



CRC 2/08

17 January 2008

Government's Rural Advocate visits Devon to check out financial exclusion

Dr. Stuart Burgess, the government's Rural Advocate and chair of the Commission for Rural Communities (CRC), begins a two-day visit to Devon today (Thursday 17 January) to see for himself work that's underway in the county to tackle financial exclusion and rural poverty, meeting project delivery organisations and beneficiaries. The visit forms part of the CRC's ongoing work to promote financial inclusion in rural areas and follows hard on the heels of the launch of the 'Quids in' national communication campaign aimed at creating greater awareness of the financial services needs of rural people.

Speaking ahead of his visit Dr. Burgess said: "I am looking forward very much to my visit to rural Devon. Tackling rural disadvantage is a key tenet that underpins the work of the CRC. But disadvantage is complex and can be hidden and isolated. To put the problem in perspective, in 2007 there were over 928,000 households in rural England with incomes below the official poverty threshold of £16,492 per annum. This is equivalent to a city the size of the Birmingham conurbation. Yet because these people are dispersed throughout rural England, they tend to form a 'forgotten city' of disadvantage.

"A recent survey by the Community Council of Devon covering 25 villages shows that 55% of those in housing need are on household incomes of less than £15,000 per annum. I am therefore particularly looking forward to meeting the many people and organisations in Devon directly involved in a wide range of projects and initiatives tackling social and financial exclusion and learning about both the barriers and solutions to financial inclusion in rural areas, and, of course, meeting beneficiaries. This is particularly important in my role as the government's Rural Advocate. It is only when you talk to people first hand that you can fully appreciate the problems and challenges involved. I shall also be especially interested to learn about locally-developed solutions and opportunities for best practice to be promoted and shared across the country."

Over the two days Dr. Burgess will be visiting: Moretonhamstead to groups of rural residents and community leaders; Belstone a tiny moorland village where there is a weekly mobile post office service in the village hall; Okehampton to hear about the South West Pound project and meet clients, and to meet Citizens Advice Bureau rural outreach workers delivering to the hardest to reach rural households and communities; Halwill Junction to meet staff involved in the Wheels2Work rural transport project and users of the scheme; and Barnstaple for a South West Pound outreach advice session at the Jobcentre, and the North Devon CAB where he will meet financial inclusion fund advisers and their clients.

The visit will also include a working dinner where Dr. Burgess will meet with key national, regional and local organisations involved in improving financial and social inclusion in rural Devon, including the Campaign for Community Banking Services, Community Development Finance Association, Government Office for the South West, South West of England Regional Development Agency, the Devon Rural Network and the Plough & Share Credit Union.

Devon Renaissance is one of the funders of South West Pound, Wheels2Work and other project delivery organisations which Dr. Burgess will meet. Robin Makeig-Jones, programme manager of Devon Renaissance, said: "We are delighted that the Rural Advocate is to visit Devon. Rural deprivation and disadvantage are major problems in the county and while we are working hard with our partners to address these issues much remains to be done."

A representative of the financial inclusion team at the Department for Work and Pensions will also be joining the visit.

ENDS

For further information contact Chris Wynne-Davies on 01242 534070

Notes for editors:

1. The **Citizens Advice Service** is a network of independent charities that helps people resolve their money, legal and other problems by providing information and advice and by influencing policy makers. Enquiries relating to debt and money advice make up almost a third of the work of CABs in the rural region of the South West. CABs provide a wide range of services in rural areas, including home-visiting and outreach. Since July 2006 the service has been funded by the Financial Inclusion Fund to provide face to face debt and money advice to the most financially excluded. One project focuses specifically on addressing rural areas and employs 26 advisers across England and Wales (eight being based in the South West, with two in North Devon). The project has exceeded its targets and to date seen almost 4,000 individuals.

www.citizensadvice.org.uk

2. The **Community Council of Devon** is the Rural Community Council for Devon. It is an independent Charity committed to working for the future of rural Devon since 1961. It supports the fundamental institutions of rural life, such as Parish Councils, village halls and community projects of all kinds, and helps communities develop new and imaginative ways of meeting needs, working in partnership with statutory bodies and voluntary organisations www.devonrcc.org.uk

3. **Devon Renaissance** is the rural regeneration partnership organisation for the county. It is a not-for-profit partnership of the private sector, local authorities and community-based organisations. The organisation is funded by the South West Regional Development Agency, Devon County Council, and North Devon, Torridge, West Devon, South Hams, East Devon and Teignbridge district and borough councils. Devon Renaissance provides grant funding and works with projects to help create prosperity and jobs and improve access to services in rural areas. It has funding of £7 million over three years which is estimated to be worth £25 million to the Devon economy with match funding www.ruraldevon.org

4. The **Devon Rural Network** was established in 2003, to provide a coherent, united voice for rural Devon. It leads and co-ordinates partnership working and engagement across rural Devon and is responsible for the production and monitoring of the Devon Rural Strategy which was refreshed in 2007. The Devon Rural Network has over 300 contacts and a membership of 60 organisations across Devon.

www.drn.org.uk/index.asp

5. **South West Pound** is a not-for-profit company limited by guarantee. Founded in January 2006 following research from Community Finance Solutions, New Economics Foundation and National Association of Credit Unions Workers the Devon Community Banking Partnership was formed to provide Devon Residents with a single point of access for all financial inclusion services. Originally known as Devon Pound and funded and supported by Devon and Cornwall Housing Association, Sovereign Housing Association, North Devon Homes, Magna Housing Association, Plough and share Credit Union, Devonlane Credit Union, Ilfracombe and District Credit Union, Tawside Credit Union, Devon County Council, Devon Renaissance and Friends Provident Foundation the partnership is now supported by 9 Housing Associations, 6 Local Authorities, 5 Credit Unions, a community Development Finance Institution, 6 Money Advice Providers, and a number of community and voluntary based partners.

6. Information about the **Department for Work and Pensions'** 'now let's talk money' programme can be found at: www.nowletstalkmoney.com

7. Dr. Stuart Burgess is the Rural Advocate for England; he combines this with his role as Chairman of the Commission for Rural Communities. As Rural Advocate he puts the case for rural communities at the highest levels in government making the link between people and government policy.

The purpose of his regular visits to rural communities is to listen directly to people's views and experiences about the issues that affect their lives and futures. By meeting individuals, Dr Burgess can inform government about the reality of the diverse and changing needs of rural communities, businesses and individuals.

Previous issues people have raised include: affordable housing; employment; business support; transport; education and access to services. Details of the visits are available via the Commission for Rural Communities' website at:

www.ruralcommunities.gov.uk/ruraladvocate

8. Information about the Commission for Rural Communities and our work can be found on our website: www.ruralcommunities.gov.uk

Our Annual Review provides an overview of our activities during the last year

www.ruralcommunities.gov.uk/publications/annualreview20062007