

**REPORT TO: POLICY AND RESOURCES COMMITTEE 12 SEPTEMBER 2011**

**REPORT ON: REVIEW OF WELFARE RIGHTS SERVICES**

**REPORT BY: DIRECTOR OF HOUSING**

**REPORT NO: 411-2011**

## **1.0 PURPOSE OF REPORT**

This report summarises the findings from the review of the Welfare Rights Services in operation across the Council and provided in Dundee by organisations receiving financial support from the Council, and seeks approval for a new Council-wide policy, a copy of which is attached as Appendix 1.

## **2.0 RECOMMENDATIONS**

It is recommended that -

- the attached strategy is adopted and implemented
- discussions commence with external agencies providing such services to ensure better collaboration and more efficient use of resources available

## **3.0 FINANCIAL IMPLICATIONS**

The thrust of this strategy is to reduce the amount of debt incurred by the citizen's of Dundee, a significant proportion of which is owed to the Council. This debt is costly to recover, and often has to be written off. It is not possible to quantify the expected improvement in the debt situation from this strategy, because there are two major unknowns which are likely to have significant detrimental effects on the amount of debt accumulated - a) the government's proposed welfare reforms which have been estimated to remove £17.5-21.2 million from the benefits paid in Dundee, and b) the general downturn in the economy.

The importance of maximising benefit claims across the city can be seen as this constitutes a considerable proportion of the total income to residents of the city. It can be expected that more people will be potentially vulnerable financially, and this strategy is designed to mitigate the consequences of that by seeking to increase the uptake of benefits by improving the effectiveness of early interventions.

## **4.0 MAIN TEXT**

### **The 'As-Is' Position**

Dundee City Council currently supports the provision of Welfare Rights advice in three ways:

- There are in place 3 year Funding Agreements through the Dundee Partnership for a number of external agencies, running to March 2013. Dundee City Council contributes funds totalling £474,667 per annum (in addition to funding provided through Dundee Partnership, the Citizen's Advice Bureau receives funding from two other sources within Dundee City Council. These other sources have been included in the total quoted here.) Some of those who are in debt to Dundee City Council prefer to seek advice from an independent organisation.
- A number of DCC services provide advice on and have responsibility for processing certain benefits.
- DCC Welfare Rights team, part of the Social Work Department, has considerable expertise and knowledge of the overall benefits system.

- There has been a Financial Inclusion Strategy Group in operation for some time which includes representatives both of the external agencies and the Welfare Rights team. That Group has been working to implement a Financial Inclusion Strategy adopted earlier this year by the Dundee Partnership and the Chief Executive's Management Team. Work is currently underway to expand that strategy into a combined Anti-Poverty/Financial Inclusion Strategy.

Clients contact the Welfare Rights Team commonly for debt advice. As part of the process, it is often discovered that the client's benefit entitlement has not been fully taken up, and that often, by ensuring that the client is in receipt of all the benefits they are entitled to, further debt is avoided. However, since the benefits are not backdated, the client has no means of paying off debt already accrued. This debt could be with a number of different organisations and is commonly, at least in part, owed to the Council. Usually, the Welfare Rights Team discover that the client has had previous contacts with Council officials, and these contacts have not resulted in their benefits being maximised. This is likely to be due to the complexity of the benefits system (there are over 50 benefits) and that staff in each department has expertise in a certain range of these benefits but no overview of the whole system. Clearly, with that level of complexity in the welfare system, the public need high quality advice to steer them through, and ensure that they are indeed claiming their entitlements.

This scenario is supported by feedback from external agencies, as well as the DCC Welfare Rights Team. Indeed the DCC Welfare Rights Team have helped clients claim entitlements of over £39 million since 1996.

### **Business Case for a new Operating Model**

Since it is the case that many of those who get into debt have not had their income maximised, it follows that by maximising their income **before** they get into debt, the risk of incurring debt would be reduced. This is clearly better for the client, and for Dundee City Council would mean less resource required for debt recovery and reduced loss of income. The focus of the Council strategy should logically be concerned with successful early intervention to maximise income and so reduce the debt risk, rather than investing in debt recovery and debt management advice. The strategy should seek to reduce debt by prevention rather than by recovery.

