

Advice in Accessible Settings



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Background

One of the principles established in the benefit take-up strategy published in October 2021 is to *'bring services closer to people'*.¹ To deliver this, the Scottish Government, during the life of the current parliamentary term, has committed to increase the accessibility of advice services. This approach will *'maximise incomes, tackle the poverty penalty and improve wellbeing'*. Over £3 million has already been committed to supporting Welfare Advice and Health Partnerships which will allow individuals to access welfare rights and other advice in their GP Practice. Whilst this will effectively reach individuals who use primary care services, alternative settings may be required to maximise engagement with all priority groups.

The IS has reported on the multiple benefits delivered by offering access to money and welfare rights advice (hereafter referred to as advice) in locations that individuals already frequent and in which they feel safe and connected. Such locations are non-stigmatising and access to advice services can often be signposted or referred to by a trusted intermediary who works there. Most obvious of these are educational and primary care health settings.

There is evidence of the multiple benefits of delivering advice in schools and primary health care settings. The report on [Access to Welfare Rights in Schools](#) used a social value approach to demonstrate the impact of offering parents and carers access to advice services, as part of wider family and employability support, in their child's school. It found that delivering services in a school setting increased the likelihood of individuals seeking advice earlier, whilst also reducing potential stigma. This route to accessing advice services contributed to wider improvements in children's engagement and attainment at school, family relationships, and health and wellbeing. It also offered cost savings for public services and contributed to a reduction in child poverty.

Developing Welfare Advice and Health Partnerships delivers benefits to individuals by increasing accessibility, and contributes to both improved health and wellbeing and increased connectivity to other services. A social return on investment analysis identified the benefits of [embedding money and welfare rights workers in medical practices](#). Whilst a [study in 2017](#) conducted by the Glasgow Centre for Population Health, in which welfare rights advisors were placed in '[Deep End](#)' GP practices in Glasgow, highlighted that 85% of individuals and families seeking advice had never done so and would have been unlikely to do so were it not being delivered in an accessible, familiar and trusted setting.

1 [Social Security \(Scotland\) Act 2018: benefit take-up strategy - October 2021](#), gov.scot (www.gov.scot)

It may also be helpful to consider what is meant by 'accessible'. Increasingly local authority funded advice services are not provided from council offices or high street locations. In tandem with an improved digital offer, services are being offered from community-based settings or through home visits. As yet, delivery of face to face services, across many sectors has not reached pre-pandemic levels, and in the case of many advice services is unlikely to do so again.

Accessible advice services can mean different things to different people. For some individuals services delivered on line out with office hours would be most accessible, for others a home visit works best and the preferred choice of another individual may be advice in the local doctor's surgery. From a service user perspective these delivery approaches- and many others would offer 'accessibility'.

Whilst not wishing to lose sight of the wider context, accessibility in this analysis is considered in relation to community-based settings.

Purpose

The purpose of this report is to highlight the ways in which local authority funded services in Scotland are delivering advice in accessible settings and their plans for future development. It seeks to demonstrate the diversity of approaches taken to make advice services more engaging and easier for individuals to use.

Process

To identify the extent to which local authority funded advice services were delivering advice services in a variety of accessible settings, a survey was distributed to all local authority leads in Scotland's 32 councils. The survey was open between April and June 2022.

Responses were received from almost half of Scotland's local authorities and included large and small authorities, covering urban and rural areas. Although fairly representative and having a 50% response rate, a degree of caution must be exercised in relation to the conclusions that can be drawn as individual local authorities function autonomously.

As well as identifying the current position (at that time) and range of approaches taken, the survey also aimed to gain a wider understanding of planned developments and to identify any barriers to implementation. A copy of the survey is attached at Appendix Eleven.

Respondents were asked if they would take part in one to one interviews and these are included as case studies in the Appendices at the end of this report. Interviews took place with representatives from ten local authorities which were broadly representative of the diversity that exists in Scotland in terms of geographical area covered and population size.

Findings

1. Current provision

(i) Locations in which accessible services are delivered

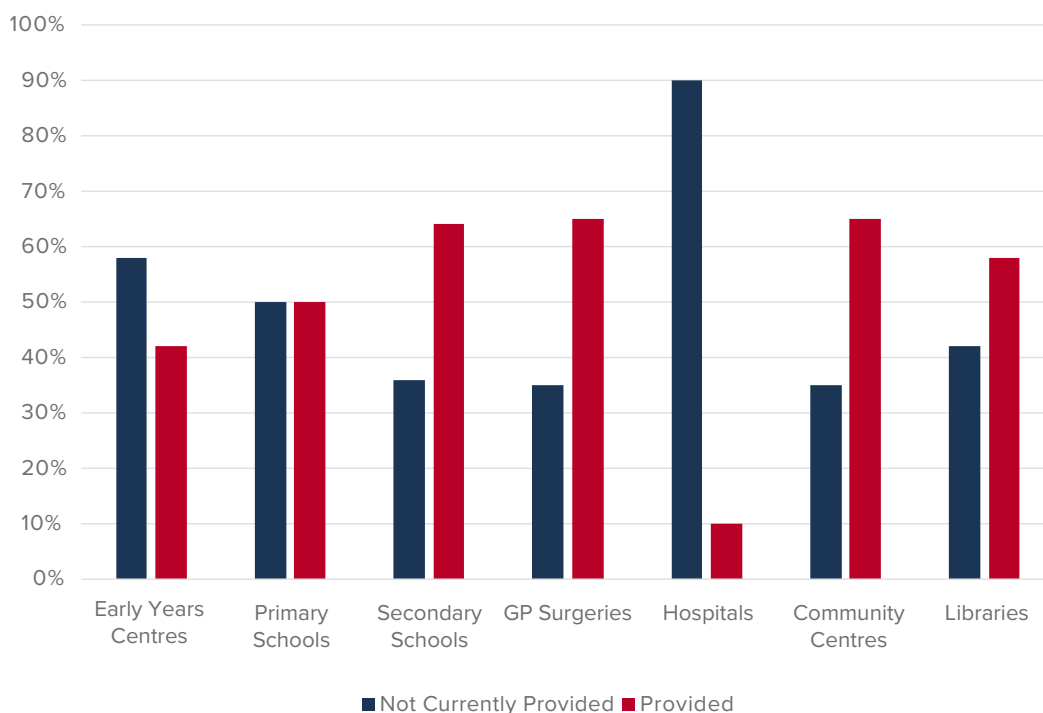
The results in relation to location are displayed in Figure One. The most common location in which participants reported that accessible or community-based advice services are provided is secondary schools, closely followed by GP Surgeries and community centres. There is evidence that, with the exception of hospitals and Early Years Centres, around 50% of face to face advice services funded by those local authorities which responded to the survey are currently provided in an accessible setting. It should be noted that access to face to face advice services have reduced markedly following the pandemic. This was evidenced in previous research carried out by the IS.² Fewer contacts are made face to face and there is much greater use of digital routes.

As one local authority commented,



“before the pandemic 90% of advice was provided face to face and 10% by phone or digital routes, those figures are now reversed.”

