

East Riding of Yorkshire Council

Financial Inclusion Strategy

2019 – 2023

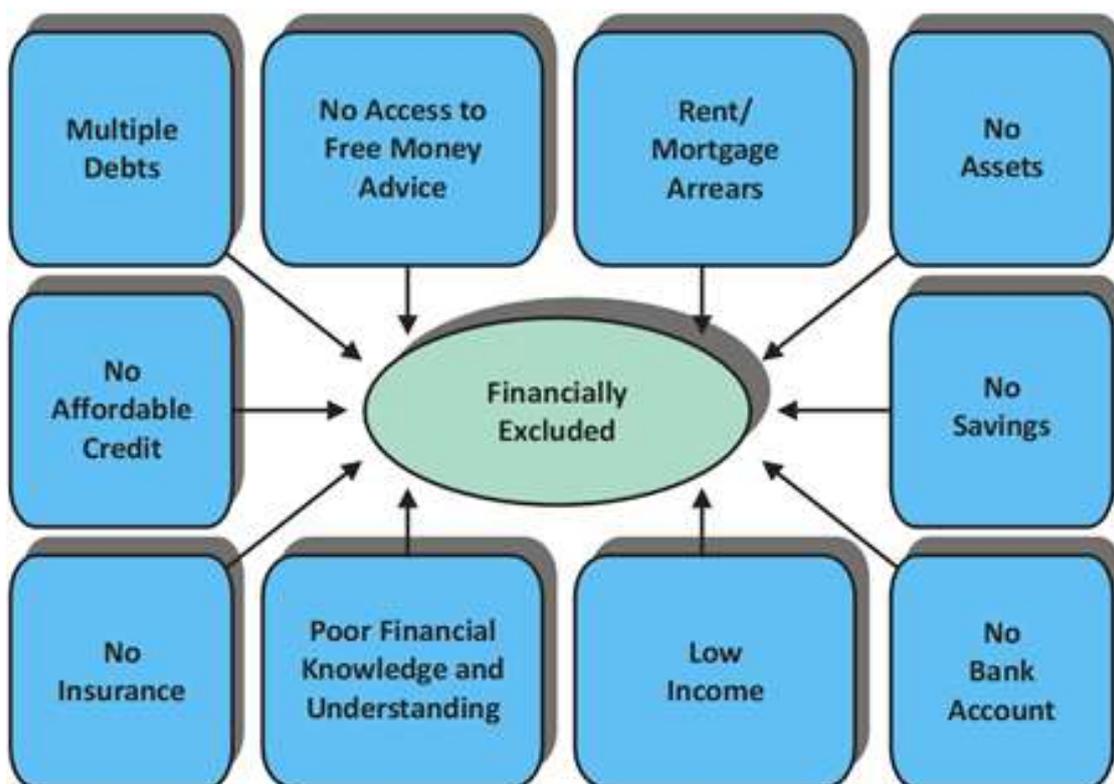
1 Financial inclusion and exclusion

1.1 'Financial inclusion' means that individuals, regardless of their background or income, have access to useful and affordable financial products and services. These include products and services such as banking, credit, insurance, pensions and savings, as well as transactions and payment systems, and the use of financial technology. Financial inclusion is a term commonly used to describe a situation where the effects of financial exclusion can be or have been mitigated. It covers a broad spectrum and there are three commonly expressed stages of inclusion: financially vulnerable, financially resilient and financially secure. This strategy is concerned with supporting individuals who find themselves financially vulnerable. People often move between these stages dependent upon the events that happen in their lives. These stages are defined as follows:

- **Financial vulnerability** - is the degree to which a person is capable of being injured financially when an adverse event happens, for example being unable to meet an unexpected major expense.
- **Financial resilience** - is the ability to withstand life events that impact a person's income and/or assets. Some financially stressful events, such as unemployment, divorce, disability, and health problems affect people individually.
- **Financial security** - refers to the peace of mind you feel when you aren't worried about your income being enough to cover your expenses. It also means that you have enough money saved to cover emergencies and your future financial goals.