A model for providing high quality Welfare Rights and Benefits Advice at first point of contact will improve the early uptake of entitlements before debt is incurred.

### **The Proposed 'Operating Model'**

The proposed operating model represents a shift in the role and focus of front line staff, away from the narrower view of the benefits that their section processes and onto a wider and more holistic view of the client's needs. This will require the expertise of the Welfare Rights Team to be readily available to front line staff, and this will be achieved in part by delivering training and in part by creating IT links and on screen prompts. Part of the Welfare Rights Team focus will shift to providing training for front line staff, and to monitoring the accuracy of advice given. It is anticipated that this will result in fewer people getting into debt, and therefore fewer people needing to go to the Welfare Rights Team for assistance, and fewer people being pursued for debt recovery.

In relation to external agencies that provide Welfare Rights advice, the opportunity should be taken during the period of the current funding agreements to engage with them, in order to examine how the overall provision of Welfare Rights advice is delivered, and to design a better coordinated and more effective and efficient model.

### **Timescales**

In order to ensure a successful implementation of this strategy, a lead-in programme will be required. Welfare Rights staff will need approximately 3 months to develop training materials, and another 2 months to deliver the training to all the front line staff that will be involved in offering benefits advice. In parallel, there will be approximately 3 months of work for the IT department, which will be undertaken with the Welfare Rights staff to develop a central enquiry recording database which will assist staff in linking together the various benefits.

Once implemented, the new model should be reviewed regularly and certainly after 6 months of full implementation. The IT development will generate reports from the central enquiry recording database which will enable ongoing review.

In relation to external agencies, discussions should be started before the end of 2011 to ensure that all issues are addressed and resolved well in advance of the current funding arrangements expiring in March 2013.

#### 5.0 POLICY IMPLICATIONS

This report has been screened for any policy implications in respect of sustainability, strategic environmental assessment, anti-poverty, equality impact assessment and risk management. There are no major implications.

#### 6.0 CONSULTATIONS

The Chief Executive, Depute Chief Executive (Support Services) and Director of Finance have been consulted in the preparation of this report.

#### 7.0 BACKGROUND PAPERS

None

Elaine Zwirlein,  
Director of Housing

DATE: 24th August 2011

## **WELFARE RIGHTS STRATEGY**

### **Purpose of this Strategy**

This strategy aims to transform the way welfare rights is delivered across Dundee, and maximise the effectiveness of this service, for which there is likely to be an increased demand.. The strategy is in 2 parts; one concerned with city-wide external agencies who have funding agreements to 2013 and the other with DCC provision including the ways in which Welfare Rights advice is provided by DCC's staff.

### **Recommendations**

It is recommended that:

- discussions are started with all the voluntary agencies delivering welfare rights advice in Dundee to examine the design of a better model for future service delivery.
- IT be developed to allow better and fuller information sharing among staff who deal with welfare rights issues, including benefits advice, and application processing: that prompts be developed to assist front line staff to cover a range of benefit issues: and that extensions to online applications for benefits be developed.
- consideration be given to relocating the Welfare Rights Team from Market Mews to a base that is more readily accessible to the public
- a wide group of front line staff who are 1st points of contact for customers be identified and their role be expanded to include responsibility for advising clients and offering assistance in relation to the range of benefits available.
- the application process and associated literature and forms be simplified and, where possible, application forms should be shortened
- an extensive and ongoing training programme is instituted for front line staff, and the role of the Welfare Rights team be amended to include provision of this training.
- existing experienced welfare rights officers within the Welfare Rights Team provide ongoing assistance and support, beyond initial training, to staff adapting to their new role. This would be an extension of the system that currently exists successfully between the Welfare Rights Team and Social Work Teams

- clients who fit "at risk" profiles should be closely monitored and offered full benefits check at the first sign of financial difficulty, and that closer links with organisations that help with financial management issues be developed.
- a series of performance measures be adopted to demonstrate the effectiveness of this strategy.

