote and increase the awareness of all South East Credit Unions available to CEC and HSCP staff. | AM | March 2025 | Work to Save Scotland – workplace payroll savings scheme Investigating as part of the community wealth building work | Partnership working across the system | | A as no allocated lead until recently |
| AC7. Reach out to Healthy Working Lives employers who do not already offer salary sacrifice savings schemes and link them with the right people in local Credit Unions. | | N/A | Action not feasible anymore due to national Healthy Working Lives programme being discontinued | | | N/A |
| Working in partnership with Credit Unions, CDFIs, Social Security Scotland, Housing Associations and the Financial Sector | | | | | | |
| AC8. Support local Credit Unions and Community Development Finance Initiatives to provide the types of short term, low sum financial products that our most financially disadvantaged population may need. Explore No Interest Loan Schemes to meet this aim. | ? | March 2025 | Potentially could link with R23 Capital Credit Union presenting at August's 2023 IMPG meeting. They are the only Credit Union, in the East of Scotland, offering low cost and 0% interest loans to people who are struggling and those who are seriously financially excluded. They can offer the 0% interest loans as the delivery partner | Partnership working across the system | | G as completed |



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| | | | for Fair4All Finance's No Interest Loan Scheme pilot in Scotland | | | |
| AC9. Liaise with Scottish Financial Enterprise and Edinburgh Poverty Commissioner to explore how high street banks can develop processes to refer their customers for independent money advice and benefits checks. | BN | March 2024 | Meeting in April organised with SIS and SFE for an update on Financial Inclusion for Scotland. | Partnership working across the system | | G as progressing ONGOING |
| AC10. Ensure handover and continuing links with key individuals from external agencies such as CUs, CDFIs and Scottish Financial Enterprise when staff members involved in this work to date move post and/ or change responsibilities. | RD | Completed | Completed – no further action required. | Partnership working across the system | | G as completed |
| Preventing Problem Debt | | | | | | |
| AC11. Work with Trading Standards Scotland Illegal Money Lending Unit to raise awareness of what constitutes illegal lending and support people to feel safe reporting it. | LB-I | March 2024 | Presentation from Scottish Illegal Money Lending unit to IMPG Q1 Training delivered in Q2 and Q3 plus a summary is included within Money Counts training Raised the awareness of illegal money lending and linking to their national comms campaign in May 2023. Edinburgh signing up to Loan Shark Charter Mark, with a Illegal Money Lending Champion. | Delivery supported by collaboration from IMPG. | Number of training/ raising the awareness sessions and feedback from attendees | G as completed |



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| <p>AC12. Work with Scottish Public Health network to develop a whole system approach harm in Edinburgh.</p> <p>AC13. Actively participate in consultation on licensing board for gambling to feedback a population health perspective on gambling and highlight relevant public health evidence related to gambling licensing.</p> | FO | March 2025 | <p>Combined AC12 & AC13 with new proposed action updated as:</p> <p>Exploring options to take action on gambling, in line with actions taken on other commercial determinants of health such as alcohol and tobacco.</p> <p>Advice Services Forum holding a training session in Q3, 2023 on gambling.</p> | Partnership working across the system | | G |
| AC14. Increase financial capability in our primary school aged children and our working age adult population using evidence-based approaches. | As for R24 | | Links with above R24 and hence this work is already covered | Partnership working across the system | As above for R24 | R due to no funding identified |
| AC15. Offer debt awareness training to the wider Advice Workforce to increase their confidence to recognise debt and discuss problem debt with clients. | BN | March 2025 | | Delivery supported by collaboration from IMPG. | | Not started |
| <p>AC16. Explore options for how we can support our financially disadvantaged population to maintain stable finances. This could be through:</p> <ul style="list-style-type: none"> - regular benefits checks and advice appointments (with a named person?) - considering the availability of debt advice, taking services to where people are, and offering the right advice at the right time | BN | March 2025 | <p>Main four providers in the city provide this as part of their core service and expertise.</p> <p>CAE have a partnership with Natwest/RBS where a CAE adviser co-located (currently virtually) with their customer service HUB so that there is a process to refer their customers for independent money advice and benefits checks across Scotland.</p> | Delivery supported by collaboration from IMPG. | | Not Started |
| Roll out programmes to 'poverty proof' all public services | Lead | Target date to complete | SHORT UPDATE SECTION | Partnership or Collaboration or EP support | Evidence of success measurements | RAG |



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| Roll out programmes to 'poverty proof' all public services | TBC | March 2025 | Is this about rolling out '1in5 in schools/ poverty proofing the school day' to other public services? | Partnership working across the system | An agreed process being used by public sector planning partners | R as no lead identified ON HOLD |
| Support the Climate Implementation Plan through further work to eliminate fuel poverty in the city | Lead | Target date to complete | SHORT UPDATE SECTION | Partnership or Collaboration or EP support | Evidence of success measurements | RAG |
| Further work to eliminate fuel poverty in the city | JG | Ongoing | Through the IMPG, Home Energy Scotland connected with a range of partners, which has led to numerous opportunities to collaborate including: Delivery of energy advice at NHS vaccination sites; Contributing an embedded energy advice service into Maximise! Programme delivered by CHAI/Children 1 st ; Training HES staff in benefits by CHAI; Referral partnership established with Granton Information Centre; Energy advice delivered to Feniks Over 50, baby groups in Polish; Training for Cyrenians RESET discharge without delay team and referral partnership; Training for EVOC in HES services; Discretionary funding provided by CEC to address fuel debt. | Partnership working across the system | | G as ongoing and progress covered within IMPG work |

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 10/11/2023