1.2 Financial exclusion happens where people encounter difficulties accessing financial services and products in the mainstream market that might be appropriate to their needs. These products and services would include bank accounts, loans from high street organisations and access to mainstream banking generally. It may also incorporate the inability to afford home contents insurance, and being unable to access affordable energy tariffs. Financial exclusion is increasingly linked with daily difficulties in making 'ends meet' rather than the sustainable use of credit. The two however, are often interlinked

1.3 Financial exclusion can also be experienced by households in other ways, for example, in the East Riding of Yorkshire, many residents live in rural areas that are not well served by services and facilities commonly associated with financial inclusion. For example, the closure of bank and post offices branches continues to be experienced especially by rural communities. Those who find difficulty in transacting online are increasingly excluded in many ways from mainstream financial institutions primarily because of their geographical location.



The diagram above shows the multiple factors that contribute to financial exclusion

- 1.4 In recent years, there has been a national focus on those individuals in debt to either local authorities or government departments, such as Her Majesty's Revenue and Customs and the Department for Work and Pensions. These organisations have received criticism for what is considered to be a heavy handed approach to debt collection. The debt collection processes of these organisation has been identified as the cause of greater stress to the individual/household than that experienced when dealing with debt collection processes of non-governmental organisations.
- 1.5 East Riding of Yorkshire has an aging population. It is important to recognise that there are risks to individuals from financial vulnerability and exploitation, as a result of this aging demographic. Whilst the council cannot be held accountable for the illegal and unscrupulous actions of others, it is necessary to acknowledge that older people may experience financial vulnerability in different ways to younger members of the community.
- 1.6 There is recognition that individuals, families and carers can be exposed to financial abuse or exploitation. This can then cause hardship and vulnerability for those individuals. Safeguarding vulnerable people is everyone's business and the East Riding multi agency safeguarding adults procedure is in place to support and protect people where these circumstances occur.
- 1.7 The benefits of financial inclusion to the Council and its council tax payers are:
- Increased prosperity
 - Improved mental and physical health
 - Reduced costs as a result of dealing with the consequences of financial exclusion
 - Reduction in council tax arrears
 - Reduction in rent arrears
 - Reduction in costs of council tax and rent collection
 - Fewer evictions

- Fewer people presenting as homeless

1.8 This financial inclusion strategy sets out the Council’s commitment to enabling financial inclusion for its residents and shows how it plans to work towards this in the future. This strategy cuts across many of the Council’s own and stakeholder services, and supports the Council’s corporate priorities and strategies.

1.9 The strategy will also ensure that the Council recognises and follows the same direction of travel that the Government expect, and that there is a link between the national and local context. For example, the Ministry of Housing, Communities and Local Government are making a commitment to making the council tax collection system fairer and more efficient and have pledged to issue new guidance to councils on this matter. The Council will incorporate any such guidance in its ongoing practices, across all relevant areas.

1.10 The causes of financial exclusion are wide ranging, and the table below summarises some of the issues that may contribute to people becoming financially excluded.

External Influences
Digital exclusion Technological developments and self-service such as internet banking has excluded those who cannot afford the technology or do not have the skills to use it
Geographical exclusion No local banking facility, affordable mode of transport, or lack of internet/mobile data coverage reduces access to financial services
Price exclusion Affordability of products such as insurance and penalty charges on mainstream bank accounts disadvantage low income households
Marketing exclusion Some less profitable customers are not targeted by providers of financial products, so they may be unaware of financial services available
Condition exclusion Credit scoring has become based on automated assessments of socio-economic factors
Financial Education The majority of United Kingdom adults have not received a financial education.

Individuals
Lack of Financial Literacy Where adults do not possess the basic skills of money management to help them avoid getting into debt or being misled on money matters.
Low levels of awareness People may not have the right knowledge or resources to identify the best product for their financial circumstances
Low levels of financial confidence A self-exclusion from financial services due to a belief that a service is “not for people like us”
Poverty/low income This reduces the money available to buy products and can also drive up the cost of buying certain services
Financial abuse This is one form of control used by perpetrators of domestic abuse. It can take a variety of forms including denial of access to finances and pressure to incur debts

2. The Council’s vision for financial inclusion

The Council’s Vision is that:

“Residents of the East Riding are able to access advice, information and support in order to help effectively manage their finances and avoid health and wellbeing issues linked to debt.”

