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Workshop notes: **Community Fund - Information and Advice**

November 26th 2018, PDC Bethnal Green

Attended by:

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Ali Halil	Citizens Advice East End
Darren Ingram	LB Tower Hamlets
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Eddie Coppinger	Legal Advice Centre
Ellie Kershaw	LB Tower Hamlets
Emma Triggs	Social Action for Health
Farida Yesmin	Limehouse Project
Fokrul Hoque	Tower Hamlets Homes
Gary Williams	DeafPLUS
Gregory Ashby	Money A+E UK CIC
Jack Hamilton	The Royal Society for Blind Children
Jerry During	Money A+E
Joycelyn Hayford	Black Women's Health & Family Support
Larissa Howells	Age UK East London
Lucy Rix	Praxis Community Projects
Mark Waterman	LB Tower Hamlets
Martin South	Tower Hamlets Law Centre
Maura Farrelly	THCAN
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Rebecca Mansell	DeafPLUS
S Amin	Boundary Community School
Sam Crosby	Toynbee Hall
Shah Begum	Legal Advice Centre
Shakir Sayed	Tower Hamlets Homes
Steph Dickinson	Island Advice Centre
sunar amadan	Leaders in Community
Yasmin Alam	Citizens Advice, Tower Hamlets
Jamie Bird	LB Tower Hamlets
Peter Vittles	THCVS
Rosalind Shaw	Autism Action

Facilitated by: David Freeman, Gemma Cossins, LB Tower Hamlets

The following notes come from flipcharts on the day. Stars are used to highlight outcomes/points that received sticky-dot votes of agreement/approval .

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If you missed the workshop and/or have additional comments or suggested outcomes you can still give feedback. Email gemma.cossins@towerhamlets.gov.uk or vc.s@towerhamlets.gov.uk with your notes or to book in a conversation.

Priority: Provision of Social Welfare Advice

Notes:

- **CAPACITY**, or maximising offer.
 - Some cohorts need services to be delivered in different ways; could use more resources*
 - Partnership to maximise expertise
 - Joined up customer experience
 - Signposting
 - Maximising capacity across networks/dividing effectively
- **ACCESS**
 - Thinking holistically, how do you see the whole picture?
 - Reducing fragmentation – some orgs only focussing on ‘their’ particular part of the puzzle
 - Stigma – tap into others, eg. Welfare advice in lunch clubs
 - Making is ‘easy’ for people e.g older people to get to services and feel comfortable there
 - Language barriers and cultural sensitivity e.g Somali speakers
 - Newly arrived migrants – don’t understand provision/landscape OR language
 - Literacy; recognise importance of word of mouth
 - Advocacy and empowerment - service users appraised of own needs and can make choices
- **WELFARE REFORM**
 - 6 week wait – people don’t know about it
 - Rollout confusing
 - Online by default
- **FINANCIAL NEEDS**
 - Paying for care/social work/care assessments and delivery – make sure residents can claim their rights
 - Money management – links to credit unions, crisis loans, pawn shops and loan sharks
 - Reducing stigma of debt**
 - Workshops for basis financial skills*
 - Particularly relevant for blind/partially sighten people – make most of tech to empower people

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Beneficiaries:

- Older people***
- Young people
- Single parents*
- Migrants/people subject to immigration control*
- LGBT+
- People with disabilities*
- People for whom English is an additional language*
- People with mental health issues*
- People experiencing gender based violence/domestic violence*

Might want to stipulate: Advice and information (signposting), general help (referrals), casework and representation

Types of advice:

- Welfare benefits
- Housing/homeless
- Immigration/asylum/NRPF
- Employment
- Debt
- Disability
- [Health]
- Education

Suggested activities:

- Triage and advice diagnosis*
- Second tier advice*
- Drop in
- Outreach*
- Telephone advice
- Email advice
- Signposting
- Referrals
- Workshop
- Partnership work/networking
- One to one advice**
- Casework***
- Representation*
- Publicity and events
- Capacity building
- Training for frontline worker

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- Volunteers/pro bono work*
- Social policy activities*
- Advocacy
- Influencing
- Research

Notes on outcomes:

- 'increased' vs 'maintained'?
- Access to immigration advice and casework (needs including as an outcome)*
- Positive outcomes not reduction

Outcome: Increased access to social welfare advice and income from benefits***

Suggested outcomes:

- ➔ Effective triage ensures that service goes to those most in need*
- ➔ Increased access to immigration/asylum advice and casework***
- ➔ Increased awareness in community and faith leaders/groups to help them signpost
- ➔ More people in schools and colleges with access to information about services
- ➔ Increased number of people assisted to challenge negative benefits decisions
- ➔ Increased numbers of people accessing entitlements, challenging decisions, maximising income

Notes:

- Equality of access; disability, language, capability
- Access to assessment of income*
- Harder to reach girls*; carers, socially isolated, Somali community
- Venue – making advice easy to access; going to where people are, shed movement
- Use of technology – self service may be suitable for different kinds of advice e.g debt
- Demographic gaps
- Would a triage system assist with this?
- Frictionless digital system
- Cross borough triage system which could lead to generic advice outcome – e.g email to council tax dept?
- Holistic integrated triage service
- But...more awareness and referral means more demand for services already at capacity...so we need more £££

