

GRANT FUNDING SCOTTISH LEGAL AID BOARD

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Scottish Legal Aid Board
www.slab.org.uk

Making Advice Work – 2013 - 2015 - programme structure

Stream 1 – community-wide help - around **£4m** available for projects that provide advice and representation to help people facing financial difficulties, and a range of other problems flowing from welfare reforms:

- **31 projects** awarded funds involving around 60 organisations

Stream 2 – help for tenants of social landlords - **£2.5m** available for projects led by social landlords that provide advice, information and representation to tenants dealing with the impact of welfare reform:

- **25 projects** awarded funds, involving around 50 social landlords

Stream 3 – thematic stream - around **£1m** available for projects designed to find new ways of helping groups of over-indebted people who face particular barriers in accessing appropriate help to deal with their debts:

- **16 projects** awarded funds

Number of people helped

Between September 2013 and end of August 2014 grant funding projects from the Economic Downturn and Making Advice Work programmes helped:

- **Over 25,000** new clients
- with almost **30,000** civil problems

This has resulted in positive outcomes for many people, including:

- Preventing repossession
- Preventing eviction
- Resolution of a complex debt problem
- Help to resolve a benefits dispute
- And achieved almost **£15m** client financial gain

How we monitor the impact

- Database for projects
 - Routes by which clients make contact
 - Means by which contact is made
 - Demographics of project clients
- Monitoring frameworks
 - Opportunity to reflect on patterns of intake compared with anticipated
 - Opportunity to reflect on success in reaching particular groups
- Programme evaluations
 - Evaluation under way, including client outcome evaluation



Making Advice Work Stream 2

Helping tenants of social landlords

25 Projects across Scotland

Between October 2013 and end of August 2014, projects helped

- **7,157** clients
- With **9,279** matters
- And concluded work on **6,162** matters

As of 31 August 2014 the projects have achieved a total client financial gain of over **£4.7 million**.

Stream 2 Outcomes

- Tenants in social rented accommodation are connected to advice and help at the appropriate time (including pre-tenancy stage), to build capacity and resilience in advance of any problems or as soon as a benefit, debt or housing problem becomes evident
- Tenants are assisted to deal with complex debt and financial problems, with a view to sustaining tenancies
- Where retaining current accommodation is not an option, tenants and occupiers are assisted to identify other options and avoid homelessness
- Social landlords are better connected to independent advice providers and expertise is shared to help achieve longer-term improvements for tenants and occupiers beyond the project period

Connecting people to the right help at the right time

The challenges

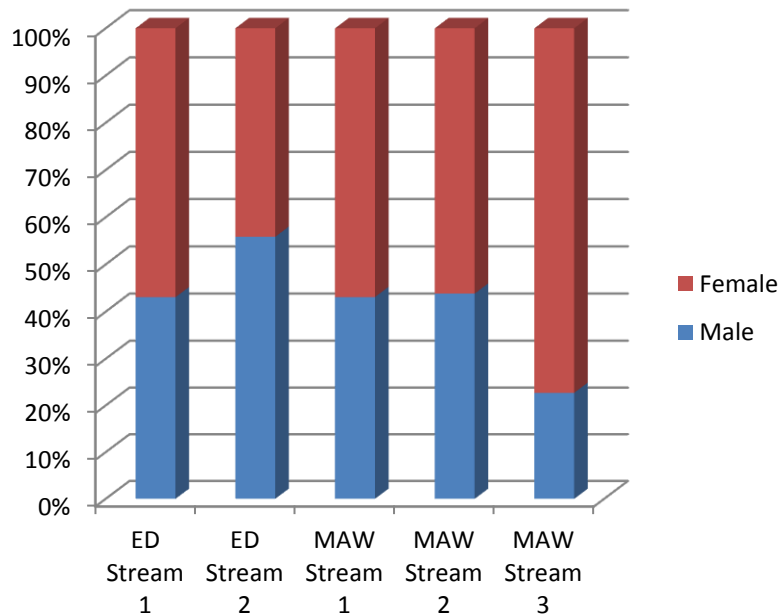
- If you fund it, they will come.....?
 - Scotland – land of the “lumpers”?
 - Problem solving behaviour in a context of large-scale change to the legislative frameworks
- Tackling **unmet** need
 - Connecting to other available help
 - Targeting assistance on priority unmet need