This vision supports the Council's vision, "Your East Riding...where everyone matters", and the Council's five corporate priorities which are:

- Growing the economy
- Valuing the environment
- Promoting healthy lifestyles
- Protecting the vulnerable
- Helping children and young people achieve

Specifically the key aims of the Council's financial inclusion strategy are focused around the following three themes:

- Financial responsibility
- Tackling food and fuel poverty
- Improving digital access and skills

3. The impact of poverty

- 3.1 Poverty affects millions of people in the United Kingdom. Poverty can be defined in many ways, however, in essence, poverty results in households not being able to heat their home, pay their rent or buy the essentials for themselves or their family.
- 3.2 In September 2018, the Social Metrics Commission reported that 14.2 million people in the United Kingdom population live in poverty, which is made up of 8.4 million working age adults, 4.5 million children and 1.3 million pension age adults.
- 3.3 Being in a state of poverty can also mean facing insecurity, uncertainty and making difficult decisions about money. It may result in marginalisation (and possibly discrimination) because of financial circumstances. The constant stress it causes can lead to problems that ultimately deprive people of the chance to play a full part in society.
- 3.4 According to a report from the Office for National Statistics, 40% of the United Kingdom population have less than £100 in savings and on average, each household last year spent or invested £900 more than they received in income; the overspend being funded mainly through borrowed money.
- 3.5 The Office for National Statistics have also reported that the poorest 10% of households spent two and a half times their disposable income. A widely held belief is that people usually live beyond their means, but this is not necessarily the case. It is often simply that many families are unable to make ends meet because they do not have sufficient money to do so. Debt can leave households unable to meet their most basic needs, such as food and fuel. It is most commonly caused by low income, mental health and relationship breakdown. It is not necessarily caused by overspending or the creation of non-priority debts.
- 3.6 Increasingly, people in poverty owe money for household bills and other priority debts. Quite often the biggest component is debt owed to a local authority or central government.
- 3.7 Homelessness can also occur as a result of financial exclusion, as rent/mortgage payments are often one of the biggest expenses a household incurs. The Council has a number of housing related strategies which support the achievement of the requirements arising from the

Homelessness Reduction Act and provide a comprehensive approach to tackling homelessness when it occurs, as well as focusing on prevention.

- 3.8 Research suggests that some types of households are more likely to be financially excluded than others. The four main groups identified are:

Tenants: one of the most important determinants of financial exclusion is tenure type. Social housing tenants and private tenants are significantly more likely than homeowners to face digital exclusion, lack access to banking services, use high cost credit and be in financial difficulty.

Lone parents: this group face issues around the use of banking services, low levels of savings and debt.

Income: people on low incomes and not in work are less likely to have a bank account and savings.

Age: younger age groups are less likely than older residents to save and more likely to have debt problems. Those aged between 30 and 44 are also more likely to use high cost credit. Older and retired households are more experienced at managing their money and have more predictable income flows and costs though, they are more likely to face digital exclusion issues.

- 3.9 According to research carried out by the Joseph Rowntree Foundation, one and a half million people were living in destitution in the United Kingdom at some point during 2017, including 365,000 children. Overall, 7% of people in the United Kingdom are in persistent poverty – this equates to 4.6 million people. The highest rate of persistent poverty is among lone parent families (24%), followed by single men without children (12%).

- 3.10 Up to 2016/17, poverty among pensioners and children had been showing signs of reducing. This was achieved through a combination of rising employment, tax credits and help with housing costs. However, poverty rates have begun to rise, especially among children, due to weakening support through benefits and tax credits, low pay and rising housing costs. The impact of Universal Credit has also contributed to this.

- 3.11 Some of the consequences of poverty have been identified as:

- health problems
- housing problems
- being a victim or perpetrator of crime
- drug or alcohol problems
- lower educational achievement
- poverty itself (poverty in childhood increases the risk of unemployment and low pay in adulthood, and lower savings in later life)
- homelessness
- teenage parenthood
- relationship and family problems
- biological effects – poverty early in a child's life can have a harmful effect on their brain development

4. Wider impact – the poverty premium

4.1 The poverty premium is widely used as a measure when trying to analyse how households are deemed to be in poverty. It is often defined as “the extra cost that households on low incomes incur when purchasing the same essential goods and services as households on higher incomes”. Research suggests that premiums such as this exist in a wide range of areas, including energy, insurance and groceries.

