

**ROCKET  
SCIENCE**

**Review of welfare  
rights and debt  
advice in Edinburgh**

**Final Report**

September 2022



# Contents

<b>Executive summary</b>	<b>1</b>
<b>1 Introduction</b>	<b>6</b>
1.1 Policy context	6
1.2 Poverty in Edinburgh	9
1.3 Good practice review	12
<b>2 Understanding need and demand in Edinburgh</b>	<b>16</b>
2.1 Provision in Edinburgh	16
<b>3 Recommendations for a common vision for welfare rights and debt advice services in Edinburgh</b>	<b>27</b>
3.1 STRATEGY - A shared strategy for funding welfare rights and debt advice services in Edinburgh	28
3.2 BRANDING and ACCESS - A unified brand and access point for services in Edinburgh	40
3.3 OUTCOMES and DATA - A coherent approach to collecting and sharing data about a shared set of outcomes across services	48
3.4 Understanding Need & Demand - Design services which meet the needs of people and are accessible to them where and when they need them through co-design with communities and use of data	53
3.5 QUALITY - Develop a consistent set of standards for commissioned services so that people who access services experience the same high standard of advice across Edinburgh	63
3.6 WORKFORCE - A workforce plan for welfare rights and debt advisors with shared training and wellbeing resources, and a new route into welfare rights volunteering/employment opportunities for those with lived experiences	68



Contents	3.7 EARLY INTERVENTION - Explore options for proactive intervention and early identification of financial issues	72
<b>4 Conclusions</b>		<b>79</b>
<b>5 Appendices</b>		<b>84</b>
	Appendix 1: Aim and research questions	84
	Appendix 2: Methodology	86
	Appendix 3: Good practice review	88
	Appendix 4: Mapping sheet and providers and stakeholders involved in mapping and review	119
	Appendix 5: Service user breakdown	125

## **Acknowledgements**

The authors gratefully acknowledge the time and effort of all of the providers, advice staff and stakeholders who contributed to the review, and specifically the help and support of the members of the Short Term Working Group.



# Executive summary

Rocket Science was commissioned by Edinburgh Partnership through the Local Outcome Improvement Plan Delivery Group to map and review the provision of welfare rights and debt advice in Edinburgh.

The overall aim of this review was to **map and review the provision of welfare rights and debt advice in Edinburgh with a view to establishing clear aims and co-ordination of these services**. These services are part of a much wider interconnected set of services and there is considerable complexity within this system, and undertaking this review involved comprehensive engagement with providers, funders and stakeholders.

Our review found the landscape of support is complex, fragmented and disconnected, with gaps in particular settings and services. The review uncovered several challenges, including that funding for most providers is short term and competitive, and that many services and their staff feel insecure and spend a lot of time trying to secure funding and retain staff. Additionally caseloads are high, and some services have had to restrict services or stand-down parts of projects as a result.

A review of good practice took into account best practice of in service delivery, tailoring advice to meet client need, and partnership working and collaboration. **These findings alongside findings from the mapping and consultation act as a foundation for the recommendations.**

The key findings of this work are as follows:

- There is a need for clear accountability and leadership of the service evolution
- We recommend the creation of a strategy group focused on implementing LOIP Priority 1 'People have enough money to live on'
- This group will be supported by the Income Maximisation and Poverty Group which be its operational partner
- The group will:
  - Develop and drive the implementation of a strategy based on the Review
  - Support the development of a strong network of providers and funders to share learning and drive good practice
  - Lead a process of engagement to attract the support of key stakeholders by understanding how it can contribute to a range of objectives around debt, poverty, health and employment



- Drive collaboration through standards, workforce development, collaborative commissioning and shared indicators of performance for the service as a whole
- The intention is to create a more holistic service for those in need, with strong connections to related services around these clients
- The service can become more obvious and accessible through the creation of a shared brand to raise awareness and appeal
- The service is built on the skills and experience of its staff, and there is a strong focus on joint workforce development, including a move to common terms and conditions, joint induction and professional development
- Greater collaboration will therefore be driven by:
  - A shared brand, helping partners retain their distinctive identity and values
  - Shared standards, clarity about how services can work together around the needs of clients
  - Shared workforce development, focusing on staff sharing their experience and practice
  - Pooled funding, with funders taking collaborative decisions on longer term funding contracts with collaborative indicators of performance

The review takes place against a growing cost of living crisis – driven by high inflation and unprecedented increases in energy bills. Already, this is leading to a significant increase in demand on welfare rights and debt advice services. With many of these services already stretched, the key context for the review is the growing gap between demand and capacity.

With inflation reducing families purchasing ability, and the forecast recession expected to lead to a doubling of unemployment, the need for welfare rights and debt advice service has never been higher. There is also a knock on effect on services, with the increase in energy cost now threatening the viability of some places where services are available. While Edinburgh is one of the more resilient cities in the UK because of its mix of sectors and range of jobs, the scale of the emerging crisis reinforces the need to streamline and enhance the capacity of these services as a matter of urgency.

A number of the recommendations set out here can contribute to the response to the cost of living crisis, both in terms of streamlining current access and services, creating greater efficiency, and enhancing capacity by extending the capacity of a range of services to provide general advice, creating an effective triage approach to focus the demand on more specialist services, and by creating a higher skilled and more knowledgeable workforce who can share their experience and insights.



The recommendations will require a phased approach, and in some cases more work is required to assess the options, while in others some work has already started. We recognise that this takes time, but this review sets out a direction of travel while also highlighting the need to continue with dialogue and engagement.

### **STRATEGY - A shared strategy for funding welfare rights and debt advice services in Edinburgh**

1. Create a **strategic group of funders and providers** who can learn from current examples of good practice and make decisions about funding.
2. Develop an **overall strategy, plan and theory of change** for coordinated services.
3. **Pool funding** across the available streams to create an overall funding pot and commit to funding over the longer term, which can allow strategic planning of services to take place.
4. Take a flexible and **long term approach to commissioning** that recognises changing needs and circumstances, and allows services to be adaptable.

### **BRANDING and ACCESS - A unified brand and access point for services in Edinburgh**

5. **A network of services** should be formalised which could share resources and training, and provide benefits for non-publicly funded services to sign up to the network.
6. Advice services should be commissioned under a **unified “advice for Edinburgh” brand**. The details of the service and provider should be included on a **portal** accessible by both the general public seeking advice and professionals who are supporting people.
7. Explore feasibility and option of **a single number and access point** for advice services in Edinburgh, through which clients could have a triage call with a generalised service before being connected into specialist advice.

### **OUTCOMES and DATA - A coherent approach to collecting and sharing data about a shared set of outcomes across services**

8. **Setting targets and outcomes** at an overall Edinburgh level to **incentivise collaboration** and referral across services.
9. Shared targets across services and include other indicators to demonstrate **collective impact of services**.
10. More **coherent monitoring and evaluation** would allow the Partnership to assess how priority groups were being supported.



## UNDERSTANDING NEED AND DEMAND - Design services which meet the needs of people and are accessible to them where and when they need them through co-design with communities and use of data

11. **Co-production and co-design** of services with those who access them, and those who currently do not access them, to understand local need and barriers to access.
12. Greater **use of data** across the city, drawn from providers, to understand need and demand with centralised analysis to inform design of services.
13. Design person-centred services which are holistic where possible, **reduce the need for clients to re-tell their story** and **ensure seamless handovers between services**.
14. A mix of **universal services, targeted outreach in communities and specialist services**, with local services delivered within the 20-minute neighbourhood plan.
15. **Commit to a test and learn approach of funding pilots** (for example, provision in schools, financial capability workshops in communities, targeted support around transitions) with options for targeted roll-out if pilots are successful.

## QUALITY - Develop a consistent set of standards for commissioned services so that people who access services experience the same high standard of advice across Edinburgh

16. Clients accessing any funded service should have the same standard of experience and **access to high quality advice** delivered through compassionate interactions which build trust and feelings of safety
17. A **client-centred charter of quality standards** should be co-designed with clients. The SNSIAP should form part of a wider set of standards, and support smaller organisations to achieve these.
18. There should be consistent **access to translation and interpreters**, from a central resource.

## WORKFORCE - A workforce plan for welfare rights and debt advisors with shared training and wellbeing resources, and a new route into welfare rights volunteering/employment opportunities for those with lived experience

19. Set up centralised resources for welfare rights advisors and debt advisors in Edinburgh including **shared training, information, and peer support** and introduce a dedicated **wellbeing initiative** for welfare rights advisors and those who supervise them.
20. Build in time and resource to funding for **staff terms and conditions, training** and support to ensure staff wellbeing and benefits are on par with public sector terms and conditions .



21. Work with employability services to develop a client to welfare rights adviser **volunteering/employment pathway**, valuing lived experience of accessing welfare rights and debt advice.

#### **EARLY INTERVENTION - Explore options for proactive intervention and early identification of financial issues**

22. Identify opportunities for **proactive and early intervention**, taking a whole system and life course approach.
23. Identify data held in public systems which can act as an **early warning system** to allow people to be diverted into debt and welfare rights advice. Similarly, areas of high unclaimed amounts of benefits can be identified to target specific benefits.
24. Develop a **financial education and capability offer** which can be provided as part of ongoing support to people who access services.





# 1 Introduction

In March 2022, Rocket Science was commissioned by Edinburgh Partnership through the Local Outcome Improvement Plan Delivery Group to map and review the provision of welfare rights and debt advice in Edinburgh. This review and our recommendations form part of the Edinburgh Partnership’s poverty and prevention agendas and of the refreshed Community Plan<sup>1</sup>. This review was conducted in two phases:

- Map out providers in Edinburgh – where they are, what they do, how they are funded, how they work
- Review this provision to help identify gaps in provision, areas of oversupply and duplication, and areas for improvement.

In this final report, we present the findings from each element of the review alongside recommendations for the co-ordination of welfare rights and debt advice provision across Edinburgh.

- In section 1, we describe the policy context and present the demographic profile of Edinburgh and how this may affect need and demand for advice services. We also present a good practice review which draws on the relevant literature to identify principles of best practice in the provision of welfare rights and debt advice.
- In section 2 we give an overview of welfare rights and debt advice provision in Edinburgh looking at who delivers these services, and where and how these services are delivered.
- In section 3, we present our recommendations for the co-ordination of services, with findings from the review and case studies included under each recommendation.

## 1.1 Policy context

This assignment takes place against a background of a Scottish Government intent to make Scotland “a place where people are healthier, happier and treated with respect, and where opportunities, wealth and power are spread more equally”. The overarching approach is driven through Fairer Scotland which is the Scottish Government’s long-term initiative to create a fairer country. As part of this, the Scottish Government is working closely at the community level to understand and learn from

---

<sup>1</sup> [community-plan-2018-28 \(edinburgh.gov.uk\)](https://www.edinburgh.gov.uk/community-plan-2018-28)



those with experience of inequalities and poverty. The main aim is to “ break the intergenerational cycles of poverty, inequality and deprivation”.

There are a number of components to this intent, and there is a priority on tackling child poverty. This seeks to understand and respond to the underlying cause of deprivation. This approach is underpinned by a range of specific actions:

- The Child Poverty Act, which sets out a range of actions and requirements, underpinned by the Children and Young People (Scotland) Act, the Getting it Right for Every Child (GIRFEC) approach which drives a child centred holistic response, the Early Years Framework which seeks to ensure an effective approach to support for the youngest children, and action related to The Promise and its implementation, focusing on appropriate support for care experienced children and young people and their families.
- One of the requirements set out in the Child Poverty Act was for Local Authorities and Health Boards to publish annual joint reports on local action to reduce child poverty.
- The Government has published two Child Poverty Delivery Plans:
  - Every Child, Every Chance: the Tackling Child Poverty Delivery Plan 2018-2022 was published in March 2018
  - Best Start, Bright Futures: Tackling Child Poverty Delivery Plan 2022-2026 was published in March 2022 and set out further actions that needed to be taken to achieve the child poverty targets the Government had set for 2030. These actions targeted the six family groups that were recognised to be at the highest risk of poverty: lone parent families, minority ethnic families, families with a disabled adult or child, families with a mother under 25, families with a child under one, and larger families with 3 or more children.

The Scottish Government have also taken forward a range of complementary actions including:

- The creation of a social security system in Scotland which is based on dignity, fairness and respect
- The publication of the Fairer Scotland Action Plan to tackle poverty, reduce inequality and build a fairer and more inclusive Scotland
- Attempting to move beyond food banks to create a more dignified and rights based approach to food poverty through the Fair Food Fund
- Introducing the Fairer Scotland Duty on some Scottish public bodies with a view to ensure that in reaching strategic decisions, they are encouraged to identify ways in which they can reduce inequalities of outcomes stemming from socio-economic disadvantage.



This range of activities – and the overall intent – have taken on a sharper and more urgent focus with the emergence of the cost of living crisis linked to high inflation and rapidly rising energy prices. The increase in the costs is disproportionately affecting poorer families across the UK as they spend most of their income on housing, energy and food, and a recent study by the Social Policy Research Unit at the University of York has estimated that rising energy costs would push 72.8% of families in Scotland into fuel poverty by January 2023 (defined as families spending more than 10% of household income on energy). This will be compounded by the rising costs of food and other basics. It is not yet clear what the scale and nature of the UK Government response to this crisis will be.

The Edinburgh Partnership is the community planning partnership for Edinburgh. It brings together public agencies, the third sector, and the private sector with communities, to improve the city, its services and the lives of people who live and work in Edinburgh. One of the priorities set out in the Edinburgh Partnership’s Local Outcomes Improvement Plan (LOIP)<sup>2</sup> is that people in Edinburgh have “*Enough money to live on*” (Priority 1).

The End Poverty Commission’s End Poverty in Edinburgh Delivery Plan 2020-30<sup>3</sup> includes a commitment to “*Further develop people-centred income maximisation, family and household support services*” through working with the Edinburgh Partnership to develop a co-ordinated approach to commissioning services city-wide which extend into all communities. This review of welfare rights and debt advice is listed as an action within Priority 1 of the LOIP in the End Poverty Commission’s plan.

The 2021 End Poverty in Edinburgh annual progress report<sup>4</sup> outlines the progress made in integrating welfare rights and benefits advice with Edinburgh City Council’s homelessness team by funding for additional capacity within the Advice Shop to provide benefits checks and income maximisation for people with financial who need support to maintain their tenancies and avoid homelessness. The progress report also outlines plans for a city-wide review of advice services.

One of the main areas for focus in terms of tackling poverty has been on employment – both helping those seeking work to gain sustainable work, but also helping them to make progress into secure, better paid positions.

This has found expression through the development of the No One Left Behind (NOLB) approach by the Scottish Government. This is now being implemented by Local Authorities working closely with

---

<sup>2</sup> [community-plan-2018-28 \(edinburgh.gov.uk\)](https://www.edinburgh.gov.uk/community-plan-2018-28)

<sup>3</sup> [Item 7.4 - End Poverty in Edinburgh Delivery Plan 2020-30.pdf](#)

<sup>4</sup> [Item 7.9 - End Poverty in Edinburgh Annual Report.pdf](#)



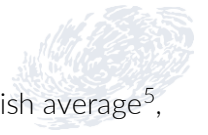
their Local Employability Partnerships. The NOLB approach draws together a range of the Scottish Government's skills and employability funding strands, and passes the funding to Local Authorities who will work with their LEPs to develop a more coherent, comprehensive and locally appropriate employability approach. While there will be some demanding outcome requirements, LAs and the LEPs will have considerable flexibility in how to focus and apply this funding – and procure provision – in order to respond to local priorities and the needs of the local labour market.

There are four aspects of the NOLB approach that are highly pertinent to the development of a coherent approach to welfare rights and debt advice in Edinburgh:

- The priority clients for NOLB are likely to show significant overlaps with those individuals and households most at risk of poverty. This suggests that there needs to be a strong connection between the welfare support service and the employability service for those able to seek work.
- The welfare support landscape and the employability landscape share some features. They can appear complex and hard to engage with; it may be hard to find the best match with need; there may be a lack of clarity about the role and focus of each organisation; and there may be few connections between those who work for different organisations. With LEPs trying to create a more coherent and integrated 'local employability service' there are opportunities both to learn from this process and to make stronger connections between these services.
- Many of the LEPs are focusing on creating a more holistic and personalised approach to employability support, backed by the creation of a staff development approach to create a more highly skilled workforce, with shared development and networking approaches. There may be opportunities to include welfare support staff in these approaches.
- There is a recognition of the incidence of poverty in households where someone is working. Some LEPs are responding to the issue about poverty in work with a focus on helping to support progression to more secure and better paid work.

With a growing focus on those further from work – many of whom will face health and a range of other barriers to work – there is a need to ensure that there are clear links between any welfare rights and debt advice services and employability services in terms of creating well supported, progressive routes to help individuals and their households to move out of poverty.

## 1.2 Poverty in Edinburgh



Although Edinburgh is an affluent city, where relative poverty remains below the Scottish average<sup>5</sup>, poverty and deprivation persist throughout the city. In Edinburgh, 15% of the population lives in poverty.<sup>6</sup> Over 1 in 5 children in Edinburgh live in relative poverty, and there is also a noticeable geographic disparity within the city.<sup>7</sup> For example, although high child poverty rates are found in each area, the electoral area of Corstorphine averaged 11% compared to 39% in Gorgie.<sup>8</sup>

Poverty and deprivation are also more likely to affect certain social groups. Across the UK, large families, families with a disabled member, and single-parent families are much more likely to live in deep poverty.<sup>9</sup> In Scotland, poverty rates are also higher for BAME individuals.<sup>10</sup> In 2016, lone-parent families represented 27% of Edinburgh households with dependent children and just over 48% of these lone parents were not employed.<sup>11</sup> However, data from Scotland shows that employment is not enough to keep families out of poverty.

Additionally, 4.4% of Edinburgh's working-age residents are economically inactive and searching for a job, which is slightly higher than the UK average.<sup>12</sup> Overall, Edinburgh faces several challenges in terms of poverty and deprivation.

## Projections

These challenges are likely to increase due to the pandemic and the imminent cost-of-living crisis, which is predicted to be the worst in 40 years.<sup>13</sup> Currently, evidence shows that the higher cost of living in Edinburgh, particularly for housing, contributes to poverty within the city. If Edinburgh's housing costs reflected the Scottish average, 15,000 people within the city would not live in poverty.<sup>14</sup>

Coupled with this, Edinburgh's provision of social housing is insufficient. Compared to the Scottish average of 24%, only 16% of Edinburgh homes are social housing.<sup>15</sup> However, there is a strong

---

<sup>5</sup> [Edinburgh by Numbers 2021](#)

<sup>6</sup> [20200930 Poverty in Edinburgh-Data and evidence.pdf \(edinburghpovertycommission.org.uk\)](#)

<sup>7</sup> [Item 7.4 - Reducing Child Poverty.pdf \(edinburgh.gov.uk\)](#)

<sup>8</sup> [Item 7.4 - Reducing Child Poverty.pdf \(edinburgh.gov.uk\)](#)

<sup>9</sup> [Going without: deepening poverty in the UK | JRF](#)

<sup>10</sup> [20200930 Poverty in Edinburgh-Data and evidence.pdf \(edinburghpovertycommission.org.uk\)](#)


<sup>11</sup> [Lone parents in Scotland: work, income and child health - in work progression and the geography of lone parenthood \(scotpho.org.uk\)](#)

<sup>12</sup> [Edinburgh by Numbers 2021](#)

<sup>13</sup> [Going without: deepening poverty in the UK | JRF](#)

<sup>14</sup> [20200930 Poverty in Edinburgh-Data and evidence.pdf \(edinburghpovertycommission.org.uk\)](#)

<sup>15</sup> [Edinburgh by Numbers 2021](#)



demand for social accommodation, as those advertised in 2019/20 received an average of 200 bids per property.<sup>16</sup> Similarly, the provision of face-to-face debt advice in Edinburgh provision is well below the Scottish average (64% of demand met), with Edinburgh meeting just over 40% of demand.<sup>17</sup> Considering the emerging cost-of-living crisis, it is likely that rising housing and utility prices will push more people into poverty and increase the demand for social housing and debt advice.

---

<sup>16</sup> [20200930 Poverty in Edinburgh-Data and evidence.pdf \(edinburghpovertycommission.org.uk\)](#)

<sup>17</sup> [MPS Brand implementation Report template \(maps.org.uk\)](#)



## 1.3 Good practice review

As part of this work, we conducted an evidence review to identify principles of good practice in welfare rights and debt advice provision:

- Best practice in service delivery
- Tailoring advice to meet client needs
- Partnership work and collaboration

The full review analyses 24 reports, evaluations, reviews and good practice guides, covering debt advice, welfare rights advice, and more general purpose advice services, and is included as Appendix 1. Here we summarise the principles of good practice which have emerged from this literature review.

Debt and welfare advice services can lead to **positive outcomes, including increased household income, better debt and financial management, improved physical and mental health, and better wellbeing**. There is also evidence for benefits such as improved family relationships, less social isolation, and better school attendance by children of parents receiving advice.

A wide range of people seek debt and welfare advice, most of whom experience some form of disadvantage through characteristics such as **age, disability or gender, or through circumstances such as unemployment, low quality employment or a major life event**. Reasons for seeking advice vary greatly, and can be directly linked to personal circumstances, for example, unmanageable debt has built up, driven by structural issues such as benefits policy, or, most commonly, a mix of factors.

Covid-19 moved the majority of provision online or to telephone services, creating challenges for some clients. Advice services should **review what has worked well and less well as a result of the pandemic**, and consider which adaptations it may be beneficial to keep in place.

### Best practice in service delivery

Advice services should offer provision through **a mix of channels**: face-to-face, by phone and online. These should be tailored and targeted towards different types of clients with different needs. For example, **face-to-face provision is most suitable for more vulnerable clients and those with more complex needs**. Providers should actively promote the range of delivery channels they have available, and help clients to move between them as appropriate. Advice providers must seek to cater for the



needs of people who may be digitally excluded. Advice providers should actively **promote their services** through a range of different channels, and actively monitor who engages with their services. Providers should **refer new clients** elsewhere if there are other services that are better suited to their needs, such as specialist health or energy services. Clients' first contact with an advice provider should be carefully managed to ensure they do not feel rushed or overwhelmed.

Digital provision, which became more prominent as a result of the pandemic, has several advantages and drawbacks which are detailed below. Advantages and drawbacks of other methods of delivery are detailed in Appendix 3.

Advice Channels			
	Advantages	Drawbacks	User preferences
Digital	<ul style="list-style-type: none"> <li>• Convenient/flexible</li> <li>• Can automate things like follow up / chasing messages</li> <li>• Some like the anonymity</li> <li>• Extends providers' reach</li> <li>• Can help with preventative actions</li> </ul>	<ul style="list-style-type: none"> <li>• Anonymous nature can lead to less commitment, more drop-outs</li> <li>• Lack of records for client to refer to</li> <li>• Can be accuracy issues</li> <li>• Can feel formulaic, not personalised</li> <li>• Clients can be overwhelmed with information</li> <li>• Some struggle to complete forms etc on their own</li> <li>• Hard for client to identify best solution</li> <li>• Harder to really explore clients' circumstances</li> </ul>	<ul style="list-style-type: none"> <li>• Debt tends to be on credit cards/overdraft</li> <li>• Clients tend to present earlier</li> <li>• Clients tend to be better off and better educated</li> <li>• May suit more able clients</li> <li>• More appropriate for less complex cases</li> </ul>

Advice services should be described in **positive, personalised, clear and constructive language**. Services should feel empowering and non-judgemental, and the methods and settings used to promote advice services should be tailored and adapted for different types of client. Many people who could benefit from advice do not seek it, or find it difficult to access. Advice providers should





tailor how they promote and deliver their services to **address barriers** as much as possible, for example using a range of delivery channels, or co-locating with other services.

Advice provision should explicitly aim to **build clients' confidence and capability** to tackle issues effectively themselves. Advisers should aim to both address immediate technical issues, such as debt solutions, and build clients' understanding and skills.

Clients should be offered **ongoing support** after their initial period of advice is 'completed'. Providers should make clear to clients they can get back in touch in future if they need to, for example if they can no longer manage a debt solution. **Providers should keep track of repeat clients**, monitoring the reasons for their new or ongoing needs, and adapting their provision where possible to minimise the need for repeat engagements.

## **Tailoring advice to meet client needs**

Services should be **tailored to the individual**, recognising that each client has their own unique set of needs and circumstances. More vulnerable and marginalised client groups, such as disabled people, may need particularly flexible and tailored outreach and provision, and advisers may need additional training and support to work effectively with these groups. **Working in partnership** with other organisations can support engagement with more vulnerable client groups.

Advice providers should recognise that most clients will have a number of issues they need to address, some of which may need urgent support before others (e.g. debt) can be tackled. Providers should take a **holistic approach**, looking at the whole person and both the causes of and solutions to their issues. Where possible, advice services should **intervene and support clients as early as possible**, before they reach crisis point. This is even more pertinent given rising levels of mental health problems, and this needs to be considered when designing welfare rights and debt advice frameworks.

Although the pathway from advice to outcome can be complex and difficult to entirely attribute to the advice alone, there is also **evidence of both physical and mental health benefits arising from advice interventions**. Two studies of welfare advice detail empirical evidence of improved mental health, and self-reported mental and physical health improvements, wellbeing improvements linked to changed behaviours or improved income, such as better nutrition or improved mobility, reductions in isolation, and perhaps most commonly, reduced stress and anxiety in relation to debt and other money-related problems .



## Partnership Work and Collaboration

Advice providers should **develop a network of partner organisations for referrals and collaboration** to support clients with the full range of issues they present with. Robust and transparent referral arrangements and information sharing agreements should be in place between partner organisations.

Advice providers should consider **co-locating some or all of their staff with other services**, such as GP surgeries, schools and community venues. All staff from all partners should be involved in setting up co-located services, and sites for co-location should be chosen carefully, taking into account client preferences and needs.

