

## Activities being supported, or planned, to improve financial security for low income households

Ensuring that individuals have access to advice services that support income maximisation and can connect individuals with employability schemes, improves financial security for low income households.

Our approach is to produce evidence to inform decision making, improve connections between services and to share examples of effective practice that can be adapted and replicated to meet local needs.

### **Over the past three years the way in which individuals make initial contact with money advice and welfare rights services<sup>1</sup> has changed significantly.**

In 2017-18, 59% of all individuals accessing local authority funded money and welfare rights advice services (advice services) made initial contact on a face-to-face basis. In 2018-19 this had reduced to 55%, and in 2019-20 it reduced further to 48%. This information was drawn from data provided in relation to local authority funded advice services for the Common Advice Performance Management Reporting Framework (CAPMRF)<sup>2</sup>. It shows a downward trend in the number of individuals making initial access to advice services on a face to face basis.

In 2020, 27% of advice services made face-to-face contact available to a very limited extent for a few vulnerable individuals. As with many other services, this was only possible in exceptional circumstances.

In the data returned for the most recent iteration, 2021-22, face to face contacts represented only 2% of initial contacts, telephone made up 40%, and web channels 42% (compared to 1% the previous year). This significant shift in the volume, from in-person to web delivery, makes evident the scale of the changes to service delivery models required to maintain services throughout the pandemic, and the change in behaviour expected from service users.

### **Digital access routes to advice are likely to remain the default position**

For some local authorities, the pandemic brought forward existing plans to increase digital access, whilst others had to quickly plan and deliver digital advice services. A survey of local authority advice leads conducted to identify the extent and impact of increased digitalisation showed that 45% of advice services had been able to implement a digital approach immediately.

<sup>1</sup> Hereafter referred to as advice services

<sup>2</sup> <https://www.improvementservice.org.uk/products-and-services/performance-management-and-benchmarking/common-advice-performance-management-framework>

Many respondents acknowledge that whilst face-to-face delivery must be reintroduced for the sake of vulnerable clients who are '*slipping through the net*,' this will not be to the same extent as before the pandemic.

### **Digital access on advice service outcomes**

Survey respondents made frequent mention of encountering users who showed discomfort or reluctance towards sharing sensitive information over the phone, making it more difficult to create a rapport using this channel. From the advice service provider perspective, removing travel time to appointments increased capacity to see more service users per day, and the time-cost of missed appointments had less impact in a virtual setting. Several advice service providers found that there were '*less no-shows*' and increased engagement in the move to virtual delivery and suggested that this was because it was more convenient for the service users to engage in this way.

None of the respondents had put in place measures to assess the impact of increasing digital access to advice on service user outcomes, although several reported that this was an area they would be considering in more detail in the future. Accordingly, much of what follows is anecdotal in nature.

Not all service users were adversely affected by the shift to digital access to advice services. Of those who did it was stated that the most at risk were individuals who experienced digital exclusion and advice services '*will continue to miss vulnerable clients until services are able to get back out into the communities*'. One service provider suggested that the most vulnerable service users will only seek advice on a face-to-face basis in a familiar environment and then only at crisis point, such as when they need a crisis loan or have received a 'final warning' letter. Once the crisis has been dealt with, many vulnerable clients will disengage if ongoing support is maintained on a digital basis - until they again reach crisis point.

A few interview respondents stated that they had not identified any changes in service user outcomes, despite the shift to digital access to services, '*there are not any changes in outcomes yet*' and '*outcomes haven't changed*.' It was suggested that this may be because there was a significant reduction in the demand for debt advice as mitigations such as payment holidays etc were put in place. It is likely that this will not continue in the long term and many providers have started to see an increase in demand for debt advice.

### **Tackling the digital deficit**

Those who are digitally excluded either by choosing not to go online or by circumstance have more limited options for accessing advice. Local authorities are addressing this problem in a variety of ways. These include working more closely with other public agencies and third sector organisations to improve engagement with individuals who are most likely to be in need of advice. This can take many forms from working with community based third sector groups to offer supported digital access from the organisation's premises (West Lothian) to improving referral routes (South Lanarkshire) and providing staff in regular face to face contact with the skills and understanding to recognise when referrals to advice services should be made (East Lothian).