4.2 Issues caused by the poverty premium:

The cost of accessing money

Often the costs of accessing money are higher among those on lower incomes. They are more likely to use cash and often have to access it by using cash machines that charge a transaction fee. This is particularly relevant in the more rural, isolated areas across the East Riding.

The cost of credit

People on lower incomes tend to find it more difficult to access credit at favourable interest rates, and often turn to high cost credit such as payday loans to fulfil their needs.

Insurance

Lower income households are likely to live in more deprived areas, which often have higher rates of crime, resulting in higher home and car insurance premiums.

Payment methods

Lower income households often pay more as a result of their choice of payment method. For example, people are often charged more for paying by methods other than direct debit. Many low income households are unable to use this payment method as they may not be able to guarantee funds will be available on the specific date needed.

Energy related premiums

Lower income households are often unable to access the most competitive tariffs as they are more likely to be using a prepayment meter. There are also issues with digital exclusion, which may exclude them from receiving bills electronically and potentially being charged for a paper bill.

Grocery related premiums

Lack of access to supermarkets and a reliance on convenience stores may in turn lead to higher grocery expenses. On average, prices can be as much as seven per cent higher.

5. Financial support and advice

There is wide range of support and advice to residents to help them to become more financially responsible and support financial inclusion, some of which is provided directly by the Council and some of which is provided by external organisations that the Council signposts residents towards.

5.1 Welfare visiting team

The welfare visiting team within the Revenues and Procurement service offer specialist debt advice to residents who are experiencing financial difficulty. Visits can be arranged by appointment at the nearest customer service centre, by telephone or alternatively home visits can be arranged.

The team carries out checks to ensure that customers are receiving all the financial support that they are eligible for and provides personal budgeting support. The team works closely with

council tax and rent recovery teams in order to ensure affordable payment arrangements are made for customers in arrears with their council tax, rent or have a housing benefit overpayment. The team helps collect evidence to support claims and provides complex advice to vulnerable customers. Where necessary, the team deliver food parcels from local food banks to those with the greatest needs.

5.2 **Discretionary housing payment**

Discretionary housing payment is a payment that a resident may receive at the discretion of the Council which can help towards housing costs. The Council is allocated a sum of money each year by the Department for Work and Pensions to make available to qualifying customers. Local authorities can choose to “top up” the discretionary housing payment fund by up to two and a half times the amount that the Government have awarded, but that would only be necessary if the Government allocation was exhausted.

Discretionary housing payment is only payable to people in receipt of housing benefit or the housing element of Universal Credit. A discretionary housing payment can help with:

- any shortfall in rent
- restrictions in housing benefit due to the size criteria applied in the social rented sector (bedroom tax) or the benefit cap
- rent deposits or rent in advance when moving home
- help with removal costs

A discretionary housing payment cannot be used to cover a shortfall in rent due to arrears, service charges included in rent, some sanctions or reductions in benefit, or make up the difference if an overpayment is being recovered from housing benefit or Universal Credit.

5.3 **Emergency welfare assistance scheme**

The Emergency Welfare Assistance Scheme is designed to provide financial support in the form of emergency support to residents of the East Riding of Yorkshire who are in need at a time of crisis where there has been an interruption to their regular income, or require assistance when establishing themselves or remaining within the community.

Emergency support can be provided to help with daily living costs, housing-related costs and household items. Examples include:

- meeting the cost of repaying emergency credit on a pre-payment meter so the supply of fuel can be maintained or restored;
- emergency travel expenses where the applicant has a pre-arranged hospital appointment;
- rent in advance payable to secure fresh accommodation where the landlord is not a local authority so a discretionary housing payment cannot be awarded.

There are certain criteria that determine whether an applicant is eligible. The scheme is not governed by legislation therefore decisions on payments are made on a discretionary basis.

5.4 **Council tax discretionary reduction scheme**

Section 13A 1C of the Local Government Finance Act 1991 provides billing authorities with the discretion to reduce council tax liabilities “to such extent as the authority thinks fit”. The purpose of the discretionary reduction scheme is to provide assistance to council tax payers to help reduce their council tax bill after all other qualifying council tax discounts have been applied.

Anyone with a council tax liability can apply for help under the discretionary reduction scheme, and the Council will give particular consideration to applications where the applicant is experiencing specific, exceptional or unforeseen situations which then impacts on their ability to meet their council tax liability. All claims are assessed on their own merits, in an open and consistent manner.