Outcome: Improved personal budgeting, financial stability and reduction in personal debt

- ➔ Increased access to debt advice and support with budgeting and financial stability****
- ➔ Integration of financial capability into debt advice process
- ➔ Support at both ends of debt advice process – preparation for advice and then support with financial capability afterwards
- ➔ Increased access to financial capability training for disabled, marginalised and hard to reach residents***
- ➔ Residents are empowered to choose service options that are responsive to their needs***

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- More residents have access to a holistic assessment of their needs**
- Increased awareness of the services and benefits that residents are entitled to**
- Services are more responsive to disparate cultural needs***
- Local people are better informed about the impact of universal credit**
- People have greater confidence and skills to gain value for money at credit and utilities (price comparison)**
- Increase in older people using tools to minimise costs*

Notes:

- Language of debt and money – nudge theory
- How would you monitor reduction in personal debt? Immediate reduction can be monitored. Ongoing financial capability work could establish ongoing reduction
- Possible wellbeing scales ('active citizenship') to measure mental wellbeing outcome of reduced debt and better personal budgeting*

Outcome: Reduction in the number of people negatively impacted by welfare reforms and housing repossessions

- Levels of casework suitable for different situations and targeted to different levels of capability. Transactional, relational**
- Increased knowledge of entitlements, process, right of challenge****
- Empowerment
- Homelessness avoidance; partnership with social landlords, active engagement with private tenants****
- Increased knowledge of housing rights; illegal evictions, intentional homeless**
- Working with key notifiers and information holders re private tenants

Outcome: Individuals are more informed about their legal rights and housing options

- Increased information about legal rights***
 - Education services
 - Benefits
 - Housing
 - Employment
 - Debt
 - Immigration
- Increased knowledge of available information – shelter, CAB etc**
- Active engagement with young people. Sixth forms? Targeted messages.
- Making advice available in different formats – face to face, online, other methods?*
- Increased access to specific targeted advice for people with no recourse to public funds
- Increased skills among other institutions (churches, mosques, community groups) making sure they understand the difference between information and advice and when to refer on
- Increased provision of money and debt advice and budgeting for young people
- Increased access to housing/homelessness advice and casework****
- More housing advice and representation so people can get help easier***

Notes:

- 'Legal rights' and 'housing options' have a relationship but are otherwise like oranges and apples. Why are they together?
- Outcome would be better expressed as 'good living conditions' rather than 'information about'
- How will services manage demand?
 - Services and support should be targeted at those most in need.
 - People can access triage
 - Single point of access
 - Cross referral, data collection, CRM system

Three groups suggested separating 'legal rights and housing options' as two different areas – either here or maybe all housing-related outcomes could come under previous outcome?

Outcome: Increased employment security

- Increased access to employment advice and casework
- Increased understanding of right at work
- Access to advice and representation on rights****
- London Living wage
- Access to working top-up benefits
- People are more aware of opportunities to improve their employability
- Increased referral to employment support, advice and training
- Increased employment pathways for parents/carers (e.g children's centres)
- People are aware of their employment rights*
- People are supported to be aware of in work benefits
- Increase in referral to housing and other advice
- People on zero hours contracts/insecure work know their rights*
- Increase in access to specialist legal advice*
- People who need advice are supported to improve their digital/inclusion skills*
- Increase in older people gaining IT skills to help find and sustain employment*
- Increased access to skills improvement information
- People who experience multiple disadvantage have increased support into employment/training
- People can access a wide range of support in once place. Housing providers and other advice, increasing early intervention
- Advice/employment/training/housing services are co-located*
- Improved cross referral between types of support/advice*
- Greater collaboration between rent/arrears linking with advice support*

Outcome: Increased proportion of older people maximise their income

- Access to welfare benefits advice and representation***
- Access to fuel poverty advice/relief*
- More older people aware of rights and sources of income
- Increased awareness of community leaders/groups about welfare rights****

Outcome: Increased engagement of older people with social welfare advice services

- ➔ Older people have greater awareness of benefits that they are entitled to***
- ➔ More older people have access to advice and information*
- ➔ Increased engagement
- ➔ More older people are financially secure and have maximised income**
- ➔ Holistic approach to advice and links to wellbeing programmes***
- ➔ Increased and better and better/more appropriate/effective cross referral (but not buck passing)**
- ➔ Services are more accessible to diverse older people's groups*; access reflects needs/those experiencing project
- ➔ Making advice available through other routes, e.g health and wellbeing services
- ➔ More information/referral available via GPs*05 December 201806/12/201806 December 2018
- ➔ More families and carers understand needs and right of older people and courses of advice and information****
- ➔ More information available at food banks (if there have to be food banks)
- ➔ Language – services are available in community languages for older people

Notes:

- Campaign + targeted support
- Recognition of different age groups; 50+, 60s, older
- Issue of mobility
- Role of social landlords
- Barriers – benefits/income
- Language barriers
- Men less access to services