Figure 1: Location from which advice services are provided



² https://www.improvementservice.org.uk/_data/assets/pdf_file/0021/38181/impact-on-advice-service-users-of-increasing-the-use-of-digital-access-routes.pdf

(ii) Working with the third sector advice agencies

The type of advice provider delivering services in each of the accessible locations identified varies. 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. In contrast, in Inverclyde Council local authority funded advice services are provided solely by the Health and Social Care Partnership. Each local authority determines the best way to provide advice services.

More generally, local authorities invest significantly in third sector services.

In 2021/22 local authorities in Scotland funded 25 internally delivered money and welfare rights advice services and externally commissioned a further 63 services.³

This pattern of investment and delivery is similar in relation to the provision of accessible services. However, it is interesting to note that efforts seem to be being made to develop a joint approach to service delivery. It would appear that in some cases when a decision has been made to extend services into an accessible location there is discussion and agreement on which organisation or agency would be best positioned to provide these advice services.

In addition, some local authorities have worked with third sector organisations to jointly determine where advice services are most likely to be needed. For example, Dumfries and Galloway Council stated,



“We are currently completing a joint overview and review of the locations within our Region where the highest levels of support are required, and Dumfries and Galloway Citizens Advice Service Drop In Surgeries will again be started to help to meet the needs throughout our community. This will be based in community centres and locations throughout our Region (e.g. village halls, church halls etc)”

Local authorities were asked to indicate locations in which services were provided by both in-house teams and third sector organisations. Within each of these locations different organisations will provide services. An example of this is Dundee City Council (more details in Appendix Nine) where services are provided by both in house local authority advice services and the third sector organisation, Brooksbank, to individual GP Practices.

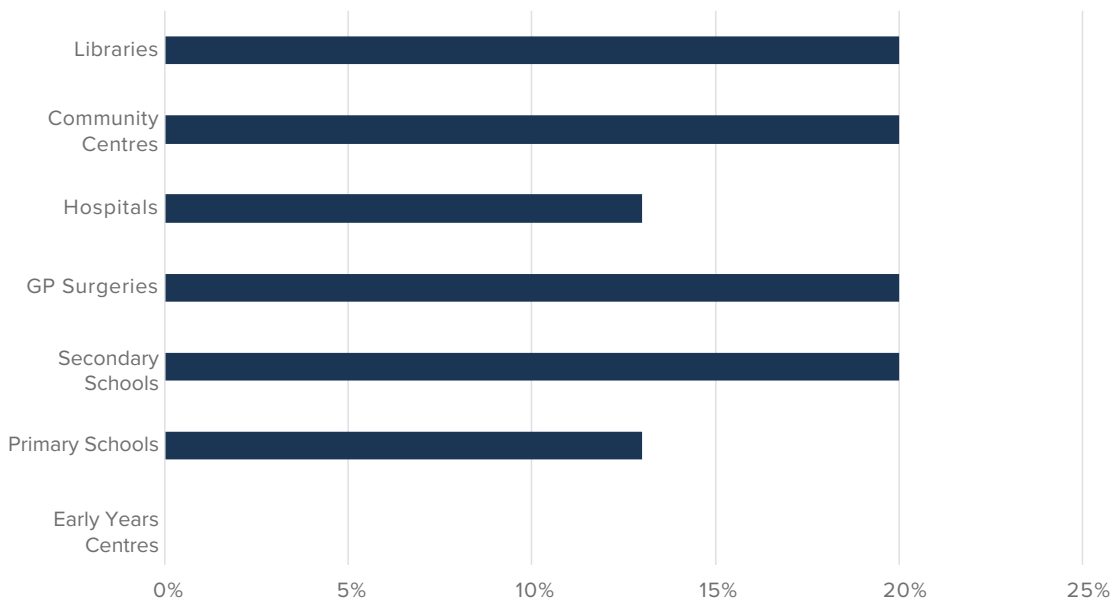
³ https://www.improvementservice.org.uk/_data/assets/pdf_file/0008/31004/capmrf-annual-report-2020-21.pdf

East Ayrshire Council (more details in Appendix Ten),



“are in discussions with Lemon Aid Fuel Poverty Service regarding providing a community outreach service throughout East Ayrshire. Also in discussions with local CAB regarding a fuel poverty advisor being located in the local hospital to assist those individuals with medical conditions that are more susceptible to fuel poverty conditions such as respiratory conditions, COPD etc to ensure that they are able to keep their home warm.”

Figure 2: Locations in which advice services are provided jointly by inhouse and external services



All responding local authorities indicated that consideration was being given to how best to provide advice services that are accessible. This is being done using various approaches depending on local needs, priorities and challenges.

(iii) Approaches adopted in rural areas

In local authorities with large rural areas it can be very difficult to place advice workers in local communities. To try to overcome this challenge in East Lothian Council (more details in Appendix Two) the focus is on training the community facing workforce who are based in accessible locations such as schools, GP surgeries, and community centres and building networks, whilst in Highland Council (more details in Appendix Three) the emphasis is on partnership working.

“East Lothian Council (ELC) is making advice services more accessible by ensuring that professional support staff across a range of disciplines and sectors who have established relationships with individuals are aware of the ‘trigger’ points at which a referral should be made for support from the Financial Inclusion Team.

The Financial Inclusion Team in ELC builds networks with DWP, Social Security Scotland and the third sector to ensure that our service and referral process is known to their staff. The team will also attend community groups to raise awareness of the team and the service offered. The team also have a dedicated Macmillan service and work with NHS Community Link Workers and the newly launched Improved Cancer Journey.”

“Highland council uses a partnership approach to deliver accessible advice across the large geographical area it covers”

A further option is to establish robust referral pathways and this approach has been adopted in Dumfries and Galloway Council.

“We are currently working with NHS Dumfries & Galloway, Dumfries and Galloway Citizens Advice Service and our Council’s Financial Wellbeing and Revenues Services to deliver a new referral system for direct support from NHS Patients to both of these advice providers. This is one of our many projects which will be delivered through our new Dumfries and Galloway Poverty and Inequalities Partnership Action Plans”.

(iv) Impact of the pandemic

Before the pandemic several local authorities offered wide ranging access to advice which had to be stopped as a result of public health measures and, as at August 2022, not all access routes had opened up again. This can be for a variety of reasons including: concerns about the pandemic and COVID -19 variants; availability and accessibility of community spaces (many of these have also been impacted by the pandemic) and capacity issues.

Stirling Council, (more details in Appendix Eight)

“have recommenced outreach in our local foodbanks and recovery cafes and plan to recommence outreach in schools, hospitals and GP surgeries as soon as it is safe to do so.

We are also working with our Communities Teams and local partners to build-up outreach sessions across the Stirling Council area; in both urban and rural communities.”

Pre-pandemic, Highland Council

“regularly undertook a variety of initiatives involving partners in Highland to address health inequalities and maximise household incomes for hard-to-reach groups. For example, welfare support officers were co-located in GP surgeries, drug and alcohol drop-in centres, school holiday hubs, senior citizen lunch clubs and foodbanks to offer welfare advice and income maximisation services. In addition, the Council has been involved in innovative approaches with partners to deliver projects which aimed to address inequalities. As services return to normal - post pandemic - this will be looked at again with a view to restarting.”

Many local authorities are providing services in several accessible locations at the same time whilst others have decided to focus, at least initially, on one area. In many cases this is in a health or educational setting.

(v) Accessible services in educational settings

Whilst many local authorities are already providing access to advice services in educational settings this is being achieved using different approaches.