5.5 Budgeting loans, advance and hardship payments and budgeting advances

Budgeting loans are only available from the Social Fund operated by the Department for Work and Pensions and are interest free loans that are available to people who have been in receipt of income support, income based job seekers allowance, income related employment support allowance , or Pension Credit for at least 26 weeks. A loan will be considered if financial support is required for the following:

- Furniture and household equipment, clothing and footwear
- Rent in advance and/or removal expenses to new accommodation
- The costs of improvements, maintenance and home security
- Essential travelling expenses and expenses due to you getting or starting a job
- Maternity or funeral expenses
- Hire purchase payments and other debts, but only if the money was borrowed for expenses in any of the other categories.

Advance and hardship payments and budgeting advances operate similarly to budgeting loans, these are also available from the Department for Work and Pensions but are for Universal Credit claimants only

Repayment is made through future payments of Universal Credit or by some other means if Universal Credit is no longer in payment.

5.6 Signposting to external support and advice

The Council has referral arrangements in place with a number of external organisations. The referral process means that where the customer has provided information to the Council, this then allows the Council to pass on the details of customers requiring assistance (with their permission), without the need for the customer to go to them directly.

Referral arrangements are in place with several organisations, which are detailed at Appendix A, but include such organisations as:

- Humberside Fire and Rescue
- Hull and East Riding Citizens Advice
- Health through Warmth
- East Yorkshire foodbanks

5.7 Yorkshire & Humber Regional Social Prescribing Network

In 2018, the Humber Teaching NHS Foundation Trust were commissioned by the Council to deliver a new Wellbeing and Social Prescribing Service. The purpose of the service is to meet health and social care needs of residents by enhancing self-care, linking residents/patients to sources of support within the community, and developing community assets and networks.

The service operates via referrals to Community Link Workers who are based in every general practice in East Riding and connect community groups, organisations and support systems together to provide wrap around help.

Organisations involved in the network include Hull and East Yorkshire Mind, the Smile Foundation and East Riding of Yorkshire Council's Sport, Play and Arts Service.

6. Governance and accountability

- 6.1 In order to ensure the aims of the strategy are delivered, it is proposed that a cross directorate Financial Inclusion working group be established. It is proposed that the working group develop a detailed action plan with desired outcomes. To ensure ownership of the strategy and enable the Council to monitor the achievement of the strategy's aims, each action will have a named responsible officer, a timescale for delivery and wherever possible, a link to an appropriate performance measure.
- 6.2 The Financial Inclusion working group will have representation from service areas across the authority directorates, where financial inclusion is significant to the achievement of service objectives, and the group will have collective responsibility for delivering the strategy. The working group meetings will be held bi-monthly, and where appropriate, representatives from partner organisations and stakeholders will be invited to attend to ensure their contribution to delivering and developing the strategy is received.
- 6.3 Progress against the delivery of the strategy will be monitored through the Council's corporate performance framework, and the working group will identify a range of performance indicators to ensure the impact of the strategy can be accurately measured.

7. Links to other strategies and policies

Affordable Warmth Strategy
Housing Strategy
Rural Strategy
Economic Development Strategy
Homelessness Strategy

Theme 1 – Financial responsibility

Desired outcomes

- 1. to provide information to residents so they can access financial products, including affordable and responsible credit, an appropriate bank account, basic insurance cover and savings facilities**
- 2. support residents so they are able to manage their finances and enable them to access free and relevant advice about their debts and be supported to make affordable repayment plans**

Helping residents take ownership of their financial situation is something that the Council has committed to achieve for many years. The introduction of a significant number of welfare reforms in 2013 has made the need for this more relevant. As a result of these reforms many low income families experienced some fall in income.

There are specific challenges in the East Riding due to the size of the Councils' area and the number of residents that may require help. For example, the Council has over 150,000 council tax accounts and over 11,000 tenancies. When dealing with this level of volumes, the Council are unable to offer a proactive service that prevents residents from falling into financial difficulties.

Many people are willing and able to self-serve, provided the information available is easily accessible and informative. Many people only need some light touch guidance, often as one off budgeting advice, and are then able to manage their own situation going forward. It is important however, that those who are in need of greater assistance are able to access the help available. The Council offers many support mechanisms to residents in the form of budgeting advice and financial support as described in detail within section 5.

