

## Community Fintech project Design agency expression of interest

### Background

We are seeking a design or technology agency to help a partnership of local community organisations and Open Banking providers to improve the financial health of people living on low incomes with health conditions in urban cities in the UK.

At Impact on Urban Health, we're committed to achieving health equity by helping urban areas become healthier places for everyone to live. We take a place-based approach to improving urban health. This helps us understand how the local environment affects people's health and to find solutions that work in practice.

The South London boroughs of Lambeth and Southwark have been our home for over five centuries. It is here that we support organisations, groups and individuals – local, national and international – who are committed to achieving health equity in inner-city areas.

To drive better health in cities, we pay particular attention to the context in which people live and the wider determinants of their health, from finance and employment to social connections.

We have four programmes that focus on one of the following health issues:

- Childhood obesity
- Multiple long-term conditions
- The health effects of air pollution
- Adolescent mental health

### Context: our multiple long-term conditions programme

Our multiple long-term conditions programme is a ten-year, multi-million-pound programme exploring how people in urban areas develop multiple long-term conditions and what works to slow down progression.

We partner with other organisations to deliver projects, conduct research and amplify our results with the aim of slowing people's progression to multiple conditions.

Our strategy involves addressing social risks to health, such as people's work, personal finances, and housing. These are key to our strategy for two reasons: they can profoundly affect health and we believe they are amenable to change.

Within the financial health strand, we will be targeting working age adults on low incomes living in Lambeth and Southwark with a long-term health condition and specifically:

- Those with conditions that limit ability to engage in economic activity, such as chronic pain, mental health issues, or even moderate or high COVID-19 vulnerability.
- Those who are financially struggling or 'squeezed', but not yet being supported by debt advisors and others (e.g. pre-financial crisis).

As the UK is likely entering a deep recession, this target population will be facing potentially severely reduced income, significantly higher stress levels, and reduced ability to cope with unforeseen events while facing continued social and economic isolation.

We also know that people from Black, Asian and minority ethnic (BAME) communities have the cards stacked against them in multiple ways, leading to worse health outcomes, and this has been brought into sharp focus by the COVID-19 pandemic.

The intersection of isolation, financial hardship, caring responsibilities, unemployment and precarious work is coupled with a greater burden of long-term health conditions and is increasingly factored into our approach.

We are therefore looking to support existing settings and support infrastructure that cover Lambeth and Southwark to deliver more effectively for our target population and take a preventative approach to their health and financial health.

In 2020/21 we will support projects to engage a range of settings and industries, including local community settings and the financial industry.

## **Digital provision for financial health**

Digital service provision is accelerating in financial health. A major growth sector is Open Banking and Open Finance, where customers authorise regulated third parties to access and make transactions from their bank accounts, and from 2022, their pensions, savings, investments, insurance and mortgages.

Examples include monthly summaries of your spending, dashboards of all your savings and pension accounts, and price comparison websites tailored to your real-time savings and purchase history. Less than 10% of current Open Banking services target the 'financially squeezed' or their business providers, rather than the 'mass affluent.'

Some OpenBanking services include: Tully – which shares your income/expenditure with banks, energy providers and debt advisors; Touco – which sends alerts to trusted family/helpers when the user has money issues or unusual spending; Income Max – helping individuals assess eligibility for welfare/benefits etc and maximise income; Credit Spring – access to loans; Credit Ladder – aims to improve credit scores through rental payments.

Some large debt advice organisations and partnerships have started using OpenBanking. Debt Free London is a consortium of 21 debt-advice organisations, funded by Money and Pensions Service (MaPS), which includes Fair Money Advice and other in our place. They are rolling out an Open Banking app to help their member debt advisors to gather client data on income/expenditure.

We look forward to the learning from this but would also like to trial additional, complementary services specifically designed to support people living in Lambeth and Southwark with multiple long-term conditions, particularly people from BAME backgrounds.

OpenBanking and other digital infrastructures are helping firms to develop services that integrate tightly with people's real time income and expenditure. This project will ideally demonstrate how a service and this emerging infrastructure can be adapted to address financial difficulty and safeguard for our target population.

## **Project concept**

This project aims to test the use of OpenBanking technology to help address financial difficulties of people with health conditions who are also working age, from BAME background living in Stockwell and beyond.

We will work with several local partners that already work together in to address a range of needs, covering financial difficulty, housing, work, mental health and more. These are: Fair Money Advice, Stockwell Partnership, and Shelter Lambeth).

The project would help this partnership to jointly trial 1-2 existing Open Banking and/or other digital apps/platforms to increase use of digital in their community-based work.

### What success looks like:

An ideal project would demonstrate how fintech and community organisations can collaborate, and facilitate financially viable models through which the Open Banking/Finance revolution can serve people living on low incomes with health conditions in urban cities in the UK in an ethical manner.