“Falkirk Council (more details in Appendix One) currently provides budgeting and debt advice to young people aged 16 to 25 and local parent groups at Falkirk High School and in community settings across the area.”

“In schools in Glasgow City Council (more details in Appendix Four) advice has been significantly extended and from March 21, with one exception, advice was provided in all secondary schools.

At present the service is provided in two of Glasgow’s 141 primary schools. The most significant barrier for further expansion is the level of additional resource that would be needed. Primary schools and early years centres vastly outnumber secondary schools and a more targeted approach to providing access to advice would be required”.

In South Lanarkshire Council advisors are currently, or planning, working in partnership across the full range of education settings - early years centres,

primary schools, and secondary schools. (more details in Appendix Seven)

A similar approach has been taken by East Ayrshire, although on a limited pilot basis, which is-

“undertaking a pathfinder project based at Loudoun Academy cluster which includes providing welfare rights provision in the secondary school, cluster primary schools and early years centres. This pathfinder has been running for 6 months and we would be hoping, if successful, to expand this project to ALL our educational establishments”

East Renfrewshire Council’s Money Advice and Rights team plan to run a pilot of embedding Welfare Rights into two local primary schools within the areas with high SIMD.⁴

Shetland Council are supporting their local Citizens Advice Bureaux to deliver services.

“Our Anchor project links families up to our CAB - this project currently operates in a number of primary and secondary schools, and will expand”.

(vi) Accessible services in primary care settings

As has been mentioned, advice in GP Practices, many supported by the Scottish Government funded Welfare Advice and Health Partnerships Test and Learn Programme has resulted in increased numbers of services being provided from these settings. There are currently 150 GP Practices in areas experiencing poverty and deprivation participating in the programme - over half are located in Glasgow. The Programme has been expanded to include a further 30 GP Practices in rural and island communities.

Aberdeenshire:

“As well as placing Money Advice & Welfare Rights Officers within GP practices we also have two posts working alongside other organisations. One within a group that helps marginalised communities and another in an organisation that has a foodbank as well as providing support and advice to the community!”

4 <https://simd.scot/>

(vii) Accessible services in multiple settings

Advice services are ‘hub’ services and both make and receive referrals and in so doing connect individuals to other public and third sector services. The additional value they offer in doing this is often not recognised and acknowledged.

Many examples were provided of advice services in multiple locations. Although a few are outlined below, as can be seen from the case studies, most authorities have taken a person-centred approach.



“Inverclyde HSCP are taking services out into communities and providing access to meet individual needs and preferences in a range of ways.” (more details in Appendix Five)

In Stirling Council,



“Our Thrive to Maximise Project delivers outreach work in early years, primary and secondary schools, and there is income max provision in GP surgeries (pre-Covid). Our Forth Valley Macmillan Money Matters Service provides outreach (pre-Covid) in the Oncology Unit at Forth Valley Royal Hospital. Both the internal team and Stirling CAB provide outreach at community centres and libraries”

Data provided by East Renfrewshire Council provides a good illustration of the extent to which accessible services are offered and the partnership approaches adopted.

Figure 3: Locations and service provider in East Renfrewshire Council

| Location | Service Provider | Number |
|---------------------|------------------|--------|
| Early Years Centres | In house | 5 |
| Primary Schools | In house | 3 |
| Secondary Schools | Combination | 3 |
| GP Surgeries | Third Sector | 5 |
| Hospitals | - | - |
| Community Centres | Combination | 5 |
| Libraries | Combination | 1 |

North Ayrshire Council (more details in Appendix Six) delivers welfare rights advice in a wide range of settings and the final decision on preferred route is left to individuals.



“Welfare Rights Officers (WRO) provide support on an ‘agile’ basis and there are a variety of ways in which the service can be accessed. This includes direct delivery from a community base (schools and GP Surgeries) providing a dedicated WRO to other council teams (Early Learning Centres) or offering outreach support to third sector organisations such as foodbanks (funded by the Trussell Trust)”

Money Matters service which delivers welfare rights advice includes telephone advice, office appointments, home visits and appointments wherever the client chooses.

We also attend promotional events HSCP, Council, NHS, Community events, etc.”

2. Barriers

Based on the responses from survey participants it was possible to identify three areas that act as barriers to introducing accessible advice services in community settings.

These are:

- ▶ Impact of the pandemic and continued uncertainty
- ▶ Lack of funding
- ▶ Rurality

In many instances more than one of these barriers was operating at the same time to inhibit the introduction or expansion of accessible services.

Also mentioned by some respondents was difficulty in making contact and establishing relationships with relevant professionals - particularly in educational settings. The Improvement Service will try to overcome this by producing a briefing paper for ADES (Association of Directors of Education in Scotland).⁵

Glasgow City Council also highlighted the challenges for supporting individuals whose first language was not English.

Although not mentioned specifically in this context, in general terms, there are issues in recruiting and retaining staff with the necessary skills. This remains an ongoing issue across the advice sector.

⁵ <https://www.adescot/>

“A further challenge, although less problematic, relates to the demographic profile of service users. As a significant number of service users come from Black & Minority Ethnic (BME) backgrounds many do not have English as their first language. In the majority of cases, this has not proved too challenging as in many cases their child facilitates initial contact and an interpreter can be used in any subsequent meeting. Despite this, GCC is investigating producing its information leaflets in multiple languages with support from third sector partnership organisations to ensure that cultural sensitivities are respected.”

(i) The impact of the pandemic and cost of living crises

This was the most frequently mentioned obstacle to providing community-based advice services. The pandemic has had a major impact on all aspects of advice services – from how services are delivered to who accesses them. This uncertainty about future demand for advice in relation to the characteristics of individuals seeking advice, the type of advice needed and the preferred route to access advice continues. All that can be said with some certainty is that demand for advice will continue. As was the case with pandemic, the cost of living crisis has resulted in demand for advice from individuals who have never previously had the need to access these services.

Stirling Council stated,

“Covid is still a barrier, as some community space is still not available or is no longer suitable; and with rising Covid numbers, some members of the public still don’t feel safe accessing face-to-face services”

This was supported by East Renfrewshire Council,

“Covid has been the main barrier to providing community-based advice”

(ii) Funding

Funding for advice continues to be challenging. Local authority budgets are increasingly stretched by having to satisfy identified priorities, implement pandemic recovery and renewal strategies, cope with rising inflation and the cost of living crisis.⁶ As advice is not a statutory service funding is not protected.⁷

6 https://www.audit-scotland.gov.uk/uploads/docs/report/2022/nr_220525_local_government_overview.pdf

7 <https://www.cosla.gov.uk/news/2020/february-2020/independent-report-shows-need-for-real-investment-in-local-government>

East Ayrshire Council commented,

“*(financial barriers) to be able to employ sufficient staff, particularly in rural communities and with one of our own projects, uncertainty over future funding. i.e. a replacement for ESF funding”*

(iii) Rurality

There are many barriers to providing accessible advice in rural and island communities yet there is a recognised need for advice. People living in rural areas already spend 10% – 20% more on everyday essentials than their urban counterparts.⁸ Living in a rural area is one of the risk factors for fuel poverty and with the rise in fuel prices this situation is likely to become exacerbated.