In cases where there is a large degree of indebtedness, these cases may need to be referred to specialist debt advice providers such as Citizens Advice or Step Change.

The Government announced in late 2018 that funding provided to local authorities for the provision of support for personal budgeting and assisted digital, in particular in relation to Universal Credit, would not be provided to councils from April 2019, with Citizens Advice being given funding of over £39 million nationally to carry out this work. However, it is likely that many residents will still present to Council offices with financial difficulties, and the Council will be required to provide as much help and signposting as necessary.

The Council also have a number of partner organisations that referrals are made to, and who deliver services to assist customers with a variety of different needs. Information about our current providers in and around the East Riding are detailed at Appendix A.

The Council is committed to ensuring residents are able to access as much information as possible to support them in managing their own finances. The Council provides comprehensive information on its website about what to do in the case of arrears and how the Council will deal with late payments. It also stresses the importance of residents making contact with the Council before any problems become out of control and thus very difficult to deal with.

As part of the service provided by the Council when helping residents with any financial difficulties, a check will always be made to ensure that all benefit entitlement is being maximised. This includes reductions that are assessed by the Council including council tax support and other council tax reductions, and benefits that are paid by the Department for Work and Pensions to ensure that the customer is receiving sufficient income for their individual circumstances.

United Kingdom households spent around £900 more on average than they received in income during 2017. As a result, household finances were pushed into deficit for the first time since the 1980s. Such figures pose a major challenge for local authorities trying to collect outstanding council tax and other debts, many of whom are struggling to adapt their processes to help. This is the reason that providing advice and information is crucial as part of the process to continue with local revenue collection successfully.

Theme 2 – Tackling food and fuel poverty

Desired outcomes

1. to tackle inequalities by reducing the number of residents living in food and fuel poverty both by tackling the causes and by helping to meet the needs of people in crisis

Food and fuel poverty are on the increase in the United Kingdom. Over 2.5 million households are in fuel poverty. Low income families with children and households with disabled residents often have higher energy demands compared to other households.

Many energy providers have schemes designed to support more vulnerable households, the information and advice they provide can be difficult to navigate through, particularly for a more vulnerable person, and this often causes difficulties for these customers in maintaining an energy supply at an affordable amount. The Council are aware how fuel poverty can affect its residents access and participate in Health Through Warmth which is an initiative to help those suffering from fuel poverty and it helps those who have long term illnesses and are finding it hard to fully fund heating systems/repairs and insulation in their homes

In order to provide assistance to qualifying private and council housing, the Council has secured funding from the Warm Homes Fund to deliver energy efficiency measure in properties currently without central heating (e.g. electric heaters, solid fuel heating). The works include installing new central heating systems (gas or air source) and topping up the loft insulation. In addition to this, the Council is targeting properties in off-gas areas that have inefficient/expensive to run heating systems, such as electric heaters, and replacing them with air source heat pumps.

The Warm Homes Fund scheme is being used to tackle the worst performing properties and those most likely to put tenants into fuel poverty, and the scheme is regularly promoted in the tenants newsletter.

The Council is aware that many residents are still paying too much for their energy. In order to address this issue, the Council run a scheme called YORSwitch. The Council negotiate for competitive energy prices with the energy companies on behalf of residents and make the switching process as simple as possible.

Food poverty has been on the increase since welfare reforms started to impact on low income households. This is defined as the inability to afford, or to have access to, food to make up a healthy diet. Some recent terminology defines this as food insecurity, which means that households are not sure about their ability to secure enough food of sufficient quantity and quality to enable them to stay healthy and participate in society.

In November 2018, the Trussell Trust (Britain's largest food charity) published a report stating that over 0.5 million people have now become reliant on food banks in the United Kingdom. The local picture is that East Riding foodbank reported that they have provided over 3,700 emergency food parcels to people in crisis during 2017-18.

Theme 3 – Improving digital access

Desired outcomes

- 1. to improve digital access through the development of digital skills and confidence, whilst ensuring that digital products and services meet the needs of residents**
- 2. to reduce digital isolation by working with partners to help provide free access to computers. This includes the provision of free to use computers in council libraries, customer service facilities and other public use council premises.**

The Council recognises that it needs to provide information to residents when they need it, at a time and place convenient to them. The continuing demand for digital transactions and access to information at the first point of contact is reflected in the way that we are changing how we serve our residents. However we recognise that there is still a need to retain a face-to-face service for those who may be vulnerable or with the most complex needs, whilst at the same time encouraging those that can go online and self-serve to do so.