Debt and welfare advisers may themselves need advice, support and additional training to fully support their clients. Advice providers should **identify common advice and training needs among their frontline staff**, and work with partners to find ways to meet these needs.

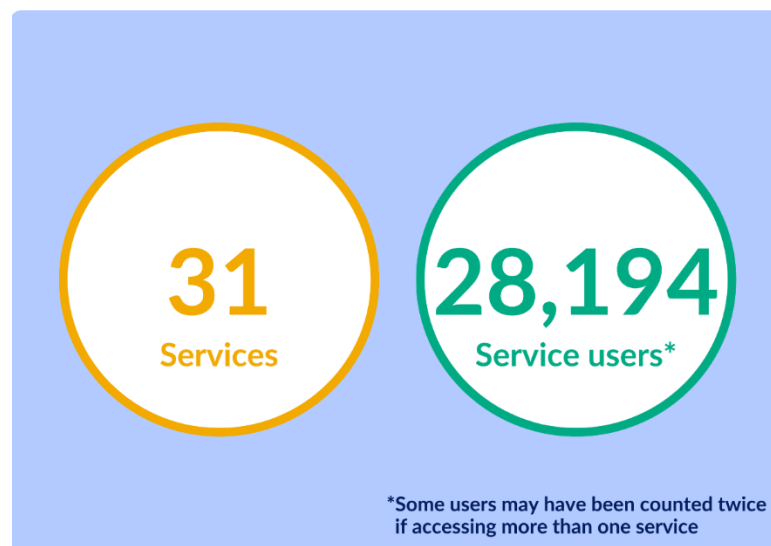


## 2 Understanding need and demand in Edinburgh

The following section reviews data collected when mapping the provision of welfare rights and debt advice services across Edinburgh. This exercise was undertaken to further understand need and demand across the city.

### 2.1 Provision in Edinburgh

#### Who uses welfare rights and debt advice services?



The services included in the mapping reported a total of 28,194 services user in the last year<sup>18</sup>. While some of those included in this figure may have accessed more than one service, this figure equates to approximately 5% of the population of Edinburgh.

More women than men accessed advice services (58% women, 38% men) and three-quarters of service users were of working age. Fifty-eight percent of service users were unemployed. A full breakdown of demographics is given in Appendix 5: Service user.

#### Who provides welfare rights and debt advice in Edinburgh?

There is a large number of services providing welfare rights and debt advice in Edinburgh or accessed by people in Edinburgh, including:

---

<sup>18</sup> Some providers reported their 2020/21 figures while others provided number of service users in the last 12 months.



- National services which residents access remotely
- Services which are nationally-run but which provide specific local services from an Edinburgh base
- Edinburgh-based provision which can be accessed by anyone living in any area of the city
- Services which provide advice to people living in a local area
- Services which provide advice to specific groups of people (e.g. those with disabilities or health conditions)
- Services which provide advice through specific locations or to specific client groups (e.g. advice services embedded in health settings, housing associations, employability programmes, schools, early years centres, food banks and outreach in communities).

Figure 1 presents the providers which engaged with the mapping and the services they provide under each of these categories. While there is a number of national organisations engaged in activities across Edinburgh, the scope of this review was to focus predominantly on local groups.

The City of Edinburgh Council Advice Shop, CHAI (Community Help and Advice Initiative), Citizens Advice Edinburgh and Granton Information Centre are the main providers of advice in the city and together provided advice to 73% of the service users identified through the mapping exercise. CHAI, Granton Information Centre and Citizens Advice Edinburgh are the providers for much of the outreach and embedded advice work in the city, with provision in primary care, mental health and recovery hubs, hospitals, community centres, council offices and courts. The advice shop caters for the entire population with one project focused on people affected by cancer.

Smaller third sector providers tend to work in specific geographical areas (e.g. Community One Stop Shop) or with specific client groups:

<b>Provider or service</b>	<b>Group supported</b>
VOCAL	Carers
Action Group	People with support needs and learning disabilities and their carers
Grapevine Disability Information (provided by Lothian Centre for Inclusive Living)	Disabled people and those living with long term conditions (specific projects for people who have had a stroke and people with COPD)
Calton Welfare Service	People over 65, including people with dementia
Maximise! Schools (provided by CHAI)	Parents of school age children



Maximise! Early years / IFSS	Parents of children under the age of 5
Macmillan Welfare Rights Partnership (provided by CEC Advice Shop)	People affected by cancer

In addition, housing associations are major providers of advice, with many housing associations providing welfare rights and debt advice services through their tenancy support services, or partnering to commission advice services from another organisation (e.g. ARCHIE).

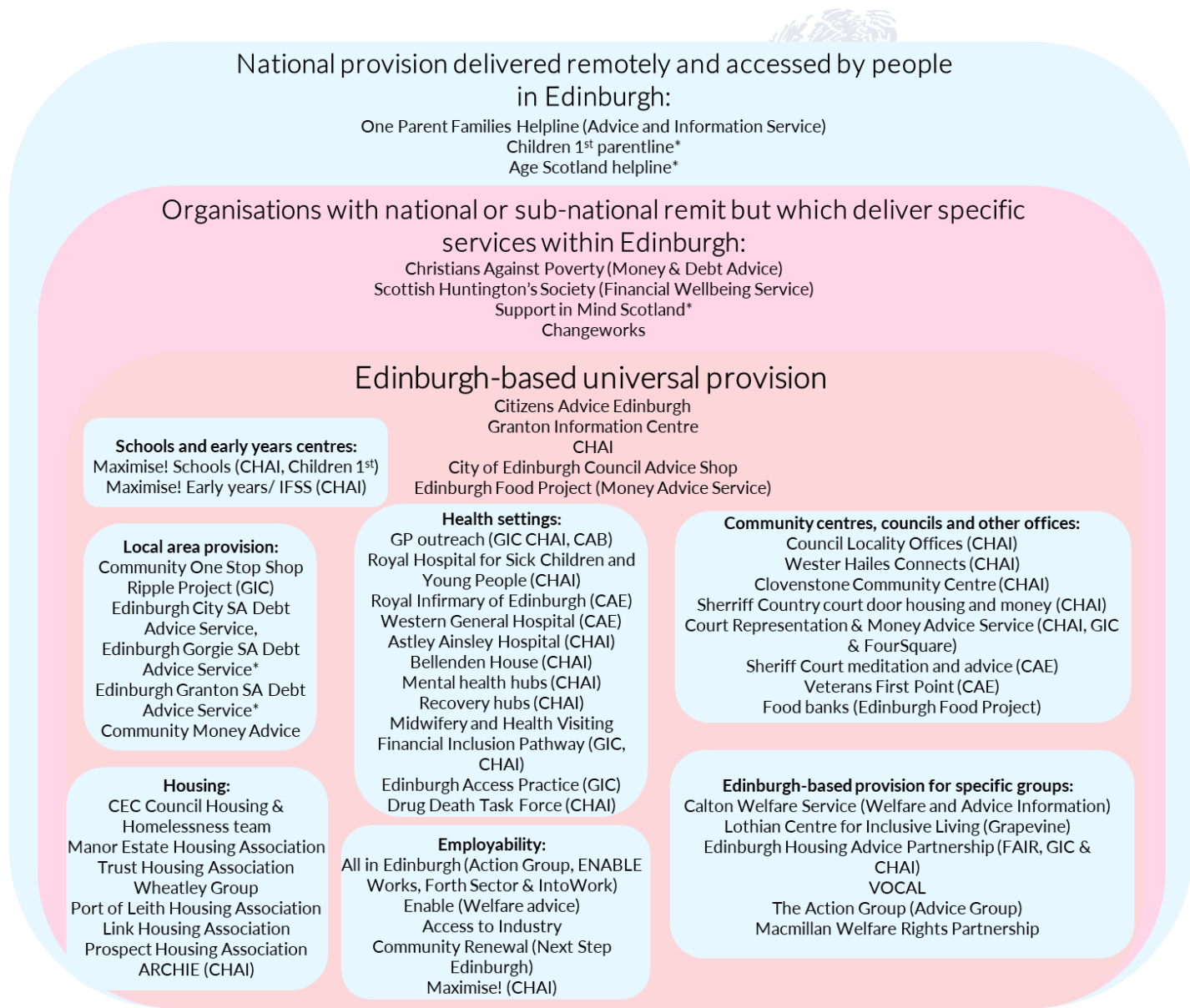
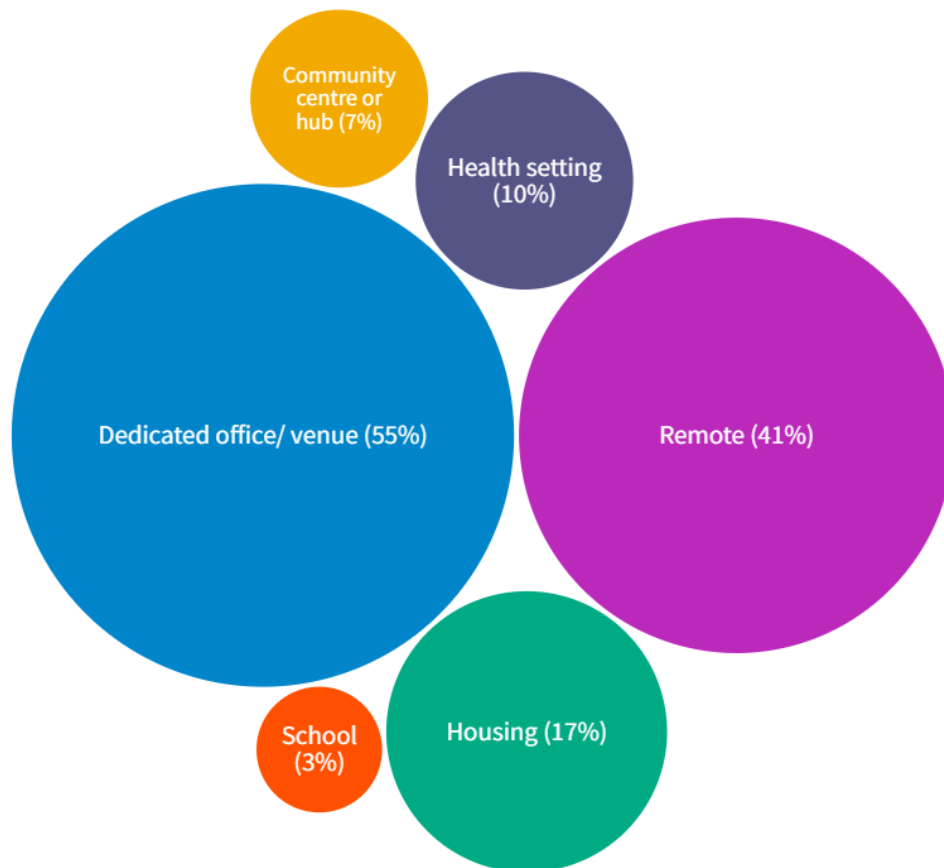


Figure 1 – Provision of welfare rights and debt advice in Edinburgh (\* denotes services which were not included in the mapping but which were identified by other services or stakeholders as providing welfare rights or debt advice in Edinburgh)




## Where are services delivered?

Services are predominantly delivered from a dedicated office or venue, with 41% of services offering remote access. Services also provide outreach or embedded services in community settings and health settings (Figure 2).



**Figure 2 - Places of service delivery - Source: Rocket Science analysis of mapping data**

Of the services that were mapped, 16 of the 30 who shared this information said they have a dedicated office or venue for advice, while 14 did not. Services with provision from a dedicated office or venue tend to be located in the centre of Edinburgh, the South-West or the North (Leith and Granton). Nineteen services also stated that they work across the whole of the city area, or that they work across this geography with some other limitation on eligibility. There were also multiple health and community based outreach services across the city.



One of the questions asked of services was for a narrative description of their geographic reach within the city. Some stated that this was all of the city, while others named specific locations or areas of the city, and others explained their reach using postcode areas or using the four Edinburgh localities.

In order to compare the areas that different services worked in, all of them were matched to the Natural Neighbourhood areas of the city<sup>19</sup>. The individual locations of dedicated offices, and of outreach services in health and community settings were plotted on a map.

Using these coded neighbourhoods from the descriptive explanation of the geographic reach, the number of services working in each area was plotted on a heat map, shown in Figure 3. For each Natural Neighbourhood, the total number of services who report working in that area were counted. This is derived from any description of reach which may include that area, and does not necessarily mean the delivery is specifically targeted in that area (i.e. every Natural Neighbourhood has a minimum of 19 services working in it, as 19 services reporting working across the whole city area. However, these services do not target their delivery at neighbourhood level).

This map shows darker areas where more services are working, indicating those areas with more specific, targeted services. In total, 8 services were targeting specific geographic parts of the city in one or more natural neighbourhoods. (Three services did not provide narrative on the geographic reach of their work). There were a further 40 health and community outreach locations across the city. Figure 3 indicates both the heat map of the numbers of services in each area, as well as the specific locations of those services with dedicated offices, and the community and health outreach locations.

Data from the Scottish IMD is shown on Figure 4, with areas of highest deprivation shown in dark red.

While there is generally more service provision in each of the areas that have higher levels of deprivation, there are still some gaps in provision. This is discussed in relation to the strategic 20-minute neighbourhoods overleaf.

---

<sup>19</sup> Edinburgh City Council datasets: Natural Neighbourhoods. [Link](#).



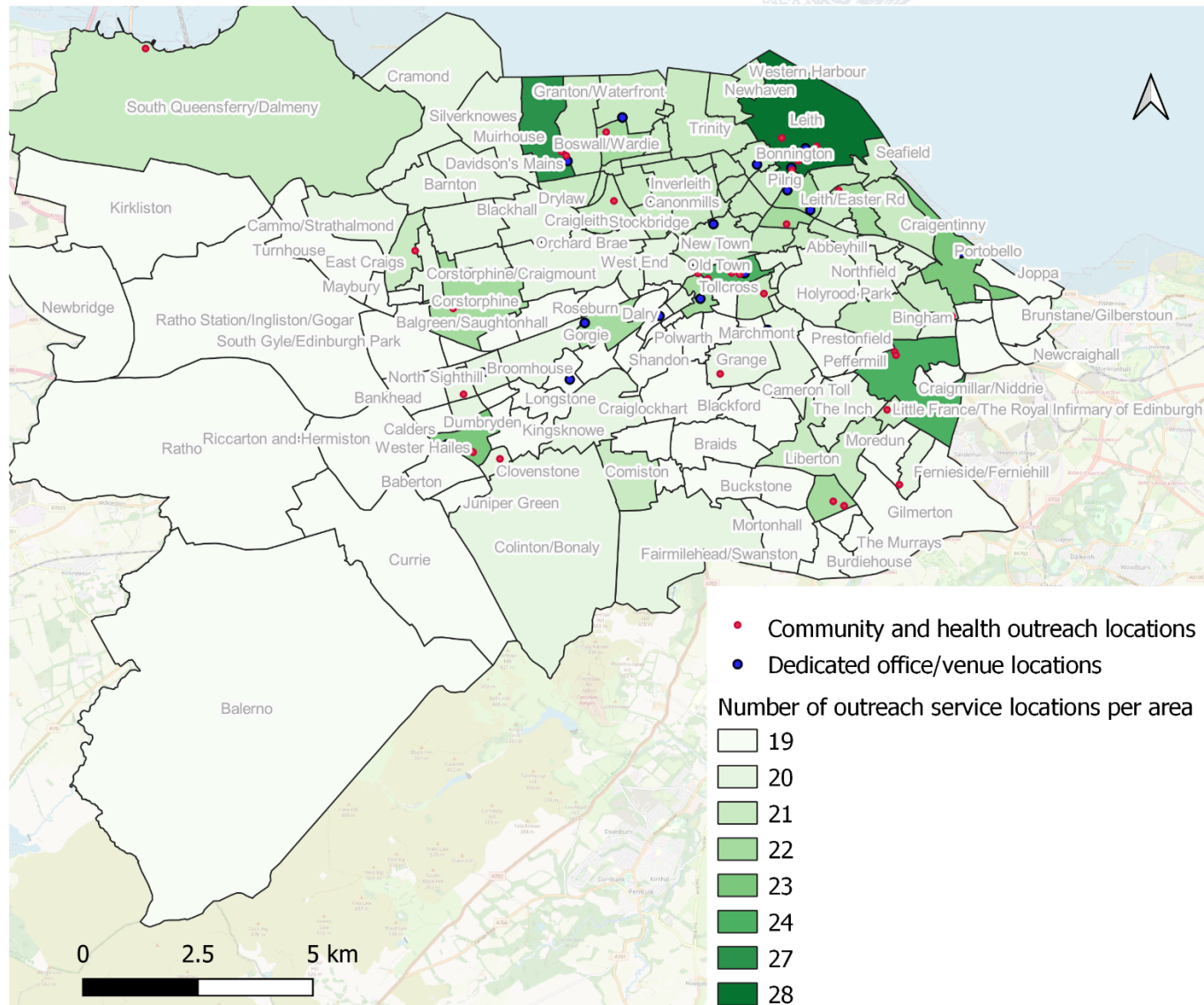


Figure 3 – Natural Neighbourhoods and number of services with coverage in each area of Edinburgh

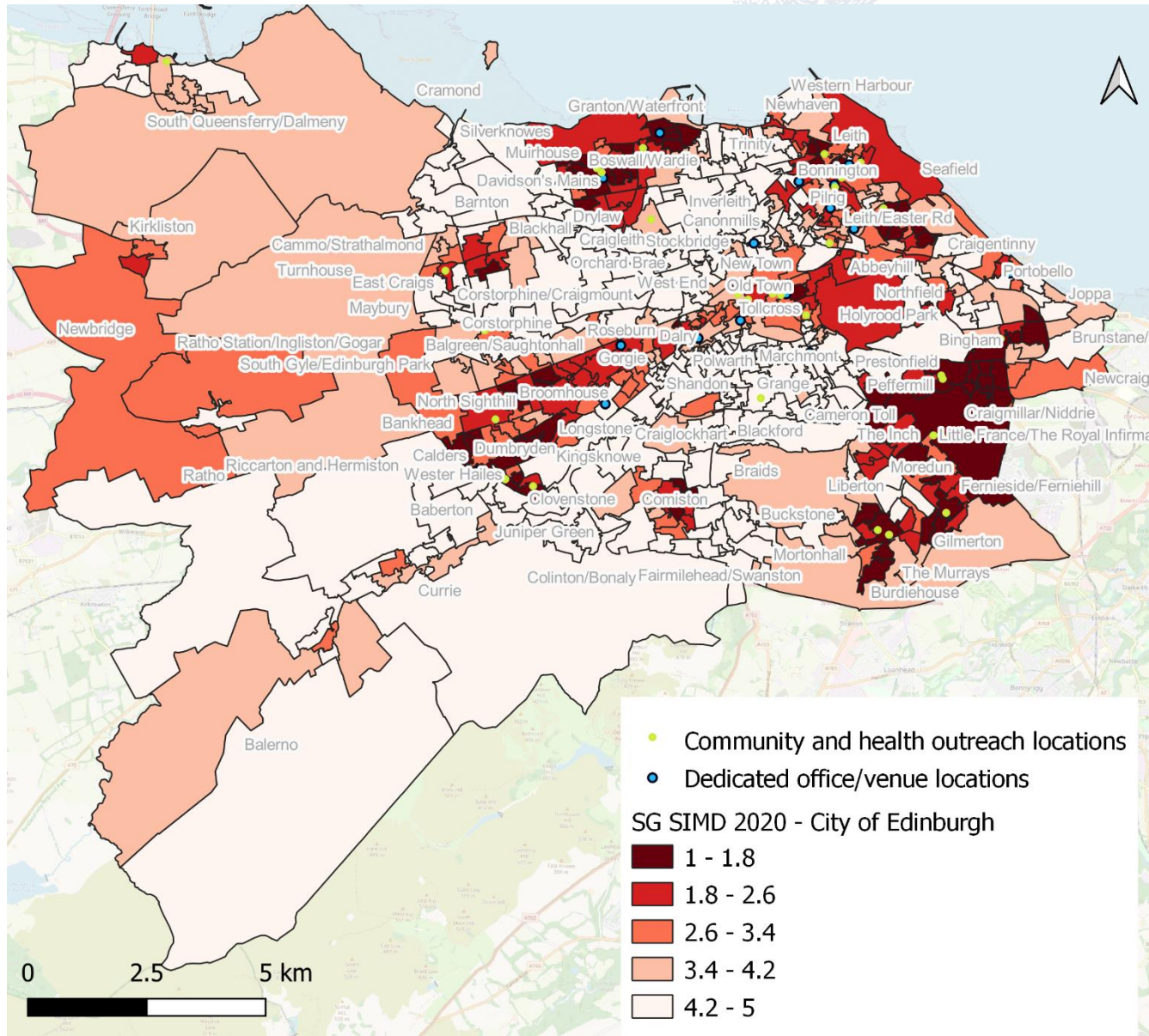


Figure 4 - Location of advice services with a dedicated office/venue and with community and health outreach locations, mapped against SIMD



In its Council Business Plan: Our Future Council, Our Future City<sup>20</sup>, the City of Edinburgh Council proposes to use the 20-minute neighbourhood model to frame how it works with local areas. These areas are set out in the 20-Minute Neighbourhood Strategy: Living Well Locally.<sup>21</sup> The strategy centres on finding ways for residents to access most of their daily public services in a local, accessible and sustainable way, along with those of partners in the public, voluntary and private sector. The provision of welfare rights and debt advice in Edinburgh should also be considered under this 20-minute neighbourhood model. The spatial boundaries of these neighbourhoods are not publicly available, so the service provision has been attributed to these using 'natural neighbourhood' areas, spatially matched to these 20 minute neighbourhood areas. Due to the differing boundaries, there is a small risk of double counting, but this is thought to be minimal. The 20 minute neighbourhood areas which currently have no dedicated or outreach provision are Currie/Balerno, Kirkliston, Moredun/Gilmerton, Morningside/Bruntsfield and Ratho. The area with the highest provision is Leith/Leith walk. This support corresponds to an area of high deprivation and population density (Figure 4).

<b>20-Minute Neighbourhood area</b>	<b>Number of services or outreach locations in each area</b>
Corstorphine	5
Craigmillar / Bingham	6
Currie / Balerno	0
Gorgie / Dalry	3
Granton	4
Kirkliston	0
Leith / Leith Walk	9
Lochend / Restalrig	5
Moredun / Gilmerton	0
Morningside / Bruntsfield	0
Muirhouse	8
Nicholson Street	5
Oxgangs	2
Portobello	4
Ratho	0
South Queensferry	2
Stockbridge	2
Tollcross	3
Wester Hailes	4

**Figure 5 – Number of services working in and delivering each of the 20-minute neighbourhood areas**

<sup>20</sup> [Council business plan – The City of Edinburgh Council](#)  
<sup>21</sup> [Item 7.10 - 20-Minute Neighbourhood Strategy - Living Well Locally.pdf \(edinburgh.gov.uk\)](#)



## How are services delivered?

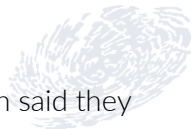
Twenty-three of the providers spoken to said they also provide services in other areas. Many provided welfare, debt, or employability support, with a smaller number providing housing, health, energy or advocacy support. Eight 'other' types of support were also listed, these being food bank, food pantry, ancillary service, legal, transport, accessibility, social care, and financial.



Figure 6 - Other types of service offered by providers - Source: Rocket Science analysis of mapping data

### Referrals

Organisations reported receiving referrals in from various sources. Several said they received referrals from Jobcentre Plus and health settings such as GPs or specialist clinics. Referrals from health providers tended to be within projects which are embedded within health settings which provide advice to groups with specific health conditions. Other providers said they receive referrals from other third-sector organisations including Women's Aid and Shelter Scotland.






Ten organisations said they had some form of feedback loop for referrals, four of which said they provide feedback on outcomes. Organisations also provide feedback on referral suitability, service engagement, and onward referrals. Three of the ten said they only provide feedback on referrals if the client consents to this.

### Out of hours

Provision of out of hours support was not widespread or consistent across providers. There is some limited and ad hoc out of hours provision by a small number of providers. One service offered evening clinics pre-pandemic which they were hoping to reinstate.

## Provision of out of hours support

- 26 services do not provide out of hours support 
- 2 services provide partial out of hours support. One provides out of hour support two days a week and the other does under special circumstances 
- 3 services do provide out of hours support. This is provided via phone, instant messaging, or social media. 

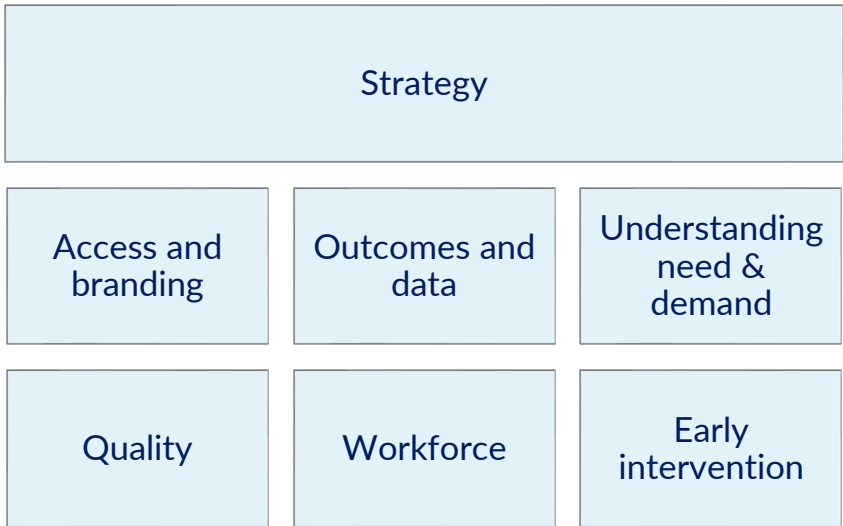




# 3 Recommendations for a common vision for welfare rights and debt advice services in Edinburgh

In the following section, we set out our recommendations for greater co-ordination of welfare rights and debt advice services in Edinburgh, with a view to creating a system which supports financial resilience for the residents of Edinburgh.