The geographical distances involved in accessing services can require significant travelling time and access to public transport can be variable. Delivering services digitally to address this deficit is not always an option as internet connections can be limited and unreliable.⁹

In East Lothian Council,

“*Community based work can be time intensive, due to travel. East Lothian is a large area and travel for community-based work can be up to one hour including return. At the moment there is a high demand for our service and the time used travelling can be spent working with existing referrals”*

Whilst in Highland Council,

“*Balancing policies which prioritise economies of scale whilst tailoring services to meet the requirements of sparsely populated rural areas with residents with diverse needs, although not new, continues”*

“The main barrier is geographical (...) it is not always possible for us to provide the service in every area. Public transport also varies and makes it difficult for people to reach the service.

In Aberdeenshire Council,

“*We are relying more on technology than ever before. We are finding that poor internet connection is a barrier for people to*

⁸ https://www.scotphn.net/wp-content/uploads/2019/07/Mauve_paper_-_rurality.pdf

⁹ <https://www.gov.scot/publications/rural-scotland-key-facts-2021/>

access the services online. Also people do not have the skills to use technology”

Interestingly one respondent suggested that improving accessibility might act as a barrier to seeking advice as it could limit confidentiality. Dumfries and Galloway posited,

“*“Due to the very rural nature, there could be issues in relation to the anonymity of any local resident calling into a community location where they could be viewed by other members of the local community which could lead to increased stigma in the future.”*

3. Benefits

Respondents were invited to comment on the advantages of delivering advice services in accessible settings in comparison with more traditional locations. It was suggested that there were multiple benefits for both service users and advice providers.

Offering access to advice in a community-based setting raises the visibility and profile of the service which addresses one of the existing challenges to accessing services namely that people do not know where to seek advice.

Providing advice to individuals, particularly to those who are vulnerable, requires a relationship based on trust to be established and this is often easier if the service is delivered in a safe and “familiar setting”.

“*“Less daunting for clients accessing services in places where they feel comfortable “-*

It reduces the barriers to accessing support by providing a single access point and improves engagement levels.

“*“It allows overall welfare issues to be addressed with financial wellbeing being part of this process without onward referral and appointments at other venues on further dates that may not be attended”.*

There can be reduced costs to individuals as the need to travel to access services is reduced.

In addition, service users have a greater choice about how best to access services in a way that meets their needs.



“Not missing clients who cannot access services in traditional locations. For example, clients with: caring responsibilities, mental health issues, issues leaving the house etc”

For advice providers this approach can result in *“more effective partnership working with other services”*.

4. The future

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

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

There are many examples of innovative approaches that seek to engage with individuals and ensure that they are able to access services. A few are outlined below and illustrate the creative approaches to improving access to advice services that are being provided. Further examples can be found in the appendices attached to this report.

(i) Inverclyde Council is seeking to offer a wide variety of digital access routes and to develop new approaches to reaching marginalised individuals.

Inverclyde HSCP are seeking to improve engagement – including reviewing how this can be maintained particularly for people with chaotic lifestyles.

The service is also seeking to enhance their digital offer and make it easier for individual use.



“WhatsApp offers benefits as a way of communicating as individuals do not feel pressured to reply immediately or within the usual ‘9 to 5’ work schedule. It also provides a way to upload documents and use e-signatures”

ii) In South Lanarkshire the Money Matters Advice service is developing access routes to advice in a wide range of settings including early years centres, primary and secondary schools and foodbanks. It is also seeking to incentivise individuals to access advice.

An example of the creative approach adopted relates to exploring the establishment of

“*a Financial Wellbeing Support Fund to encourage and incentivise individuals to seek financial advice from our own Money Matters Advice Service and the four South Lanarkshire Citizen Advice Bureaux. After an initial meeting with an advisor, eligible individuals will receive a £100 one off payment to help pay bills and meet living costs. Should the individual return for subsequent appointments they will receive further payments until a maximum sum of £250 has been reached. The rationale for this approach is that offering incentives is likely to result in early intervention and increased engagement with advisers which, in the longer term, will improve individual outcomes and reduce public sector.”*

(iii) East Ayrshire are seeking to use the findings from an evaluation of a pathfinder to scale up services in schools

“*The pathfinder project is based at Loudoun Academy cluster and includes providing welfare rights provision in the secondary school, cluster primary schools and early years centres. This pathfinder has been running for 6 months and we would be hoping to expand if it is successful”*

(iv) Dundee City Council have set up systems to offer a single access point to services

“*Dundee has set up a CONNECT team, whose main role is to support income maximisation. Pre-pandemic a regular drop-in service was widely available at a range of community-based wellbeing groups and drug and alcohol services. The team also work in partnership, and can arrange appointments, with other services that provide adult learning, health and lifestyle support, energy advice, benefit appeals, money advice for debts, carers, housing, Credit Union, Dundee employment services and many other local initiatives.”*

(v) Stirling Council have connected advice services to employability and health as part of a wider programme

“*Stirling Council offers access to money and welfare rights and employability advice alongside family and health and wellbeing support through a dedicated programme – ‘Thrive to Maximise’.*

Initially, these services were mainly accessed and delivered through digital routes; following either a self-referral, or referral made by a range of partner organisations or council

services. However, the current focus is placed on increasing visibility in communities and building relationships.

The ‘Thrive to Maximise’ programme connects closely and supports access to the ‘Thrive to Keep Well’ programme which takes a health and wellbeing approach and includes offering group sessions in accessible locations such as community hubs and health centres. Currently, some of the group sessions being offered through the ‘Thrive to Maximise’ Programme seek to address the cost of living crises by supporting individuals to develop financial wellness.”

Conclusions

All local authorities that responded to the survey indicated that they were currently providing, or intending to provide, either directly or through funding third sector organisations, advice in accessible locations. The variety of ways in which this has been achieved are outlined in this report. There is no standard approach and each local authority is seeking to improve access to advice services in a way that meets local needs, priorities and resources.

Third sector partnerships in many areas are well established and working effectively. There is some evidence of initiatives that involve multiple stakeholders although work is still required in relation to engaging service users.

Point One: Mapping service user journeys to establish the effectiveness of the new/planned access routes to face to face advice services from individual perspectives may improve the knowledge base. This should be considered in the context of improved digital access.

This report illustrates where, and how, several advice services are being provided but more information is required on a Scotland wide basis.

Several local authorities have already stated that they will no longer be providing services from council offices and staff will be based in communities or working from home or indeed a blended version of both. Increasingly staff have the tools, support and confidence to work on an agile basis.

Advice services provided in GP Practices have been mapped on a Scotland wide basis and it would be helpful to do the same with provision in other settings. This would enable an assessment to be made of the extent to which access to advice services is being offered on a consistent basis. It may also allow areas in which there may be gaps to be identified. The findings could be used to share and replicate effective practice.

Point Two: Increased information on a Scotland wide basis on how and where advice services are being provided would enable evidence informed decision making in relation to investment decisions.

The barriers to extending services have been identified as the pandemic, funding and rurality. All respondents stated that advice services had been significantly affected by the pandemic in relation to both demand and the way access to services was provided. In many cases with increased digital use and a reduction

in the number of face to face contacts the delivery of advice services has returned to the same form in which it was offered pre-pandemic. This will vary from area to area as indeed the rate of recovery from the pandemic varies. Many local authorities used COVID-19 recovery funding to improve access to advice services and it is uncertain how these services will be maintained in future years when this funding ceases. The 'cost of living crisis' and uncertainty about the extent to which demand for advice will increase and from whom demand will come are also unknown factors that will impact on future service planning and delivery.