### **Improving the accessibility of face to face services**

It is recognised that there will still be a requirement for face to face services and that these would be best provided in accessible settings. There is compelling evidence of the multiple benefits of offering advice in GP Surgeries and educational settings.

Vulnerable individuals of all ages are able to quickly access welfare rights and money advice in a safe non-stigmatising place. This improves health and wellbeing, increases family incomes and reduces stress and worry. For many this is the first time they have felt confident to get the help they need. In this way, services can be targeted at those groups in greatest need, support can be offered at an earlier stage and such services are more likely to be used by individuals who would not usually seek support.<sup>34</sup>

The IS conducted a survey of advice service leads to identify where community based services were currently provided, and the organisation or agency providing them. The results in relation to location are displayed in Figure 1. The most common location in which accessible or community based advice services are provided is secondary schools, closely followed by GP Surgeries and community centres. As the results are based on a response rate of half of all local authorities, care must be taken with any conclusions that can be drawn but there is evidence that, with the exception of hospitals and Early Years Centres, over 50% of face to face advice services funded by local authorities are currently provided in an accessible setting. In relation to advice provider, the majority are third sector organisations, again on a cautionary note in both City of Edinburgh and Glasgow City Councils most service provision is delivered through a combination of Independent Advice Agencies and Citizens Advice Bureau, although City of Edinburgh Council also has an inhouse team. .

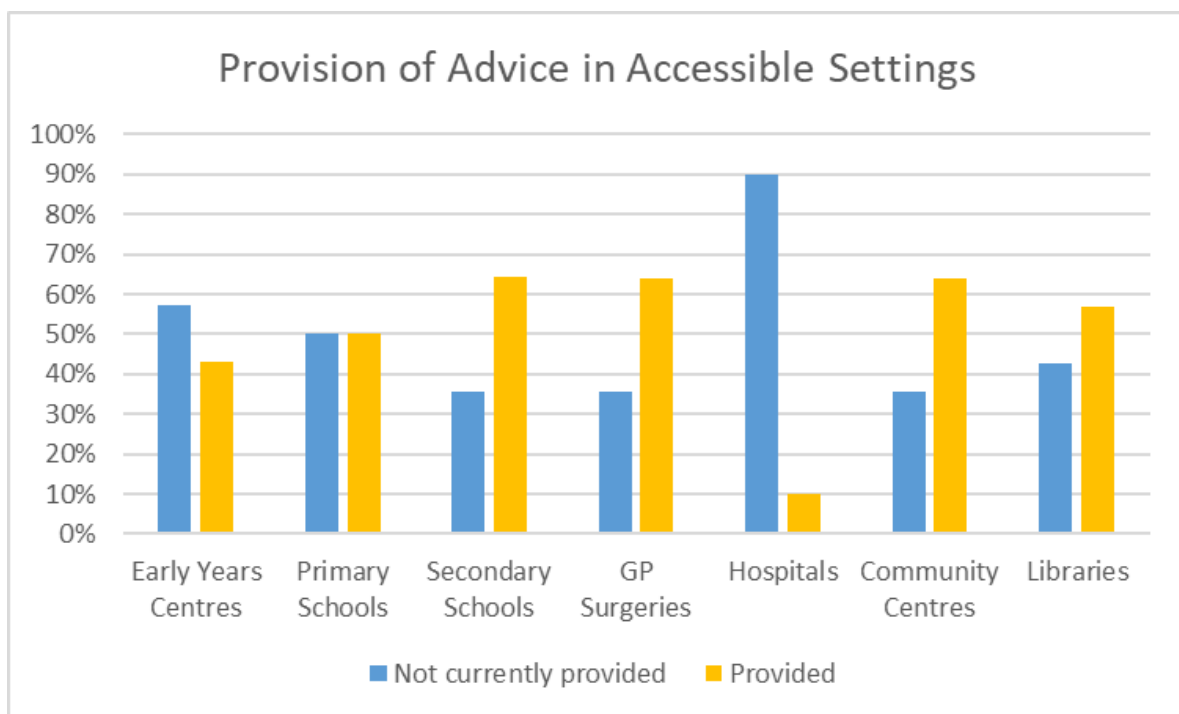


Figure 1: Location of advice services

### Barriers to improving accessibility

Several local authorities which are not providing accessible advice services stated that they intend to do so in the future. Indeed, many had previously provided advice in accessible settings which had been interrupted during the pandemic and was still to be re-started.