Recommendations are grouped under the following themes which have emerged from the mapping, qualitative review and workshops we have conducted throughout this research.



Within each theme, we present recommendations, findings from the mapping and qualitative interviews, considerations from the workshop discussion sessions, and case studies and examples from other sectors and regions where similar approaches have been used.

Across the stakeholders and providers engaged in the review, there was agreement that the cost of living crisis and increasing fuel bills are likely to drive increasing demand for welfare rights and debt advice. Services are already stretched and delivering at capacity to meet current demand. There is a wide network of provision of welfare rights and debt advice across Edinburgh, but many of the services included in the review are struggling to meet current demand. Local Authorities are currently facing great uncertainty regarding public funding and the services that they currently provide are



likely to become more costly, with all services seeing their costs rise due to salary and fuel cost increases.

There are numerous examples of good and innovative practice within welfare rights and debt advice provision in Edinburgh where organisations and individuals have developed strong links, close relationships and ways of working together to provide co-ordinated services for their clients. We note that much of the good practice within Edinburgh is being delivered within tight budgets and limited staff capacity, and is driven by individuals who want their clients to be well-served and services to be well co-ordinated.

We acknowledge the challenge inherent in making recommendations for new or additional services and provision in the current funding situation. A combination of inflation, the cost of living crisis and much higher fuel prices puts additional pressure on public services to do more with less, as the cost of providing services increases. Salaries and benefits are not increasing in line with inflation, meaning families are having to make their income stretch further to meet their needs. As much as possible, we have highlighted recommendations which can be achieved within current provision and low cost options.

### 3.1 STRATEGY - A shared strategy for funding welfare rights and debt advice services in Edinburgh

1. Creation of a **strategic group of funders and providers** who can learn from current examples of good practice and make decisions about funding.
2. Develop an **overall strategy, plan and theory of change** for coordinated services.
3. **Pool funding** across the available streams to create an overall funding pot and commit to funding over the longer term, which can allow strategic planning of services to take place.
4. Take a flexible and **long term approach to commissioning** that recognises changing needs and circumstances, and allows services to be adaptable.

*“Informal connections do work, but could be levelled up in a way without stifling what’s already happening”*



While there are strong connections between welfare rights and debt advice providers in Edinburgh, there was a general feeling that services are **not co-ordinated or commissioned in a strategic way**. The provision in Edinburgh was described as “patchy”, and participants felt that service provision was often based on where and when funding was available. Providers and other stakeholders expressed confusion about which services existed, and the criteria and routes to accessing these, and identified examples of short-term funded money advice projects popping up and disappearing again.

The **close working links between services** which do exist were often described as having been developed in an informal and ad-hoc way on the basis of personal relationships which have developed over many years of working in the sector or as a result of co-location with other services.

The Advice Forum (Spotlight 1), the Income Maximisation and Poverty Group, and the network of networks were all highlighted by review participants as positive examples of collaboration and communication across services and sectors. The funding approach taken by the Edinburgh Integrated Joint Board in funding the Edinburgh Consortium of three providers to provide advice across Edinburgh provides an interesting example of how funding can be co-ordinated with opportunities for learning from this approach (Spotlight 2).

### Spotlight 1: Advice Forum

The Advice Forum is managed by City of Edinburgh Council. At regular online meetings, the Advice Forum brings together those working in welfare rights provision in Edinburgh with representatives of Department for Work and Pensions and Social Security Scotland. The Advice Forum provides an opportunity for advice providers to share updates and issues, stay up to date with changes to benefit processes, and engage with government agencies.

The Advice Forum was praised by review participants as fostering good links between services, helping providers to stay up-to-date with developments, and providing an opportunity to discuss problems and share solutions.

### *“A lot of time goes into making the case for the work”*

The complex funding landscape as presents a particular challenge in the provision of welfare rights and debt advice in Edinburgh. Participants described the funding landscape as **confusing and competitive**, and reported competing against other local organisations for the same funding





opportunities. This creates situations where elements of the same activity are being funded by multiple different sources, with the example given of welfare rights advice in primary care being funded through three different local and national funding streams.

The multiple funding streams under which providers operate have different timescales and reporting requirements, and the need to secure match funding and top up fundings takes people away from doing advice work. The constant pressure to secure funding was described as **contributing to the stress** felt by those who manage services, with one review participant stating that this pressure had contributed to their decision to move on from their role.

The short term nature of funding, and the dependency of organisations on single large sources of funding, means that it is difficult for services to make longer term plans for the future of their services and creates risks when large grants come to an end. This has a knock-on **impact on welfare rights and debt advisors** who deliver services because project-specific funding makes it more difficult for services to cover core costs and cost of living increases, staff sickness and holidays. Multiple fundings streams can mean that some advisors are funded through one stream, some advisors through another, creating complex HR arrangements.

There was a sense on the part of review participants that funders are becoming more demanding in terms of numbers and targets, and providers felt **pressure to increase efficiency and reduce costs**. Providers also reported that securing funding for generic services and debt advice was increasingly difficult, with funders looking at small niche areas of interest and strict eligibility criteria.

## **Understanding how welfare rights and debt advice in Edinburgh is funded**

The funding landscape for welfare rights and debt advice in Edinburgh is complex, with a number of large and small providers and various national, local authority and third sector funding streams. We set out below the different funding streams under which provision of welfare rights and debt advice in Edinburgh is provided. This list is unlikely to be exhaustive as not all funding awards and amounts are published, but it shows the number and complexity of the funding landscape. It is not possible to provide a total figure spent on welfare rights and debt advice provision in Edinburgh because of a number of factors:

- Funding for welfare rights and debt advice from City of Edinburgh Council is administered through different funding streams
- Services which receive funding from City of Edinburgh Council to provide welfare rights advice often receive funding from multiple other sources



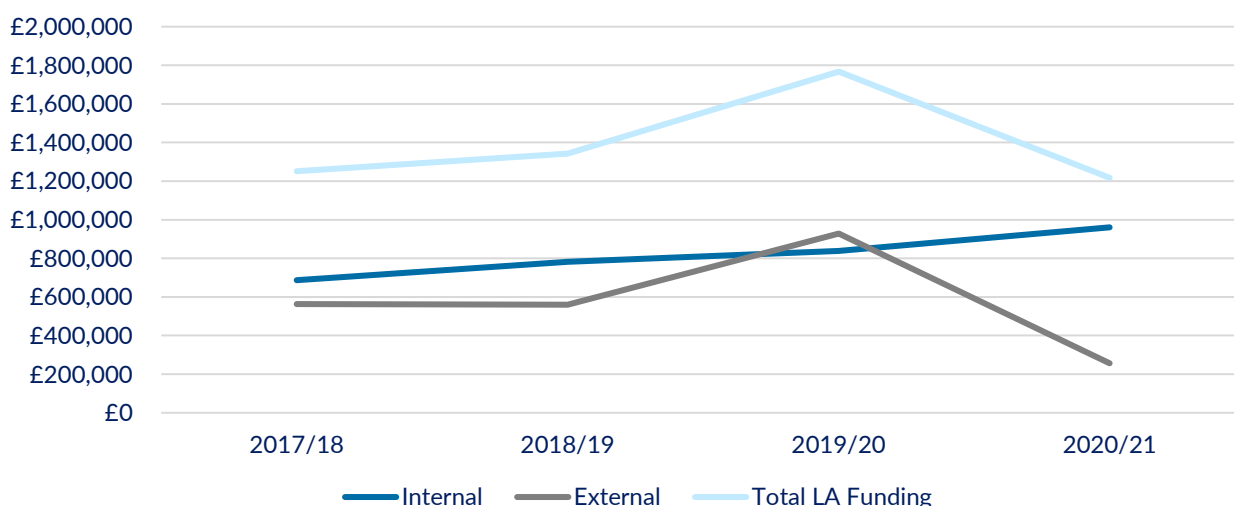
- Scottish Government and UK Government also fund welfare rights and debt advice in Edinburgh
- Services with a Scotland-wide or UK-wide remit have specific services and provision within Edinburgh
- Services within Edinburgh may have a remit which extends beyond Edinburgh city into East, West and Midlothian.

## Edinburgh and Lothian funding

### City of Edinburgh Council funding


Figures published annually by the Improvement Service as part of their Common Advice Management Reporting Framework indicate that, for the financial year 2020/21, City of Edinburgh Council spent £1,217,162 on welfare rights and debt advice services. This funding was used to provide welfare rights and debt advice through one internal City of Edinburgh Council service (Advice Shop) and three external services (Citizens Advice Edinburgh, Community Help & Advice Initiative and Granton Information Centre). Funding in 2020/21 was lower than any year since 2017/18 (Figure 7). This reported decrease needs to be investigated, and could be due to reporting errors.

**City of Edinburgh Council spend on welfare rights and debt advice by year from 2017/18 to 2020/21**



**Figure 7 – Source: Information Services Common Advice Management Performance Management Reporting Framework 2020-21 Edinburgh City. Available at: [2020-21 Report | Improvement Service](#)**

City of Edinburgh Council also funds CHAI to provide Housing Advice and Representation for private tenants and homeowners at courts and tribunals. Since last year City of Edinburgh have also funded income maximisation and debt advice services seeking to prevent homelessness. This provision is



funded through City of Edinburgh Council overall housing services budget. This service has 4 full time staff members, one for each Edinburgh locality, who support tenants to make benefits claims.

### **Edinburgh Integration Joint Board (EIJB) grant funding**


In Edinburgh, the City of Edinburgh Council and NHS Lothian have integrated the planning and delivery of all community health and social care services for adults and older people, along with homelessness, mental health and disability services. This work is directed by the Edinburgh Integration Joint Board (EIJB) and delivered by the Edinburgh Health and Social Care Partnership (EHSCP). The EIJB manages the grant funding programme which is funded through the Edinburgh Health and Social Care Partnership for activities and services which aim to prevent poor health and wellbeing outcomes or address health inequalities in Edinburgh. The EIJB funded a number of projects which provide welfare rights advice in Edinburgh<sup>22</sup>. However, as this welfare rights advice is often provided as part of wider or more holistic services (e.g. Calton Welfare Services and LCIL below), it is not always clear how much of the grant is spent specifically on welfare rights in each case.

In the 2019 grant round, several organisations received three-year funding to deliver services which include welfare rights advice or income maximisation. This funding was extended for an additional year due to the COVID-19 pandemic. It has since been extended for an additional two years until 2025. The next round of EIJB grant funding, will support a number of smaller organisations who receive a significant portion of their funding through this grant:

- The Edinburgh Consortium (composed of CHAI, Citizens Advice Edinburgh and Granton Information Centre) received a joint grant of £845,024 (EIJB), and a further £100,000 from the EHSCP Primary Care Improvement Plan (PCIP), for the provision a blanket of advice for welfare rights and debt across the city focusing on areas of high deprivation and those who may need the most help. More information is given in Spotlight 2 below.
- Calton Welfare Services received an annual grant of £16,183 to provide a club for socially isolated older people and a day care Service for Dementia sufferers, to provide welfare advice and information for service users and their carers and socially isolated older people and events throughout the year for older people.

---

<sup>22</sup> The most recently published information on grant values is from 2019 so these amounts may have changed slightly over the 3 year grant award. [Health and Social Care Partnership grant programme monitoring and evaluation 2020-21 - Edinburgh Health & Social Care Partnership \(edinburghhsc.scot\)](https://www.edinburghhsc.scot.nhs.uk/health-and-social-care-partnership-grant-programme-monitoring-and-evaluation-2020-21/)

- 
- Community One Stop Shop received an annual grant of £23,000 to provide advice and advocacy for clients living in poverty and challenging circumstances within the Broomhouse and South West area.
  - FAIR (Family Advice and Information Resource) received an annual grant of £91,795 to provide a welfare rights and financial capability advice service for people with learning disabilities and their carers, to produce an Easy Read Newsletter every 2 months that will include and share information from key stakeholders, and to work in co-production with the Health and Social Care Partnership to consult on the Strategic Commissioning Plan for People with Learning Disabilities
  - Lothian Centre for Inclusive Living (LCIL) received an annual grant of £19,872 to provide comprehensive benefit checks and follow up support to physically disabled people and to extend the Grapevine Disability Information Service to cover Universal Credit claims and raise awareness of the support available.

## Spotlight 2: Edinburgh Consortium

For the 2019 grant funding round, EHSCP worked with three main providers of welfare rights and debt advice across Edinburgh to develop a funding approach which would allow these providers to provide a blanket of provision across Edinburgh. Citizens Advice Edinburgh, CHAI and Granton Information Service share EHSCP and PCIP grants of almost £1 million per year which is split equally among providers.

The grant covers funding for advice withing GP surgeries, mental health teams, and recovery hubs and embedded locality work, with each provider broadly covering one area of the city, and support is targeted in areas of greatest need.

### Edinburgh Health and Social Care Partnership (EHSCP)

EIJB manages the grant funding programme which is funded through the Edinburgh Health and Social Care Partnership. In addition, EHSCP also funds:

- Granton Information Service receives £35,000 per year directly from the practice for advice provision for homeless people with support needs within The Access Place.
- VOCAL is funded to provide welfare rights advice for carers as part of a wider programme of support for carers.

### Capital City Partnership and employability funding



- Capital City Partnership funds welfare rights and income maximisation provision through its employability programmes, for example, All in Edinburgh is a supported employment programme for people who have a disability or long term health condition in Edinburgh delivered by The Action Group, ENABLE Works, Forth Sector and IntoWork. This programme includes welfare rights and income maximisation provision.
- Capital City Partnership also manages funding contributed via City of Edinburgh Council Strategy and Insight to Maximise! Schools and via City of Edinburgh Council Communities and Families to Maximise! Early years in 5 early years centres (Spotlight 3).
- Through the Edinburgh and South East Scotland City Region Deal Integrated Regional Employability and Skills (IRES) programme, the CCP commissions the Intensive Family Support Service. This service offers a combination of intensive, general and specialist activities tailored to the needs of the whole family, including welfare rights advice and income maximisation, and is delivered through Maximise! Early years in 5 early years centres.
- Next Step Edinburgh is run by Community Renewal to provide help and support to jobseekers and is funded by City of Edinburgh Council and the European Social Fund through Capital City Partnership. This service has an income maximisation officer available for help with benefits.

### Spotlight 3: Maximize!

The *Maximize!* project is a partnership between CHAI, Children 1st, The City of Edinburgh Council, The Edinburgh Health and Social Care Partnership and Capital City Partnership. It is designed to support families with school age children. This support can be in the form of advice on benefits, income maximisation, accessing employment, education or training, housing advice as well as helping to improve relationships in the family, increasing confidence, supporting well-being and increasing community links.

The funding model for *Maximize! schools* has changed over the years. In the past, this provision was only available in some schools, and schools have also contributed to the funding of Maximize through their allocation of the Pupil Equity Fund (PEF). Maximize! Schools Maximize! is now city-wide in all schools.

*Maximize! Early years* is currently being delivered across 10 Early Years Centres in Edinburgh; Fort, Greendykes, Moffat, Craigmillar, Granton, Stenhouse, Sighthill, Calderglen, Hailesland and Gilmerton.

#### NHS Lothian funding



NHS Lothian funds welfare rights advice provision within Edinburgh and the Lothians.

- Citizens Advice Edinburgh works in partnership with NHS Lothian to deliver advice in Edinburgh's two main hospitals; the Royal Infirmary of Edinburgh and the Western General Hospital.
- CHAI successfully tendered to deliver a welfare advice service within Royal Hospital for Sick Children and Young People. The total value for this service is £95,000 over 2 years.
- NHS Lothian is currently tendering for the provision of a welfare advice service to support inpatients and outpatients, carers and Lothian Health Board staff of the Royal Infirmary of Edinburgh, the Western General Hospital, the Royal Hospital for Children and Young People, St John's, Livingston, the Midlothian Community Hospital and the East Lothian Community Hospital with welfare rights advice issues. The total value of this tender is £980,000 over an initial 3 year contract from October 2022 to September 2025 with the option of two further 12 month periods to September 2027.

### Scottish and National public funding

#### Scottish Government and UK Government funding


Both the Scottish Government and the UK government (directly and via the Department of Work and Pensions) directly fund organisations to provide welfare rights advice to people living in Edinburgh.

Examples include:

- The UK and Scottish Governments are the main funders of Citizens Advice Edinburgh.
- Funding from the Scottish Government through the Improvement Service which is then administered by the City of Edinburgh Council to provide the Welfare Advice and Health Partnership through the provision of embedded welfare rights advice in primary care practices supplements the provision by Granton Information Service, CHAI and Citizens Advice Edinburgh.
- One Parent Families Scotland's nationwide Advice and Information Service is funded by the Scottish Government.
- Christians Against Poverty received funding of £220,902 in 2020/21 from the Housing and Social Justice Directorate (Scotland) Debt Advice Provision Project for the provision of debt advice<sup>23</sup>.
- Several organisations received COVID-19 grants from the Scottish Government to fund the provision of advice services.

---

<sup>23</sup> [Debt advice levy funding: 2020 to 2021 - gov.scot \(www.gov.scot\)](https://www.gov.scot/resources/documents/2021/02/Debt-advice-levy-funding-2020-to-2021.pdf)

- 
- Edinburgh advice organisations have submitted a bid to the UK Shared Prosperity Fund for the provision of advice.
  - Social Security Scotland funds its own provision of client support advisors to support with the transition from PIP to ADP. These advisors can only support with Social Security Scotland administered benefits.

### Scottish Legal Aid Board (SLAB)

SLAB, on behalf of the Scottish Government and the Money Advice Service, is responsible for the administration of a range of projects across Scotland which have been established to help people with certain civil problems, including debt management and welfare rights. SLAB currently manages three nationwide and 42 regional projects through their grant funding programme. Three of these project provide welfare rights or debt advice in Edinburgh<sup>24</sup>:

- Money Advice Liaison run by Citizens Advice Edinburgh: The project targets the early stage of the money advice process. The project is testing the effectiveness of interventions to reduce the amount of time for information gathering; improving the efficiency and quality of debt advice work and reducing disengagement of clients in the process
- EHAP Court Representation and Money Advice Service run by Community Help and Advice Initiative, Granton Information Centre and FourSquare: The EHAP Court Representation and Money Advice Service can help people with representation at court for mortgage repossession cases in Edinburgh Sheriff Court.
- Debt Support Project run by Community Help and Advice Initiative (CHAI) The project supports clients at initial access to debt advice in collecting paperwork and evidence. The project aims to increase the number of clients who will feel confident in managing debt, improve demand management within the agency and provide additional support to local communities.

### Other forms of funding

#### Third sector funding

- The City of Edinburgh Council receives funding from Macmillan to provide welfare rights advice to people affected by cancer.
- Organisations such as Christians Against Poverty are mainly funded through donations and charitable giving from churches and individual supporters. Their provision is nationwide with a dedicated service in Edinburgh.
- The Edinburgh Food Project Money Advice Service is funded by the Trussell Trust.

---

<sup>24</sup> [Grant funding programmes - Scottish Legal Aid Board \(slab.org.uk\)](https://slab.org.uk)



- Many smaller organisations receive smaller charitable grants and individual donations which they use to top up their funding.

### Housing association funding

- Many housing associations fully or part fund their own income maximisation and welfare rights provision as part of their core services through rents. Of those included in the mapping, Manor Estate Hosting Association, Trust Housing Association, Wheatley Group, Port of Leith Housing Association, Link Housing Association and Prospect Housing Association fund services using this model.
- The members of the Alliance of Registered Co-operatives and Housing Associations, Independent in Edinburgh (ARCHIE) – made up of Prospect Community Housing, Manor Estates Housing Association, West Granton Housing Co-operative, Lister Housing Co-operative and Viewpoint Housing Association – joined together to fund and commission CHAI to provide expert advice and assistance as part of a pilot project.

## Developing a strategic and coordinated approach to funding and commissioning

In order to create a coherent and coordinated welfare rights and debt advice system in Edinburgh, there is a need for leadership and commitment at a senior level. We feel that the creation of a strategic group with the right level of decision-making power and strategic oversight underpins all of the other recommendations.

The current structure of the Edinburgh Partnership and the pre-existing groups which have formed around income maximisation and advice provision would support the creation of a strategic group to deliver on the Local Outcome Improvement Plan Priority 1, “*enough money to live on*”. The Income Maximisation and Poverty Group could support this by sitting underneath it as the operational group involved in the delivery of the strategy, while the Advice Forum is a network for providers to access peer support and the dissemination of resources and good practice. These groups should be supported by dedicated administrative resource.

1. Create a **strategic group of funders and providers** who can learn from current examples of good practice and make decisions about funding.

- Identify individuals from across sectors which fund welfare rights and debt advice at a sufficiently senior level to make decisions about priorities and fundings. Should include





representatives from City of Edinburgh Council, NHS Lothian, Edinburgh Health and Social Care Partnership, Capital City Partnership and housing.

- Agree the leadership of this group and dedicate staff resource to its administration.
- Host a series of learning events so that the strategic group and invited speakers can share examples of innovative practice from within Edinburgh and beyond. Examples offered by review participants include Joined Up for Jobs strategy group<sup>25</sup>, the “More Good Days” Strategic Public Social Partnership which builds on the work carried out to develop the Edinburgh Wellbeing Pact<sup>26</sup> and the Thrive Edinburgh adult health and social care commissioning plan 2019-2022.<sup>27</sup>

## 2. Develop an **overall strategy, action plan and theory of change** for coordinated services.

- The strategic group should develop a shared strategy for welfare rights and debt advice in Edinburgh which sets out clear aims and responsibilities.
- Ownership and accountability for elements of the action plan within community planning under the delivery of LOIP Priority 1 “*enough money to live on*” will be an important factor in driving forward the success of this strategy.
- A theory of change is important as large scale change of this type is likely to take place over a number of years. Agreements to changes in funding can be complex and it may take a several years to align funding timescales and approaches. It is therefore important to identify short, medium and long terms outcomes to achieve the overarching aims set out in the strategy.

## 3. **Pool funding** across the available streams to create an overall funding pot and commit to funding over the longer term, which can allow strategic planning of services to take place.

- Members of the strategic group would have direct decision-making power over how spend for welfare rights and debt advice in Edinburgh can be pooled and deployed to align with the aims of the shared strategy.
- This would require a detailed spending audit to understand where and how money from City of Edinburgh Council is spent on welfare rights and debt advice services across the different streams.

---

<sup>25</sup> [Joined Up for Jobs](#)

<sup>26</sup> [Developing the Pact - Edinburgh Health & Social Care Partnership \(edinburghhsc.scot\)](#)

<sup>27</sup> [Thrive Edinburgh Adult Health and Social Care Commissioning Plan 2019-2022 \(website-files.com\)](#)



- Where funds cannot be pooled (e.g. NHS Lothian funds which cover East Lothian, West Lothian and Midlothian council areas as well as City of Edinburgh Council), commissioning could be co-ordinated.
- While the influence that the strategic group would have over funding provided by the UK and Scottish Governments and the third sector will be less direct, the group could still engage effectively with these funders.

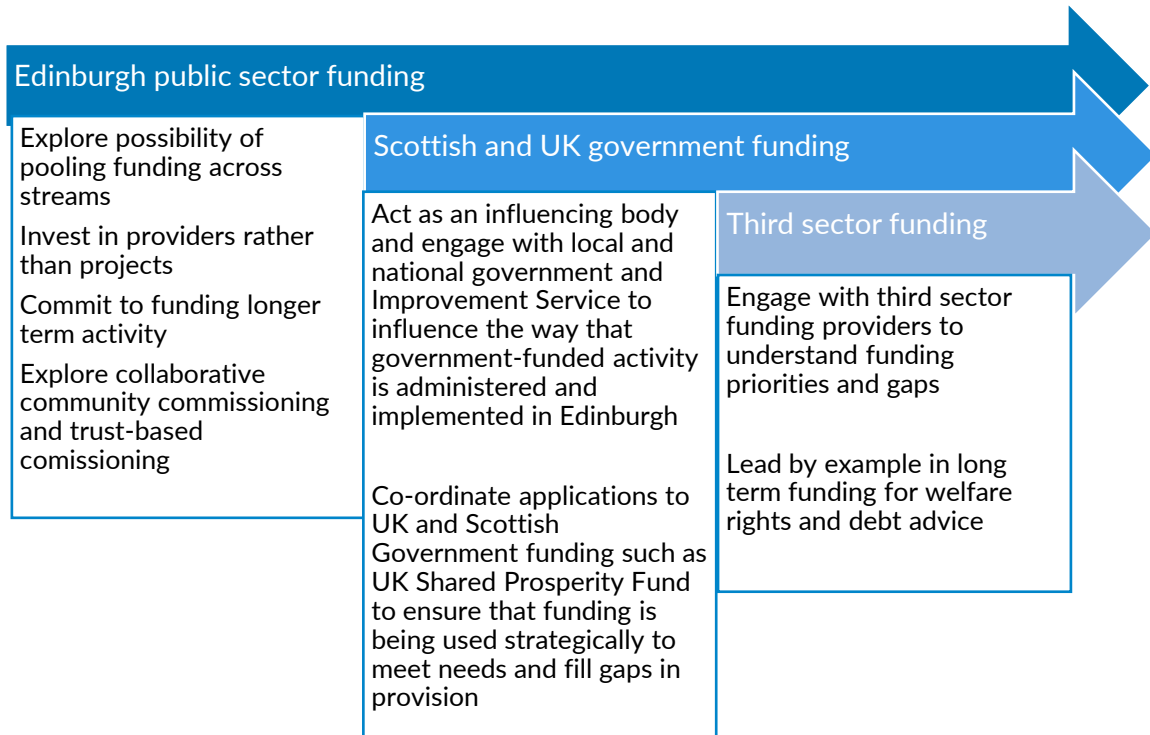


Figure 8 – Strategic group’s potential influence over each type of funding for welfare right and debt advice in Edinburgh



4. Take a flexible and **long term approach to commissioning** that recognises changing needs and circumstances, and allows services to be adaptable.