## **Project partners**

### [Fair Money Advice](#)

Fair Money Advice (FMA) is a London-based specialist debt advice Charity. We offer free money and debt advice services to communities in London. FMA focuses on providing bespoke on- to-one support to individuals in the most vulnerable situations in society; helping them to manage financial distress, manage multiple debts, and work towards financial wellbeing and resilience.

### [Stockwell Partnership](#)

Stockwell Partnership is a charity run by local people for local people. They aim to improve the quality of life in the local neighbourhood by undertaking projects, building partnerships, and supporting residents to take action on issues they care about.

### [Shelter London](#)

Shelter's London advice line offers free specialist advice on housing issues across all London boroughs. This includes advice on debt, welfare, and guidance on access to accommodation and available local services.

## Project Learning Objectives

The learning objectives for this project are as follows:

- **User engagement**
  - What is required for OpenBanking Apps to be used by and genuinely useful to people on low incomes with health conditions (in reality, not just what people say is required)?
  - How can partnerships between FinTech and Community organisations address rational concerns with the use of fintech and disclosure of personal information?
  - How can our people have a great first experience?
- **Digital exclusion**
  - What are the specific digital barriers facing our target population, and what is required to overcome them?
  - Can partnerships between digital services and community organisations offer new or more effective ways to address digital exclusion?
- **Partner engagement**
  - How can digital service companies and community organisations most effectively work together that delivers for community organisations in their context?
  - When would community-based providers of support on the social determinants of health find an app acceptable/useful, and be enthusiastically adopted to support their clients/users?
  - How can tech be effectively used in advice, in a way that works for communities/ clients and organisations for mutual benefit?
  - How to use tools as an effective aftercare service with continued touchpoints with clients.

## The brief

We would like to appoint a design agency to help the partnership achieve the above objectives. One example process might be a 12-18 month programme of work to:

1. **Prioritise:** Assess the four organisation's capacities and agree mutual priorities for digital service development and coordination.
2. **Engage:** Consult with clients, staff and volunteers to identify opportunities, challenges and needs for using digital apps to supplement existing delivery.
3. **App review:** Identify most promising apps/services for each services, and engage to assess appetite to amend approach for local needs/priorities.
4. **Capacity:** Strengthen abilities of selected organisation staff to improve digital services. Which may include strengthening their understanding of fintech and more importantly developing a consent-based system for the sharing of information with partners.
5. **Co-design:** Co-design: with users, staff and apps how to modify existing services (of 3 organisations work, and selected digital apps/platform) for more effectively take-up with clients.
6. **Trial:** Pilot use of platform/app(s), with iterations based on feedback/review.

Please note this is one example only, and we are open to creative approaches to the brief.

Regardless of your specific proposal, the following parameters should be noted:

- To increase the influence of this project on wider developments in the FinTech space, priority should be given to regulated digital apps/services with a demonstrated value proposition and some evidence of outcomes i.e. the focus of the project is on improving the acceptability and uptake of established tech/digital apps and services, not developing a new app or service.
- The project needs to account for three distinct groups of people:
  - Individuals: Working age adults living on low incomes with health conditions (e.g. referred by Stockwell partnership and or Fair Money Advice/Shelter).
  - Staff of community-based organisations (e.g. staff working with Fair Money Advice, Stockwell, and Shelter London).
  - Volunteers that support these individuals (e.g. volunteering with Stockwell Partnership, FMA or Shelter).
- Digital exclusion: we anticipate the project will not focus on people without mobile phones/computers or adequate data/bandwidth, but instead focus on people who are:
  - Not able to engage, due to lack of skills/digital literacy to use digital offers, or lack of English literacy to use (English-based) digital offers.
  - Not willing to engage, either due to perceived distrust of providers, irrelevance of services to their lives, or scepticism that services will deliver on their promised outcomes/change.

## Your response

We are looking for a creative agency, who is sympathetic to the challenges facing people in our place with a track record of listening and flexibility.

Your expression of interest should be a maximum of five pages and explain how your proposal will deliver on our definition of project success and desired learning objectives.

Please include an outline of:

- Your proposed outputs and methodology
- Your relevant skills/experience in working with:
  - Community-based support organisations
  - Our target group: people living on low incomes with long-term health conditions in urban areas
  - Fintech and/or digital inclusion
  - Designing socially-impactful projects that can take private sector/commercial/profit considerations into account
  - Budget breakdown, and personnel involved

We are open to considering a variety of approaches to the work, and have not set a budget for this project. Quotes should focus on the cost of output delivery.

Please submit your expression of interest to [erel.onojobi@impactonurbanhealth.org.uk](mailto:erel.onojobi@impactonurbanhealth.org.uk) by 9 am Friday 23 April 2021. We aim to hold interviews with short-listed agencies between Monday 26 and Wednesday 28 April 2021.

We would then work with our preferred supplier to develop a full proposal and secure the required funding through our internal Investment Committee for the project to begin in July.