Despite the aim to transact with as many residents as possible online, some are simply not able or not willing to do so. If residents are unable to access the internet, they are unable to engage with those services which are often cheaper online, more readily available online and more easily accessed online. As a consequence, being excluded from online services and facilities can prevent financial inclusion. Many of the best rates and prices are only offered online. In addition, there is a significant amount of help and advice online that would help customers who are in debt. Being excluded from the digital environment also means being excluded from the very help that those customers need to increase their financial inclusion

One of the key aims of the Council's transformation programme is to ensure that customers who are unable to self-serve online will be assisted to access services so they are not disadvantaged and for those who are not able to transact online, assisted digital is the service that the Council provides to enable people who do not or cannot use digital technologies to access online channels. Assisted digital support is provided within our network of Customer Service Centres and Multi Service Centres where help is given to customers to go online, encouraging them perhaps to try something that they've not done before, such as order a library book or check their bin calendar.

Digital isolation covers the twin problems of those who are digitally aware and capable, yet lack a fast, reliable internet service, and those who lack basic IT skills, ability and confidence. Often, the two can be clearly linked since one can reinforce the other. East Riding of Yorkshire is a predominately rural area. Whilst there are a number of key towns interspersed throughout the area, the East Riding Data Observatory reports that 44% of the population lives in rural areas and that 93% of the geographical area is rural. Nationally, rural residents have struggled to obtain an internet connection that is both reliable and reasonably priced.

Often reliable internet is classified as a fast broadband connection, but the 3G & 4G mobile signal can also be used for internet connectivity. In many rural locations there is an absence of both fixed line internet, such as broadband and also 3G & 4G mobile signal coverage.

East Riding of Yorkshire has a mixed internet provision. The major towns and their immediate hinterland have reliable and usually superfast broadband. This is usually coupled with a similarly good provision of 3G & 4G mobile signal. However, as distance increase from the population centres, the availability and reliability, including service speeds, of both broadband and mobile internet reduces markedly. More than 2,000 premises across 50 villages and towns currently do not have a superfast broadband connection and this contributes significantly to digital isolation.

On average 3G/4G availability in the East Riding is 86.7% and, whilst this is classified as good service, this availability is centred on the urban areas. For the urban areas, East Riding of Yorkshire is ranked second best in the country for mobile internet coverage. This is mirrored in the provision of superfast broadband internet access and over 90% of residents in urban areas of the East riding have access to superfast broadband. This though, is mainly due to the proximity of the larger population centres to Hull, where the KCOM network has been engaged in an extensive roll-out of superfast broadband to its customers. Furthermore, Openreach has engaged in a £6 million project in the East Riding to extend the rollout of superfast broadband in rural areas.

This has helped to reduce digital isolation by providing affordable internet access to those who were previously unable to obtain it. This strategy will seek to promote this work further and support those partners and stakeholders who are actively engaged in the provision of additional internet provision. This includes the East Riding Better Broadband scheme, which engages with both internet providers and customers to ensure access to an affordable, basic broadband installation with a minimum download speed of 3Mbps. The scheme guarantees that the first year costs will be no more than £400. Since its launch in December 2015, the scheme has helped more than 20,000 homes and businesses.

Preventing digital isolation though, is much more than just the provision of internet services to residents' homes. Certain segments of society are often excluded from the digital world because they do not know how to access it. They may have the ability to be connected in their homes, but many have either not used the technology (computers/ mobiles/tablets) before, or they may have the equipment but lack the skills and knowledge to use the internet effectively.

