SAVVI Financial Hardship Guide

Financial Hardship Needs and Support Services

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SAVVI
Scalable Approach to Vulnerability via Interoperability

improvement service

Financial hardship needs and support services

What this resource is for

People experiencing financial hardship may have different and overlapping needs. Identifying someone as potentially at increased risk does not establish what those needs are or which service they require.

This resource provides examples of:

- needs that may be associated with financial hardship;
- types of support that could address those needs;
- practical offers that might be made to someone; and
- organisations or services that may be involved in delivering support.

Use it during PURPOSE to help design a realistic support offer, and during ASSESS and SUPPORT when considering how identified needs can be addressed.

The examples are not exhaustive. Local provision, eligibility and referral arrangements will differ between areas.

From vulnerability to an offer of support

For a financial hardship initiative, make a clear connection between:

VULNERABILITY → NEED → SUPPORT → OFFER

For example:

Vulnerability: Household at increased risk of financial hardship

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Potential need: Additional household income

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Support: Income maximisation

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Offer: Contact from a welfare rights adviser to check benefit entitlement and help with applications

These are different concepts within SAVVI and their distinction matters because a broad category such as "financial hardship support" may include very different interventions.

A **Need** is an unmet requirement of a person or household that can be addressed.

Support is the type of help that could address that need.

An **Offer** describes what will be made available to the person or household when the need is identified.

Examples of financial hardship needs and support

1. Increasing household income

Potential needs

A person or household may:

- be entitled to benefits they are not receiving;
- be missing locally administered financial support;
- need help understanding or completing a claim;
- have experienced a change in circumstances affecting entitlement;
- be eligible for grants or other financial assistance; or
- need advice about the interaction between different benefits and income sources.

Types of support

Support could include:

- income maximisation;
- welfare rights advice;
- benefit entitlement checks;
- assistance with claims and applications;
- support to challenge or appeal decisions where appropriate;
- identification of grants and other financial assistance; and
- advice following a change in household circumstances.

Example offer

A welfare rights adviser contacts the household and offers an entitlement check. Where additional entitlement is identified, the adviser helps the household to make the relevant applications.

Organisations that might provide support

Depending on local arrangements, support might be provided by:

- local authority welfare rights or financial inclusion services;
- Citizens Advice Bureaux;
- commissioned advice organisations;
- housing associations or housing support providers;
- third-sector organisations; or
- specialist welfare rights services.

2. Reducing household costs

Potential needs

A household may have sufficient income to qualify for fewer forms of financial support but still struggle with essential living costs.

Needs might include reducing:

- energy costs;
- housing-related costs;
- Council Tax liability;
- childcare costs;
- travel costs;
- digital or communication costs; or
- other essential expenditure.

Types of support

Support could include:

- advice on available discounts, reductions and exemptions;
- Council Tax Reduction or other Council Tax support;
- energy advice;
- access to social tariffs;
- help with energy efficiency measures;
- childcare support;
- travel concessions; and
- advice about other locally available cost-reduction schemes.

Example offer

An assessment identifies high energy costs as a significant source of financial pressure. The household is referred to an energy advice service to check tariffs, available financial support and potential energy-efficiency measures.

Organisations that might provide support

These might include:

- local authority revenues and benefits teams;
- energy advice services;
- housing services and housing associations;
- financial inclusion services;
- childcare or family services;
- transport or concessionary travel services; and
- specialist third-sector organisations.

3. Debt and arrears

Potential needs

Financial pressure may result in difficulty meeting financial commitments or accumulating arrears.

These could include:

- Council Tax arrears;
- rent or mortgage arrears;
- energy debt;
- benefit-related debt or deductions;
- consumer credit;
- other priority or non-priority debts; or
- multiple debts that have become difficult to manage.

The presence of arrears does not by itself establish the cause or the appropriate response. Assessment is needed to understand the person's circumstances.

Types of support

Support could include:

- money advice;
- regulated debt advice where appropriate;
- help understanding liabilities and repayment options;
- affordable repayment arrangements;
- support to address priority debts;
- income maximisation alongside debt advice; and
- referral to appropriate statutory debt solutions or specialist advice.