- Short term funding, funding for specific projects with strict inclusion criteria and competing against one another for the same fundings pots present a major challenge for advice providers in Edinburgh.
- A trust-based<sup>28</sup> approach to commissioning should be explored which allows commissioned providers the flexibility to adapt services to changing need and demand, and to develop partnerships with other providers to better support specific groups.
- Funding renewal points should be agreed well in advance of the end of current contracts to allow providers to plan their services and staffing.

### 3.2 BRANDING and ACCESS - A unified brand and access point for services in Edinburgh

5. A **network of services** should be formalised which could share resources and training, and provide benefits for non-publicly funded services to sign up to the network.
6. Advice services should be commissioned under a **unified “advice for Edinburgh” brand**. The details of the services and providers should be included on a **portal** accessible by both the general public seeking advice and professionals who are supporting people.
7. Explore option to provide a **single number and access point** for advice services in Edinburgh, through which clients could have a triage call with a generalised service before being connected into specialist advice.

Data from the mapping exercise indicates that people in Edinburgh find out about and access advice services through a wide range of different referral routes and information sources in addition to referrals from healthcare providers and engagement through schools and early years centres:

---

<sup>28</sup> [Collaborative Communities: trust-based commissioning \(ihub.scot\)](https://ihub.scot/collaborative-communities-trust-based-commissioning)





face services following the COVID-19 pandemic has limited access to in-person appointments for those who need them.


- **Language and communication barriers** – inconsistent access to translators, jargon and complex language, difficulties with reading and writing. SNSIAP requires providers to have resources available to facilitate access such as interpreters.
- **Capacity of service and waiting lists** – waiting lists for appointments and the difficulty in getting through to services by phone was highlighted as a point at which clients disengage.
- **Stigma** around accessing help for money issues, benefits and debt. There are still a noticeable number of potential claimants who feel that they should not be claiming and that there is shame attached to this.
- **Accessing help at a point of crisis** means that clients have more complex cases and present with multiple concerns which need support from other agencies. The limited provision of out of hours and emergency support means that support may not be available to clients when they reach that point of crisis. Services need to know how to help people during these out of hours crisis events.

Enablers for clients accessing services identified by review participants included:

- Services having a pre-existing trusted relationships with clients
- Providing embedded services in local areas and within local services
- Providing welfare rights and debt advice as part of a holistic service.
- While COVID-19 meant a reduction in face-to-face services, it also led to services developing new ways of working including new telephone provision, online support through Zoom and Teams meetings and text services.

Suggestions for overcoming barriers to clients accessing services included:

- Ensuring the better coordination of services and clear and accessible information about services available so that staff at referring and advice agencies know where to refer on to and where there is capacity.
- Encouraging more joint working, multiagency hubs, and the provision of holistic services
- Ensuring the presence of locality-based services, particularly in high demand areas
- Building trust by being present in other services such as foodbanks, GP practices
- Actively engaging with clients before they reach the point of crisis
- Ensuring a positive first interaction
- Providing out of hours support

- 
- Working with groups who aren't accessing services to find out what would work for them in terms of service accessibility.

To overcome the barriers identified, we recommend the development of a formalised network of services which receive funding from the local authority and the creation of an over-arching brand which offers an umbrella brand for the wide range of existing services, but promotes awareness and helps to increase the confidence of those who the services could help so they are more like to access the service. This brand could also offer a single access point and triage service for those seeking advice. This could include the development of the current service Advice Line that CEC manage. Targeting the marketing of this service in the geographical areas and sectors with greatest need and lowest provision could help to address some of the gaps in provision in Edinburgh.

However, this would require significant investment in the development and marketing of a new brand and in commissioning a service to deliver the provision of the single access point and raising awareness of that central access point. Given the current challenges in public sector funding, it is important that any investment in this service does not detract from the provision of advice. Additional investment would have to be secured for this service. In the light of these financial implications, we set out overleaf a number of options for increasing the co-ordination and awareness of services, both for those who access them and advice providers. A detailed options appraisal of these is required including fully costed models and risk assessments.



Option	Description	Risks and considerations	Costs
<p><b>Option 1</b> – Edinburgh Advice Co-operative: investment in <b>developing the existing network</b> of providers in Edinburgh</p>	<p>Builds on existing network and relationships, providers are already bought in Members can share resources and training</p>	<p>Limited incentive for providers to engage beyond current level Members likely to be limited to those which are already engaging</p>	<p>Dedicated staff resource to manage co-operative and engage members  Resource to develop and pay for training</p>
<p><b>Option 2 - Formalised network of commissioned services</b> which shares resources (Recommendation 5)</p>	<p>Services commissioned by City of Edinburgh Council join  In addition to shared training, members could share recruitment, support around monitoring and evaluation, translation services  Non-publicly funded services (e.g. charity funded, housing associations, employability) could sign up to the network to access benefits</p>	<p>Would take time to include in funding agreements and agreement from funders  Non-funded services would need to invest in network in some way e.g. in kind through training provision</p>	<p>Dedicated staff resource to manage network and shared services  Investment in shared services</p>
<p><b>Option 3</b> – Option 2 plus commissioned advice services under a <b>unified “advice for Edinburgh” brand</b> (Recommendation 6)</p>	<p>Details of the funded services and providers would be included on a portal accessible by both the general public seeking advice and professionals who were supporting people.  Development of a flow tool to help people navigate the different services and access limitations (e.g. geographical limits, specific conditions or disabilities).  Smaller providers could benefit from shared marketing and publicity</p>	<p>Important that the access portal is genuinely accessible to people with additional support needs/ language support needs/deaf community  Risk of creating yet another service with unclear role, so there is a need to clearly articulate purpose and marketing  Smaller services are already operating at capacity so additional referrals through portal would have to be carefully managed</p>	<p>As for option 2 plus:  Funding for specific comms and publicity provision to develop brand, marketing approach and to deliver a public facing campaign  Provision for regular maintenance and update of portal</p>



Option	Description	Risks and considerations	Costs
	<p>Important for each organisation to retain their brand but to present it under the umbrella brand</p>	<p>Providers have pre-existing brands which clients already recognise and trust, and a unified brand may create confusion (but intention is to ensure that those needing help can find the right help more easily)</p>	<p>Monitoring and evaluation to assess use and fitness for purpose</p>
<p><b>Option 4</b> – Option 3 plus <b>single number and access point</b> for advice services in Edinburgh (Recommendation 7)</p>	<p>A single access point with a telephone number owned/ or delivered by City of Edinburgh Council through the Advice Shop, and potentially delivered by Advice Shop.</p> <p>Service would provide a triage call with a generalised service for those accessing the service to determine the level of need before connecting client into specialist advice</p>	<p>Important that people can also access directly the services that they are already comfortable with– and don't have to go through the central portal</p> <p>How to manage demand for smaller services which might get an influx of referrals through centralised access point?</p> <p>The agencies providing Type 1 services may be reluctant to engage with this if their service is going to be replaced by one point of contact.</p> <p>Risk: If poorly funded, may create a brand that is subsequently discredited, or has poor associations.</p>	<p>Specific funding for service over long term to build up public awareness and establish use</p> <p>Funding for specific communications and publicity provision to marketing access point</p> <p>Investment in referral and data sharing systems to allow seamless transfer of clients from triage to specialise support</p> <p>Managing a complex triage system</p>





## Spotlight 4: Portals and universal access points

**Glasgow Helps Support Service**<sup>29</sup> - developed by Glasgow City Council and GCVS, grew from helpline support provided during the pandemic. It aims to connect Glasgow's citizens with the right assistance, in the right place, at the right time. Glasgow Helps uses council-held information to identify those who might be in need, and pro-actively contacts them to offer a service, people can contact the service direct or be referred by partners, such as third sector organisations. The service works with callers to identify, secure and case-manage agreed support pathways and referrals to provide assistance with a range of issues including food and utilities, income maximisation, employment and health

**Glasgow Helps**

Do you live in Glasgow and need a *'wee bit of help'*?  
Glasgow Helps is a new service set up to work directly with the people of Glasgow.

For more information phone  
**0141 276 1185**

**Glasgow Helps Support**

GCVS Glasgow Council for the Voluntary Sector Glasgow City Council

**Street Support Edinburgh**<sup>30</sup>: a website and App that brings together people and organisations locally to tackle homelessness in Edinburgh. Launched in January 2021, Street Support Edinburgh lists resources which can provide help and support to people experiencing homelessness. Initial funding to develop and launch Street Support Edinburgh was provided by the University of Edinburgh through the Centre for Homelessness and Inclusion Health, the University's ESRC Impact Acceleration Award, and Streetwork, Simon Community Scotland.

<sup>29</sup> [Glasgow Helps Support Service - Glasgow Council for the Voluntary Sector \(gcvcs.org.uk\)](https://gcvcs.org.uk)

<sup>30</sup> [Street Support Edinburgh - Working together to tackle homelessness in Edinburgh](#)



**Fife Online Referral Tracking System (FORT)**<sup>31</sup>: an online client relationship management system with an integrated referral tool that has been used within the boundaries of Fife for over 7 years. Fife Council and other agencies within Fife Partnership currently use FORT to host 26 separate CRM Systems for a variety of uses ranging from employability and housing to sequestration. The Fast Online Referral and Tracking (FORT) system has fostered the development of a culture in which referral and signposting procedures are consistent, routine and easily absorbed by incoming staff.

The system operates under a 'gold standard data sharing agreement' with Fife Council which makes sharing of client information possible if the client has given consent. The FORT system also includes a GIS tool that can be used for a variety of analytical uses including mapping levels of demand across different areas. The reporting functions of the FORT system can also be used to analyse seasonality of demand and client contacts and the system measures the time between a referral and client contact. The FORT system also includes an integrated money advice module.

---

<sup>31</sup> [Home \(fifeonfort.org\)](http://fifeonfort.org)

### 3.3 OUTCOMES and DATA - A coherent approach to collecting and sharing data about a shared set of outcomes across services



8. **Setting targets and outcomes** at an overall Edinburgh level to **incentivise collaboration** and referral across services.
9. Shared targets across services and include other indicators to demonstrate **collective impact of services**.
10. More **coherent monitoring and evaluation** would allow the Partnership to assess how priority groups were being supported.

The way in which providers included in the mapping collect and report information across their services was not coherent or consistent.

#### Outcome data

The Improvement Services Common Advice Performance Management Reporting Framework (CAPMRF) draws together outcomes across key performance indicators for welfare and money advice services funded by Scottish local authorities. It is designed as a mechanism for councils to benchmark their performance and identify scope to further improve the impact and value for money of these services.

However, only those organisations which received funding directly from the City of Edinburgh Council (Advice Shop, Citizens Advice Edinburgh, CHAI and Granton Information Centre) are included in the Edinburgh CAPMRF for 2021/22<sup>32</sup>. While these are the largest advice providers in terms of funding and number of clients, they represent only part of the wider advice provision landscape in Edinburgh, meaning that the CAPMRF tells only part of the story. In general, review participants from smaller organisations reported that they were unaware of the CAPMRF, or they thought that their grant or contract manager may feed into this but they had no direct involvement with it.

---

<sup>32</sup> [2020-21 Report | Improvement Service](#)



Overall, the reporting timelines, styles and outcomes for providers were disparate. For each provider and each funder, there were different reporting times, and providers reported to different outcomes and KPIs. The main outcomes used in both CAMPRF and among the providers which do not submit into the CAMPRF were the number of clients supported and financial gains secured for clients. Providers predominantly use Advice Pro to calculate financial gains for clients.

Some of the smaller providers also collect outcome data on referrals that they make on to other services and, for organisations which provide welfare rights or debt advice as part of a more holistic service, more detailed outcomes for individuals such as uptake of the additional services provided by that organisation. Mapping and understand the referral pathways in and out of each service would be useful in terms of understanding the form these referrals take, the systems used, the impact that this has on capacity and demand and how referrals are recorded (Recommendation 13).

There was some discussion among providers, particularly those who provide specialist support to clients with disabilities and learning disabilities, that financial gain and number of clients supported are not the most appropriate metrics for their service. This was because the nature of their client group means that they often have to spend a long time supporting clients over multiple appointments. These review participants felt that a focus on the number of clients supported and financial gains puts their service at a disadvantage when applying for funding, given the relatively longer amount of time and number of appointments it can take for them to support a client through a benefit application, compared with other services.

Additionally, supporting clients through applications for Personal Independence Payments forms a major part of advisers' work, particular for those organisations which support people with disabilities and health conditions. It is hoped that the introduction of Adult Disability Payment by Social Security Scotland to replace Personal Independence Payment will result in a fairer process, less need for redeterminations and greater support with applications through Social Security Scotland's processes and provision of client support advisers. However, this may lead to a decrease in the financial gains which advice providers are able to achieve.



## Demographic data

Providers contributing to the mapping were mostly able to provide the age, gender and employment status breakdown of their clients. However, providers also commented that clients who access their service for one-off signposting or advice can be hesitant to share their demographic data, and that advisors did not always collect this information. Providers spoke about gathering detailed information about clients that is held but is not used in reporting, and collating specific information about groups supported in line with funding requirements (e.g. whether client is a carer).

In terms of monitoring and reporting on the priority groups at greatest risk of poverty<sup>33</sup>, providers generally do not collect or report on these groups, with two exceptions:

- The City of Edinburgh Council Advice Shop which provides information on these groups for internal monitoring purposes and the Edinburgh Child Poverty report.
- Citizens Advice Edinburgh collects this information as part of their reporting to the Scottish Government.

## Client feedback

Again, the ways in which client feedback is gathered, and how client feedback is used, differed by provider and project. This included:

- Feedback forms following engagement with a money advice service
- Feedback processes following engagement with the organisation in general
- Client interviews and case studies
- Email feedback
- While some providers reported that they use this feedback in their service planning, the response rate to client surveys was highlighted as a challenge. An example of action taken on the basis of client feedback was responding to a large proportion of housing clients having a disability or chronic illness by increasing disability support and then seeing greater financial gains as a result of clients accessing disability benefits.

---

<sup>33</sup> People from an ethnic minority background; Families with 3 or more children; Families from an ethnic minority background; Families in which the youngest child is younger than 1 year; Families in which the mother is aged less than 25; People experiencing homelessness; Lone parent families; Families in which a child has a disability; Older adults; People with disabilities or long-term health conditions



Building on Recommendations 1 and 2 that a strategic group is formed to develop an **overall strategy, plan and theory of change** for coordinated services, a common reporting framework for advice services across Edinburgh would help to give a fuller picture of delivery, highlight gaps in the provision of services for specific groups and understanding changes in demand over time.

In general, the response of review partners to a common shared reporting framework was positive. However, services already collect a significant amount of data and are very stretched, so any additional data that they were asked to collect would have to be minimal and not duplicate effort in reporting on data collection.

It is also important that any reporting and outputs from this exercise are transparent, publicly available and acted upon. Participants expressed concern that this information would “just go into a black hole in the council” so it is essential that the purpose and use of this data is clearly set out and communicated. There would also be the need for dedicated resource to manage data sharing agreements, data returns and reporting.

#### 8. **Setting targets and outcomes** at an overall Edinburgh level would help to design funding approaches which **incentivise collaboration** and referral across services

- Using the theory of change, the strategy group should develop a series of targets and outcomes for the provision of financial resilience across Edinburgh as a whole.
- These could include ensuring an appropriate mix of generalist and specialist services with appropriate referrals between services; that high quality advice is available to Edinburgh residents at a place and time that is suitable of them; and that strong links exist between all of the sectors involved in financial resilience.
- Some measure of unmet demand should be included to enhance understanding about where the system needs to provide greater capacity.
- Funding approaches for the pooled funding resource could then be designed to meet these targets and outcomes, with collaborative partnerships between larger and smaller advice agencies.
- The inclusion of more holistic outcomes should be included, for example, mental health and wellbeing, quality of life, and financial capability.




9. Targets are shared across services and include other indicators to demonstrate the **collective impact of services**.

- In adopting a whole systems approach there is the opportunity to draw together outcome reporting to understand how well the system as a whole is supporting the people of Edinburgh. This would increase the sense of ownership over strategy as a whole by providers and funders.
- These outcomes must tie into the Edinburgh child poverty strategy and others and could support the demonstration of the contribution that the advice sector makes from pre-birth to school age for children and young people, and across the life course for adults through a whole systems approach.
- It would require dedicated resource to pull together data across service including data sharing agreements. Not all providers of advice use the same IT systems or CRM database so it would require finding a solution for different IT systems to work together.

10. More **coherent monitoring and evaluation** would allow the Partnership to assess how priority groups are being supported.

- Inclusion of a few key questions within evaluation and monitoring processes to understand whether outcomes across Edinburgh were being achieved. And how well the needs of specific groups were being met.
- If additional resources could be dedicated, there is the opportunity for a wider evaluation of the strategy and its impact on welfare rights and debt advice clients once it has been implemented.



### 3.4 Understanding Need & Demand - Design services which meet the needs of people and are accessible to them where and when they need them through co-design with communities and use of data

11. Co-production and co-design of services with those who access them, and those who currently do not access them, to understand local need and barriers to access.
12. Greater **use of data** across the city, drawn from providers, to understand need and demand with centralised analysis to inform design of services.
13. Design person-centred services which are holistic where possible, **reduce the need for clients to re-tell their story and ensure seamless handovers between services.**
14. A mix of **universal services, targeted outreach in communities and specialist services**, with local services delivered within the 20-minute neighbourhood plan.
15. **Commit to a test and learn approach of funding pilots** (for example, provision in schools, financial capability workshops in communities, targeted support around transitions) with options for targeted roll-out if pilots are successful.

*“If anyone thinks we’ve done enough, then we can all go home because we’ve reached utopia. I don’t believe that to be the case”*

#### **Gaps and duplication**

The review participants did not identify any examples of duplication or oversupply of provision, citing the high demand across services as an indication that all services were used and needed by Edinburgh residents. While there are several generalist services situated in central Edinburgh, the fact that clients retain an element of choice in where and how they accessed welfare rights and debt provision, and from which provider, was seen as an important element in meeting the needs of clients. For example, while housing association tenants may have access to advice through their housing association, they may also want to access independent advice through Citizens Advice Edinburgh, particularly if the advice is about a housing issue such as rent arrears.





Across the review participants, there was agreement that the cost of living crisis and increasing fuel prices along with the ongoing impact of the COVID-19 pandemic constitute a major challenge for advice provision. The demand for welfare rights advice is likely to increase substantially in the future, and those who are already receiving the full amount of benefits for which they are eligible will seek advice as their benefits are not enough to live on. This is also challenging for the wellbeing and morale of advisors as their ability to help clients will be limited. The need for debt advice is also likely to increase as clients with debt repayment plans set up are less likely to be able to make their payments and may use high-cost credit, such as payday lending or rent-to-own as lower-cost credit such as bank credit cards and loans are not available to them and there is limited provision of affordable credit through credit unions or Community Development Finance Institutions in Edinburgh.

While there was no evidence of overprovision in the delivery of welfare rights and debt advice in Edinburgh, there are some areas which could be streamlined through greater co-ordination across service provision such as managing initial contact with clients through a single access point (Recommendation 7), clearer and more efficient referrals between services, and more joined up recruitment and training of advisers (recommendation 16).

### **Geographical gaps**

In general, the provision of welfare rights and debt advice from dedicated offices is clustered in the centre of Edinburgh and the west of the city, with some dedicated provision in Leith and Granton in the North of Edinburgh. While GP practice and primary care outreach is targeted in areas with the lowest provision and greatest need in terms of deprivation, such as the South-East and North-West of the city, there is a lack of face-to-face and local services in these areas.

The provision of remote advice online or by telephone increased during the COVID-19 pandemic. Many providers are continuing to provide advice in this format. However, this form of provision is not accessible or appropriate for some clients who may be digitally excluded or may require or prefer face-to-face support due to disabilities, neurodiversity or personal preference. Residents in areas with limited or no in-person provision may have to travel into the centre of Edinburgh to access face-to-face advice and this may not be accessible to them in terms of travel, childcare and the times at which services are open.



We note that an application has been made to the UK Shared Prosperity Fund for welfare rights and debt advice provision in the city which may address or provide additional capacity to fill some of the gaps. At the same time, the cost of living crisis means that residents in traditionally more affluent areas may begin to struggle with money or debt, meaning that areas which have not had as much demand for local advice services may see demand increasing. There is currently no mechanism for advice providers to collate and share data on where their clients live to allow services to be designed to meet need in the areas where demand is increasing across Edinburgh.

There is also geographically inconsistent coverage of provision of advice through universal access pathways such as through midwife and health visitor appointments. The Universal Health Visiting Pathway in Scotland<sup>34</sup> sets out a number of topics which should be addressed with all patients at each of their routine appointments. This includes a making a routine enquiry about family finances/money worries and raising awareness of the advice available and offering families a direct referral to advice services. However, there is no national funding for the provision of money advice and income maximisation through referrals by health visitors.

In Edinburgh, City of Edinburgh Council, through the Growing Families pilot, funds one post within CHAI to respond to direct referrals through health visitors. While originally provided in the South-East and North-West of the city, this provision had to be reduced to the South-East of the city only as the demand for advice outstripped the capacity of the advisor funded to provide this service. This adviser supports parents with all aspects of income maximisation including helping them to access free childcare to allow parents to work longer hours. The evaluation of the Universal Health Visiting Pathway<sup>35</sup> indicates that parents do not feel that their health visitor gave them information on where to go for help with money issues or benefits, suggesting that there is a need for direct referral and warm handovers to both support parents in accessing advice and to increase the confidence of health visitors in talking to their patients about money concerns.

A question on financial inclusion is also included in the midwifery pathway and midwives are encouraged to have a conversation with parents about money at their first visit. Currently midwives working out of the Leith Community Treatment Centre in the North-East of the city and Pennywell All Care Centre in the North-West of the city are able to refer into Granton Information Centre.

---

<sup>34</sup> [Universal Health Visiting Pathway in Scotland: pre-birth to pre-school - gov.scot \(www.gov.scot\)](https://www.gov.scot/publications/universal-health-visiting-pathway-in-scotland/pre-birth-to-pre-school/pages/1-10-introduction-to-the-pathway.aspx)

<sup>35</sup> [Evaluation of the Universal Health Visiting Pathway in Scotland \(www.gov.scot\)](https://www.gov.scot/publications/evaluation-of-the-universal-health-visiting-pathway-in-scotland/pages/1-10-introduction-to-the-evaluation.aspx)



The Family Nurse Partnership is an intensive home visiting programme for first time parents age 19 and under, and eligible 20 to 24 year olds in some areas, from early pregnancy until the child reaches two, delivered by specially trained nurses and midwives. One of the aims of the Family Nurse Partnership programme is to improve the economic stability of the family. In Edinburgh, the Family Nurse Partnership team has a caseload of approximately 100 clients, around 50% of whom are care experiences. There is currently no specific allocated provision for welfare rights or debt advice and income maximisation for this group.

There is a clear demand for consistent access to welfare rights and debt advice and income maximisation for parents through the provision of a city-wide holistic access route from pre-birth, and early years through support from midwives and health visitors, Maximise! Early years and Maximise! Schools, with the potential to make a real impact in terms of financial gains and financial resilience of families. However, coverage of this pathway is inconsistent and the funding for this provision is far from secure.

Across the city, there is patchy provision of local debt advice. The cost of living crisis is likely to lead to greater vulnerability to unaffordable credit and online trust deeds (voluntary agreements between creditors and debtors), and to clients who have previously agreed debt repayment plans being unable to make their payments.

### **Outreach and groups**

Since the COVID-19 pandemic, face-to-face and outreach provision has been slow to return to pre-pandemic levels. This has been particularly challenging in GP practices, where many appointments still take place over the phone and space within practices is at a premium.

In terms of the groups identified at being at the greatest risk of poverty<sup>36</sup>, there is provision for families through Maximise! and some support for single parents through the One Parent Families Scotland helpline but no dedicated provision in Edinburgh. There was also some provision for those experiencing homelessness through the City of Edinburgh Council housing and homelessness service and the Access Place, limited specialist provision for older adults, those from ethnic minority backgrounds, and some condition-specific support for those with long term conditions.

---

<sup>36</sup> People from an ethnic minority background; Families with 3 or more children; Families from an ethnic minority background; Families in which the youngest child is younger than 1 year; Families in which the mother is aged less than 25; People experiencing homelessness; Lone parent families; Families in which a child has a disability; Older adults; People with disabilities or long-term health conditions



We note the emerging need for support for those experiencing Long Covid. The Scottish Government's plan for Scotland's Long Covid service<sup>37</sup> makes no specific mention of welfare rights advice for those experiencing Long Covid who may need to access disability benefits for the first time.

The provision of advice in mental health hubs and recovery hubs has identified that the need for this service greatly outstrips the staff capacity. At the same time, clients who engaged in these locations saw substantial increases to their incomes. Despite this, funding for this provision may not be secure and, in any case, it will be important to source additional funding.

The current tender for the provision on welfare rights advice in adult acute healthcare in hospitals does not include provision at adult mental health hospitals. Adult mental health inpatients can have their financial affairs, including their benefits, held under a "corporate appointeeship" in which a hospital Patients' Fund manager or other representative manages a person's financial affairs under the Adults with Incapacity Act.