## **Background**

### ***The Benefits System***

There are over 50 benefits within the Welfare Rights system. The relationships and links across the benefits system are complicated. The application process for some of these benefits is complex. The benefits system is likely to be subject to change as part of the Government's welfare reform programme. This has been estimated by the Scottish Local Government Forum Against Poverty in their Impact Report dated September 2010 as having the effect of a total annual loss of between £17,516,591 and £21,214,796 to Dundee residents. Clearly, it is more important than ever that uptake of entitlements is maximised.

Most clients apply for benefits so infrequently that they have no opportunity to gather expertise in applying for benefits or knowledge of which benefits are available to them. Many of those who qualify for benefits are among the more disadvantaged and less able in society, and therefore less likely to be able to negotiate their way round the benefits system. Consequently, they are likely to require some advice and assistance, and sometimes quite specialised advice to successfully claim all their benefit entitlement. These factors contribute to a large shortfall in take up rates of benefits.

However, when a client does not claim their maximum benefits entitlement, they are likely to fall into debt. Typically, they can accrue debts with a range of organisations. Two of the main areas within Dundee City Council where debt occurs are in Council Tax and Rent arrears. This causes DCC to engage in an expensive debt recovery process, and despite best efforts, significant amounts of debt are never recovered. Often it is only at the point that debt has become unmanageable for the individual that they seek advice. The majority of people seeking debt advice are found to have not had their income maximised. Yet maximising income, because benefit claims are not backdated, does not clear off accumulated debt. However, it does prevent additional debt from being incurred. Again, the majority of those seeking welfare rights advice have previously had contacts with council officials, and these contacts have not resulted in income maximisation.

In times of economic downturn, the number of people requiring welfare rights advice is likely to increase, as is the number of people with debt issues.

It is outwith the gift of DCC to simplify the benefits system. It can, however, seek to improve the effectiveness of the Welfare Rights advice offered to the citizens of Dundee, and simplify the application process, to better help them navigate the benefits system.

### ***Income Maximisation***

Issues of financial hardship as a consequence of short term health problems, entry into low paid work, redundancy, divorce, long term health conditions etc. are reported regularly by the most vulnerable parts of society. Recent guidance to local authorities by the Department of Work & Pensions (Income Related Benefits -Estimates of Take-up in 2008-09, DWP) show that take up rates of all benefits and tax credits are still well short of 100% and as a result do not manage to alleviate the effects of poverty on many households. In the case of pensioners, take up of all pension credit was between 62-73% in 2007-08, with around one-third of all pensioners not making a claim for benefit to which they are entitled. The amount of benefits and tax credits estimated by the Department of Work and Pensions to have gone unclaimed in 2008-09 amounted to £16.7 billion. High levels of unclaimed benefits lead to lower incomes for families in direst need and more chance of households and individuals slipping into fuel poverty, debt and risk of social exclusion.

Systematic income maximisation of the type well established within the Social Work Department's Welfare Rights Team can go a long way to alleviating poverty for those in most need. The key is effective early intervention. Since 1996 the team has gained £39 million in additional benefits and tax credits for its clients with 68% of these gains coming directly from income maximisation work done in conjunction with care managers within the Social Work Department. This is achieved within a well

established and systematic approach that provides a benefit check for every service user receiving non-residential care services and is done at first point of contact.

Income maximisation in turn increases spending power of local citizens and therefore bolsters the local economy through money spent in local shops and on local services. Research conducted by the Fraser of Allander Institute for Glasgow City Council The Impact of Welfare Spending on the Glasgow Economy (2003) found that every £10.795 million raised in extra benefits supported the creation of 250 jobs across Scotland

## **Current Provision**

Dundee City Council currently supports Welfare Rights advice in three ways.