Initiatives to increase internet access will help address rural issues but are not by themselves solutions.¹⁰ Difficulties with offering face to face access to limited numbers of individuals in large geographical areas will remain.

This analysis has demonstrated that local authorities are committed to offering innovative person-centred advice services, in many instances in partnership with others. If additional resources are available it would be most efficient and cost effective to use them to support, develop and replicate existing approaches that are working well.

Point Three: In determining how best to allocate resources consideration could be given to addressing identified barriers, supporting existing initiatives and expanding effective practices.

Across Scotland pioneering approaches are being tested, developed and delivered. The results should be shared and, where appropriate, adapted and replicated. This already occurs to an extent through existing forums and networks. It would be useful to develop a process that enables information and examples of effective practice across the advice sector to be shared in an independent and impartial way. Whilst the IS can help support this development a more collaborative approach would have greater impact.

Point Four: Develop a collaborative process, involving all sectors, in which examples of effective practice are identified and shared would improve outcomes.

¹⁰ <https://www.gov.scot/publications/a-changing-nation-how-scotland-will-thrive-in-a-digital-world/pages/part-one-people-and-place/>

Appendices

Appendix One

Falkirk Council

Falkirk Council currently provides budgeting and debt advice to young people aged 16 to 25 and local parent groups at Falkirk High School and in community settings across the area. The possibility of extending services into GP Practices is being explored.

Approach to offering accessible services

Since September 2021, Falkirk council has provided access to advice services at Falkirk High School on a face to face basis to young people and parent groups. This has been extended to include community settings across the area. Services are funded by the council's 'Employment Training Unit' (Scottish Government Young Person Guarantee) and delivered by a debt adviser & income maximisation officers based in the Community Advice Services team.

Initially support was targeted at young people aged 16-25 which included school leavers. One to one sessions are offered at the school and are designed to help with advice on income maximisation and information on living costs and budgeting support. Individuals taking part can now receive additional support by attending a weekly drop-in service in Grangemouth Municipal Chambers.

Based on the success of the approach, the project was extended to offer support to parent groups. Group sessions take place in three community centres and two school locations. It is worth noting that many individuals attending the parents group sessions also have children in primary school. This highlights the potential reach of offering advice in accessible settings.

“(the) Current work being delivered has been a huge success and invaluable to parents”

Young people can arrange face to face appointments facilitated by staff in the Employment Training Unit and schools. Sessions for parents' groups are targeted at those parents whose children are registered for free school meals.

Currently the barriers to increasing the number of accessible locations offering are a lack of resources and, in the case of schools, the need to establish trusted relationships with school staff.

The local authority is very open to adopting innovative approaches. Options being considered include increased partnership working with third sector

organisations and considering alternative approaches to providing access to advice in primary schools.

For further information, contact Kenny Bowie: kenny.bowie@falkirk.gov.uk

Appendix Two

East Lothian Council

East Lothian Council (ELC) is making advice services more accessible by ensuring that professional support staff across a range of disciplines and sectors who have established relationships with individuals are aware of the 'trigger' points at which a referral should be made for support from the Financial Inclusion Team.

Approach to offering accessible services

The Financial Inclusion Team are aiming to offer training to the community facing workforce in accessible locations such as schools, GP surgeries, and community centres. This training, it is hoped, will focus on ensuring that workers in contact with people facing potential debt or financial hardship are able to recognise the signs, ask relevant questions, and subsequently make referrals to the specialist advisor team. The team, where appropriate, offers face to face meetings, or telephone appointments to discuss issues and potential solutions in more depth.

Although advice services are not currently situated, or planned, in accessible community settings; the Financial Inclusion Team tries to attend community events to raise awareness of the services on offer.

Initial access to advice services is achieved through direct contact by phone, or through referrals. Subsequent contact will then be made by phone, email or organising a face to face meeting. No discernible drop in openness or establishing trust has been identified by individuals' use of digital channels with efficiency and convenience being highlighted as desirable, and in some cases, preferable.

The team delivers its support in conjunction with other services at ELC, such as homelessness and housing, as well as partnerships with community link workers and Macmillan Cancer Support. Efforts are made to engage with services targeting vulnerable people and individuals who may need additional support. Participating in existing networks, and developing new ones, is at the centre of the approach taken.

COVID-19 significantly impacted how the service operated from being largely appointment-based prior to the pandemic to shifting focus to digital and telephone methods for conducting services. Since then, there has been a reduction in digital video conferencing due to perceived issues with compatibility between different systems and potential for digital exclusion of services.

Whilst the service would like to expand into community-based service provision this is not feasible within existing resources.

“East Lothian is a large area and travel for community-based working can take up a lot of time. At present there is a high demand for our service and the time used for travelling can be spent working with existing referrals. We aim to target the most vulnerable groups actively and develop good communications with community-based services”

So far, the feedback provided has been very positive in relation to the support offered by the Financial Inclusion Team. However, with staffing limitations hindering expansion there is limited additional capacity to increase accessible service provision by the team themselves. As a result, future plans are aimed at increasing the level of training and understanding amongst the community facing workforce in pre-existing accessible settings. This will improve the service to individuals by enabling trusted intermediaries to provide better initial advice regarding next steps and possible onward referrals to the financial inclusion team.

For further information, contact Keith McDonald: kmcdonald1@eastlothian.gov.uk

Appendix Three

Highland Council

Highland council uses a partnership approach to deliver accessible advice across the large geographical area it covers. Prior to the COVID-19 pandemic, welfare support officers were present in GP surgeries, drop-in centres, school holidays hubs, lunch clubs, and foodbanks and it is hoped to resume such services at some point.

Approach to offering accessible services

Highland Council formed innovative partnerships to improve access to advice services. Examples include, offering information about eligibility for free TV licences and other benefits when vaccination clinics were operating and targeting advice in schools to recipients of free school meals. This was achieved as a result of good connections with NHS Highland and local GP Practices and head teachers in education services respectively.

“Pre-pandemic, the Council regularly undertook a variety of initiatives involving partners in Highland to address health inequalities and maximise household incomes for hard-to-reach groups. For example, welfare support officers were co-located in GP surgeries, drug and alcohol drop-in centres, school holiday hubs, senior citizen lunch clubs and foodbanks to offer welfare advice and income maximisation services.

Example One

During winter 2019/20, the Council’s Welfare Support Team (WST) worked in partnership with NHS Highland Health Improvement Team to increase the uptake of Pension Credit Guarantee Credit especially for those households aged 75yrs+. Health Improvement identified the GP practices with the largest proportion of the Highland population aged 75 years and over who were living in areas considered to be amongst the most 20 percent deprived in Highland. Whilst the annual winter flu vaccination campaign was being undertaken, the Welfare Support Team attended the identified vaccination centres to engage with the cohort identified as being the most vulnerable. A total of 313 people were approached, of which 93 people had underclaimed their entitlements. Once claimed, pension credited opened the gateway to free TV licensing.