In 2020, the Disability and Carers Benefits Expert Advisory Group wrote to Shirley-Anne Somerville, Cabinet Secretary for Social Security and Older People to provide advice on appointees ahead of the devolution of benefits to Social Security Scotland<sup>38</sup>. The group raised concerns about the lack of external oversight of organisations holding appointeeships, and that some organisations acting as corporate appointees are not able to provide benefit advice for their patients, nor have clear referral pathways for staff to get benefits advice on behalf of their appointees, so they are unable to maximise the incomes of their clients. The group recommended that *"The Scottish Government should consider whether corporate appointees should have specific obligations, like ensuring their client receives regular income maximisation advice, defined and monitored as part of their role."* This type of provision is a major gap in access to welfare rights in Edinburgh.

Review participants are also identified increasing demand for the following types of advice:

- For advice and support at courts and tribunals, advice organisations often refer on to Court Representation and Money Advice Service or Citizens Advice Edinburgh.
- Debt advice
- Energy and fuel advice
- Food insecurity

---

<sup>37</sup> [Scotland's Long COVID Service \(www.gov.scot\)](http://www.gov.scot)

<sup>38</sup> [Disability and Carers Benefits Expert Advisory Group – appointees: advice - gov.scot \(www.gov.scot\)](http://www.gov.scot)



- Immigration, particularly in the context of the war in Ukraine.

## Holistic services

The mapping exercise identified that there is substantial variation in the extent to which services link in with one another, signpost, and refer on to other services. This is not currently co-ordinated or consistent, and some relationships between services are based on personal relationships and sharing office and building space. Further work is required to fully understand the referral pathways in and out of organisations, the form this takes, the systems used, the impact that this has on capacity and demand and how referrals are recorded.

There are groups of services which work closely together due to the nature of the funding provided to them, for example:

- CHAI, Citizens Advice Edinburgh and Granton Information Centre in the delivery of the EIJB-funded provision
- The Action Group, Edinburgh Development Group, FAIR and VOCAL work closely together in the delivery of the Parent Carewell Partnership, which includes advice provision.

As mentioned in section 3.1, review participants identified a lack of knowledge of the advice services available as a barrier to professionals signposting or referring into services, meaning that providers are not able to provide a well-connected or holistic service to their clients.

There are few services which can support the advice, employability and support needs of their client, taking them through a holistic assessment of their needs and working with them. This provision is generally within locally based providers such as the Community One Stop Shop, or provision for specific group such advice provision with tenancy support services in housing associations, or within specialist services which provide welfare rights advice as part of a more holistic service eg. FAIR, Action Group.

One notable gap in links between services is a **clear pathway from welfare rights into employability services to support people into long term financial resilience**. There are examples of provision where there are links between welfare rights and employability, such as the provision of advice by an advice provider as part of CCP-funded employability programmes or provision of advice and employability support as part of Maximise!/ IFSS. However there needs to be greater links of good quality that also tackle in-work poverty.

These examples highlight some challenges in creating closer connection between employability and welfare rights and debt advice:



- Ensuring that IT and data systems are compatible to avoid double reporting for employability projects
- Ensuring that ongoing communication between employability and advice staff about clients' changes in benefits and employability status is built into the design of the service to prevent overpayment of benefits if a client moves into work.

Across the review, providers and stakeholders spoke about those seeking advice having to re-tell their story multiple times to different services in order to access the support that they needed. Designing services with the client at the centre to reduce the need for clients to re-tell their story and ensure a warm and seamless handover between services was identified as a need in Edinburgh.

The evolution of the No One Left Behind approach creates an opportunity for a more joined up holistic approach for those further from work. The approach joins up the funding associated with a range of Scottish Government skills and employability programmes and devolves the design and delivery of services to Local Authorities working closely with their Local Employability Partnership. LEPs see this as an opportunity to create a more coherent and locally appropriate 'local employability service'. It will be important to ensure that there are strong connections to welfare rights support, as there will be an overlap in the priority client groups, and welfare rights support may be the first step of a journey into secure work for some.

## Meeting the needs of people

There was appetite across the review participants for greater engagement with clients, potential clients and those who do not currently engage with advice services to **understand local needs and barriers to accessing advice services**. Review participants identified existing or developing groups which could facilitate community involvement in service design such as End Poverty Edinburgh and the CCP community panel.

### Spotlight 5: The Edinburgh Health and Social Care Pact<sup>39</sup>

The Edinburgh Wellbeing Pact is one of the key elements of the existing Edinburgh Integration Joint Board's (EIJB) strategic plan. The Pact is the EIJB's commitment to redefining its relationship with the citizens of Edinburgh and its partners. It is underpinned by a shared common purpose of

---

<sup>39</sup> [Developing the Pact - Edinburgh Health & Social Care Partnership \(edinburghhsc.scot\)](https://www.edinburghhsc.scot)





achieving and maximising the wellbeing of all citizens by focusing on what is important to people, the skills and attributes they have, and the role of their family, friends and communities.

The Edinburgh Health and Social Care Pact was developed by collaboratively working with the people of Edinburgh, and the voluntary and independent sector through a series of engagement events, interviews, focus groups, surveys, meetings with community of interest groups and voluntary sector forum meetings to understand what health and social care mean to people in Edinburgh.





11. **Co-production and co-design** of services with those who access them, and those who currently do not access them, to understand local need and barriers to access.

- Community engagement and co-design processes should be built into service design to explore the needs of clients and understand the barriers to accessing advice.
- Co-design should be embedded into the ongoing design and delivery of services, rather than a one-off exercise, and be sufficiently resourced and supported, and barriers to engaging such as stigma should be considered.

12. Greater **use of data** across the city, drawn from providers, to understand need and demand with centralized analysis to inform design of services.

- Building on the common shared reporting framework (recommendation 6), data on demand for, and delivery of, advice services should be collected, collated and analysed to identify trends, areas of capacity and high demand and emerging need.
- This data should feed into service design, commissioning and adaptation under flexible funding arrangements
- This would require the development of an IT solution for data to be collated effectively, as there are currently numerous different systems for recording client data being used across the providers.

13. Design person-centred services which are holistic where possible, **reduce the need for clients to re-tell their story and ensure seamless handovers between services.**

- Map out the existing referral routes in and out of services including which systems are used, how referrals are recorded and tracked and what impact this has on demand and capacity of services.
- Bring in partners from employability, health, social care and others in service design and commissioning to ensure that links between services and referral routes are considered at the earliest possible stage.
- As in recommendation 9, this will require development of an IT solution and consideration of GDPR arrangements and data sharing agreements between services to allow for transfer of client data across services.
- The co-design process should include how and when clients would prefer to be referred on to other services, and how information about their data and how it is shared should be communicated to them.





14. There should be a mix of **universal services, targeted outreach in communities and specialist services**, with local services delivered within the 20-minute neighbourhood plan.

- There is good provision of universal services in Edinburgh and it is important that the choice in universal services is maintained.
- Universal pathways for health visitors, midwives, and Family Nurse Partnerships should be consistently available city-wide.
- Provision of specialist services in Edinburgh is also good for some groups, but the providers which support groups with specific needs are rarely fully funded, and there is little or no targeted provision for those receiving in-patient mental health care, those from ethnic minority groups, older adults and those with long terms health conditions. Partnerships should be developed between advice providers.
- While some targeted outreach is in place in the communities in Edinburgh experiencing greatest need (e.g. through GP programme), there is a need for local provision in local areas for those who are unable to access universal services remotely or in person. Wherever possible, this outreach should be embedded within other centres and providers which are already supporting the community e.g. community centres, libraries, youth clubs, food banks and communities should have input in how this is delivered (recommendation 10). This provision could be delivered under the unified brand for Edinburgh (recommendation 6).

15. The partners should **commit to a test and learn approach to funding pilots**, with options for targeted roll-out if pilots are successful.

- The co-location of services in neighbourhoods and local areas, and within organisations which already support groups of interest should be piloted, evaluated and, if successful, funded in the longer term and rolled out to other areas where appropriate.



### 3.5 QUALITY - Develop a consistent set of standards for commissioned services so that people who access services experience the same high standard of advice across Edinburgh

16. Clients accessing any funded service should have the same standard of experience and **access to high quality advice** delivered through compassionate interactions which build trust and feelings of safety
17. A **client-centred charter of quality standards** should be co-designed with clients. The SNSIAP standards should form part of a wider set of standards, and support smaller organisations to achieve these.
18. There should be consistent **access to translation and interpreters**.

*“Strange to have a standard if everyone isn’t held to the standards...”*

The main standard to which advice providers are held is the Scottish National Standards for Information and Advice Providers’ (SNSIAP) framework, which is owned by the Scottish Government and is designed to help not-for-profit organisations providing housing, welfare benefits and money and debt advice in Scotland to assess and improve the quality of their advice services.

Accreditation for meeting these standards focuses on both the organisational and technical quality of advice and separates out the audit of evidence provided by the organisation from the peer review of casework.

The standards are separated by sector of housing, money and debt, and welfare benefits, and divide advice and information into three types:

- **Type I: Active information, sign-posting and explanation** - activities such as providing information either orally or in writing, sign-posting or referring the user to other available resources or services, and, the explanation of technical terms or clarifying an official document, such as a tenancy agreement or a possession order.
- **Type II: Casework** - includes interviewing people to find out what their issue is, explaining their options to them and helping them to deal with that issue. This can include negotiating



with the other side in a dispute, providing practical help with letters or forms or helping the client to sort out their problem themselves.

- **Type III: Advocacy, representation and mediation at tribunal or court action level** - covers situations where advisers represents a client in a tribunal or court or mediates on their behalf with a third party. It includes some activities that can only be undertaken by a solicitor.

Figure 10 below gives the SNSIAP accreditation status of those organisations included in the mapping which are accredited. Of those organisations which are included in the mapping exercise but do not appear in the table below, most do not hold an SNSIAP accreditation, with two exceptions:

- Lothian Centre for Inclusive Living is due for reaccreditation.
- Granton Information Centre is awaiting accreditation.
- The City of Edinburgh Council Advice Shop is currently waiting for a date for audit, with this expected to take place in February 2023.

Provider	Housing	Money/Debt	Welfare Benefits
Citizens Advice Edinburgh	Type II & III	Type II & III	Type II & III
CHAI	Type II & III	Type II & III	Type II & III
Scottish Huntington's Association		Type II & III	Type II & III
Prospect Community Housing	Type I	Type I	Type II & III
Link Housing Advice Service		Type II & III	Type II & III
FAIR Ltd (Family Advice and Information Resource)			Type II & III
The Action Group		Type I	Type III
Changeworks		Type I	

**Figure 10 – SNSIAP accreditation status of providers included in the mapping exercise. Source: [List of accredited agencies - Scottish Legal Aid Board \(slab.org.uk\)](#)**

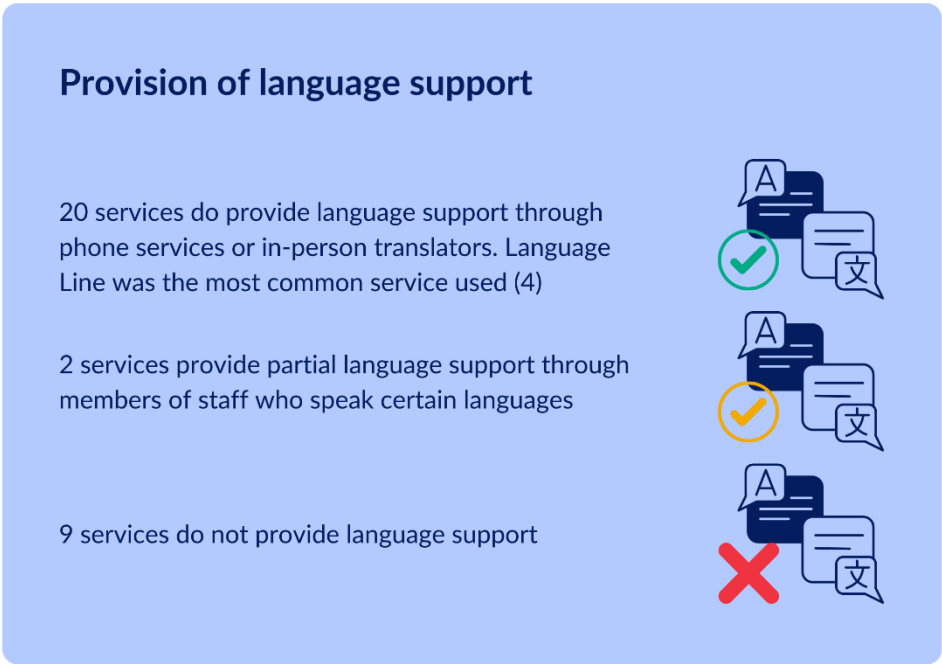
There was a sense among the review participants that the Scottish National Standards were the “*best current set of standards*” and important in assuring the provision of high quality advice. However, review participants felt that the standards were being used inconsistently in funding decisions

This has led to providers which had invested significant staff time in achieving accreditation feeling confused and frustrated, and organisations being commissioned and funded to provide welfare rights and debt advice which may not be of good quality.



Participants also raised concerns about the time taken to gain accreditation, the onerous process for reaccreditation, the inaccessibility of the standards to small and specialist organisations. Example were provided of the practices set out in the standards which may not be appropriate for particular client groups (e.g. communicating case closure writing for groups of people who may have difficulties with reading).

The provision of language support and translation services was also inconsistent across the services included in the mapping:



There was a strong feeling from the review participants that people accessing advice services should receive the same high standard of provision no matter which service they accessed or how they accessed it. While the standards are important in the quality of casework, review participants felt that there were other aspects of the quality of client experience which should be considered. Additional hallmarks of quality which were suggested for consideration across services included:

- Services where clients feel welcomed and are treated with compassion
- Trauma-informed services
- Anti-racist training and practices
- LGBTQIA+-friendly training and practice
- Effective support for clients with disabilities and mental health issues.



However, review participants were also keen that any set of standards imposed as part of funding requirements did not disadvantage smaller and more specialist providers. These local providers were seen as having trusted relationships with clients in their area and it was felt that they should be supported to meet the standards rather than losing out on funding to larger organisations.

16. Clients accessing any funded service should have the same standard of experience and **access to high quality advice** delivered through compassionate interactions which build trust and feelings of safety

- The strategy and action plan (recommendation 2) should set out the expectations for the quality of any funded service.
- Funded advice provision should meet the quality standards set out, with adequate time allowed within contracts for providers to meet the standards.

17. Co-design a **client-centred charter of quality standards**, of which SNSIAP standards should form part of a wider set of standards, and support smaller organisations being supported to achieve these.

- Client experience should be at the heart of a charter of quality standards, and this charter should be co-designed with clients and providers to reflect the elements of quality which are important to those accessing advice.
- Charter of quality standards could be set out under the unified brand (Recommendation 6) and specified within the commissioning specification under Recommendation 4.
- SNSIAP accreditation should form part of this charter, with additional elements such as trauma-informed services, anti-racist services, LGBTQIA+-friendly services.
- Stable funding streams and permanent contracts are vital as training advisors to meet quality standards in both casework and client experience takes time.
- Opportunities for smaller organisations to partner with organisations already meeting the standards and a centralised resource to provide training and support on gaining SNSIAP accreditation and meeting quality standards to help them to improve the quality of provision, rather than this constituting a barrier to funding.
- Support for staff training, supervision and wellbeing should also be included within the charter (Recommendation 19).



## 18. Consistent access to translation and interpreters.

- Clients should be able to access high quality advice in the language of their choice across funded services.
- This could be most efficiently provided through a central resource which funded providers can access, but it may in the medium term be more realistic to enhance shared services by public sector providers. The single access point and triage service (Recommendation 7) would allow this to be managed effectively, with access to a translator being arranged at the point of the triage call and this information being passed on with the referral to a specialist service if needed.

### Spotlight 6: Joined Up for Jobs Customer Charter<sup>40</sup>

Joined Up for Jobs is a partnership of third, private and public sector organisations working to achieve inclusive growth in Edinburgh. The Joined Up for Jobs Customer Charter Award encourages providers to share best practice and work together to ensure the needs of all stakeholders are met and to a standard befitting Scotland's capital city.

The Joined Up for Jobs Customer Charter is a quality mark which all providers should aim to achieve within 6 months of a new funding agreement. The Charter is built on six key principles, which all providers are expected to consider when delivering their service to customers:

- Accessibility
- Customer Focused
- Maintaining Partnerships
- Employer Engagement
- Privacy
- Fair Work

Providers complete an application in which they outline how they meet each of the criteria. This is then assessed by Capital City Partnership, and providers which have achieved charter status are listed on the Joined Up for Jobs website and receive a certificate. Adherence to the charter also forms part of the annual audit process, with checks being made on policies and procedures as well as on files and evidence linked to clients and outcomes.

---

<sup>40</sup> [Customer Charter - Joined Up for Jobs](#)



### 3.6 WORKFORCE - A workforce plan for welfare rights and debt advisors with shared training and wellbeing resources, and a new route into welfare rights volunteering/employment opportunities for those with lived experiences

19. Set up centralised resources for welfare rights advisors and debt advisors in Edinburgh including **shared training, information, and peer support** and introduce a dedicated **wellbeing initiative** for welfare rights advisors and those who supervise them.
20. Build in time and resource to funding for **staff terms and conditions, training** and support.
21. Work with employability services to develop a client to welfare rights and debt adviser **volunteering/employment pathway**, valuing lived experience of accessing welfare rights.

*“Not only are workers required to understand a vast area of benefit, debt and housing regulations and processes, they also have to have the skills to deal with people, sensitive information, and know all the other services that someone may require”*

Issues with retention and recruitment in the advice workforce was identified as a major challenge by review participants. These issues are particularly acute given the increased need which review participants foresee as a result of the increased cost of living. Providers described difficulties in recruiting new staff, and a reduction in both the number of applications and the quality of applicants.

Third sector providers in particular are experiencing difficulty in attracting new staff. This may be due to the lower salaries offered by third sector organisations compared with public sector organisations. Advisor roles may also be less attractive to applicants, as providers are not able to be as flexible as other employers due to the need to provide a consistent frontline service.



In terms of staff retention, review participants spoke of the time invested in training new staff members, which can take 6 months to a year. This is a significant investment and it is an investment which is lost if staff move on quickly (though another organisation and its clients may benefit). Short term contracts and uncertainty around the future of funding for provision also contribute to staff leaving advice roles, together with a lack of opportunities for progression.

Participants also raised issues about staff wellbeing and burn out, and the impact on staff of supporting clients who have increasingly complex situations at a time of rising costs. Staff have also made lifestyle changes as a result of the pandemic, such as moving out of Edinburgh, which have made it more difficult for staff to return to face-to-face provision.

Across providers, there is clear duplication of effort on recruiting, training and supporting advice staff. We have highlighted this as a key areas which could benefit from centralised resources and shared services. In addition, changes to the funding structure could build in fair work and consistent levels of pay which take into account cost of living. The cost implications of this would need to be modelled and the practical consequences explored.

Given the difficulties with recruitment, there is also the opportunity to develop a pathway for those accessing advice to build on their lived experience of accessing help and to receive training to become welfare rights and debt advisors in a voluntary or paid capacity. There is currently no accredited training pathway or professional accreditation for welfare rights advisors, but there is a framework and a set of Scottish standards.

19. Set up centralised resources for welfare rights advisors and debt advisors in Edinburgh including **shared recruitment, training, information, and peer support** and introduce a dedicated **wellbeing initiative** for welfare rights advisors and those who supervise them.

- Recruitment could be managed under the unified brand for advice in Edinburgh (recommendation 6), with a campaign using existing staff to showcase the value of advice work and the difference it makes to people.
- A shared approach to recruitment and training could help share the workload and improve quality and consistency of training, particularly for smaller organisations.
- Larger organisations have already developed high quality staff and volunteer training programmes which could be adapted to be delivered across services. Specialist organisations can contribute training in supporting specific client groups.





- This resource could also potentially include a pool of trained staff or volunteers which could be used by funded services to flexibly meet demand and cover holidays and sickness.
- There is considerable expertise, experience and knowledge across welfare rights staff in Edinburgh. There appears to be scope to develop a joint staff development programme and effective ways of sharing this expertise and experience, particularly at a time of rapidly changing funding and policy. A learning partnership approach – which has been developed across a range of professions elsewhere – can be both powerful and cost effective as it is built on the sharing of the skills and experience of existing staff.
- Related to this it would be helpful to have an audit of the staff who make up the welfare rights workforce across Edinburgh. This could cover their skills, experience, areas of specialist knowledge (which can be drawn on as part of a learning network), their training and development priorities, their career stage (so the partners can look at the development of the workforce as a whole and any succession issues and patterns) and their views on the range of possible development models (for example, learning network focused on sharing the knowledge and experience of staff and current issues being raised by clients, specialist training sessions, shared updates on policy and support available etc).
- A staff wellbeing initiative could include training and resources of supervisor and a peer support network and access to a wellbeing helpline and employee support services for advisors. Examples of this include the NHS Lothian Staff Wellbeing Helpline<sup>41</sup> and the support provided to frontline staff by the City of Edinburgh Council Homelessness Service.
- It would be important to engage with advisors to co-produce any wellbeing service to ensure that it meets their needs and will be appropriate for staff.

## 20. Build in time and resource to funding for **staff terms and conditions, training** and support.

- Current funding structures tend to include staff time but does not allow for staff cost of living increases or cover for holidays or staff illness.
- Building on the longer-term approach to funding and pooled resources (recommendations 3 and 4), funding could include advisory pay scales and Fair Work as conditions of funding and plan for sufficient funding to cover salaries that are competitive to recruit and retain.

---

<sup>41</sup> [NHS Lothian Staff Wellbeing](#)



21. Work with employability services to develop a client to welfare rights and debt adviser **volunteering or employment pathway**, valuing lived experience of accessing welfare rights.

- Develop a training academy around welfare rights for those in employability programmes and those accessing welfare rights and debt advice. No One left Behind could be a potential source of funding for this. The training academy could also be promoted under the unified brand for advice in Edinburgh (recommendation 6).
- Explore the possibility of developing accredited training for welfare rights and debt advisers, aligning with SCQF levels, learning from the Youth Scotland accredited pathway for youth workers and volunteers.<sup>42</sup>
- Learn from the approach that EVOC has taken to training and supporting HR professionals.
- Volunteer roles could include secondments and placements in public sector/charity roles.

### Spotlight 7: Thistle Academy<sup>43</sup>

Thistle is a Scottish charity which supports people with long-term health conditions and disabilities. Thistle Academy is a recruitment and training programme set up following the pandemic to attract people into a role in social care. Thistle Academy trainees receive learning and development opportunities and on the job training through a 10 week training course and receive full pay while on the training course.

---

<sup>42</sup> [Youth Scotland Accredited Pathway for Youth Workers and Volunteers | Youth Scotland](#)

<sup>43</sup> [Thistle Foundation](#)



### 3.7 EARLY INTERVENTION - Explore options for proactive intervention and early identification of financial issues

22. Identify opportunities for **proactive and early intervention**, taking a whole system and life course approach.
23. Identify data held in public systems which can act as an **early warning system** to allow people to be diverted into debt and welfare rights advice.
24. Develop a **financial education and capability offer** which can be provided as part of ongoing support to people who access services.

*“It’s about being able to have more than crisis conversations...”*

There was a clear appetite among review participants, both providers and funders, to engage with people who could benefit from welfare rights and debt advice and support around financial capability at an earlier stage before they reach the point of crisis. However, it was acknowledged that clients tended to only seek out advice services at the point of crisis and that this makes it difficult to engage with clients at an earlier stage. Providers also reported that current crisis demand was too high – and funding too restrictive – to allow their services to proactively engage with new clients who could benefit from help.

Review participants gave examples of ways in which they proactively engage with clients before crisis, such as housing associations engaging with new tenants at the start of their tenancy to raise awareness of the advice service, co-locating with other services in the same building, and offering a holistic service where clients who approach the service for other reasons (such as to access a food bank, receiving employability support, or support as a carer) can also access welfare rights and debt advice. Opportunities should be explored to ensure that financial capability in its widest sense is built into service provision so that preventative measures can be in place to support people through common transition stages such as starting a job, becoming homeless or moving into a new tenancy.



## Spotlight 8: Community Renewal: Lifting Neighbourhoods Together<sup>44</sup>

Lifting Neighbourhoods Together is a collaborative project designed to offer proactive support for residents of Bingham, Magdalene and The Hays in Edinburgh with the intention of lifting neighbourhoods out of poverty. Funded by the National Lottery Community Fund, the project brings together residents, community groups, service providers, third sector organisations and funders to identify areas in which residents could benefit from support and proactively link them in to coordinated local support. The local neighbourhood team is undertaking to knock on every door in these areas to engage with residents and have conversations about the support which would benefit them and their community.

Residents can also visit a local community hub to engage with the neighbourhood team and the team is running a monthly community forum as well as applying for funding for facilities and events for the area and organising the Community Fun Day.


Review participants suggested additional ways in which the people of Edinburgh could be engaged with money advice at an earlier stage, including training for frontline staff in health professions, those working with children and in community resources, on the basics of the benefits that may be available to people and where they can signpost.

Providers who work with specific client groups also suggested opportunities for earlier and proactive engagement including points at which clients transition from child to adult services, from school to post-school employment or training, and use of council-held data such as council tax or rent arrears to identify individuals who may benefit from support with money advice. There are existing resources which could be used to support this type of pro-active engagement such as the Your Money Matters<sup>45</sup> financial education resources which is designed for use with young people aged between 16 and 18. Stigma, and feelings of shame relating to talking about money and receiving advice on money and debt, were highlighted as barriers to people accessing help early, so proactive approaches would need to include strategies to overcome this. This could include a common valued-led messaging approach under the unified brand (recommendation 6) that is co-designed with people who have accessed money advice (recommendation 11). Training in communicating about poverty,

---

<sup>44</sup> <https://liftingneighbourhoods.org.uk>

<sup>45</sup> [Your Money Matters - Scotland Edition - Young Enterprise & Young Money \(young-enterprise.org.uk\)](https://www.youngenterprise.org.uk/your-money-matters-scotland-edition)



such as the Poverty Alliance's Values First! training<sup>46</sup> could be accessed through the shared staff resources (recommendation 19).