1. There are in place 3 year Funding Agreements through the Dundee Partnership for a number of external agencies (listed in appendix 1) to provide Welfare Rights advice. These agreements will run until March 2013. Dundee City Council contributes funds totalling £474,667 pa. (n.b., in addition to funding provided through Dundee Partnership, the Citizen's Advice Bureau receives funding from two other sources within Dundee City Council. These other sources have been included in the total quoted here.) Most organisations have other sources of funding, and some provide other services, to which, in some instances, Dundee City Council also contribute.
2. A number of DCC services provide advice on and have responsibility for processing certain benefits. However, these services, while having considerable expertise in the benefits they deal with, often have little knowledge of the wider benefits system, and no responsibility for guiding the client through the complexity of the benefits system.
3. DCC Welfare Rights team, part of the Social Work Department, has considerable expertise and knowledge of the benefits system, and of debt advice options. This team can take clients through the whole range of benefits and truly maximise their income. Given its position within Social Work the team can and does reach a high proportion of the most vulnerable individuals accessing social work services. The work of this team has been calculated to have brought in £39 million in new benefits and tax credits since 1996. Note that much of this will be cumulative, with benefits often continuing beyond the year in which they were awarded, and so the overall figure would be much higher. However, many clients come to this team from outwith Social Work for debt advice, and that is when it is discovered that their income has not been maximised.

## **Future Provision**

### ***External Organisations***

The current funding arrangements with the external organisations will run to March 2013. However, there are opportunities in the intervening period to engage with these organisations in order to examine how the overall provision of Welfare Rights advice is delivered, and to design a better coordinated and more effective and efficient model.

There may be, for example, duplication in certain parts of the city if two agencies are holding surgeries there (e.g., one agency holds surgeries in Kirkton Community Centre on Monday afternoon and Wednesday mornings while a different agency holds surgeries in the same premises on Tuesday and Thursday mornings) while other parts of the city may not be adequately covered. This may present opportunities to reduce duplication of overheads, and improve information sharing. There may also be forms of demarcation associated with funding streams, so that one agency might only deal with clients who fit certain profiles e.g. unemployed people. From a client's perspective, it often takes considerable effort to seek advice, so it is clearly beneficial if the client is fully engaged with at their first point of contact. Those opportunities should be explored well in advance of the current Funding Agreements expiry, so as to maximise the potential improvement in efficiency before the next round of Funding Agreements is established. In addition, the terms of service provision should be examined. For example, the relationship between debt advice and income maximisation should be explored. It is often the case that both these activities need to be undertaken with the same client, but current activity returns are open to interpretation in that it appears that it is different clients that make up these two activity streams. Equally, the activity targets in the current 3 year agreements are the same in each of the years. The implication of this is that there is a fixed level of demand for the service. The

opportunity should be taken to explore trends, and whether, for instance, more early activity in income maximisation would lead to less activity in debt rescheduling. In other words, there is a challenge about setting direction rather than merely maintaining activity targets.

It is recommended that discussions are started with all the voluntary agencies delivering welfare rights advice in Dundee to examine the design of a better model for future service delivery.

### ***Internal Provision***

Since it is the case that many of those who get into debt have not had their income maximised, it follows that by maximising their income **before** they get into debt, the risk of incurring debt would be reduced. This is clearly better for the client, and for DCC would mean less resource required for debt recovery and reduced loss of income. The focus of the Council strategy should logically be concerned with successful early intervention to maximise income and so reduce the debt risk, rather than investing in debt recovery and debt management advice. The strategy should seek to reduce debt by prevention rather than by recovery.

Clients may have various "1st points of contact" with the Council, where the focus of the officials is to deal with a particular service issue. Yet these service encounters will often highlight or offer the opportunity to explore benefits and incomes issues. The strategy must concentrate on ensuring that increasingly these opportunities are recognised, and that the officials have at their disposal the means to guide clients through the benefits systems.

DCC has good resources in terms of specialist welfare rights expertise, within the Welfare Rights Team. There is also good expertise within DCC departments in relation to specific benefits. However, current systems design often does not enable staff with expertise in a particular area to offer a comprehensive welfare rights service at first or early points of contact. Certainly, it is the case that a proportion of the clients who require this service will be difficult to engage with, and this should be interpreted as a requirement to increase the expertise and design more robust systems to improve the quality of these service encounters.

