

Reporting on income maximisation: examples

The [Child Poverty \(Scotland\) Act 2017](#) requires that:

A local child poverty action report must, in particular, describe any income maximisation measures taken in the area of the local authority during the reporting year to provide pregnant women and families with children with—
(a) information, advice and assistance about eligibility for financial support, and
(b) assistance to apply for financial support.

Effective reporting on income maximisation measures might include

- ✓ Case studies
- ✓ Particular attention to priority families
- ✓ Detail on integrating financial advice services with other advice/support
- ✓ Detail on increasing uptake of support
- ✓ Facts and figures on the number of people helped; amounts of money secured or saved

Glasgow

Financial Inclusion Support Officer (FISO)

The FISO pilot is a programme of work aimed at taking full financial advice to parents, families and young people in a school setting. Currently nine FISO officers have been recruited to work citywide as directed by Education Services. This will provide coverage for all Glasgow Secondary Schools over a 12-month period.

The outcomes up to 31 March 2021 are:

Number of schools: 13 secondary schools, 2 primary schools, 1 ASL school
964 families engages with the service
365 families now in a better financial position
£844,141 recorded financial gains
£2,785 average per family, benefits unclaimed: 71% welfare benefits, 18% education benefits, 6% disability benefits, 5% others
80% of families supported were from BAME communities
£50,687 debt managed

Given the success of this pilot, the roll out of the FISO to all Glasgow's secondary schools as well as several ASL primary schools is planned for 2021 and beyond. Dedicated financial inclusion service A dedicated financial inclusion service was also set up for parents affected by self-isolation or are struggling financially due to the economic impact of the COVID-19 pandemic. There were 168 families supported with financial gains of over £110,000 and almost £41,000 debt managed.

Dumfries & Galloway

Case Study 1 - Health Visitor referral for money advice

When J's baby son was diagnosed with epilepsy and cerebral palsy, her Health Visitor enquired about any money worries she had. Knowing that she might need to take time off work for medical appointments and when her son was ill, plus the need for specialist equipment, J was concerned that the family's income wouldn't be enough to cover things. With J's consent, the Health Visitor made a referral to Dumfries and Galloway's Citizen's Advice Service and the family soon received a phone call from a Money Advisor. J was supported through the process of applying for Disability Living Allowance and when the application was rejected, the Health Visitor and Money Advisor continued to support J through the challenging tribunal process. This eventually resulted in a Disability Living Allowance award of £80 per week. J says if it hadn't been for the invaluable support of her incredible Health Visitor and the Money Advisor, not only would her family be £3120 per year less well off, her mental health and wellbeing would also be poorer.

Perth & Kinross

Income from Social Security and Benefits in Kind

800 families have received £90,639 in Child Payments provided by Perth & Kinross Council. Families with a child under 6 who were in receipt of Council Tax reduction were provided with a one-off payment of £80 per eligible child. A take-up campaign was organised to raise awareness of the new Scottish Social Security Child Payments. This included text messages sent to 3,000 Council Tenants and 6,000 Council employees and a social media campaign in English, Polish, Bulgarian and Romanian. Over £147,000 was distributed through a Financial Insecurity Fund set up to provide financial assistance to households: with no recourse to public funds; with priority debts including fuel debt; where help was needed to pay for broadband debt or data packages; where help was needed to meet essential costs of children under the age of 2; and to help with the additional costs of rural living. £80,000 was provided to augment the Scottish Welfare Fund and Discretionary Housing Fund to ensure that the needs of residents were met. 129 Winter Payments for Early Learning Centres and some additional funds were provided to Pink Saltire to assist with hardship payments for LGBT+ community members. Agreement was reached that Perth & Kinross Council would be part of the Scottish Child Disability Payment pilot with two other local authorities (Dundee City Council and the Western Isles Council). The pilot focussed on data sharing to improve the customer journey in advance of the roll out of this scheme across Scotland. NHS Tayside have established a referral pathway for Primary Care Clinicians to use to refer patients for specialist support, this includes a referral mechanism for welfare rights and financial inclusion. This will compliment co-located welfare advisers attached to GP practices. Brooksbank Centre and Services have been awarded 1-year funding by NHS Tayside to deliver in-patient debt and benefit advice within the Carseview Centre in Dundee. This will enable the integration of financial support with care planning. The new service will benefit patients from Perth and Kinross. Following the successful evaluation of the Angus Midwifery Pilot, NHS Tayside has secured additional funds to support maternity services which have recruited a project midwife to work closely with Public Health to address child poverty and financial inclusion. The postholder will be responsible for working alongside key universal services and colleagues across Maternity Services, Health Visiting, Family Nurse Partnership and Early