<sup>3</sup> [https://www.improvementservice.org.uk/\\_\\_data/assets/pdf\\_file/0023/9167/SROI-co-location-advice-workers.pdf](https://www.improvementservice.org.uk/__data/assets/pdf_file/0023/9167/SROI-co-location-advice-workers.pdf)

<sup>4</sup> [https://www.gcph.co.uk/assets/0000/6242/Deep\\_End\\_FINAL\\_WEB.pdf](https://www.gcph.co.uk/assets/0000/6242/Deep_End_FINAL_WEB.pdf)

The survey conducted in relation to accessible advice services also sought to identify any barriers to their implementation. These broadly related to:

- Making contact with relevant professionals - particularly in educational settings
- Impact of the pandemic
- Funding
- Geographical isolation

A lack of understanding of the needs and sheer size of rural areas was highlighted. Difficulties in the availability of transport choices or having stable internet connections were referenced.

### **Effective Practice**

There are many examples of innovative approaches being adopted. One includes offering financial incentives to access financial capability support from advice services. Another seeks to improve accessibility by setting up a central access point through which individuals are allocated to the advice service (either third sector or local authority) which has greatest capacity and can best meet their needs in the shortest timescale. One local authority is seeking to engage with individuals who are excluded by accompanying Community Psychiatric Nurses when home visits are carried out. More details of these initiatives, the area in which they are being provided and who to contact for more information will be included in our forthcoming report on the current position of local authority funded accessible advice services.

It is worth noting that as well as accessibility, connectivity to other services, such as employability, is important.

As well as providing, or funding, advice services in accessible settings local authorities are using other approaches to engage with vulnerable individuals. For example, one local authority is making advice services more accessible by ensuring that professional support staff across a range of disciplines and sectors who have established relationships with socially or economically excluded individuals are aware of the 'trigger' points at which a referral should be made for support. Another has developed a partnership led approach by working closely with the local CABx network, others have increased the range of accessible services offered or improved connections with community organisations supporting vulnerable individuals.

### **Supporting Collaboration**

The IS seeks to bring together organisations and agencies which may have different approaches and priorities, but which share a common goal together. An example of this is the work led by the IS to develop a Collaborative guide to Council Tax Collection<sup>5</sup> which should contribute to ensuring that the needs of low income households in relation to council tax debt are addressed.

The guide seeks to offer a set of principles to support a collaborative approach between those in Scottish Councils who are responsible for administering council tax and those offering debt and money advice on either an internal or external basis. It has been developed by StepChange (Scotland), the Improvement Service, IRRV Scotland, Citizens' Advice Rights Fife, Citizens Advice Scotland, Money and Pensions Service, and Money Advice Scotland working together to agree a shared approach to council tax collection. It

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<sup>5</sup> [https://www.improvementservice.org.uk/\\_data/assets/pdf\\_file/0011/11801/collaborative-council-tax-collection-web.pdf](https://www.improvementservice.org.uk/_data/assets/pdf_file/0011/11801/collaborative-council-tax-collection-web.pdf)

contains principles in relation to communication, policy development, best practice and cross sector collaboration which it is recommended that councils adopt to support people who may be experiencing difficulty in paying their council tax. These take the form of a set of standards that could be adopted in each council area. Given that council tax debt is one of the most reasons for which individuals seek advice<sup>6</sup> and that this is predicted to rise the guide may act as a useful reference point.

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<sup>6</sup> [https://www.improvementservice.org.uk/\\_data/assets/pdf\\_file/0008/31004/capmrf-annual-report-2020-21.pdf](https://www.improvementservice.org.uk/_data/assets/pdf_file/0008/31004/capmrf-annual-report-2020-21.pdf)