In order to achieve this, there are four main changes required.

- A shift in the role of the Welfare Rights Team, to enable their expertise across the range of welfare rights issues to be shared with other front line staff (they already do this with the majority of Social Work Teams and more recently with Community Mental Health Teams) coupled with mechanisms to allow front line staff early access to the Welfare Rights Team when that is appropriate for a client.
- A shift in the role and focus of front line staff, away from the narrower view of their section's purpose and responsibility and onto a wider and more holistic view of the client's needs. This shift can be summed up as moving from "I've done my bit" to "I've done everything possible for the client". This might include assistance with applications and/or signposting to other sources of advice, and simplifying the advice and application processes. There needs to be a review to identify those staff who are first point of contact for either new clients or existing clients whose circumstances have changed.
- Improved information sharing among the various first points of contact, and provision of easily available prompts to staff regarding the range of welfare issues that might apply to a client (if you qualify for this, you might also qualify for that). Better information sharing will enable front line staff to better understand the client's circumstances, and will mean that clients have to present supporting documents only once, which will make it easier to process benefit applications. There needs to be a review of what information is held, and who else should it be shared with. There must also be a build up of trust, that information gathered in one area is good enough for use in another.
- An extension of the role of staff who become aware of a change of circumstance, to move beyond recording that change and towards sharing the information with other departments and exploring or offering advice to the client on whether the change of circumstance affects benefit entitlement.

In order to achieve these changes, a strategy with various strands will be required.

## IT

In many cases front line Council Officers will interview and assist members of the public to access information and advice about their financial circumstances. This will frequently include information about benefits and tax credits that they may be entitled to apply for.

However front line staff often do not have the knowledge, confidence nor access to information held by other Council Departments to deliver this type of information to the public, and it is with this in mind that a system is proposed that helps front line staff to

- access information about changes of circumstances that could result in an entitlement to benefits or tax credits
- share such information with members of the public and help them to take steps to find out more/make successful claims to maximise their income
- identify steps that could be taken where a member of the public is having difficulty with their finances/bill payments
- signpost members of the public towards agencies that might be able to help them in more detail with more complex problems
- record the assistance they have given to members of the public within a central enquiry recording database.
- obtain help and support from the Welfare Rights Team to ensure that the advice given is accurate and not detrimental to the client's circumstances

Any central enquiry recording database would also be fully accessible by Welfare Rights Staff who would monitor entries daily to ensure that there is consistency and accuracy in the advice given by newly trained front line staff to members of the public.

The system would have four main functions

1. provide a reference resource that would assist front line staff to identify the circumstances that a member of the public finds themselves in e.g. bereavement, looking for work, starting work, left work, expecting a baby etc.: and the to use the resource to identify various benefits, information and signposting information that could assist the person. e.g. In the case of bereavement

- bereavement allowance
- bereavement payment
- widowed parent's allowance
- council tax single person's discount
- housing and council tax benefit
- war widow/widower's pension
- partner's occupational pension/death in service benefits
- payments from the Social Fund including funeral grant
- life insurance

Welfare Rights will also be responsible for updating the information resources as benefit rules or guidance change.

Advise, copy and give the relevant information to the person to take away with them.

2. allow the officer seeing the client to signpost the person to an agency that could advise them in more detail if this were required (agencies would be linked to the information being sourced e.g. bereavement allowance would have links to the Welfare Rights Team, Citizens Advice Bureau and Brooksbank Centre with a list of clinics where the person could see an adviser)

3. allow the front line officer to record the advice being given to the client on a simple database that recorded the client's details, contact numbers, ethnicity, the nature of their query and the advice that is subsequently given.

4. allow the Welfare Rights Service to link into the database and monitor the advice being given and check its accuracy. This would be required in order to address any ongoing training needs with front line staff but also to ensure that advice is accurate, relevant and not to the client's detriment.



Verification requirements for different benefits are often similar, although the benefits are processed in different departments. Yet currently, the applicant is required to bring supporting evidence to each department. There is scope to build up trust between departments that they can accept each others verification, and to create access to details of verification, including supporting evidence. In addition, there is scope to pre-populate parts of application forms with data already held in other systems, such as the Citizen's Account.