Example Two

The Financial Inclusion project was established to ensure pregnant women and parents of young children in Highland were routinely asked by their Health Visitor about money worries and when appropriate, were offered a referral to a welfare service that was accessible, timely and sensitive to women's and families' individual needs. By December 2021, 90% of Health Visitors in Highland were confident using the referral pathway to the Highland Council Welfare Support Team. This approach is now being rolled out across Highland."

Previous partnerships with NHS trusts and social support units, whilst in place, have still to be reinstated to the same extent. This has led to fewer referrals related to health issues.

Highland council have offered summer holiday childcare and creche groups within schools. Aimed at children's parents – the idea was to facilitate adult learning and work taster sessions as well as offering family welfare advice and income maximisation.

Currently teachers are encouraged to make independent referrals to the council financial advice team.

The focus is on maximising the income generated for local communities through a range of direct and indirect funding approaches.

Due to the nature of Highland demographics and geography, local CABx are well placed to offer tailored advice services in their area. The council has its own financial support team that works on an appointment basis using online approaches and telephone. The COVID-19 pandemic ended Highland council's face to face contact and this route to advice has only recently started again.

To increase accessibility in the short term, the local authority has produced an easy to follow 'Money Matters' online leaflet. This sets out a step by step process, including contact details, that can be used by anyone experiencing financial difficulties.

Currently the main barriers to re-establishing accessible services are funding shortages and the difficulty in expanding such schemes over the large geographical area covered by Highland council.

For further information, contact: Gavin Munro: Gavin.Munro@highland.gov.uk

Appendix Four

Glasgow City Council

Glasgow City Council (GCC) featured as a case study in the Improvement Service's report on 'Access to Welfare Rights in Schools' published in September 2021. This outlined the approach taken by Greater Easterhouse Money Advice Project (GEMAP) in delivering advice in four secondary schools.

GCC, in partnership with Glasgow Health and Social Care Partnership, is supporting access to welfare rights advice in 85 GP Practices.

Context

Advice in schools has been significantly extended and from March 21, with one exception, advice was provided in all secondary schools. This brings the current total to twenty-nine participating schools which are supported by nine financial inclusion support officers located within Money Matters, and three local Citizens Advice Bureaus (CAB), Glasgow North West CAB, Greater Pollok CAB and Bridgeton CAB. All are third sector organisations.

Approach to offering accessible services

Parents and carers are contacted in the participating secondary schools through the distribution of the "Support for Families" Booklet outlining various financial support services available. Whilst messaging initially focussed on free school meals, educational benefits etc, as increasing numbers of parents became in receipt of such benefits a more nuanced approach was required and more direct messaging around universal credit, energy advice etc. now takes place too.

Face to face advice is provided by the financial inclusion officer team, made up of nine different officers provided in equal numbers by Money Matters, GEMAP, and local CABx. Pupils can also access services as well as their parents and carers

Partners meet on a regular basis to ensure there is a shared approach to delivery and that best practice is shared. All providers offer up to, and including, Type III welfare advice and debt advice. In addition to this direct referral pathways exist to employability organisations and other services such as fuel advice. To date c£2.5 million in financial gains have been realised. As well as the financial benefits between 79-80% of service users surveyed reported clients feeling "less worried financially" after receiving the service.

Currently the service is funded by the council using Scottish Government

COVID-19 support grants. This is set to continue for one further year with funding to continue being provided by GCC.

At present the service is provided in two of Glasgow's 141 primary schools. The most significant barrier for further expansion is the level of additional resource that would be needed. Primary schools and early years centres vastly outnumber secondary schools and a more targeted approach to providing access to advice would be required. To support this the council is in the process of securing data sharing agreements with the Department for Work and Pensions (DWP) and Social Security Scotland to enable individuals who may not be claiming the benefits to which they are entitled to be identified.

A further challenge, although less problematic, relates to the demographic profile of service users. As c55 % of service users come from Black & Minority Ethnic (BME) backgrounds many do not have English as their first language. In the majority of cases, this has not proved too challenging as in many cases their child facilitates initial contact and an interpreter can be used in any subsequent meeting. Despite this, GCC is investigating producing its information leaflets in multiple languages with support from third sector partnership organisations to ensure that cultural sensitivities are respected.

For further information, contact: Gary Devine: gary.devine@glasgow.gov.uk

Appendix Five

Inverclyde HSCP

Inverclyde HSCP are adopting a person-centred approach to offering accessible advice services in their area. This involves taking services out into communities and providing access to meet individual needs and preferences in a range of ways. The HSCP are seeking to improve engagement – including reviewing how this can be maintained particularly for people with chaotic lifestyles.

Approach to offering accessible services

The HSCP have recognised that the way individuals want to access advice has changed. Before the pandemic, 90% of contact was made using face to face, however, that position has now reversed and 90% of engagement takes place using digital methods.

“People now prefer to engage digitally”

The HSCP delivers a project ‘Attend Anywhere’ funded through Scottish Legal Aid Board’s Debt Advice Journey Programme which seeks to support access to advice - particularly for individuals who may be at risk of losing contact and disengaging. A dedicated worker acts as an intermediary between the individual and wider advice services. Described as a “dovetail” approach, the worker seeks to build rapport with individuals by offering advice gained from relevant specialists, rather than signposting and risk losing engagement. In this way, a trusting relationship can be established. Initial contact is made by phone and text but thereafter the form communication takes is entirely up to the individual, be that phone calls, video conferencing, or SMS and instant messenger services such as WhatsApp. This ensures that engagement continues in a way that best meets an individual’s needs.

“Most people communicate through WhatsApp as it can be accessed through the internet rather than requiring phone credit”

WhatsApp offers benefits as a way of communicating as individuals do not feel pressured to reply immediately or within the usual ‘9 to 5’ work schedule. It also provides a way to upload documents and use e-signatures

To ensure that individuals are supported and engaged the ‘Attend Anywhere’ Project will offer support that meets individuals’ needs.

“Person-centred, not process”

This can include helping individuals to access other sources of support not related to money and welfare rights advice.

“Helping attendance at appointments works as a stepping stone to further engagement”

The lessons learned from the project are being developed to review and improve how money and welfare rights services engage with individuals. The HSCP will also continue to provide face to face services for money and welfare rights advice – but based on this being delivered in the local community or at home if required.

“When staff have the tools and support to work from home then they can also work in the community. We will go to the service user and not expect them to come to us. “

The service is already provided in GP Surgeries and the intention is for advice staff to become trusted intermediaries in foodbanks, community centres, credit unions, etc

For further information, contact: Stephanie Haldan: Stephanie.Haldan@inverclyde.gov.uk

Appendix Six

North Ayrshire Council

North Ayrshire council's 'Money Matters' team (which are located in the Health and Social Care Partnership) provide Welfare Rights advice, assistance, and representation to all North Ayrshire residents. The service currently providing accessible services in a range of settings these include: HSCP Teams e.g. Children & Families, Addictions, Justice Services, GP Surgeries, Hospitals, Community Centres, Secondary Schools, etc. The 'Better Off' service is also supported by the local authority and delivered by CHAP.

Approach to offering accessible services

Service users can access Money Matters via the Money Matters Advice Line, webpage, email. HSCP / Council Teams or via referral pathways with partner agencies such as the NHS, Third Sector organisations, and MacMillan. Money Matters Advisers are 'agile workers' and there are a variety of ways in which the service is delivered, such as via Telephone, Office appointment, or Home Visit.

