SAVVI Financial Hardship Guide

Suggested Financial Hardship Purpose Definitions

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SAVVI
Scalable Approach to Vulnerability via Interoperability

improvement service

Suggested Financial Hardship Purpose Definitions

The SAVVI PURPOSE Phase sets out what a Vulnerability Initiative is designed to achieve, and the remit that an organisation has to tackle it.

The SAVVI Concept Model defines:

Purpose	The remit that an Organisation has to carry out an initiative covering one or more VULNERABILITYs.
Vulnerability	The increased risk of a poor outcome.

Overview of the Vulnerability Initiative

An early step in the SAVVI PURPOSE phase is to set out an overview of a '**Vulnerability Initiative**'. This could capture

- the vulnerabilities that people or households are at risk of
- the support services that they could be directed to
- why addressing the vulnerabilities is a local imperative, supported by evidence

Recommended Content

Tackling Financial Hardship

- to use data and analytics to discover households who appear to be in financial distress, but who haven't yet sought help,
- to assess their needs, and direct them to support services such as benefits take-up checking, welfare advice, discretionary funds, employment support, debt support, help with budgeting etc

Analytics indicates that xxx households could be supported, and total household income could be increased by £££.

Specialising the Initiative to meet a local imperative purpose

Some councils have factored in their local context. For example, a Council may say

X Council has a low-wage economy locally, which affects people who might not claim all the welfare benefits to which they are entitled. This, combined with rising bills for utilities and household necessities, led to concerns that local households would experience financial crisis.

Some councils have focussed on a particular aspect, or segmentation, of Financial Hardship, and have particular support services that they wish to channel households into. For example, some rural Scottish councils have focused on 'rural child poverty', so they have further defined their initiative as:

Income maximisation to address child poverty

To reduce instances and mitigate the adverse impact of poverty that causes families to be unable to meet their basic needs, such as food, clothing, housing, education costs, and transport.

To contact families at risk to offer income maximisation measures aimed at addressing issues and inequalities relating to:

- Infant mortality
- Digital divide (rural and island)
- Children's wellbeing, health and education attainment (inequalities)
- Life expectancy and healthy life expectancy
- Parental health
- Later in life employment opportunities

Setting the Purpose and the Vulnerability

Whereas a Vulnerability Initiative is defined locally, with local context and objectives, it is helpful to set a collective 'purpose statement' that is recognised across a group of organisations who hope to tackle the same problem. This is then helpful to support the Lawful Basis for data sharing and reuse. SAVVI recommends setting the Financial Hardship purpose as:

Supporting residents in financial hardship	To use existing data to proactively identify households who may be at risk of financial hardship. To contact households to offer to assess their needs and offer support. To build financial resilience in our communities.

This could be specialised for local authorities with a particular mission in mind. For example, Scottish local authorities with a focus on Child Poverty might collectively set their purpose as:

Early Intervention to Tackle Child Poverty in Scotland	To use existing data to proactively identify and support families at risk of child poverty, helping them to increase household income, reduce living costs, and access the right support at the right time, and to contribute to the national mission to end child poverty in Scotland by building long-term family resilience.