Appendix 1 outlines the IT work associated with this.

It is recommended that IT be developed to allow better and fuller information sharing among staff who deal with welfare rights issues, including benefits advice, and application processing: that prompts be developed to assist front line staff to cover a range of benefit issues: and that extensions to online applications for benefits be developed.

## **Right First Time for the Customer**

Most clients do not know their way around the benefit system. They do not know what they may be entitled to, and they do not know how to apply. This requires that a wide range of 1st contact staff should be enabled to advise clients more fully than at present (this would require training and better access to information - Welfare Rights have training experience and materials). Staff should consider it as part of their job that they have done everything possible to ensure that the client has their income maximised. Failure to do so not only causes hardship to the client, but ultimately costs DCC significant sums in debt recovery and write-off.

A number of clients are vulnerable or present with chaotic lifestyles. These clients are likely to need help in making benefit application, and are also more likely to fail to keep follow up appointments. Consequently, every effort should be made to deal with them to conclusion while they are present, with the onus for follow up placed on DCC rather than clients. This complete service should be easier to deliver in a one stop shop environment, particularly with a strong specialist Welfare Rights presence in a location that is easy for the public to access. As mentioned above, the Welfare Rights team have developed such a model with Social Work Department in relation to all Social Work service users accessing non-residential care services. It is recommended that a wide group of front line staff who are 1st points of contact for customers be identified and their role be expanded to include responsibility for advising clients and offering assistance in relation to the range of benefits available.

## **Simplifying the Process**

There are a number of ways in which the process of applying for benefits can be made simpler. Larger font versions could be produced for the visually impaired. All literature should be produced in plain English. Help in completing forms should be made available routinely available for those with reading difficulties. The forms themselves should be simplified, and this in turn should feed into a review and simplification of the level supporting evidence needed to accompany applications. The application forms are often long and comprehensive, seeking the maximum information possible rather the minimum required to make a decision. The level of supporting evidence should be commensurate with the risk involved in processing the application. It is recommended that the application process and associated literature and forms be simplified and, where possible, application forms should be shortened.

## **Training**

It is recognised that front line staff from different departments are being asked to advise service users on benefit issues and financial and money advice issues that they are not currently familiar with. An essential element in the strategy's success will be to provide sufficient training and support in welfare benefits and financial advice to key front line staff.

The SWD's Welfare Rights Team already provide a significant amount of training on welfare benefits and money advice to Social Work staff, outside agencies and community mental health teams. It follows that they should be utilised to provide expert training on the benefit areas described within the first function, e.g. bereavement options, in work options etc. All Welfare Rights staff undertaking this training have already undertaken "training for trainers" courses, work to the standards expected of staff involved in making presentations to external agencies and use training evaluation forms as a matter of course. In July 2010 The Welfare Rights Service obtained Scottish National Standards Accreditation at the first attempt in all 32 areas of law relating to Welfare Benefits and Money Advice.

In gaining accreditation auditors noted that the case recording by the team was of an exceptionally high standard with all communications with the service user and other agencies well documented. It follows that the team is in an ideal position to fulfil a role as a specialist trainer to front line staff as well as having a responsibility for quality control of advice.

For staff, training should be considered on-the-job, as well as formal sessions. This might take the form of staff rotation, to get experience in area dealing with other benefits, or sitting in with one of the experts from the Welfare Rights Team rather than passing the customer over. It is recommended that an extensive and ongoing training programme be instituted for front line staff, and the role of the Welfare Rights team be amended to include provision of this training.

## **Integrated Preventative Action**

Profiles should be developed of groups that are likely to get into difficulty and these groups should be monitored for early intervention if required. This may involve new customers, but should also take account of existing customers. So for example, notification of a death may be an opportunity to provide a checklist of things to do, including actions associated with benefits. Missed payments might create early triggers for intervention. In this way problems can be anticipated and addressed before they reach crisis point.