Given the current cost of living crisis, it is likely that those who are struggling with money will turn to credit and borrowing to meet the shortfall in their income and to pay for unexpected events. This increased the likelihood that people will fall into high-cost credit, such as payday lending or rent-to-own as lower-cost credit such as bank credit cards and loans are not available to them due to their low incomes or credit history.

Improving access to low cost credit through community lenders such as credit unions and Community Development Finance Institutions (CDFI's) may be a more sustainable approach for those in financial hardship, especially if this is accessed alongside income maximisation and debt advice. Councils investing in affordable credit along with welfare rights and debt advice services could prevent residents from becoming overindebted or accessing high interest credit agreements.

### Spotlight 9: Conduit Scotland

In June 2017, Conduit Scotland was launched in Fife, Falkirk and West Lothian. Supported by the three local authorities by funding initially secured for 5 years, the local authorities developed a model for a Community Development Finance Institution (CDFI), with new premises in Dunfermline, Kirkcaldy, Bathgate and Falkirk. The aims of the CDFI were to offer those living in the lowest income households in Falkirk, Fife and West Lothian access to affordable credit, and to promote take up of wider advice and support services by those in need.

An evaluation of the initial phase of the CDFI indicated that customers were less likely to apply to higher cost 'for profit' credit providers after getting a loan from Conduit Scotland and that the joint approach taken by Falkirk, Fife and West Lothian councils had established a cost-effective approach to promoting financial inclusion and reducing poverty in their constituent areas.<sup>47</sup>

---

<sup>46</sup> [Values first! Talking about poverty and the economy - The Poverty Alliance](#)

<sup>47</sup> [Pilot Phase Evaluation of the Community Development Finance - FinCap](#)



## Introduction of Adult Disability Payment

With the planned introduction of Adult Disability Payment (ADP), which is administered by Social Security Scotland (SSS), as a replacement for the DWP administered Personal Independence Payment (PIP), there is “*cautious optimism*” on the part of providers that this may reduce demand on providers, given the significance of the current workload that is related to PIP.

Review participants expect the introduction of ADP to result in some confusion in the short term as clients have their benefits moved over, and clients who have not applied for PIP or had their claim rejected apply to ADP.


Providers are currently training advisers in both systems as it will be some time before all claimants have their benefits moved over to ADP.

As PIP applications and support around mandatory reconsideration constitutes a large proportion of the workload of welfare rights advisers, a system of fairer and longer term decision making has the potential to decrease the workload for advisers. In addition, the provision of client support advisers by SSS to support applicants with SSS-administered benefits may increase the capacity in the city. However, there will always be a need for independent advice, and clients who have pre-existing relationships with advice providers or feel uncomfortable engaging with government staff may prefer to seek advice from an independent provider. Review participants also expressed concern that limiting the advice available from SSS client support advisers to SSS-administered benefits removes the opportunity to offer more holistic income maximisation support for clients.

It is important that any long-term reduction in the workload of advisers as a result of the introduction of ADP is not taken as an opportunity to reduce funding and capacity for welfare rights and debt advice. Rather, this should be seen as an opportunity to create capacity for early intervention, proactive support, and developing financial capability among clients and Edinburgh residents.

22. Identify opportunities for **proactive and early intervention**, taking a whole system and life course approach.

- Across the welfare rights and debt advice system, providers should work together to identify opportunities to engage with residents at an earlier stage before crisis is reached.
- Current capacity and demand and funding structures do not allow for providers to do the early intervention and preventative work that they would like to do, so long term and additional funding would need to be found to support this. The impact of preventative work is difficult to quantify and evidence, so funding must reflect this.

- 
- Identify opportunities to normalise accessing welfare rights and debt advice, learning from Maximise! Schools and Midwifery and Health Visiting Financial Inclusion Pathway.
  - Identify new partners and local groups who may be supporting groups with specific needs and who may not traditionally link with welfare/debt advice services and offer training and support to these groups around financial difficulties and issues and providers to which groups can signpost. This should include partnerships with employability providers and capacity building within advisers to help clients to achieve financial resilience through employment.

23. Identify data held in public systems which can act as an **early warning system** to allow people to be diverted into debt and welfare rights advice.

- The council holds data on a number of indicators which could be used to identify those who are struggling with money, for example, those who fall into council tax arrears. Referral into welfare rights and debt advice for those identified using these indicators could be integrated with council tax services so that debt recovery agencies are used as a last resort.
- This provision should be co-designed with people with lived experience of seeking advice on welfare rights and debt advice to identify early points at which people could benefit from advice.

### Spotlight 10: Gateshead Council Public Service Reform<sup>48</sup>

In 2018-19, Gateshead Council ran a pilot scheme which experimented with the creation of a bespoke public service response to the strengths and needs of individual citizens and which responded to different signals within data held by the council that residents could benefit from help. The first indicator used was council tax arrears.

The pilot worked with 40 cases, creating tangible improvements in the lives of 30. These improvements included reduction in the input of child services into families' lives, reductions in self harm and suicidality, progression into paid employment, access to benefits, and engaging with mental health support and treatment.

---

<sup>48</sup> [Mark Smith : Gateshead Council Case Study \(humanlearning.systems\)](#)



## Spotlight 11: Islington Council

The Islington Council has increased the incomes that pensioners are living on through a targeted approach to helping pensioners access their unclaimed Pension Credit. Pension Credit is a means tested benefit that tops up an individual's pension to a minimum level. In Islington 34% of over 60s are living in income deprived households which is the fourth highest in London.

The efforts followed a consultation that revealed that many pensioners were unaware of the credit, assumed that they weren't eligible, needed help with or were discouraged by the process, wary over overpayments from prior experience, were initially turned down, were using savings, or felt like pride prevented them from applying. Research showed that with targeted campaigns Pension Credit uptake is around one third, compared to 5% without targeted activity.

Islington Council identified and contacted eligible households, helped pensioners assess their eligibility, helped with the application, kept in contact with the applicant, and tracked their application through to completion.

274 households were awarded an additional £1,231,633 as a result of the intervention. This intervention was estimated to have led to £13,649 in additional debt repayments and savings of £209,606 in delaying care packages.





24. Develop a **financial education and capability offer** which can be provided as part of ongoing support to people who access services.

- Developing a financial education and capability offer could provide an avenue through which to engage with communities and groups which may not traditionally access welfare rights and debt advice, and may also help those who receive this to identify problems with money at an earlier stage and access support.
- Financial education and capacity building should also be offered as a routine part of debt advice. This may require retraining for advisers, and may need longer engagement between adviser and client than normal, as behaviour change can take longer than it takes to solve an immediate crisis.
- This could be delivered under the unified brand for Edinburgh (recommendation 6) to increase awareness of, and trust in, the brand.
- Schools and youthwork services could be approached to deliver financial literacy with young people, alongside an advice offer for parents.
- This could include an affordable credit offer alongside education about types of credit and alternatives to high interest credit
- Research into what 'financial resilience' means to Edinburgh citizens, and what help they need to achieve this.



## 4 Conclusions

In developing these recommendations, we have engaged extensively with service providers and stakeholders to explore the current challenges they face in the provision of welfare rights and debt advice in Edinburgh, and co-produced potential solutions through consensus-building workshops. The recommendations interlink and build on one another to support the development of a coherent system for welfare rights and debt advice provision in Edinburgh.

It is important to stress that because of the context of an unprecedented cost of living crisis and the likelihood of an associated recession, the review is being produced during a period when there is likely to be a significant increase in the demand on welfare rights and debt advice services. This demand will reflect both, the increasing financial stress faced by current clients, and a rapidly expanding client group as the impact spreads to many households who may not have felt the need to use such services before.

The other main context for the review is provided by the evolution of the No One Left Behind approach. The flexibility of the pooled funding that will be available to Local Authorities and their Local Employability Partnerships will be notable – there will be demanding outcome agreements in place, but they will be able to create a coherent range of services that are closely aligned with local needs, challenges and labour market. The focus will be on those further from work – many of whom will be clients of welfare rights and debt advice services. There will be a need to connect welfare rights and debt advice to employability support, and for the services that make up these two areas of support to work closely together around the needs and situation of particular clients.

The table overleaf illustrates the links between recommendations and how they best work together. It is also important to acknowledge the considerable change and collaboration implicit in these recommendations, and a phased approach will be necessary to their implementation.



	Recommendation	Linked recommendations (numbered)
STRATEGY	1. Create of a <b>strategic group of funders and providers</b> who can learn from current examples of good practice and make decisions about funding.	<ul style="list-style-type: none"> <li>Identifying outcomes in the theory of change and pooling funding support the creation of targets and outcomes at an Edinburgh level (8) which are shared across services (9) and allow coherent monitoring and evaluation (10).</li> <li>Longer term commissioning approaches would support retention in the workforce through greater job security and longer term contracts (20).</li> </ul>
	2. Develop an <b>overall strategy, plan and theory of change</b> for coordinated services.	
	3. <b>Pool funding</b> across the available streams to create an overall funding pot and commit to funding over the longer term, which can allow strategic planning of services to take place.	
	4. Take a flexible and <b>long term approach to commissioning</b> that recognises changing needs and circumstances, and allows services to be adaptable.	
BRANDING and ACCESS	5. <b>A network of services</b> should be formalised which could share resources and training, and provide benefits for non-publicly funded services to sign up to the network.	<ul style="list-style-type: none"> <li>Provision commissioned from the pooled funding (3) could be commissioned under the unified brand</li> <li>Communication and marketing activity undertaken through the unified brand should take a values-led approach that is co-designed with people who have accessed money advice (11).</li> <li>Training in communicating about poverty could be accessed through the shared staff resources (9)</li> </ul>
	6. Advice services should be commissioned under a <b>unified “advice for Edinburgh” brand</b> . The details of the service and provider should be included on a <b>portal</b> accessible by both the general public seeking advice and professionals who are supporting people.	
	7. Explore option for a service to be commissioned to provide a <b>single number and access point</b> for advice services in Edinburgh, through which clients could have a triage call with a generalised service before being connected into specialist advice.	



	Recommendation	Linked recommendations (numbered)
OUTCOMES and DATA	8. <b>Setting targets and outcomes</b> at an overall Edinburgh level to <b>incentivise collaboration</b> and referral across services.	<ul style="list-style-type: none"> <li>• Intended outcomes developed as part of the theory of change (2) will guide the development of shared outcomes across Edinburgh and intended impacts of services.</li> <li>• Including data on referrals into and out of services and the systems used to make these referrals supports appropriate and seamless referrals between services (13)</li> </ul>
	9. Shared targets across services and include other indicators to demonstrate <b>collective impact of services</b> .	
	10. More <b>coherent monitoring and evaluation</b> would allow the Partnership to assess how priority groups were being supported.	
DEMAND-LED	11. <b>Co-production and co-design</b> of services with those who access them, and those who currently do not access them, to understand local need and barriers to access.	<ul style="list-style-type: none"> <li>• Streamline the provision of universal and specialist services through greater co-ordination across service provision such as managing initial contact with clients through a single access point (7), clearer and more efficient referrals between services (13), and more joined up recruitment and training of advisers (16).</li> <li>• Data on demand for, and delivery of, advice services should be collected, collated and analysed through the common shared reporting framework (6), to identify trends, areas of capacity and high demand and emerging need.</li> <li>• This data should inform commissioning (4) in terms of gaps, areas of emerging need and performance.</li> <li>• Test and learn pilots should be evaluated in line with the coherent approach used across services (10)</li> <li>• Communities should have input in how outreach and embedded advice provision is delivered in their neighbourhoods through community engagement and co-production activities. This exercise could be conducted under the unified brand for Edinburgh (6).</li> </ul>
	12. Greater <b>use of data</b> across the city, drawn from providers, to understand need and demand with centralized analysis to inform design of services.	
	13. Design person-centred services which are holistic where possible, <b>reduce the need for clients to re-tell their story</b> and <b>ensure seamless handovers between services</b> .	
	14. A mix of <b>universal services, targeted outreach in communities and specialist services</b> , with local services delivered within the 20-minute neighbourhood plan.	
	15. <b>Commit to a test and learn approach of funding pilots</b> (for example, provision in schools, financial capability workshops in communities, targeted support around transitions) with options for targeted roll-out if pilots are successful.	



	Recommendation	Linked recommendations (numbered)
QUALITY	16. Clients accessing any funded service should have the same standard of experience and <b>access to high quality advice</b> delivered through compassionate interactions which build trust and feelings of safety.	<ul style="list-style-type: none"> <li>• The strategy and action plan (2) should set out the expectations for the quality of any funded service.</li> <li>• Client-centred charter of quality standards should form part of the commissioning specification for services (4) and be set out under the unified brand (6).</li> <li>• Access to translation and interpreters should be provided through pooled funding (3) and available through shared resources (5). The single access point and triage service (7) would allow this to be managed effectively, with access to a translator being arranged at the point of the triage call and this information being passed on with the referral to a specialist service if needed.</li> <li>• Support to meet the standards set out in the charter including the SNSIAP, could be provided through the network of services (5).</li> </ul>
	17. A <b>client-centred charter of quality standards</b> should be co-designed with clients. The SNSIAP should form part of a wider set of standards, and support smaller organisations to achieve these.	
	18. There should be consistent <b>access to translation and interpreters</b> , from a central resource.	
WORKFORCE	19. Set up centralised resources for welfare rights advisors and debt advisors in Edinburgh including <b>shared training, information, and peer support</b> and introduce a dedicated <b>wellbeing initiative</b> for welfare rights advisors and those who supervise them.	<ul style="list-style-type: none"> <li>• Shared training, information and peer support should be available through shared resources as part of formalised network (5).</li> <li>• Funding and resource for staff terms and conditions and training should form part of the commissioning specification for services could be drawn from pooled funding (3) and is supported by long-term flexible commissioning (4).</li> <li>• Staff wellbeing support should form part of the client-centred charter of quality standards (17).</li> <li>• Training and referral opportunities should be provided on supporting those who access advice into employability programmes. Training could be provided through the centralised training resource (5).</li> <li>• Recruitment could be managed under the unified brand for advice in Edinburgh (6), with a campaign using existing staff to showcase the value of advice work and the difference it makes to people.</li> </ul>
	20. Build in time and resource to funding for <b>staff terms and conditions, training</b> and support.	
	21. Work with employability services to develop a client to welfare rights adviser <b>volunteering/employment pathway</b> , valuing lived experience of accessing welfare rights.	



	Recommendation	Linked recommendations (numbered)
EARLY INTERVENTION	22. Identify opportunities for <b>proactive and early intervention</b> , taking a whole system and life course approach.	<ul style="list-style-type: none"><li>• Opportunities for clients to achieve long term financial resilience through holistic services, such as referrals into employability programmes, should form part of preventative delivery (13)</li><li>• Shared outcomes and targets could track changes in this data over time (8&amp;9)</li><li>• Financial capability offer could be delivered as part of targeted outreach in communities (14) through a test and learn approach (15).</li></ul>
	23. Identify data held in public systems which can act as an <b>early warning system</b> to allow people to be diverted into debt and welfare rights advice.	
	24. Develop a <b>financial education and capability offer</b> which can be provided as part of ongoing support to people who access services.	



# 5 Appendices

## Appendix 1: Aim and research questions

The overall aim of this review was to map and review the provision of welfare rights and debt advice in Edinburgh with a view to establishing clear aims and co-ordination of these services. The more detailed parameters for consideration within the review are set out below:

### Welfare rights and debt advice providers

- Who are the providers of welfare rights and debt advice in Edinburgh, inclusive of all services that are catering for Edinburgh, not just those based within the geographic footprint?
- Who funds these providers?
- What is the total value of funding received by welfare rights and debt advice in Edinburgh?
- What are the timescales for key funding streams – duration, end/renewal dates?
- What accreditation or service quality standards are used by providers?
- What types of locations do providers work from (e.g. bespoke offices, GP practice, school, community centre, housing, employability programmes etc) What geographies do providers cover?
- What types of advice provision are offered? (welfare advice, debt advice, housing support, advocacy, employability support, health advice, energy advice, etc)?
- Who refers the clients to the provider, and is there any follow up/ feedback loop?
- How and who do the providers refer/ signpost their clients onto other support services (ensuring smooth referrals)?
- How and what is the process for people in crisis e.g. out of hours support, emergency support?

### Who is served by these providers?

- Age and gender profile of clients
- Priority group status<sup>49</sup>

---

<sup>49</sup> People from an ethnic minority background; Families with 3 or more children; Families from an ethnic minority background; Families in which the youngest child is younger than 1 year; Families in which the mother



- Home location
- Work status (employed/unemployed).

### Measuring impact

- What outcome measures are used to understand the impact that these services have?
- Do all providers monitor and report on the priority groups? Where does reporting information go and how is it used?
- As well as reporting requirements, the Improvement Service (IS) does an annual gathering of data through the councils: CAPMRF Data Collection Process<sup>50</sup> – to what extent do providers contribute to this?
- How do providers use service users/ stakeholders feedback?

### Gaps and/or areas of over provision

- Are there specific areas or groups where there is an oversupply of advice provision, or a clear duplication between advice providers?
- Are there areas or client groups in the city where gaps in advice provision are clearly apparent?

### Other aspects of provision

- How are services accessed? The way in which people can contact services is very important: what are the different access arrangements.
  - Are advice services sufficiently accessible to those that need them?
  - If not, what and where are the obstacles?
- Delivery through lockdown/ COVID: what learning should we take forward?
- How holistic and person-centred are services, for example, family support, reducing household costs, budgeting advice?
- Are welfare rights advice and debt services sufficiently linked in with other social care, housing, health and community agencies?
  - If not, what can be done to address this?

---

is aged less than 25; People experiencing homelessness; Lone parent families; Families in which a child has a disability; Older adults; People with disabilities or long-term health conditions

<sup>50</sup> <https://www.improvementservice.org.uk/products-and-services/performance-management-and-benchmarking/common-advice-performance-management-framework/2020-21-report>





## Appendix 2: Methodology

### Mapping

Potential providers of welfare rights and debt advice in Edinburgh were identified and contact details sourced through membership of the Advice Forum<sup>51</sup>, through stakeholders, database searching (EVOC, Scottish Legal Aid Board, Scottish Federation of Housing Associations, moneyhelper.com) and Google searching. We developed a mapping tool for completion by organisations which covered the detailed service delivery information required for the mapping. A copy of the mapping tool used is included as Appendix 2.

Of the 85 service providers identified and contacted, 17 gave information that they did not deliver services in Edinburgh, 33 did not respond to the emails, 35 were sent mapping sheets and 25 returned completed mapping sheets for 31 services. The providers who completed a mapping sheet were contacted for a follow up call to clarify any outstanding queries.

A limitation of this approach is that it does not provide a comprehensive database of all the services in Edinburgh which provide welfare rights or debt advice as not all of those identified and contacted responded or returned completed mapping sheets.

### Consultation with stakeholders

Key stakeholders for the review were identified by the contract manager. We conducted interviews and discussions with 38 people from 24 services, organisations and teams. A full list of the services and organisations represented in the interviews is included in Appendix 4. Stakeholders interviewed included service providers, those involved in funding services, and adjacent services provision including housing, homelessness services, employability services and council tax.

In addition, we held a discussion session with 44 attendees at a Network of Networks<sup>52</sup> meeting to explore how a common vision for income maximisation in Edinburgh would be designed, delivered, staffed and how clients would experience this.

---

<sup>51</sup> The Advice Forum is a group of advice providers in Edinburgh which meets online to discuss developments and share good practice.

<sup>52</sup> Membership changes on a meeting by meeting basis but is open to any individual or organisation working to reduce/ eliminate poverty.



## Consensus building

On the 26<sup>th</sup> July, we held a consensus building workshop with 24 stakeholders to present the emerging themes from the mapping and consultation and the draft recommendations. Through a facilitated discussion, we explored barriers and enablers for each recommendation. The attendee list was composed of members of the Income Maximisation and Poverty Group and members of the Short Term Working Group convened for this review. This discussion informed the final recommendations.



## Appendix 3: Good practice review

This review analyses 24 reports, evaluations, reviews and good practice guides, covering debt advice, welfare rights advice, and more general purpose advice services. The majority draws on policy and practice from the UK, with one citing examples from Europe. This review looks into:

- Advice Service Outcomes
- Accessible and Effective Service Design and Delivery
- Tailoring advice to meet client needs
- Building client confidence and capability
- Partnership Work and Collaboration
- Effective Use of Technology
- Impact of Covid-19 on Advice Services
- Future of Advice Services

The majority of the literature identified addresses debt advice services (13 out of 24), with the remainder dealing with either welfare advice alone, or welfare and debt advice services together. The review first briefly outlines the evidence for positive outcomes from advice services, then is structured to highlight good practice and associated findings intended to provide practical guidance for policymakers, commissioners and providers.

### Advice Service Outcomes

- Debt and welfare advice services can lead to positive outcomes, including increased household income, better debt and financial management, improved physical and mental health, and better wellbeing
- There is also evidence for benefits such as improved family relationships, less social isolation, and better school attendance by children of parents receiving advice.

Debt and welfare advice services can demonstrate good quality outcomes, covering both those directly related to the objective of the service (debt solutions, improved financial security) and broader social and wellbeing outcomes<sup>53</sup>.

Finance and income-related outcomes include securing more welfare benefit income, securing debt solutions and better debt management, or savings elsewhere, for example through passported free

---

<sup>53</sup> Allmark et al, 2013; Graham, 2018



prescriptions or social care<sup>54</sup>. In one study, 70% of clients surveyed after receiving welfare advice reported increases in income, with nearly 60% benefitting from more than £5,000 per year in increased income<sup>55</sup>.

Although the pathway from advice to outcome can be complex and difficult to entirely attribute to the advice alone, there is also evidence of both physical and mental health benefits arising from advice interventions. Two studies of welfare advice detail empirical evidence of improved mental health, and self-reported mental and physical health improvements, wellbeing improvements linked to changed behaviours or improved income, such as better nutrition or improved mobility, reductions in isolation, and perhaps most commonly, reduced stress and anxiety in relation to debt and other money-related problems<sup>56</sup>.

The knock-on benefits of addressing the issue(s) that clients present to advice services can be wide ranging. A study looking at the effects of a welfare advice service for parents of disabled children found a number of positive impacts including: improved ability to manage household costs and afford basic items; reductions in or complete avoidance of debt; ability to meet the additional costs associated with their child's disability; ability to pay for 'extras' such as trips out and better quality food; improved capability to deal with future benefit problems; and reductions in social isolation<sup>57</sup>. An evaluation of a welfare and money advice service embedded in schools in Edinburgh<sup>58</sup> found a wide range of benefits resulting, including improved engagement in school from pupils, improved family relationships and wellbeing, more positive and confident parents, and significant savings to the public sector.

## Accessible and Effective Service Design and Delivery

### Who needs debt and welfare advice, and why?

- A wide range of people seek debt and welfare advice, most of whom experience some form of disadvantage through characteristics such as age, disability or gender, or through circumstances such as unemployment, low quality employment or a major life event

---

<sup>54</sup> Allmark et al, 2013

<sup>55</sup> Graham, 2018

<sup>56</sup> Allmark et al, 2013; Graham, 2018

<sup>57</sup> Graham, 2018

<sup>58</sup> Improvement Service, 2021b



- Reasons for seeking advice vary greatly, and can be directly linked to personal circumstances e.g. unmanageable debt has been built up, driven by more structural issues such as benefits policy, or most commonly a mix of many factors.

The literature includes extensive details of who is most likely to need debt and welfare advice services, and what their needs commonly are.

- Groups most likely to use debt and/ or advice services include:
- Families with dependent children
- Low income/ insecure income household
- With poor mental health
- Adults with physical disabilities
- Adults with hearing or visual impairment
- Adults with relationship breakdown in last 12 months
- Adults with low money / financial capability
- Middle aged adults
- Unemployed
- Single
- Renting rather than homeowners
- Female<sup>59</sup>

The pandemic changed the make-up of both debt and welfare advice clients somewhat, with a fall in those over 60 and disabled, and an increase in those from ethnic minority backgrounds and out of work, reported in one study<sup>60</sup>. Overall, the pandemic increased the percentage of adults with characteristics of financial vulnerability, with the hardest hit, according to another study, being the self-employed, low income adults, 18-54 year olds, and BAME adults<sup>61</sup>.

According to one evidence review, debt advice clients tend to fall into one of three different 'groups', based on how they want to address their situations: those who want to deal with problems themselves, those who want problems sorted out by someone else, and those who want help to do

---

<sup>59</sup> Money Advice Service, 2018; Scottish Government, 2018; FCA, 2021; Reece et al, 2022

<sup>60</sup> Improvement Service, 2021a

<sup>61</sup> FCA, 2021



it. Those on the lowest income and those with the highest debt are most likely to want advisers to take the lead<sup>62</sup>.

---

<sup>62</sup> Money Advice Service, 2018



The reasons people seek debt and welfare advice are myriad, but broadly fall into the following categories:

- Assistance with benefits: understanding entitlement, making claims, challenging decisions
- A change in financial circumstances brought about by a major life event e.g. health crisis or accident, relationship breakdown, loss of work
- Unemployment, insecure or poorly paid employment
- Unmanageable debt(s)
- Recessions, inequality, welfare reform
- Changing nature of policy, the economy, housing, energy & financial services markets
- Level of human and social capital<sup>63</sup>.