Years education settings. Perth Royal Infirmary are piloting inpatient admission and discharge documentation which includes questions on money worries and employment. This will enable patients to be referred for welfare rights and financial inclusion support. Public Health colleagues will support the roll-out of the documentation, which will include training on how to raise the issue of money worries and employment and referral pathways to advice services. The Tayside Regional Improvement Collaborative has funded a range of measures aimed at providing a universal holistic income maximization service to ensure families can access their full benefit entitlement. This has been implemented through the strengthening of relationships and referral pathways between Welfare Rights Teams and health and social care professionals involved in pre-birth and early years.

East Ayrshire

Financial health and wellbeing partnership

The Financial Health and Wellbeing Partnership (formerly known as the Poverty Action Group), is overseen by the Council's Financial Inclusion Delivery Manager. The Partnership comprises 20 statutory and third sector bodies who provide a variety of services to challenge poverty in East Ayrshire. The Partnership works well with referrals regularly being made between agencies where they can provide specialist knowledge and assistance to service users. This work covers a range of key poverty issues such as: child poverty, debt, fuel and food poverty, rent arrears and housing issues and employability. Examples of work undertaken by the Financial Health and Wellbeing Partnership throughout 2020/21 and progress as at March 2021, can be found below and in the Action Plan at Appendix 1. Partner organisations also work together on numerous projects and events, such as Challenge Poverty Week, to raise awareness of the issues surrounding poverty and what assistance can be provided for people.

East Ayrshire Financial Inclusion Team continued to support people in East Ayrshire to access key benefits. The EA Money team assisted with 1,788 referrals and achieved £3,660,994 in financial gains for East Ayrshire residents in 2020/21. The Financial Inclusion Team have also re-launched an Employability Team, funded by ESF to December 2022, designed to assist priority groups to overcome barriers to employment, particularly in relation to income maximisation, transport and childcare and to help them on their employability journey. Partnerships have been created with various employability partners who make referrals into the project. New initiatives are also being developed to expand the reach of partnership services, including a pilot project commencing in August 2021 which will base a Financial Inclusion Officer within a Secondary School establishment to support families whose children attend the school and its' cluster and early years establishments; and another Financial Inclusion Officer within six Deep End GP Practices on a two year pilot basis. It is anticipated that this GP project will be up and running by the end of 2021. Discussions are ongoing with the Town Centre Partnership regarding the potential use of the East Ayrshire Gift Card as a form of local currency. This would benefit the local economy and provide a cash based alternative to tackle the growing dependency on foodbanks and treat people with dignity. Options currently being looked at include a range of payments being made this way, including social work hardship payments.

Argyll & Bute

Universal Pathway Quality Improvement Collaborative Financial Inclusion Practicum (UPQIC):

Background In October 2019, teams, consisting of money advisors and Health Visitors from across Scotland came together to work with Improvement Advisors from the 'Children and Young People Improvement Collaborative'. The aim was to implement or improve the processes already in place in relation to financial inclusion discussions between Health Visitors and families as part of the Universal Health Visiting Pathway, referring them for financial advice where required. The project originally commenced in October 2019 and was due to finish in 2020 however, due to the Covid-19 pandemic, the project was put on hold until January 2021, when work was able to re start. The team from Argyll and Bute consists of 2 Health Visitors from Bute and Cowal, and Bute Advice Service. They have developed a referral pathway between the services, where Health Visitors refer families directly to Bute Advice for further advice and support.