To help clients appreciate the importance of maintaining payments and not getting into debt ways of enabling clients to learn about the consequences of non payment should be explored.

There should be strengthened links with Credit Union, and other similar organisations, which offer better banking arrangements to some groups, and consideration given to co-location of this service with other relevant service delivery points.

It is recommended that clients who fit "at risk" profiles should be closely monitored and offered full benefits check at the first sign of financial difficulty, and that closer links with organisations that help with financial management issues be developed. The Corporate Debt Recovery Policy Group is already drafting that Policy on the basis that the intention will be to maximise collection rates while acknowledging Financial Inclusion principles and the Financial Inclusion Strategy. There are important links with employability to ensure that people are not disadvantaged as they move from benefits to employment.

The other area of growing importance which will be addressed in the Financial Inclusion Strategy is that of financial capability - helping people to acquire the knowledge and skills which enable them to make capable and confident financial decisions. As in other areas of public service, the financial inclusion community is looking for ways of achieving early intervention and prevention, and improving financial capability is one way of doing so. The challenge will be to shift the focus for financial inclusion from crisis interventions to more capability work at a time when the demand and real need for crisis interventions is growing and will remain high for the foreseeable future. Locally, one or two of the projects engage with capability work and the most recent addition is the jointly run, Big Lottery funded, Dundee and Angus CAB ADAPT project - 'Avoid Debt - Act Positively Today' which will focus entirely on capability work with individuals and groups to help them become better at managing their financial affairs. The Financial Inclusion Strategy recognises the need to do more capability work and will look for opportunities to expand that activity going forward. There is a realisation that there is a different skill set involved in helping people to acquire the knowledge and skills to make financial decisions from the skill set involved in helping people to clear debts, and that many people need to have clear strategies in place for dealing with debt and maximising income before they can properly concentrate on budget management issues. Therefore, there is benefit to keeping the two activities separate, but with clear referral paths between them. However, it is anticipated that some general work on financial management issues will be routinely be part of the work undertaken by staff when engaging with clients with debt and income maximisation issues.

## **Measures of Effectiveness**

Usually people do not get into unmanageable debt immediately, it accrues over time. This means that success of a strategy aimed at reducing debt, (which would be the outcome of a Welfare Rights strategy) will not become apparent immediately. But over time, there would be a reduction in the proportion of people having problematic debt problems. There will also be people already in the system before the implementation of the new strategy who are accruing debt problems that are not yet apparent. So it is important to acknowledge that there will be a time lapse before benefits of a new

strategy emerge. It is also important to select carefully measures that genuinely reflect the purpose of the strategy. Any measure of part of the strategy will inevitably lead to fragmentation and loss of focus.

3 measures are suggested to describe how well the strategy is working.

- The **proportion** of clients with debt. The simple headcount figures may vary because of changes in total numbers of clients. A year on year reduction in the proportion of people getting into debt would be an indicator of success, but this measure alone will be subject to external influences, such as employment rates and the adequacy of future benefits systems.
- The number of contacts between officials and the client before welfare rights were comprehensively addressed. The strategy is about prevention of debt, so it is important how many opportunities pass before the client gets the appropriate service. Ideally, but probably never realistically achievable, is that all needs are always addressed at the first contact. It would be expected that over time, the trend would be towards a lower number of contacts.
- The length of time to receive a comprehensive welfare rights service. This is important because benefits are not backdated, and the longer the time taken to provide the service, the greater the likelihood of debt accruing. This measure differs from the previous one in that it will capture any delays in making contact with clients (e.g. waiting time for an appointment with an adviser)

It is recommended that a series of measures be adopted to demonstrate the effectiveness of this strategy.

However, this is not to suggest that other measures are unimportant for other purposes. For example, it will remain important to know the total outstanding debt.

## Possible IT developments

### 1. New facility for recording benefits advice contact with customer

This would be a standard screen linked to the Citizen Account and callable as a click on an icon from any of the relevant Web-enabled in-house systems and passing through the relevant customer number.