Example offer

A household experiencing Council Tax arrears is offered a financial assessment rather than simply being treated as a recovery case. The assessment identifies unclaimed entitlement alongside several other debts and results in welfare rights and debt advice.

Organisations that might provide support

These could include:

- local authority money or debt advice services;
- Citizens Advice Bureaux;
- commissioned debt-advice organisations;
- housing providers;
- creditors' specialist support teams; and
- other regulated or specialist advice providers.

4. Energy and fuel poverty

Potential needs

A household may struggle to:

- afford sufficient energy;
- heat their home adequately;
- manage energy debt;
- understand tariffs or billing;
- access available energy support; or
- address poor energy efficiency.

Energy-related hardship can interact with income, housing condition, disability, health and household composition.

Types of support

Support could include:

- energy advice;
- income maximisation;
- tariff and billing advice;
- access to grants or emergency support;
- help addressing energy debt;
- energy-efficiency advice or improvements; and
- referral to specialist fuel-poverty services.

Example offer

A household identified as potentially experiencing financial pressure is found during assessment to be restricting its energy use because of cost. The household is offered specialist energy advice alongside an income-maximisation check.

Organisations that might provide support

Depending on local arrangements:

- council energy or sustainability services;
- housing services;
- housing associations;
- Home Energy Scotland or relevant energy-advice provision;
- welfare rights and financial inclusion services; and
- third-sector energy organisations.

5. Housing stability

Potential needs

Financial hardship may place housing at risk through:

- rent or mortgage arrears;
- difficulty meeting housing costs;
- risk of tenancy failure;
- threatened homelessness;
- unsuitable or unaffordable accommodation; or
- difficulty accessing housing-related financial support.

Types of support

Support could include:

- housing advice;
- homelessness prevention;
- tenancy sustainment;
- income maximisation;
- rent-arrears support;
- Discretionary Housing Payment where appropriate;
- support to access other housing-related assistance; and
- referral to specialist housing or homelessness services.

Example offer

A tenant showing early rent arrears is offered a conversation about their circumstances. Where financial hardship is identified, housing and financial inclusion teams work together to address both the arrears and their underlying causes.

Organisations that might provide support

These may include:

- local authority housing and homelessness services;
- housing associations and other social landlords;
- welfare rights and financial inclusion teams;
- housing support organisations;
- homelessness-prevention services; and
- specialist advice organisations.

6. Employment, skills and earnings

Potential needs

A household's financial circumstances may be affected by:

- unemployment;
- insecure or irregular employment;
- low earnings;
- reduced working hours;
- difficulty returning to work;
- skills or qualification barriers; or
- difficulty sustaining employment.

Employment is not always a route out of financial hardship. People may experience poverty while working, and employment-related support should reflect the person's circumstances and goals.

Types of support

Support could include:

- employability support;
- skills development or training;
- job-search support;
- support to enter or return to employment;
- in-work progression;
- support to sustain employment; and
- advice about the interaction between employment, earnings and benefit entitlement.

Example offer

Assessment identifies that a parent would like to increase their working hours but faces practical barriers to doing so. Financial inclusion and employability services work together to understand whether increased hours are realistic and what additional support may be required.

Organisations that might provide support

These may include:

- council employability services;
- local employability partnerships;
- Skills Development Scotland;
- Jobcentre Plus/DWP services;
- colleges and training providers;
- commissioned employability providers; and
- third-sector organisations.

7. Childcare and other barriers to employment

Potential needs

A person may want to enter employment, increase their hours or undertake training but be prevented by practical barriers.

These might include:

- availability or affordability of childcare;
- caring responsibilities;
- transport;
- disability or health-related barriers;
- digital exclusion;
- language or communication barriers; or
- lack of access to appropriate training.

These needs may only become apparent during assessment.

Types of support

Depending on the barrier, support might include:

- childcare or family support;
- help accessing funded childcare;
- employability support;
- transport assistance;
- digital inclusion;
- disability-related employment support;
- language or ESOL provision; or
- referral to specialist services.