The service works in partnership with other agencies such as the Foodbank, with the WRO post funded by the Trussell Trust. The WRO delivers the service from Foodbanks and Food Larders

Since August 2021, 'Money Matters' have delivered welfare rights advice services in seven secondary schools. The project targets the families and carers of children attending participating schools and information about the advice service is distributed through online newsletters, parents' evenings, and social media. The WRO participates, either in person or virtually, in parents' evenings and parent council meetings to increase awareness of the service and to engage with the wider community. Funding has been secured for two years from the council's Children and Families team.

The service can be accessed through a range of channels and an online booking system is currently being piloted. Restrictions required as a response to the pandemic have been the main barrier to increasing the reach of the service as until recently the WRO could not be present in the school.

Money Matters are now also based in 9 GP surgeries in North Ayrshire as part of the Scottish Government funded 2 year pilot in testing delivering advice services from GP surgeries where surgery staff refer patients directly to the Money Matters Adviser. Money Matters also provide Welfare Rights workshops to HSCP, Council, NHS, and Community Groups.

For further information, contact David Hornell: dhornell@north-ayrshire.gov.uk

Funded by North Ayrshire Council the third sector organisation CHAP relaunched the 'Better Off' service as a pilot partnership service in February 2021 and will run until March 2023. The service provides advice on welfare rights, debt and housing alongside an offer of digital support in Ardrossan, Saltcoats and Stevenston.

CHAP's services can be accessed through a range of channels such as video conferencing platforms (Zoom, Teams, Facebook Messenger) or telecommunication. CHAP also offer face to face support to those less digitally literate or who find it difficult to engage remotely.

Although originally linked closely with employability services an evaluation of the project found that the majority of individuals accessing the service were not in a position to secure and/or sustain employment. As a result, adjustments were made in service delivery.

For further information, contact: Sheena Campbell: sheenacampbell@north-ayrshire.gov.uk

Appendix Seven

South Lanarkshire Council

South Lanarkshire Money Matters Advice service is developing access routes to advice in a wide range of settings including early years centres, primary and secondary schools and foodbanks. The council is particularly adept at using funding creatively and developing wider partnerships.

Approach to offering accessible services

An expansion of advice services into schools commenced in summer 2022. This has involved placing 1.8 FTE Advice Workers in 2 secondary schools as part of a pilot project to increase access to advice. The aim was to offer parents on problem debt, benefit, and energy issues. The Project has also tried to expand access to the advisers to feeder primary schools and nurseries. Funding for the initiative, has come through the Local Government Covid Economic Recovery Fund.

In June 2022 South Lanarkshire Council launched a Financial Wellbeing Support Fund to encourage and incentivise individuals to seek financial advice from their own Money Matters Advice Service and the four South Lanarkshire Citizen Advice Bureaux. After an initial meeting with an advisor, eligible individuals will receive a £100 one off payment to help pay bills and meet living costs. Should the individual return for subsequent appointments they will receive an additional £150 in payments. The rationale for this approach is that offering incentives is likely to result in early intervention and increased engagement with advisers which, in the longer term, will improve individual outcomes and reduce public sector costs.

By the end of December 2022, the Project has support 3,462 clients and has made 6,260 payments to client worth £734k.

Recognising the contribution that third sector advice agencies, in particular the CABx network, can make to supporting access to advice the council has provided them with additional funding for developing work in education settings.

Resources from Scottish Government have been used to engage energy and employability advisors.

Funded by NHS Lanarkshire, the council has employed an advisor from its Money Matters Advice service to work closely with the Community Link Workers, who are based in GP surgeries to provide advice and assistance to patients. Advisors can also be found in foodbanks as a result of funding from the Trussell Trust.

Currently the council are exploring the creation of a Financial Wellbeing Support Fund to encourage and incentivise individuals to seek financial advice from their own Money Matters Advice Service and the four South Lanarkshire Citizen Advice Bureaux. After an initial meeting with an advisor, eligible individuals will receive a £100 one off payment to help pay bills and meet living costs. Should the individual return for subsequent appointments they will receive further payments until a maximum sum of £250 has been reached. The rationale for this approach is that offering incentives is likely to result in early intervention and increased engagement with advisers which, in the longer term, will improve individual outcomes and reduce public sector costs.

For further information, contact: Alan McIntosh: alan.mcintosh@southlanarkshire.gov.uk

Appendix Eight

Stirling Council

Stirling Council offers access to money and welfare rights and employability advice alongside family and health and wellbeing support through a dedicated programme - 'Thrive to Maximise'.

Initially, these services were mainly accessed and delivered through digital routes; following either a self-referral, or referral made by a range of partner organisations or council services. However, current focus is now placed on increasing visibility in communities and building relationships.

Approach to offering accessible services

'Thrive to Maximise' adopts a referral-based approach to accessing services, both through self-referrals and third-party referrals. This is achieved by ensuring that partner organisations and council staff across a range of services, including schools, are aware of the programme and know how to connect individuals to the support they need. The programme is targeted at parents in the six priority family groups, many of whom live in some of the most disadvantaged communities across Stirling.

Awareness of the Programme has been achieved by producing and sharing materials, using existing communication channels including social media and newsletters, attending networking meetings, and holding briefing sessions. Initially, it had been planned to offer direct access to the programme through advice workers based, among others, in educational settings. However, due to the COVID-19 pandemic, this was not possible. It is hoped this will change from the next academic school year (22'/23') with advice workers scheduled to be located in nursery and primary schools.

The project team built up an excellent referral network with partners very early on in the project; something that has been evidenced through the number of third-party referrals. Although the number of self-referrals to the project was initially low (due to advisers having a limited presence in the community as a result of the pandemic) vulnerable groups were given access to face-to-face advice and support at the earliest possible point. It is predicted that these referrals will continue to increase as the advisers become more visible in communities.

The 'Thrive to Maximise' programme connects closely and supports access to the 'Thrive to Keep Well' programme which takes a health and wellbeing approach and includes offering group sessions in accessible locations such as community

hubs and health centres. Currently, some of the group sessions being offered through the ‘Thrive to Maximise’ Programme seek to address the cost of living crises by supporting individuals to develop financial wellness.

Until June 2023, ‘Thrive to Maximise’ is jointly funded by the Parental Employability Support Fund and the European Social fund. Beyond this it is hoped that continuation funding will be secured by applying to the UK Shared Prosperity Fund, as well as securing additional Parental Employability Support funding in order to enable the project to increase capacity and support more families. Given the nature of the current funding, the focus has to be on offering access to employability support and, it is recognised, that in some cases, this may have acted as a barrier to seeking other types of advice. Although it should be noted that in this context employability includes skills based adult learning in community settings as well as in-work learning and training opportunities, alongside access to qualifications.

Although not adopted through choice, but as a result of seeking to continue to provide services through the pandemic, there have been some advantages to focussing on digital delivery for rural communities in relation to both availability and accessibility. The team secured a number of devices for clients through the Connecting Scotland project and supported them to become more digitally included.