These systems would include:

Housing Contact Centres (Lettings, Rent Recovery)

Other Housing web-enabled systems (Homeless system)

One Stop Shop (Customer Services System - CRM)

Social Work First Contact system

Social Work Event Recording

Flags could also be shown when a customer record is accessed on the systems to highlight that a previous benefits contact has been recorded.

Alternatively, if someone in a department is using a non-web-based system, a 'free-standing' version where the customer must first be selected could be developed.

Once the customer is chosen, a screen would show a history of previous contacts regarding benefits advice with the customer (spanning all departments, not just the department involved) and allow a new contact to be entered.

This would allow selection of an event (such as bereavement, person joining a house, person leaving a house) and the event would bring up a list of questions related to that and, depending on the answers, a list of possible benefit types worth exploring would be displayed (NB this would NOT say the person was definitely entitled to them).

The events, questions, calculation and possible benefit types would have to be determined and maintained by Welfare Rights staff.

As part of the calculation, some of the answers might be able to be predetermined by the system by using information about that customer already held in other IT systems (eg we may already know what benefits they are on if they are on the Housing Benefits system or we may know if they have free school meals/clothing grant or Leisure Concession and could use the Citizen Account to access this).

The staff member would have a notes facility to record what they advised the customer and a full audit trail would be kept.

There would also be a facility to record any ongoing contacts made to the other agencies on the customer's behalf (eg telephone call to Dundee North Law Centre to arrange an appointment)

2. Facility for making it easier for the customer to then follow through on the advice given by the staff member  
 When the contact is input (see 1 above), a summary sheet giving contact details for applying for the benefits advised could be produced by the system.  
 This would give information such as telephone numbers, website addresses and maps of office locations nearest the customer's address for the other agencies with details of what they should be investigating or applying for.  
 Referral letters/letters of introduction could also be produced from the system.  
 Details of any appointments arranged could also be printed on the letters.  
 Consideration was given as to whether to pre-print forms but there are 50+ types of benefit and these forms could be lengthy and change frequently so it was decided that a summary sheet offered the best solution in the first instance.
3. Automatic link to online HB/CTAX benefit 'quick calc' facility  
 Finance Revenues are purchasing an online 'Quick Calc' program for Housing Benefit/Council tax benefit and this is going to be put on their Website.  
 It would be possible for the new benefits advice contact screen to link to this to allow the staff member to do a quick calculation.
4. Automatic link to online HB/CTAX benefit application form  
 An online form for applying for Housing Benefit/Council Tax benefit is in the final stages of development and should be available for use early in the new year by Finance Revenues and then, after an initial period, by staff in any other departments and ultimately on the Internet for use by customers. This replaces the 32-page paper form and guides the staff member or customer through different paths on the form depending on their circumstances. On completion, the form details are loaded electronically into Finance Revenues workflow system for processing.  
 The link to this form could be embedded into the benefits advice contact screen.
5. Enhancement to online HB/CTX benefit application form (see 4 above)  
 When this form is used, this contains extremely detailed information about the customer's household and income and what benefits he/she already receives.  
 It would be possible for calculations to be done at the end of the input of the form and prompts to be made to the staff member for advising the customer what else he/she could be entitled to eg if someone is on Income Support/Job Seekers Allowance and has school age children then they would be entitled to free school meals/clothing grant or if there is only one person in the household then they could be entitled to single person discount on their Council Tax or even if they are a pensioner on low income or disabled then there may be some electricity tariffs which they may be entitled to which are cheaper
6. Welfare Rights Enquiry  
 The benefits advice contact screen (see 1 above) would be creating an audit trail and an enquiry could be developed for Welfare rights to do sampling on the contacts to verify that the advice given was appropriate and identify areas where perhaps more training or further guidance might be needed.  
 An enquiry could be developed to select on the audit trail by department/section or individual giving the advice, or by type of event leading to the advice between 2 dates.  
 A list of customers receiving the advice and the advice given would then be shown.  
 Selection could also be made by activity on a client (e.g. show clients who have more than a set number of contacts and then show their 'customer journey' - event leading to the advice and advice given, when and by whom).