

Financial Inclusion Pathway to money advice in East Ayrshire

Find out if the person you are working with has concerns about their finances, benefits, fuel bills or cold housing by asking them:
“Do you have any worries about money or affording to heat your house?”




Yes

Ask them if they would like you to refer them to **East Ayrshire Money**

Yes

Gain verbal consent for referral and refer online or by phone

East Ayrshire Money

 <https://eamoney.co.uk/contact.php>
 financialinclusionteam@east-ayrshire.gov.uk
 0800 389 775

East Ayrshire Money works with a range of agencies including **EA Citizens Advice**

No

Remind the person that if they change their mind they should ask to be referred. *Ask again when the opportunity arises.*

Yes

Ask them if they would like you to refer them to **Home Energy Scotland**

Yes

Gain verbal consent for referral and refer online or by phone

Home Energy Scotland Portal

 <https://hespartnerships.est.org.uk>
 0808 808 2282

Home Energy Scotland refer on to **Citrus Energy** when appropriate

What happens next?

When a person's contact information is sent to the point-of-contact, with the brief reason for referral, it will be assessed and followed up by the appropriate advice agency who will contact them. Please let them know this.

Please remember to note your Service's Unique Identifier with all referrals (as per below)

Midwifery Team	Children & Families Social Work Team	Primary Education
Community Children Nurses	Family Nurse Partnership	Secondary Education
Other NHS	Health Visiting Team	Early Years
Mental Health	School LAAC Nursing Team	Third Sector
Justice Service	Other H&SCP	Learning Disabilities
Older People	Better Health Hub	

Why is it important?

- Living in poverty has a negative impact on health and well being, ill health can trigger a range of worries about money, effect on wages, benefits, paying the rent and food and fuel bills.
- Eight out of ten people living in income poverty live in fuel poverty.
- In Scotland 67% of children living in poverty have at least one parent in work.
- Fuel poverty is linked to asthma, chest and breathing problems and mental health problems.
- By asking a simple question and referring people you work with to where they can get help, practitioners can do a lot to prevent ill health and improve quality of life.

When to raise concerns about income and fuel poverty

- You should use your own judgement about when and where to raise the issue of money worries.
- The earlier the question is asked the quicker help and support can be provided.

How to raise the issue: suggestions

- Would you like information on services that can help you with money worries you might be having?
- Are you finding the house difficult to heat or difficult to keep warm?
- Will you need any help with money issues/concerns, such as paying electricity/gas bills, benefit claims, debts, affording good food?
- Do you have any worries about money for heating and food?
- There are really good services in East Ayrshire that offer free and confidential help with money and home heating, would you be interested in me putting you in touch with them?

How to respond

People's individual situations can be complicated and involve the new welfare benefits, debt, rent arrears, prepayment meters and other issues. Staff do not need to know all the details or try and fix problems for people because expert help is only a referral away.

Where people have money worries, the role of staff is to:

- reassure that support is available - gain verbal consent for referral
 - provide a brief summary of the issues when referring is all that is required
- **Unique Identifiers** – it is important to use these as it will allow East Ayrshire Money to monitor the financial gain by each areas within East Ayrshire. The aim of financial inclusion is to increase incomes, reduce outgoings and reduce poverty and inequality.