For further information, contact: Diane Connock: connockd@stirling.gov.uk

Additional Information:

- ▶ In its first year of delivery until present, the Thrive to Maximise programme has supported 72 clients.
- ▶ All clients are offered Money, Debt and Benefit advice and support from the dedicated Money, Debt and Benefit Advisers on the Thrive to Maximise team. They have made a significant difference to participants’ financial wellbeing ensuring that all participants are accessing all financial support they are entitled to as well as crisis grants and support when required. The advisers have secured just over £25,000 additional income for clients.
- ▶ During this time 25% have been supported into work; and 28% have also achieved a multitude of qualifications to support the progression on to work and or to support with the family situation at home
- ▶ Client feedback includes:

“I have loved coming every week. It has given me the confidence to be around people again”; “It got me out of the house, learning new information and skills”;

“It has helped me to build my confidence, this was a chance to do something I had never thought about before”.

- ▶ The team continues to provide holistic support to clients. At referral point, many of the clients have been fairly removed from achieving work, qualifications or education outcomes due to issues and barriers in their lives. Clients are receiving a range of barrier removal support from the team including accessing and benefiting from courses delivered by the wider team.
- ▶ 15 families and 40 children have been supported by the Family Support worker to help the clients remove barriers to work that relate to family issues. The support has been intense and focussed and has delivered a real difference to the families involved.
- ▶ In addition, a number of clients have been supported by our Well-being/Thrive to Keep Well courses and support, motivation courses, stress management and confidence building to help them work towards their (employment) goals.

Appendix Nine

Dundee City Council

A proactive approach is taken to reaching out and engaging with individuals. Pre-pandemic the council offered access to advice services at drop-in sessions in a range of community-based settings. Currently advice services are offered in a range of health settings, however there are plans to extend this approach into educational settings.

Approach to offering accessible services

The council is participating in the Welfare Advice and Health Partnerships 'Test and Learn' Programme and in partnership with Brooksbank, a third sector organisation, is delivering advice services in GP Practices. The Macmillan Welfare Benefits scheme, part funded by Macmillan Cancer Support offers access to advice in the cancer oncology clinics at Ninewells Hospital and selected community locations.

The council has set up a CONNECT team, whose main role is to support income maximisation. Pre-pandemic a regular drop-in service was widely available at a range of community-based activities including, community cafes, parent and toddler groups, mental health and wellbeing groups and drug and alcohol services. The team also work in partnership, and can arrange appointments, with other services that provide adult learning, health and lifestyle support, energy advice, benefit appeals, money advice for debts, carers, housing, Credit Union, Dundee employment services and many other local initiatives.

Whilst the council explored the possibility of providing advice services in schools, until recently there was fairly limited interest. However, it is hoped to establish a pilot project in Morgan Academy with a view to a wider roll out,

For further information, contact: craig.mason@dundeecity.gov.uk

Appendix Ten

East Ayrshire Council

The Financial Inclusion Team within East Ayrshire offers welfare rights advice and support to residents across a wide range of issues including, budgeting and money advice, financial education and advice about affordable/accessible financial products. Additional activities are provided through the East Ayrshire Money Service to offer wider support with issues such as fuel poverty, advocacy, and multiple debts. The Financial Inclusion Team currently provide support within seven GP Surgeries and have established an Early Years Health project supporting families with 0-5 years old children through a Health Visitor Service referral partnership. They also have long-standing projects with In Court Advice based at Kilmarnock Sheriff Court supporting summary causes and simple procedures, A Macmillan service for those with a Cancer diagnosis, and an Employability team to support low income/workless/lone parent households aiming to reduce barriers for getting into work.

The council is supporting accessible services by delivering a pilot project in Loudon Academy. Supported by Education Services, a Financial Inclusion Officers is based within the secondary school and makes support available to the five associated Primary Schools and five Early Learning and Childhood Centres.

Approach to offering accessible services

The initiative started in September 2021. The following support is provided:

- ▶ Information is shared with families to increase awareness and understanding of welfare rights entitlements
- ▶ Direct advice is offered when needed
- ▶ Families are connected to other sources of support

Although based in Loudon Academy approaches were made to associated Primary and Early Childhood Centres to ask them to adopt a similar approach and share the information that is produced on a regular basis.

It was hoped that by offering a route to a single person contact through an existing community-based relationship, barriers to seeking advice would be reduced.

The initiative was greatly assisted by Scott Robertson, Head of Loudon Academy, and his team who embraced this opportunity and facilitated opportunities with engaging with families and the wider community.

“Loudoun Financial Inclusion Officer has made a significant impact through her support for families”.

Child Poverty Project Demographics

Through this work, we are identifying key groups that are significantly affected by adverse experience through financial challenges, recording SIMD information, family demographics, lone parent status, health challenges etc.

The results to w/c 21 March 2022 show financial gains of £60,927.23

- ▶ 40% of families supported were within SIMD 1 or 2
- ▶ 23% of families supported were within SMID 1
- ▶ 83% of families supported were lone parent families

The results to 18 August 2022, prior to pupils return for academic year 2022/23, now show financial gains of £140,877.57

- ▶ 39% of families supported were within SIMD 1 or 2
- ▶ 26% of families supported were within SMID 1
- ▶ 81% of families supported were lone parent families

As well as income maximisation, budgeting advice is offered, along with fuel poverty related support which can include accessing fuel vouchers and advice. Connections have been established with a range of other services. These include Connecting Scotland to secure Chromebooks and 2 years free internet access for families, the Court Advice Service should specialist support be required and FIT Employability to enter sustainable pathways to employment. Relationships have been developed with other services such as Home Link Workers and East Ayrshire Carers Centre/Young Carers.

Reflection from Scott Robertson, Head Teacher

“The additional of a Financial Inclusion Officer within the Loudoun Education Group has been an outstanding resource for our children, young people and families. Prior to Julie joining us, the school tried as hard as possible to signpost our families towards services to support with finances, however our knowledge was limited and we also were conscious that many families wouldn’t have the confidence or capacity to do so independently.”

Education very often ‘carry the can’ for closing the poverty related attainment gap, and as a Head Teacher I recognise this as the gap starts well before secondary school and it’s not always ‘education’ at the crux - it can be health

and wellbeing, unemployment, aspirations or financial issues. Financial Inclusion Supports go a long way to changing the life chances of our pupils and it has been a privilege being part of the programme this year.'

For more information, contact Debbie Nicoll: Debbie.Nicoll@east-ayrshire.gov.uk

Appendix Eleven

Community-based Advice Service Provision

1. Local Authority

Please select your local authority from the drop-down list: *

2. Where are you currently providing or funding community based advice services? *

Which organisation is providing this?

Early Years Centres

Primary Schools

Secondary Schools

GP Surgeries

Hospitals

Community Centres

Libraries

Other, please specify:

3. Please enter the number of services provided at each location type.

| | |
|---------------------|----------------------|
| Early Years Centres | <input type="text"/> |
| Primary Schools | <input type="text"/> |
| Secondary Schools | <input type="text"/> |
| GP Surgeries | <input type="text"/> |
| Hospitals | <input type="text"/> |
| Community Centres | <input type="text"/> |
| Libraries | <input type="text"/> |

Other, please specify:

4. Please outline any plans you have for providing community-based advice services in the future. It would be helpful if you could include location and provider in your response.

5. What are the barriers to providing community-based advice services in your area?

6. Any other comments?

7. Please leave your contact details if you are happy to discuss this further.

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