Project Aim: 'By September 2021, Health Visitors in Argyll and Bute (Bute & Cowal), will have a financial discussion with parents at 80% of contacts on the Health Visiting Pathway, and where a need is identified 100% will receive the requested money advice and benefit support'

Progress to date from January – May 2021 In conjunction with Bute Advice Centre the Health Visitors in Bute developed a financial referral pathway which allows them to directly refer families with 'money worries' into the local money advice service (Bute Advice). This has provided a single point of contact for families to a money advice service. Between January and April 2021, Bute Advice have received 13 referrals as a result of Health Visitors having 'money worries' conversation with families. Families have also shown good engagement with Bute Advice, with 11 out of the 13 families referred engaging with the process. A service feedback questionnaire is starting to capture the impact of the referral outcome for families. In feedback from families they reported 100% satisfaction with the service received, easiness of the referral process, and confidence in accessing Bute Advice service again. They highlighted the experience as being quick, professional, efficient, and being given financial help that they weren't aware of. Benefits to these families, included, 'help with gas, electricity, rent,', 'freed up more money', 'very much got myself and my family back on our feet'. Client financial gain has been significant having been supported through access to The Flexible Food fund and Allenergy. As part of the quality improvement approach, PDSA cycles continue and data is being captured to ensure the referral pathway and feedback process is robust. The project in conjunction with The Children and Young People Improvement Collaborative runs until September 2021, when it is hoped that a Financial Referral Pathway and the learning from this project can be implemented in other areas in Argyll and Bute.

Shetland

Money worries

The anticipated impact of the Money Worries sessions is:

- To improve knowledge and understanding of the support available through CAB
- To improve confidence in broaching the subject of money worries with individuals, and

- To help people see the role they can play in raising the issue.

Since January 2021 brief questionnaires have been introduced to support monitoring and evaluation of the project.

The pre session questionnaire seeks to identify:

- how confident people feel about raising the issue of money worries,
- whether they already have conversations about money regularly,
- what support they are aware of
- whether they see it as their role to ask about money.

By the end of April 2021 the following responses have been obtained:

- Most people were mid-range on a scale of not confident to very confident, however, there were a few who did not have much confidence
- Two thirds did not have regular discussions about money with their clients, patients or service users
- Everyone was aware of the Citizens Advice Bureau, over half were aware of the DWP, and just over a third were aware of Social Security Scotland
- Nearly two thirds did not see it as their role, to ask about money

A post-session questionnaire has been sent to any participants who have attended a workshop since the beginning of 2021. The post-session questionnaire has only received a third of the responses, so data is limited.

- 80% found the session very useful (10/10), whilst 20% scored 7/10
- 100% found the follow up resources useful
- None had used the CAB referral form
- The following was gained from the session:
 - o 80% of respondents said “more confident in raising the issue of money”
 - o 100 % of respondents said “more knowledge to draw upon when raising the issue of money”
 - o 100% of respondents said “more knowledge of services available to help individuals”
 - o 60% of respondents said “networking opportunity with other services.”
- 100 % said the session was what they were expecting.

Feedback received both anecdotally at the end of the workshop and in the post session questionnaires, has been positive. Introduction of pre and post session questionnaires will allow us to continue to monitor the impact of the workshops. Approaching target groups to offer the workshop allows us to tailor the session as required, and provides an opportunity for attendees to discuss any issues within their own services. The questionnaires could be updated to gather additional data – for example, we have observed that despite finding the sessions useful, respondents had not made a referral into CAB. It would be useful to know if these people had instead signposted to the service or if they had taken any other actions as a result of attending the workshop, such as discussing the resources with a colleague