Appendix A

Name of organisation/service	Location	Who they help	What help they can provide	Referral or signposting
Blue badges East Riding of Yorkshire Council	Online	<ul style="list-style-type: none"> • Anyone with severe mobility issues 	<ul style="list-style-type: none"> • A parking permit 	Signposting
Bridlington Salvation Army	Bridlington	<ul style="list-style-type: none"> • Anyone in need 	<ul style="list-style-type: none"> • Support & advice • Hot meals 	Signposting
Carers Support Service East Riding of Yorkshire Council	Beverley and Locations across the East Riding	<ul style="list-style-type: none"> • Anyone who is a carer 	<ul style="list-style-type: none"> • Support & advice • Information 	Referral
Charis Let's Talk	Online	<ul style="list-style-type: none"> • Anyone in need 	<ul style="list-style-type: none"> • Support & advice • Help with household energy bills 	Signposting
Christ Church	Bridlington	<ul style="list-style-type: none"> • Homeless • People struggling on benefits 	<ul style="list-style-type: none"> • Support & advice • Food • Clothing • Furniture 	Signposting
Citizens Advice	Various	<ul style="list-style-type: none"> • All residents 	<ul style="list-style-type: none"> • Support & advice 	Referral
Department for Work and Pensions	Various Online	<ul style="list-style-type: none"> • Anyone on a low income 	<ul style="list-style-type: none"> • Support & advice • Financial support 	Signposting
East Yorkshire foodbanks	Locations across the East Riding	<ul style="list-style-type: none"> • Anyone in need 	<ul style="list-style-type: none"> • Food parcels 	Referral
Families Information Service Hub	Various	<ul style="list-style-type: none"> • Families of children and young people aged 0 – 19 	<ul style="list-style-type: none"> • Support & advice 	Signposting
Friends of the elderly	Various	<ul style="list-style-type: none"> • State retirement age or over • Low income and savings of less than £4,000 • Not living in a residential home 	<ul style="list-style-type: none"> • Grants 	Signposting

Housing related support East Riding of Yorkshire Council	Beverley	<ul style="list-style-type: none"> • Anyone in need 	<ul style="list-style-type: none"> • Support & advice • Help with household energy bills • Aids and adaptations 	Referral
Hull and East Yorkshire Credit Union	Various	<ul style="list-style-type: none"> • All residents 	<ul style="list-style-type: none"> • Loans • Savings • Banking 	Signposting
Humberside Fire & Rescue	Various	<ul style="list-style-type: none"> • Anyone in need 	<ul style="list-style-type: none"> • Fire prevention aids 	Referral
Lifeline and responder service East Riding of Yorkshire Council	Various	<ul style="list-style-type: none"> • Anyone in need 	<ul style="list-style-type: none"> • Assistive technology to support independent living 	Referral
Mission Trinity	Goole	<ul style="list-style-type: none"> • Homeless • Anyone in need 	<ul style="list-style-type: none"> • Food • Other assistance 	Signposting
Money Advice Service	Online	<ul style="list-style-type: none"> • Anyone in need 	<ul style="list-style-type: none"> • Support & advice 	Signposting
Real Aid	Tickton	<ul style="list-style-type: none"> • All residents 	<ul style="list-style-type: none"> • Furniture 	Signposting
Royal British Legion	Various	<ul style="list-style-type: none"> • Serving and ex armed forces personnel 	<ul style="list-style-type: none"> • Support & advice 	Signposting
SAFFA the Armed Forces charity	Various	<ul style="list-style-type: none"> • Serving and ex armed forces personnel 	<ul style="list-style-type: none"> • Support & advice 	Signposting
Salvation Army	National	<ul style="list-style-type: none"> • All residents 	<ul style="list-style-type: none"> • Food • Temporary accommodation 	Signposting
Safe and Sound Homes	Various	<ul style="list-style-type: none"> • Young people 	<ul style="list-style-type: none"> • Nightstop emergency service • Supported lodgings • Support & advice 	Signposting
StepChange	Online	<ul style="list-style-type: none"> • Anyone in need 	<ul style="list-style-type: none"> • Support & advice 	Signposting
The Drug & alcohol service	Various	<ul style="list-style-type: none"> • All residents 	<ul style="list-style-type: none"> • Support & advice 	Signposting

The Hinge	Bridlington	<ul style="list-style-type: none"> Residents of the Havenfield Estate, Bridlington 	<ul style="list-style-type: none"> Support & advice 	Signposting
Turn 2 Us	Online	<ul style="list-style-type: none"> Anyone in need 	<ul style="list-style-type: none"> Support & advice 	Signposting
Welfare Visiting Team East Riding of Yorkshire Council	Various	<ul style="list-style-type: none"> Anyone in need 	<ul style="list-style-type: none"> Support & advice 	Referral