The importance of being offered debt and/or welfare advice at key life events is noted in the literature, such as a new baby, illness, moving home, or losing a job<sup>64</sup>. There is evidence that debt advice clients can experience multiple issues; it is rare that a client needs advice on one topic only, and there are likely to be multiple reasons for their debt, and effects of it<sup>65</sup>. Different issues can also trigger or compound others, and other factors such living in a rural area, or being digitally excluded can make problems even harder to address<sup>66</sup>.

A 2021 study of welfare advice services in London noted increases in demand due to multiple structural and government policy related issues, including Universal Credit roll-out, No Recourse to Public Funds, the benefit cap, and challenging benefit assessments and sanctions, particularly for people on disability and illness related benefits<sup>67</sup>.

---

<sup>63</sup> Graham, 2018; Scottish Legal Aid Board, 2017; Scottish Government, 2018; Money Advice Service, 2018

<sup>64</sup> Money Advice Service, 2018; Scottish Government, 2018

<sup>65</sup> Scottish Government, 2018

<sup>66</sup> Scottish Government, 2018; Welsh Government, 2013

<sup>67</sup> Advice Services Alliance, 2020



## Delivery Channels

- Advice services should offer provision through a mix of channels: face-to-face, by phone and online
- These should be tailored and targeted towards different types of clients with different needs. For example, face-to-face provision is most suitable for more vulnerable clients and those with more complex needs
- Providers should actively promote the range of delivery channels they have available, and carefully support clients to move between them as appropriate
- Clients, actual and potential, may be digitally excluded and need support and resources to use online services effectively.

There is a good deal of discussion and analysis in the literature of the use of different delivery channels by advice providers, how they are used and by whom, and which are most effective in different circumstances.

Broadly, both debt and welfare advice providers use three different channels: face-to-face, telephone, and digital. Each has its advantages and drawbacks, and groups that seem to prefer using them, or benefit most from that particular channel:

Advice Channels			
	Advantages	Drawbacks	User preferences
Face-to-face	<ul style="list-style-type: none"> <li>• Easier to build rapport and trust</li> <li>• Helpful if filling out paperwork</li> <li>• Helpful if client has literacy/ numeracy challenges</li> </ul>	<ul style="list-style-type: none"> <li>• Clients have to travel, difficult with health conditions or disabilities, and with small children</li> <li>• Some people uncomfortable talking about issues in person</li> <li>• Can be more time consuming, longer wait times</li> <li>• Advice venues/ spaces can be depressing</li> </ul>	<ul style="list-style-type: none"> <li>• Lower income clients</li> <li>• Larger/ more urgent debts</li> <li>• People with specific needs e.g. learning disability</li> <li>• Better for more complex cases</li> <li>• Better for more vulnerable clients</li> </ul>
Telephone	<ul style="list-style-type: none"> <li>• Convenient, flexible</li> </ul>	<ul style="list-style-type: none"> <li>• Detailed calculations and</li> </ul>	<ul style="list-style-type: none"> <li>• Debt tends to be on credit cards/ overdraft</li> </ul>





	<ul style="list-style-type: none"> <li>• Easier to fit in with other commitments during the day</li> <li>• Some like the anonymity</li> </ul>	<p>paperwork more difficult</p> <ul style="list-style-type: none"> <li>• Some people wary of answering calls, so miss appointments</li> <li>• Lack of records for client to refer to</li> <li>• Can be accuracy issues</li> <li>• Can feel formulaic, not personalised</li> <li>• Higher risk of drop-out</li> </ul>	<ul style="list-style-type: none"> <li>• Clients tend to present earlier</li> <li>• May be more appealing to women</li> <li>• May be less appealing to disabled people</li> <li>• People in employment prefer over face-to-face</li> </ul>
<b>Digital</b>	<ul style="list-style-type: none"> <li>• Convenient/flexible</li> <li>• Can automate things like follow up / chasing messages</li> <li>• Some like the anonymity</li> <li>• Extends providers' reach</li> <li>• Can help with preventative actions</li> </ul>	<ul style="list-style-type: none"> <li>• Anonymous nature can lead to less commitment, more drop-outs</li> <li>• Lack of records for client to refer to</li> <li>• Can be accuracy issues</li> <li>• Can feel formulaic, not personalised</li> <li>• Higher risk of drop-out</li> <li>• Clients can be overwhelmed with information</li> <li>• Some struggle to complete forms etc on their own</li> <li>• Hard for client to identify best solution</li> <li>• Harder to really explore clients' circumstances</li> </ul>	<ul style="list-style-type: none"> <li>• Debt tends to be on credit cards/overdraft</li> <li>• Clients tend to present earlier</li> <li>• Clients tend to be better off and better educated</li> <li>• May suit more able clients</li> <li>• More appropriate for less complex cases</li> </ul>

Sources<sup>68</sup>

<sup>68</sup> Graham, 2018; Money Advice Service, 2018; Scottish Legal Aid Board, 2017; Scottish Government, 2018; Welsh Government 2013



Overall, debt and welfare outcomes appear to be fairly consistent across all channels. Clients may be less likely to drop out of the process if they have developed a strong personal relationship with their adviser, which for some people is more likely with face-to-face meetings<sup>69</sup>. Providing a blend of different channels, for example phone or face-to-face backed up with information online, can help to avoid overwhelming clients with too much information at one time<sup>70</sup>.

It has been found that the majority of clients of debt and welfare advice do not have a strong preference for one channel over another, and have a tendency to stick with the first provider they come across, regardless of how they deliver<sup>71</sup>. It is common for the channel selection to just be that which the client first used, with many clients not shifting to another<sup>72</sup>. This may be in part because most providers have been found not to refer clients to different channels; this may be because it can lead to clients dropping out of the advice process if not handled carefully<sup>73</sup>.

One review found there may be an over-supply of face-to-face welfare advice provision, and that more clients could use telephone and/ or digital, if given the right support to do so<sup>74</sup>. A report on the co-design of remote debt services notes the need to clearly communicate the benefits of remote advice, to create frictionless transfer between channels, and the need for transparency and clarity for clients so that they know what to expect<sup>75</sup>.

It is important to remember that a significant number of welfare advice clients (actual and potential) may be digitally excluded, which both complicates their access to advice, and creates additional advice needs, for example in dealing with digitised welfare systems<sup>76</sup>.

### How clients find and choose services

- Advice providers should proactively promote their services through a range of different channels, and actively monitor who engages with their services
- Providers should consider referring new clients elsewhere if there are other services that are better suited to their needs

---

<sup>69</sup> Money Advice Service, 2018

<sup>70</sup> Money and Pension Service, 2020c

<sup>71</sup> Money Advice Service, 2018

<sup>72</sup> Scottish Government, 2018

<sup>73</sup> Money Advice Service, 2018

<sup>74</sup> Scottish Government, 2018

<sup>75</sup> Money and Pension Service, 2020a

<sup>76</sup> Advice Services Alliance, 2020



- Clients' first contact with an advice provider should be carefully managed to ensure they do not feel rushed or overwhelmed.

Finding an advice service appears from the literature to be a relatively unplanned action for most clients. They tend to find welfare advice services either by chance or personal recommendation<sup>77</sup>, and at a glance many people feel that services all tend to look very similar, leading to confusion about what they offer<sup>78</sup>.

Because many people seeking advice, particularly debt advice, are at crisis point, there is not much 'shopping around', comparing the offer from different providers, but a tendency to go with the first one they find. They can then become very reliant on the one debt advice provider they engage with<sup>79</sup>. One review suggests that advice provision in general may not be sufficiently visible, leading to clients making poorly-informed choices<sup>80</sup>. Overall, provider choice in both debt and welfare advice seems to be shaped by providers' brand and visibility, which could apply both in a physical location or online, and through personal recommendations<sup>81</sup>.

This means that providers need to be proactive in promoting their services, to be thorough in identifying and using all available channels, and to monitor the engagement they achieve through different channels<sup>82</sup>, as described further below.

One study of the families of disabled children found that many clients had looked for welfare advice from other sources but had not been able to find anything, for a variety of reasons. These included no local services being available, services that were not sufficiently informed about their specialist needs, inaccessible services, for example having to travel to an office with a disabled child, overly generic services, and bad previous experiences where they received inaccurate advice<sup>83</sup>.

Three reports found examples of problems clients may encounter when they first engage with an advice service: some are turned away from welfare advice if their issues are not deemed to be severe

---

<sup>77</sup> Graham, 2018

<sup>78</sup> Welsh Government, 2013

<sup>79</sup> Money Advice Service / ICF, 2017

<sup>80</sup> Scottish Government, 2018

<sup>81</sup> Ibid

<sup>82</sup> Money Advice Service / Revealing Reality, 2017b

<sup>83</sup> Graham, 2018



enough<sup>84</sup>, some can feel rushed during their initial debt advice engagement, as the provider seeks to help them quickly to prevent them dropping out<sup>85</sup>, and clients in a state of crisis or distress when they first speak to a debt adviser can struggle to understand the information they are given<sup>86</sup>.

### Promoting services to clients

- Advice services should be described in positive, personalised, clear and constructive language
- Services should feel empowering and non-judgemental
- The methods and settings used to promote advice services should be tailored and adapted for different types of client.

The way debt advice is described and promoted can make a significant difference. A number of reports outline how to do this in ways that will appeal to the target audiences:

- Needs to feel like it is for 'people like me', and to be personalised not generic
- Simple and straightforward, with clear language and no jargon, and practical benefits
- People need help quickly, often at crisis point, so it needs to be easy to engage and not present a big mental load
- Make language more positive and appealing – the word 'debt' can make people feel stigmatised, and can imply that people on a low income are poor at money management
- Make it sound and feel empowering e.g. involving clients in decision making, focusing on positive and aspirational language and outcomes
- Private and confidential
- Ensure that a free service is not equated with poor quality – stress the experience and skills of staff
- Use non-judgemental language
- Try different forms of communication to see what works
- Let clients know how many other people have accessed advice to make it feel socially acceptable and not a source of shame<sup>87</sup>.

---

<sup>84</sup> Welsh Government, 2013

<sup>85</sup> Money Advice Service / Revealing Reality, 2017c

<sup>86</sup> Money Advice Service / ICF, 2017

<sup>87</sup> Money Advice Service, 2018; Money Advice Service / Ogilvy Change, 2017; Money Advice Service / Revealing Reality, 2017b;



Different kinds of engagement methods can be effective for different clients, in both debt and welfare advice settings:

- Advertising and outreach where people might be thinking about financial issues or where typical clients may be spending time such as libraries and local groups;
- Online it is possible to provide resources, and webchat which can be less intimidating;
- Referrals from other services can be light touch/informal, that refer but don't put on pressure, or 'heavy duty' who put more effort into referrals e.g. GP, children's centres
- Hosting advice services in familiar settings, such as the school a client's child attends, can make services feel more approachable and accessible<sup>88</sup>.

#### Client groups with additional / different needs

- Services should be tailored to the individual, recognising that each client has their own unique set of needs and circumstances
- More vulnerable and marginalised client groups, such as disabled people, may need particularly flexible and tailored outreach and provision, and advisers may need additional training and support to work effectively with these groups
- Working in partnership with other organisations can support engagement with more vulnerable client groups.

While much of the literature addresses challenges and good practice for clients and providers in general terms, some does hone in on specific needs for some client groups in particular. For particularly marginalised and vulnerable groups (including disabled people, those experiencing domestic abuse, and those with additional needs), active and flexible outreach may be needed to engage them in debt advice services, with face-to-face provision being particularly important. Trust and confidentiality can be very important to these groups. They may also be in more distress, or have particular emotional challenges, than an adviser is typically used to, so debt advisers may need more support and perhaps additional skills to best support these client groups<sup>89</sup>.

The charity Money and Mental Health Policy Institute identifies a number of best practice points for debt clients with mental health challenges. Many of them echo broader good practice points mentioned elsewhere:

- Provide clear information about what different debt advice services provide to enable people with mental health problems to make an informed decision

---

<sup>88</sup> Money Advice Service, 2018; Improvement Service, 2021b

<sup>89</sup> Money Advice Service / Scottish Legal Aid Board, 2017



- Provide multiple communication channels and record clients' preferences
- Provide advice in ways that reduce stress on clients with mental health problems, e.g. use simple language, proactively offer flexibility, and send reminder notes to clients
- Train debt advisers in mental health issues and how to support clients with these needs
- Provide simple, clear ways for clients to share financial information
- Join up with other relevant services to provide holistic help to clients
- Simplify information
- Provide ongoing support after the advice process has finished<sup>90</sup>.

Reaching these more marginalised groups may also need specific approaches, for example providing very flexible provision, linking up with other specialised services that can help address clients' most pressing needs, building trust, and dealing with clients with patience, confidentiality, sensitivity and respect<sup>91</sup>.

#### Post-advice support and repeat clients

- Clients should be offered ongoing support after their initial period of advice is 'completed'
- Providers should make clear to clients they can get back in touch in future if they need to, for example if they can no longer manage a debt solution
- Providers should keep track of repeat clients, monitoring the reasons for their new or ongoing needs, and adapting their provision where possible to minimise the need for repeat engagements.

Some reports identify a need for more ongoing support after debt solutions have been implemented and an initial crisis may be averted. Clients can feel left on their own and may struggle to maintain the debt solution(s) that has been put in place, for example not being able to keep up with monthly repayments. One report also identifies a lack of clarity about 'end' points, such as when a debt solution has been completed or their engagement with their advice provider has finished<sup>92</sup>.

A lack of ongoing / long-term support after receiving welfare advice can also lead to clients coming back for further welfare advice again and again. However, a balance needs to be struck so that long-

---

<sup>90</sup> Money and Mental Health Institute, no date

<sup>91</sup> Money Advice Service / Scottish Legal Aid Board, 2017

<sup>92</sup> Money Advice Service / Revealing Reality, 2017c



term solutions do not feel out of reach, which can lead to clients failing to maintain their commitment<sup>93</sup>.

Clients benefit from support and encouragement after a solution(s) has been chosen through the debt or welfare advice process, to keep moving towards their goals and lifestyle changes, and in case their situation changes. They need to know that they are able to get back in touch with their advice provider for more help if they need it, for example if they lose their job a repayment agreement may no longer be feasible<sup>94</sup>.

The literature suggests that post-advice support should be:

- “Agreed with the client in advance
- Informal and not invasive
- Succinct and to the point
- Personalised
- Linked to key moments or targets
- Contain a clear follow-up method
- Be phased out as time goes on”<sup>95</sup>

Of those that do take up debt advice, some become repeat clients. This may be down to them not developing their ability to manage their finances or tackle their debt in the longer term, so they need to seek debt advice repeatedly. However, as one study points out, not enough is known about repeat clients and why they return<sup>96</sup>. If they return because of more structural challenges such as unstable employment or housing, or chronic health conditions, it is difficult for a debt adviser to deal with these in a conclusive way<sup>97</sup>. Even with good quality advice and money management tools, the reality will always be that it is very hard for some people to balance their budgets<sup>98</sup>.

Some reasons for repeat visits to debt advice services are not preventable, for example a sudden financial shock, or structural issues such as the low value of social security benefits. The advice system itself can also be at fault, for example if there are incentives to close a case even if the issue(s) is not fully resolved. Some reasons for repeat visits are more preventable, for example someone who

---

<sup>93</sup> Welsh Government, 2013

<sup>94</sup> Welsh Government, 2013; Money Advice Service / ICF, 2017

<sup>95</sup> Money Advice Service, 2018, page 20

<sup>96</sup> Money Advice Service / Revealing Reality, 2017a

<sup>97</sup> Ibid

<sup>98</sup> Money Advice Service / Revealing Reality, 2017c



generally is capable of managing but has a specific reason at that moment in time to need extra help, some clients avoid taking responsibility so find themselves in need of help repeatedly, and some struggle to ever get past fire-fighting and just paying back their most critical debts, such as rent<sup>99</sup>.

## Tailoring advice to meet client needs

- Advice services should be flexible and able to adapt to every different client's needs
- Services should be tailored in content and delivery as far as possible to respond to the individual, and recognise that even superficially similar cases are likely to be very different.

Several reviews highlight the importance of providing flexible and tailored services that respond to the individual, as they stress that no one client will have exactly the same challenges as another, and most have a range of issues, not just debt or welfare rights<sup>100</sup>. Even within the core area of financial advice, people can present with quite different types of needs: some have debts mainly with service and utility providers, some with consumer/ credit card debt, and some struggle less with debt and more with having such a low income they cannot afford a decent standard of living<sup>101</sup>. Providing a tailored debt advice service not only requires recognising that each client is different, but also having a range of tools, services and resources available within the service to deploy flexibly according to each client's needs<sup>102</sup>.

Those with low incomes may never have enough to make ends meet, regardless of the advice they receive, and may be more likely to have to rely on expensive credit. Others have fluctuating income, which makes budgeting and planning very difficult, when expenses such as rent and bills are inflexible. And others face seasonal pressures such as parents at Christmas and school holidays<sup>103</sup>. Each will require a different approach, and different solutions.

The report from a debt advice co-design project in Wales, which worked with potential recipients of debt advice, establishes some key requirements that individuals would like from a debt advice service, and a number of their criteria stress the importance of flexible and tailored provision:

- Empowering to clients, allows them to build their skills and ability to manage through carrying out debt management actions themselves

---

<sup>99</sup> Money Advice Service / Revealing Reality, 2017a

<sup>100</sup> Scottish Government, 2018

<sup>101</sup> Money Advice Service / Scottish Legal Aid Board, 2017

<sup>102</sup> Money and Pension Service, 2020c

<sup>103</sup> Money Advice Service, 2018





- Efficient – where needs and resources could be better balanced
- Accessible – clear and simple information, easy to access services – flexible, multi-channel service delivery
- Future-focused – with a focus on long-term change and independence for clients, and help clients to look at both immediate and future goals
- Positive and proactive – make advice a positive action, and providing ongoing support not just crisis intervention
- Thorough and personal – work with people holistically, not just looking at money/ debt in isolation, and tailor provision to individuals<sup>104</sup>

These messages are echoed in other reports and reviews. Building a long-term commitment to the whole process rather than just a short-term intervention; support for individuals to carry out actions themselves and build their skills; providing positive feedback to clients on their progress; and making advice socially acceptable are all identified as important features of an effective debt advice service<sup>105</sup>.

### Holistic advice

- Advice providers should recognise that most clients will have a number of issues they need to address, some of which may need urgent support before others, e.g. debt, can be tackled
- Providers should take a holistic approach, looking at the whole person and both the causes of and solutions to their issues.

Debt is often wrapped up with other issues that the client feels are more urgent to address, for example a housing crisis, poor health, or addiction. These clients may not actually seek debt advice initially, but ask for help to deal with the issues that are most affecting them personally. A debt-focused provider may therefore need to help the client tackle these other issues first, before they are ready and able to address their debt<sup>106</sup>.

Much of the good practice advocates for more client-focused approaches in both debt and welfare advice, tackling problems holistically rather than as standalone issues to be ‘solved’. Assessments that look at the causes of financial and other problems not simply the solutions; greater exploration of

---

<sup>104</sup> Money Advice Service / Revealing Reality, 2017b

<sup>105</sup> Money Advice Service / Ogilvy Change, 2017

<sup>106</sup> Money Advice Service / Scottish Legal Aid Board, 2017



clients' own plans and goals; joint responsibility between client and adviser, for example to find appropriate solutions and act on them; and more flexible advice that is tailored to the individual rather than one-size-fits all, are all approaches recommended in the literature<sup>107</sup>. The holistic approach taken by welfare and money advisers based in schools in Edinburgh is credited with improving cross-sector collaboration and improving overall health and wellbeing for families<sup>108</sup>.

### Barriers to Engaging with Advice

- Many people who could benefit from advice do not seek it, or find it difficult to access
- Advice providers should tailor how they promote and deliver their services to address barriers as much as possible, for example using a range of delivery channels, or co-locating with other services.

Although many people do seek advice, there is evidence that many do not, or cannot access it; one study found only around 30% of people with a problem seek formal advice to help resolve it<sup>109</sup>. During the pandemic, there were people that needed debt advice who did not access it, with barriers found to include embarrassment, not wanting to face dealing with the problem and a lack of awareness of services<sup>110</sup>.

Clients may come up against specific barriers to seeking advice, as well as providers experiencing challenges in providing it. A number of studies identified and analysed these.

For debt advice clients, barriers can be internal, such as being in denial of their problems; lacking headspace to properly consider the issues; lacking confidence to tackle them; low expectations of the possibility for improvement; fear of stigma or embarrassment; fear of the consequences, such as losing assets; and language barriers<sup>111</sup>. There are other personal barriers such as poor health, disability, or caring commitments, that make it difficult on a practical level to engage in welfare advice services<sup>112</sup>.

They may also come up against more structural barriers that may apply to both debt and welfare advice, such as the ways in which advice is provided: difficulty with bureaucratic requirements,

---

<sup>107</sup> Welsh Government, 2013; Money Advice Service / Revealing Reality, 2017c

<sup>108</sup> Improvement Service, 2021b

<sup>109</sup> FCA, 2021; Scottish Government, 2018; Welsh Government, 2013

<sup>110</sup> FCA, 2021

<sup>111</sup> Money Advice Service, 2018

<sup>112</sup> Scottish Government, 2018



delivery channels that do not suit their needs, or long waits for appointments<sup>113</sup>. There can also be cultural challenges, for example a lack of awareness of the existence of advice services, or a lack of trust in providers, as well as the negative perceptions of debt<sup>114</sup>.

There is evidence that providers other than Citizens Advice have low levels of awareness among the public, and the landscape of providers can be complex and difficult to navigate<sup>115</sup>. Some people find it difficult to know or understand the difference between free and fee-paying debt services, and some also perceive free services to be of poor quality, or don't want to be a burden on charitable services<sup>116</sup>. In many places demand for debt advice outstrips supply, particularly for free services, and some geographic areas lack face-to-face services, which as described above are better suited to some client groups<sup>117</sup>.

Tailoring services to help address barriers to participation can help. For example, providing home visits or proactive outreach for those who cannot attend face-to-face sessions in other venues, or for whom telephone and digital services are not appropriate, can help in all kinds of advice settings<sup>118</sup>. Services delivered in different settings can also help to overcome barriers, for example co-locating with existing trusted agencies such as healthcare, or in less formal settings<sup>119</sup>. Face-to-face provision does appear to bring welfare advice services to more people, particularly those considered 'hard to reach', as does using existing trusted partners and venues<sup>120</sup>. **Early intervention**

- Where possible, advice services should intervene and support clients as early as possible, before they reach crisis point.

Although a number of studies mention the importance of early intervention in debt and welfare issues, and the benefits it can have in terms of improved outcomes<sup>121</sup>, there is little information on how it can be effectively achieved. Avoiding clients presenting at crisis point is mentioned, and it is noted that some providers do try to reach out to those who are at risk of debt, but it was not

---

<sup>113</sup> Ibid

<sup>114</sup> Ibid

<sup>115</sup> Money Advice Service, 2018

<sup>116</sup> Money Advice Service, 2018; Money Advice Service/ ICF, 2017

<sup>117</sup> Money Advice Service / ICF, 2017

<sup>118</sup> Scottish Government, 2018

<sup>119</sup> Ibid

<sup>120</sup> Welsh Government, 2013

<sup>121</sup> Money Advice Service, 2018



possible to find any substantial discussion of what early intervention consists of, or how to make it work in the UK context<sup>122</sup>.

A report from a series of European seminars on debt advice<sup>123</sup> describes a number of initiatives designed to identify households that may be in need of debt advice, before they reach crisis point. A machine learning model in Portugal has been developed to identify the characteristics of households most likely to become over-indebted, and therefore predict where new cases might arise. In Belgium, if a household cannot pay their utility bills, it is a legal requirement for them to be assessed and offered advice by a debt adviser; however figures show that a large percentage of those offered support refuse it. In France, by law all banks must identify households that appear to be financially vulnerable and offer support; this is generally delivered through automated detection, and households can be offered debt advice, debt restructuring and mediation with other support services. Evidence indicates a high level of resolution of these debt cases.

These systems, while potentially effective, are likely out of reach of most debt advice providers in terms of either technological expertise, or the need for national level legislation. In addition, they raise a number of ethical issues around privacy and surveillance which need careful consideration.

---

<sup>122</sup> Scottish Government, 2018; Money Advice Service / Revealing Reality, 2017c

<sup>123</sup> European Commission, 2021



## Building client confidence and capability

- Advice provision should explicitly aim to build clients' confidence and capability to tackle issues effectively themselves
- Advisers should aim to both address immediate technical issues such as debt solutions and build clients' understanding and skills
- Advisers may need additional training to be able to carry out this role
- Advice provision should be designed in ways that help to build confidence and skills, such as working through solutions in small, bite-size chunks.

Several studies point out a tendency of debt advice services to address clients' immediate needs, for example finding ways to manage debt that has reached the point of legal action by creditors, but not building client capacity to manage their finances independently. While this can relieve immediate pressure and avoid worst case scenarios, it can mean that debt solutions are not sustainable in the long term<sup>124</sup>.

Advisers may not see it as their role to help clients improve their financial capabilities, and there is evidence that some believe their clients are not capable of carrying out any of the tasks involved in the debt advice process<sup>125</sup>. Overall, there can be a tendency to focus on technical debt solutions rather than building confidence or prompting behaviour change. If a debt advice provider rushes to identify a solution, which can be understandable in situations of impending legal action, this can mean clients don't understand what the solution is or how it works, making long-term outcomes harder to achieve<sup>126</sup>. More emphasis should be placed on long-term change for clients, building their capability, and improving their financial situation as a whole, not just addressing debt<sup>127</sup>.

Evidence of good practice in building clients' capabilities through debt advice is present in the literature. Advisers can support clients to develop their money management skills by coaching them to take on some of the tasks in the debt advice process. This can include, for example, calling creditors, learning to negotiate, completing forms themselves, and carrying out income and expenditure calculations<sup>128</sup>. Clients themselves report wanting practical tools, tips and information<sup>129</sup>.