Example offer

A parent initially contacted about income maximisation explains that lack of affordable childcare is preventing them from increasing their working hours. The support pathway therefore changes from purely financial advice to include childcare and employability support.

Organisations that might provide support

Potential organisations include:

- early years and childcare services;
- family support services;
- employability teams;
- education and training providers;
- transport services;

- digital inclusion programmes;
- third-sector organisations; and
- specialist support providers.

8. Immediate or crisis needs

Potential needs

Some people identified through a proactive initiative may already be experiencing an immediate financial crisis.

This could involve:

- inability to afford food or other essentials;
- no money available for energy;
- an immediate threat to housing;
- an unexpected emergency expense; or
- an acute change in circumstances.

Types of support

Support might include:

- crisis financial assistance;
- emergency food or essential items;
- emergency energy support;
- urgent housing assistance;
- immediate welfare rights or money advice; and
- referral to other emergency or statutory services where appropriate.

Example offer

A routine proactive contact identifies that the household has no money available for essential living costs. The planned assessment is therefore supplemented by an immediate referral to crisis support.

Organisations that might provide support

Depending on circumstances and local provision:

- Scottish Welfare Fund teams;
- local authority financial inclusion services;
- housing or homelessness services;
- emergency welfare provision;
- food and community support organisations; and
- other local crisis-support providers.

People may have several needs

The categories above should not be treated as separate types of households.

Someone identified because of one potential problem may have several interconnected needs.

For example:

Council Tax arrears identified

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Assessment

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Unclaimed benefit entitlement + energy debt + childcare barrier

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Income maximisation + energy advice + childcare/employability support

This is one reason SAVVI separates **FIND** from **ASSESS**.

Information used during FIND provides an indication that someone may benefit from support. Assessment establishes their actual circumstances and needs.

Repeatedly identifying needs that cannot be met locally can also reveal gaps in existing services or referral pathways. Record this learning so that it can inform **REPORT** and **IMPROVE**.

Map the local support landscape

The examples in this resource are starting points. During PURPOSE, map the support available in your area. For each relevant need, establish:

Need	Support available	Who provides it?	What is the offer?	How is it accessed?
Additional income	Income maximisation	Welfare rights service	Entitlement check and claim support	Direct referral
Energy affordability	Energy advice	Local energy advice provider	Tariff, debt and energy-support assessment	Referral
Debt and arrears	Money/debt advice	Advice service	Debt assessment and advice	Appointment/referral
Housing instability	Tenancy sustainment	Housing service	Housing assessment and prevention support	Internal referral

Also consider:

- eligibility criteria;
- geographic or population restrictions;
- referral arrangements;
- waiting times and capacity;
- accessibility and communication needs;
- what information needs to be shared;
- whether the person needs to give agreement or consent to a referral; and
- what happens if the service cannot meet the need.

This turns a list of available services into a usable support pathway.

Define the offer before identifying people

Before developing a method to identify people or households, be clear about what will happen when someone is found.

For example, there is an important difference between:

"We will identify households at increased risk of financial hardship."

and:

"We will identify households at increased risk of financial hardship and offer them contact from a financial inclusion adviser who can assess their circumstances, undertake an entitlement check and connect them to additional support where required."

The second describes an actionable initiative.

The availability and capacity of support should influence the scope of the initiative and, where necessary, how the cohort is prioritised.

Finding a large number of people is of limited value if there is no realistic capacity to contact, assess or support them.

Using this in a SAVVI initiative

During **PURPOSE**: **Vulnerability → Potential needs → Available support → Practical offer**

During **ASSESS**: **Potential risk → Contact and engagement → Actual need established**

During **SUPPORT**: **Actual need → Appropriate support → Referral or handover → Support received**

During **REPORT** and **IMPROVE**, consider whether:

- the needs found were those expected;
- additional or unexpected needs emerged;
- people successfully reached the support offered;
- services had sufficient capacity;
- referral pathways worked; and
- there were recurring needs for which suitable support was unavailable.

What you learn should feed back into the next iteration of the initiative.

Risk indicators help you find people who may benefit. Assessment tells you what they need. The support offer determines what you can do about it.