---

<sup>124</sup> Money Advice Service / Revealing Reality, 2017c

<sup>125</sup> Ibid

<sup>126</sup> Ibid

<sup>127</sup> Ibid

<sup>128</sup> Money Advice Service, 2018

<sup>129</sup> Ibid



This approach requires advisers to see building capability as part of their role, so may require retraining for advisers, and may need longer engagement between adviser and client than normal, as behaviour change can take longer than it takes to solve an immediate crisis<sup>130</sup>.

There may also be a role for peer support: people who have experienced their own financial challenges providing support and guidance to clients. There is evidence that peer support can be effective, and may appeal to some people in debt more than an adviser, as peers may be more relatable and better able to build trust<sup>131</sup>.

One report also stresses the need to recognise the whole process of debt advice as complex and intense for clients, which may limit their ability to engage and take on information. By breaking down the debt advice process into smaller, more manageable chunks, even through something as simple as having multiple appointments, clients can be better supported to participate and build capabilities, including in managing communications with their creditors themselves. The report also notes that improved financial capabilities and improved debt management are mutually reinforcing. When clients feel more in control of their debts, their day-to-day financial management also improves<sup>132</sup>.

## Partnership Work and Collaboration

- Advice providers should develop a network of partner organisations for referrals and collaboration to support clients with the full range of issues they present with
- Robust and transparent referral arrangements and information sharing agreements should be in place between partner organisations.

Many studies of both debt and welfare advice identify benefits to both providers and clients of partnership work, collaboration and effective referrals between agencies.

Advice clients frequently have multiple needs, and the issue they initially present to an advice provider may be caused or exacerbated by several others. Causal and linked needs linked to debt advice can include:

---

<sup>130</sup> Ibid

<sup>131</sup> Ibid

<sup>132</sup> Money and Pension Service, 2021c



- Poor mental health
- Need for benefits help/ advice
- Employment – getting into work or better work
- Housing – cost of rent, maintenance, tenants' rights, loss of home
- Digital access/ skills
- Major life events<sup>133</sup>

To effectively address all these needs, and others, advisers may need wider skill sets, training to identify other issues, and effective plans and referral agreements in place to help clients access other services. Collaboration and co-location of advice services with other agencies can both help<sup>134</sup>. It is important to have referral processes in place to help clients with multiple needs, and effective referral can avoid clients coming back to debt and welfare advice again and again, as it may reduce the likelihood of other issues pushing them back to crisis points<sup>135</sup>.

Collaborative working between welfare and debt advice providers more broadly can lead to better quality services, greater accessibility<sup>136</sup> and can provide more choice for clients as it can enable them to access specialist advice through an agency they already know and trust<sup>137</sup>.

Good information-sharing protocols are recommended between agencies that collaborate and refer clients, as information sharing can be a barrier to good quality services. Handing a client from one agency to another can require lots of duplicated information collection, and can lead to clients dropping out<sup>138</sup>. Where clients are referred from other agencies, a system needs to be in place to firstly identify that someone is in need, then to handle the referral privately and sensitively. The referring agency needs enough knowledge about the advice service and what it offers to deal with immediate questions before the referral has taken place<sup>139</sup>.

### Co-location

- Advice providers should consider co-locating some or all of their staff with other services, such as GP surgeries, schools and community venues
- All staff from all partners should be involved in setting up co-located services
- Sites for co-location should be chosen carefully, with client preferences and needs in mind.

---

<sup>133</sup> Money Advice Service, 2018

<sup>134</sup> Ibid

<sup>135</sup> Scottish Government, 2018

<sup>136</sup> Welsh Government, 2013

<sup>137</sup> Money Advice Service/ Scottish Legal Aid Board, 2017

<sup>138</sup> Welsh Government, 2013

<sup>139</sup> Money Advice Service, 2018



One review of the effectiveness of the co-location of health and welfare advice services suggests that co-location leads to improved financial wellbeing, and improved income, debt relief, financial literacy and welfare rights outcomes<sup>140</sup>. Multiple studies of co-location looked at in the review all showed improved financial outcomes, as reported by participants, healthcare professionals and welfare advisers<sup>141</sup>. Through access to a range of providers, clients reported improved knowledge about financial issues, law and rights, as well as positive health outcomes<sup>142</sup>.

Specifically, co-located welfare advice services seem to lead to mental health improvements, largely due to reduced stress as a result of improved financial circumstances, and some studies found a reduction in the need for prescriptions of medications such as antidepressants<sup>143</sup>. Other studies attribute physical health improvements to co-located welfare advice services, for example through improved engagement with other health services<sup>144</sup>. Factors supporting good implementation of co-located welfare advice services include:

- Co-production – involve health and welfare advice staff
- Accessibility
- Service integration – to iron out administrative issues
- Good referral processes – need to be simple with clear documentation. Referrals by health staff made the service feel more legitimate
- Service awareness by all agencies involved<sup>145</sup>.

Co-location can also benefit staff and agencies, with evidence of less time spent on non-health issues for healthcare staff, and less GP appointments needed by clients accessing co-located welfare advice services<sup>146</sup>. There is evidence that co-location aids in effectively targeting and reaching the most vulnerable people, and that locating welfare advice staff in a community setting helps them to develop relationships with the local community<sup>147</sup>.

---

<sup>140</sup> Reece et al, 2022

<sup>141</sup> Ibid

<sup>142</sup> Ibid

<sup>143</sup> Ibid

<sup>144</sup> Ibid

<sup>145</sup> Ibid

<sup>146</sup> Ibid

<sup>147</sup> Reece et al, 2022; Improvement Service, 2021b





The venues chosen for co-location do need to be chosen carefully, to both ensure clients feel safe and comfortable, and as somewhere people actually go in their daily lives, not just when they are in crisis<sup>148</sup>. Where advisers are co-located in spaces that are new or unfamiliar to them they will need sufficient managerial and technical support to be able to do their jobs properly<sup>149</sup>.

### Second-tier advice

- Debt and welfare advisers may themselves need advice, support and additional training to fully support their clients
- Advice providers should identify common advice and training needs among their frontline staff, and work with partners to find ways to meet these needs.

'Second tier advice', the provision of advice and information to an adviser, is explored in the context of two Scottish advice programmes which incorporated both debt and welfare advice<sup>150</sup>. Advisers were upskilled with information and guidance around benefits, tax credits, housing and debt from other specialist agencies, with housing and benefits being the most common areas of information needed.

There is evidence that this second tier advice contributed to the overall positive outcomes of the programmes. It helped the advisers delivering the programmes to address specific client issues that they may not have had specialist knowledge in, enabling them to identify the most appropriate solution(s). Clients also felt reassured that their advisers were seeking additional information, and benefited from more time with their primary adviser, as they were not burdened with researching unfamiliar topics<sup>151</sup>.

Partnership working between agencies can provide this second tier advice, and also more formal training. As part of a debt advice programme in Scotland, an advice service for Deaf people provided training for other agencies that did not have much experience with that client group. This can also work as a two-way exchange of expertise, for example a domestic abuse project and debt advice provider both learned from each other in the same Scottish programme<sup>152</sup>. There are also benefits to

---

<sup>148</sup> Money Advice Service, 2018

<sup>149</sup> Money Advice Service / Scottish Legal Aid Board, 2017

<sup>150</sup> Scottish Legal Aid Board, 2017

<sup>151</sup> Ibid

<sup>152</sup> Money Advice Service / Scottish Legal Aid Board, 2017



organisations working together to share good practice more generally, and build collective approaches to things such as innovation and digital service development<sup>153</sup>.

## Effective Use of Technology

- New technologies can provide new ways to engage with clients, as well as improved methods of delivering and managing advice services
- Advice providers must be mindful of and have ways to address digital exclusion.

Although many providers were already introducing more digital services pre-pandemic, the need for Covid-secure delivery has sped up the introduction of a greater variety of digital tools. One review identifies a range of benefits that technology can bring to debt advice services:

- New ways to offer services e.g. video calls, webchat, messaging
- Using tablets rather than paper forms
- Automated reminders, prompts e.g. via text message
- Visual information, tools to supplement verbal support
- More efficient, effective back office functions – managing documents, data, financial information<sup>154</sup>
- Algorithmic systems to identify suitable solutions
- Better CRM systems
- Encouraging clients to use digital tools – debt trackers, money management tools, reminders<sup>154</sup>

It should be noted however that some clients can be resistant to using digital tools, and digital exclusion can represent a barrier to their wider introduction<sup>155</sup>. Further research into this is required to understand the full extent of this barrier and how support around it can be provided.

## Impact of Covid-19 on Advice Services

- Covid-19 moved the majority of provision online or to telephone services, causing challenges for some clients
- The nature of advice sought changed throughout the pandemic

---

<sup>153</sup> Money Advice Service / Revealing Reality, 2017c

<sup>154</sup> Money Advice Service, 2018

<sup>155</sup> Ibid



- Advice services should review what has worked well and less well as a result of the pandemic, and consider which adaptations may be beneficial to keep in place.

The pandemic has clearly had an impact on who needs advice, for what issues, and how advice can be delivered. One publication highlights the main changes that have been brought about for money and welfare rights services, and how these may affect clients and providers:

- Phone and email most commonly used channels during the pandemic, some have extended to web chat and WhatsApp
- Face-to-face greatly reduced, only used in exceptional circumstances
- More referrals between agencies/ teams to help with other issues
- Back office changes e.g. electronic signatures on forms have been welcomed and expected to stay in place, but not all clients can use digital channels and there are issues around obtaining consent when clients are not physically present
- Video calls e.g. Teams introduced
- Tasks like form filling remotely found to be harder for some, and more time-consuming
- Preparing clients for things like appeals is more difficult over the phone
- Vast majority of services said they would continue with some of the Covid-initiated changes e.g. remote working, less face to face working, online appointments
- Covid has changed the types of advice sought e.g. reduction in debt advice due to payment holidays, but this will have been temporary. A big increase in demand for welfare rights was seen during the first few months
- People who had not previously sought advice e.g. self-employed were now needing support
- More people under retirement age, and less over 60s, sought advice<sup>156</sup>.

A further report summarises the lessons learned from debt advice provision during the pandemic:

- In-person services will continue to be most effective for some clients, particularly those with more complex problems
- Collaboration and partnership that sprung up during the pandemic helped to meet clients' needs, and providers should continue to adapt to the context in which they work
- Debt advice services must recognise the ongoing role of technology in delivering their services, and plan for end-to-end remote delivery for some clients for the foreseeable future

---

<sup>156</sup> Improvement Service, 2020



- Debt advice staff wellbeing needs to be considered, particularly as services continue to adapt how, when and where they work<sup>157</sup>.

## Future of Advice Services

Advice services should stay aware of their operating environment and the trends that may affect who their clients are, and their needs.

One horizon-scanning report<sup>158</sup> looks at the factors likely to influence the need and provision of debt advice in future. Key trends include

- Further individualisation of risk, away from institutions onto individuals
- Further changes to how, when and where we work
- Greater expectation of 'on-demand' services, available when and where clients want
- Rising levels of mental ill health
- Ongoing digital exclusion, particularly among lower income and older households.

Alongside these, evolving technology represents both further challenge and opportunity:

- Growth in online communities, both helpful and unhelpful
- Growth in services available through smartphones
- Technologies such as AI, blockchain, chatbots could all enhance and improve a wide range of customer-facing services
- Increased risk of cyber attacks
- More open banking data, allowing customers to analyse their own finances

All of these factors mean debt advice services will need to adapt, to remain flexible and stay engaged in social and technological changes in order to meet the evolving needs of their clients.

## Scottish Welfare Devolution and Policy

### Legislation

The Scotland Act (2016) devolved social security powers to Scotland to allow Scottish ministers to design social security policies, including the power to make administrative changes to UC and

---

<sup>157</sup> Money and Pension Service, 2021

<sup>158</sup> Money and Pension Service, 2020a



changes to disability benefits. Further to this, the Social Security (Scotland) Act of 2018 provided for more specific devolution of 11 existing benefits to Scottish government.

Scottish Government list their key principles for social security as 'dignity, fairness and respect'<sup>159</sup>.

#### **What has been devolved:**

Disability Living Allowance

Personal Independence Payment

Attendance Allowance

Severe Disablement Allowance

Industrial Injuries Disablement Benefit

Carers Allowance

Sure Start Maternity Grant - now replaced by Best Start Grant

Funeral Expenses

Cold Weather Payments and Winter Fuel Payment

Discretionary Housing Payments

Some powers related to Universal Credit, specifically relating to housing costs and payment arrangements<sup>160</sup>.

Scottish government can amend how these benefits work, and how much is paid, and can also replace them with entirely new benefits. The total value of these benefits is around £16bn (2019 figure), 16% of total Scottish welfare spending<sup>161</sup>.

#### **Further details**

**Universal Credit:** claimants in Scotland can opt into 'Scottish Choices' which include twice-monthly rather than monthly payments, and deduction of rent payments to be paid directly to their landlord

**Best Start Grant:** replaces Sure Start maternity grant, to support people on a low income with the costs of pregnancy and babies

**Job Start Payment:** a grant for young people to help with the costs of starting work

---

<sup>159</sup> House of Commons Library, Devolution of Welfare, Accessed 14 Apr 2022, <https://commonslibrary.parliament.uk/research-briefings/cdp-2019-0084/>

<sup>160</sup> Ibid

<sup>161</sup> Ibid



**Scottish Child Payment:** currently for children under 6 in low income families. Scottish government want to extend to 16 years old

**Young Carer Grant:** a grant for young people who care for someone with a disability

**Child Disability Payment:** this began rollout in 2021, replacing DLA for children

**PIP/ DLA / Attendance allowance:** payment is now made by Social Security Scotland, but further changes have been delayed (see below). Assessments will no longer be performed by private companies, there will be less face-to-face assessments, and awards will last longer

**Council Tax Reduction:** administered through local authorities, low income households can get a reduction in Council Tax

**Discretionary Housing Payments:** administered through local authorities, for households whose income does not cover housing costs

**Scottish Welfare Fund:** launched in 2013 (not a devolved benefit), a national scheme for households on a low income. Funds are awarded via local authorities through Crisis grants, for short-term emergencies, and Community Care Grants, to enable people to set up home for example following imprisonment or homelessness<sup>162</sup>.

---

<sup>162</sup> Child Poverty Action Group, Scottish Benefits, Accessed 14 Apr 2022,

<https://cpag.org.uk/scotland/welfare-rights/scottish-benefits>



## What is still to happen

Originally, the Scottish Government was aiming to fully deliver all devolved benefits by May 2021, but some have now been pushed back to 2024.

The launch of Scottish Disability Assistance, replacing PIP, has been delayed due to Covid-19. Applications are opening on a regional basis across Scotland during 2022. Attendance Allowance will be replaced by a new Pension Age Disability Payment, but no date has been announced for this change<sup>163</sup>.

## Commentary

MPs on the House of Commons Scottish Affairs Committee published a report into welfare devolution in 2021<sup>164</sup>, which highlighted a number of areas they believe need further reform:

- Better data sharing by DWP to enable Scotland to extend Scottish Child Payments to children up to 16 (currently for children up to 6)
- New, improved communications and guidance about benefits for Scottish residents, as many claimants find the current system hard to access, and very few knew about the Scottish Choices
- Recommendation that the function and operation of Jobcentres in Scotland be reviewed
- Suggestion of a 'no wrong door' policy, in which anyone who approaches the wrong agency for a benefit is actively signposted and passed on to the correct agency
- UC work allowances should be increased, and re-established for single adults
- The five-week wait for new UC claimants should be reconsidered
- Social Security Scotland should work towards acquiring data that DWP do not hold, and should arrive at a data-sharing agreement with DWP
- More resources should be in place for claimants who find it hard to make online applications / manage their claim online.

---

<sup>163</sup> Ibid

<sup>164</sup> UK Parliament, Welfare policy in Scotland, Accessed 14 Apr 2022, <https://ukparliament.shorthandstories.com/welfare-policy-scotland-SAC-report/index.html>



## References

- Advice Services Alliance, 2020, Advising Londoners: An evaluation of the provision of social welfare advice across London
- Allmark et al, 2013, Assessing the health benefits of advice services: using research evidence and logic model methods to explore complex pathways
- European Commission, 2021, Good practices in debt advice, Online seminar series meeting report
- FCA, 2021, Financial Lives 2020 survey: the impact of coronavirus
- Graham, 2018, Helping families navigate welfare reform, An independent evaluation of the Contact helpline's welfare rights project
- Improvement Service, 2020, Impact of Covid-19 on local authority funded money and welfare rights advice services
- Improvement Service, 2021a, Common Advice Performance Management Reporting Framework
- Improvement Service, 2021b, Access to Welfare Advice in Schools
- Money Advice Service, 2018, Evidence review for debt advice commissioning
- Money Advice Service / ICF, 2017, Literature review: effectiveness of current debt solutions
- Money Advice Service / Ogilvy Change, 2017, How to use behavioural science to increase the uptake of debt advice
- Money Advice Service / Revealing Reality, 2017a, An Unavoidable Challenge? Repeat clients in the debt advice sector
- Money Advice Services / Revealing Reality, 2017b, Delivering a Vision for Debt Advice: Co-designing a service to meet people's needs in Wales
- Money Advice Services / Revealing Reality, 2017c, Better Debt Advice: From a moment of crisis to a lifetime of resilience
- Money Advice Service / Scottish Legal Aid Board, 2017, Reaching Marginalised Groups: A guidance document for funders and providers of debt advice
- Money and Mental Health Institute, no date, Money and Mental Health Problems: Breaking the Link, A best practice checklist for debt advice providers
- Money and Pensions Service, 2020a, Horizon Scanning for Remote Debt Advice
- Money and Pensions Service, 2020b, Co-designing the future of remote debt advice services
- Money and Pensions Service, 2020c, Improving financial wellbeing through the debt advice journey
- Money and Pensions Service, 2021, Access to debt advice during Covid-19: A qualitative study of the effect the closure of in-person services during the pandemic had on the accessibility and delivery of debt advice in the UK





Reece et al, 2022, A review of the effectiveness and experiences of welfare advice services co-located in health settings

Scottish Legal Aid Board, 2017, Monitoring and evaluation report of the Economic Downturn programme and the Making Advice Work programmes

Scottish Government, 2018, Review of Publicly-funded Advice Services in Scotland

Welsh Government, Advice Services Review: Final research report, 2013



## Appendix 4: Mapping sheet and providers and stakeholders involved in mapping and review

### Mapping sheet

Question	Question guidance
1. Service provider	
2. Name of service	
3. Please give a short description of the service	
4. Address of service	
5. Type of service	Examples of this could include: Public body Charity Housing provider or RSL Community group
6. In what type of location is this service delivered? Please give as much detail as you can	This could include: A dedicated office or venue Health setting (e.g. GP practice, hospital or health centre) School Community centre or hub Housing
7. What type of advice do you give under the Scottish National Standards for Information and Advice Providers? Please only include this information if your service is accredited or is working towards accreditation.	The SNSIAP advice types are: Type 1 - Active information, signposting and explanation Type 2 - Casework Type 3 - Advocacy, representation and mediation at a tribunal or court action level  You can find out more information about the advice types at: <a href="https://www.slab.org.uk/advice-agencies/scottish-national-standards-for-information-and-advice-partners/types-of-information-and-advice-under-the-snsiap/">https://www.slab.org.uk/advice-agencies/scottish-national-standards-for-information-and-advice-partners/types-of-information-and-advice-under-the-snsiap/</a>



<p>8. Do you offer any additional types of advice?</p>	<p>This could include:</p> <ul style="list-style-type: none"><li>Welfare advice</li><li>Debt advice</li><li>Housing support</li><li>Advocacy</li><li>Employability support</li><li>Health advice</li><li>Energy Advice</li><li>Other</li></ul>
<p>9. How is your service delivered to clients?</p>	<p>This could include:</p> <ul style="list-style-type: none"><li>Face-to-face</li><li>Telephone</li><li>Online</li><li>Other</li></ul>
<p>10. What is the delivery model that your service uses?</p> <p>Please provide as much detail as possible</p>	<p>This could include:</p> <ul style="list-style-type: none"><li>A dedicated service</li><li>A staff member based within another service</li><li>Physically co-located within another service</li><li>Virtually co-located with another service</li><li>Volunteers (if the services uses volunteers, please give details of how they are trained and supervised)</li></ul>
<p>11. Is your organisation statutory or voluntary/third sector?</p>	<p>Please describe whether this provision is statutory or voluntary/third sector</p>
<p>12. On average, how many clients access your service per year?</p>	<p>Please split your response into the number accessing the service for welfare rights advice and the number receiving debt advice, if possible.</p> <p>If your service is funded on a shorter term basis than a year, please specify the time period.</p>
<p>13. What is the age profile of those accessing your service?</p>	<p>Please split your response into the following categories if possible:</p> <ul style="list-style-type: none"><li>&lt;16, 16-25, 26-39, 40-64, 65+</li></ul>



14. What is the gender profile of those accessing your service?	Please give this as a proportion of clients
15. What is the employment status profile of those accessing your service?	Please give this as proportion employed, unemployed, self-employed, in education and training and retired if possible.
16. Is your service targeted to any specific group or issue? Please describe.	Examples of this could include older adults, those on a low income, those living with a specific medical condition.
17. a) Does your service provide services to any of the following groups. Please specify.	Does your service provide advice to any of the following groups of interest? Please specify which groups: Lone parent families Families in which a child has a disability Families with 3 or more children Families in which the youngest child is younger than 1 year Families from an ethnic minority background Families in which the mother is aged less than 25 Older adults People with disabilities or long term health conditions People from a minority ethnic background People experiencing homelessness
17. b) Does your service report on any of the above groups? If so, what do you do with this information?	
18. What is the geographical location covered by your service?	
19. Does your service submit information for inclusion in the Improvement Service Common Advice Performance Management Reporting Framework?	



20. a) How do people find out about your service?	Please describe how clients find out about our service, including how many are referred by other services. This can also include signposting by other services.
20. b) If you receive referrals to your service, please describe any feedback which is passed back to the referrer/referring organisation.	Please describe the type of feedback which is given and the method for giving feedback. This could include e.g. outcomes for individuals, suitability of referrals, onward referrals to other services.
21. Do you refer your clients on to other services?	<p>Please describe how clients are referred on and the nature of this referral e.g. formal referral, introduction to service, signposting.</p> <p>If you prefer to send this information as an attachment, please send this alongside your completed mapping sheet.</p>
22. How is your service funded?	Please describe the arrangements for funding of this service including mix of funders and amount of funding per year. If your service is funded on a shorter term basis, please describe.
23. What are the timescales for the funding that your service receives?	Please give the timescales for each funding stream including when funding started.
24. Do you link into any other services? Please give details of these.	<p>This could include formal or informal links to other services.</p> <p>If you prefer to send this list as an attachment, please send this alongside your completed mapping sheet.</p>
25. Do your service have any out of hours or crisis provision?	Please describe any out of hours of crisis provision that your service has.
26. How does your service measure its outcomes and impact?	<p>Please describe any outcome measures, KPIs or impact measures used by the service.</p> <p>If you prefer to send this information as an</p>



	attachment, please sent this alongside your completed mapping sheet.
27. Does your service provide services to clients in languages other than English?	Please describe any provision for clients in languages other than English, including BSL. This could include translated information and leaflets, or provision of a translator.
28. How does your service collect and use feedback from clients?	<p>Please describe how your service collects and uses feedback from clients. Examples of this could include client satisfaction surveys or case studies.</p> <p>If you prefer to send information as an attachment, please sent this alongside your completed mapping sheet.</p>

### Service providers included in mapping

Access to Industry	Granton Information Centre
Calton Welfare Services	Link Housing Association Ltd
CHAI	Lothian Centre for Inclusive Living
Changeworks	Manor Estate Housing Association
Christians Against Poverty	One Parent Families Scotland
Citizens Advice Edinburgh	Port of Leith Housing Association
City of Edinburgh Council	Prospect HA
Community Money Advice (CMA)	Scottish Huntington's Association
Community One Stop Shop	The Action Group
Community Renewal	Trust Housing Association
Edinburgh Food Project	VOCAL (Edinburgh)
Enable	Wheatley Group
Family Advice and Information Resources (FAIR)	



## Organisations and teams represented in the review interviews

Action Group

Capital City Partners

CEC Advice Shop

CHAI

Citizens Advice Edinburgh

City of Edinburgh Council

City of Edinburgh Council council tax team

City of Edinburgh Council housing and homelessness teams

Cyrenians

Edinburgh Food Project

Edinburgh Health and Social Care Partnership

FAIR

Granton Information Centre

Lothian Centre for Inclusive Living

Macmillan

Maximise! Steering group

NHS Lothian

One Parent Families Scotland

Penumbra

Port of Leith Housing Association

Prospect Housing Association

Royal Edinburgh Hospitals

Social Security Scotland

Vocal



## Appendix 5: Service user breakdown

Demographics of service users	%
<b>Gender</b>	
Female	58%
Male	38%
Trans/non-binary	4%
<b>Age</b>	
<16	4%
16-64	74%
65+	20%
<b>Employment status</b>	
Employed	26%
Unemployed	58%
Retired	2%
In education	2%
Other	16%

Figure 11 - Demographics of service users, Source: Rocket Science analysis of mapping data



**Jessica Shields, Principal Consultant**

**Richard Scothorne, Director**

**Alistair Ross, Consultant**

**Niamh Dunne, Consultant**

**Laura McGinty, Consultant**

**Offices:**

**Edinburgh**

T: 0131 226 4949

**Newcastle**

T: 07887 67 34 07

**London**

T: 0207 253 6289

[www.rocketsciencelab.co.uk](http://www.rocketsciencelab.co.uk)