Project models

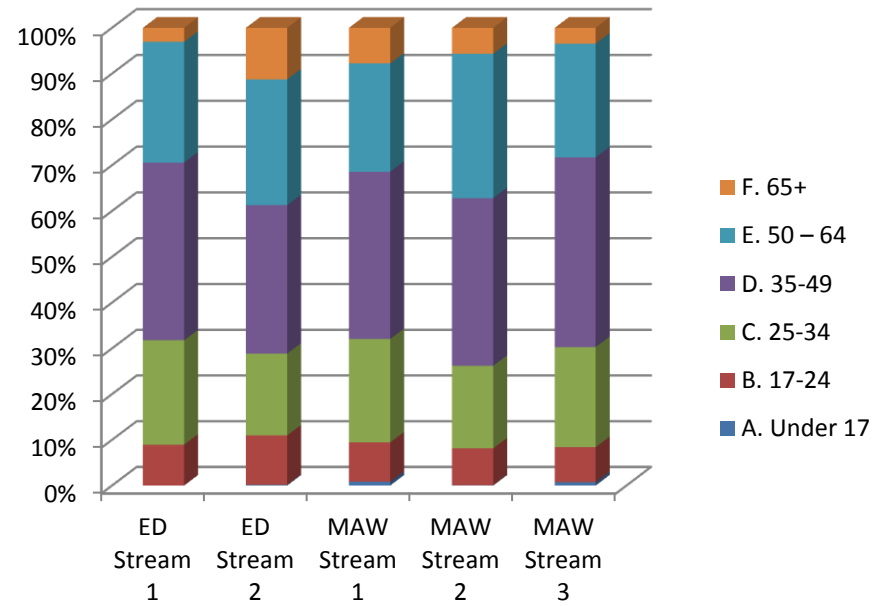
- Broad promotion plans for all tenants
- Targeting help at people who are currently not accessing advice at all - for example by focusing on a group of tenants who have not been accessing help that is already available or who are likely to be disproportionately affected
- Formal referral between staff and project staff – having named adviser as point of contact
- Focussing on particular “high risk” stages such as bidding stage
- Help from landlord premises, outreach in community organisations, rural outreach

Client Demographics 1

Proportion of new clients by gender

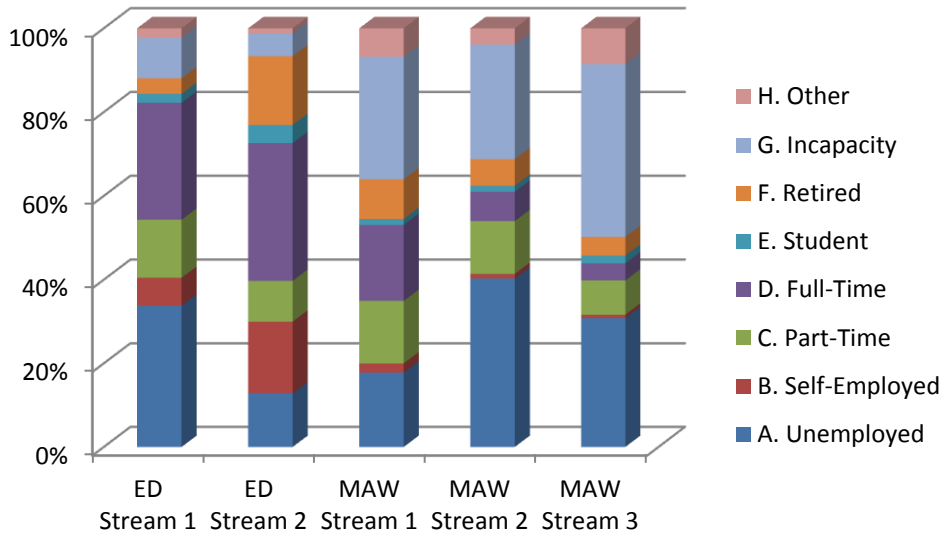


Proportion of new clients by age

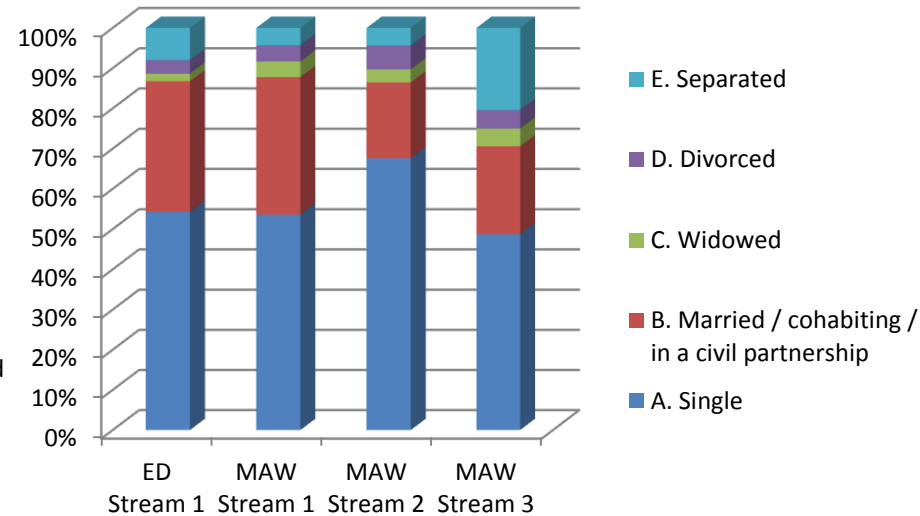


Client Demographics 2

Employment status by new client



Marital status by new client



Client characteristics – Stream 2

62% of clients agreed to provide demographic information:

- 41% male, 51% female
- 72% single
- Range of ages, primarily 25-64 age ranges
- 85% white Scottish
- 40% reported as having disability
- 34% unemployed
- 56% had bank account
- 3% had savings
- 10% reported having home contents insurance

Achieving sustainable resolution of problems

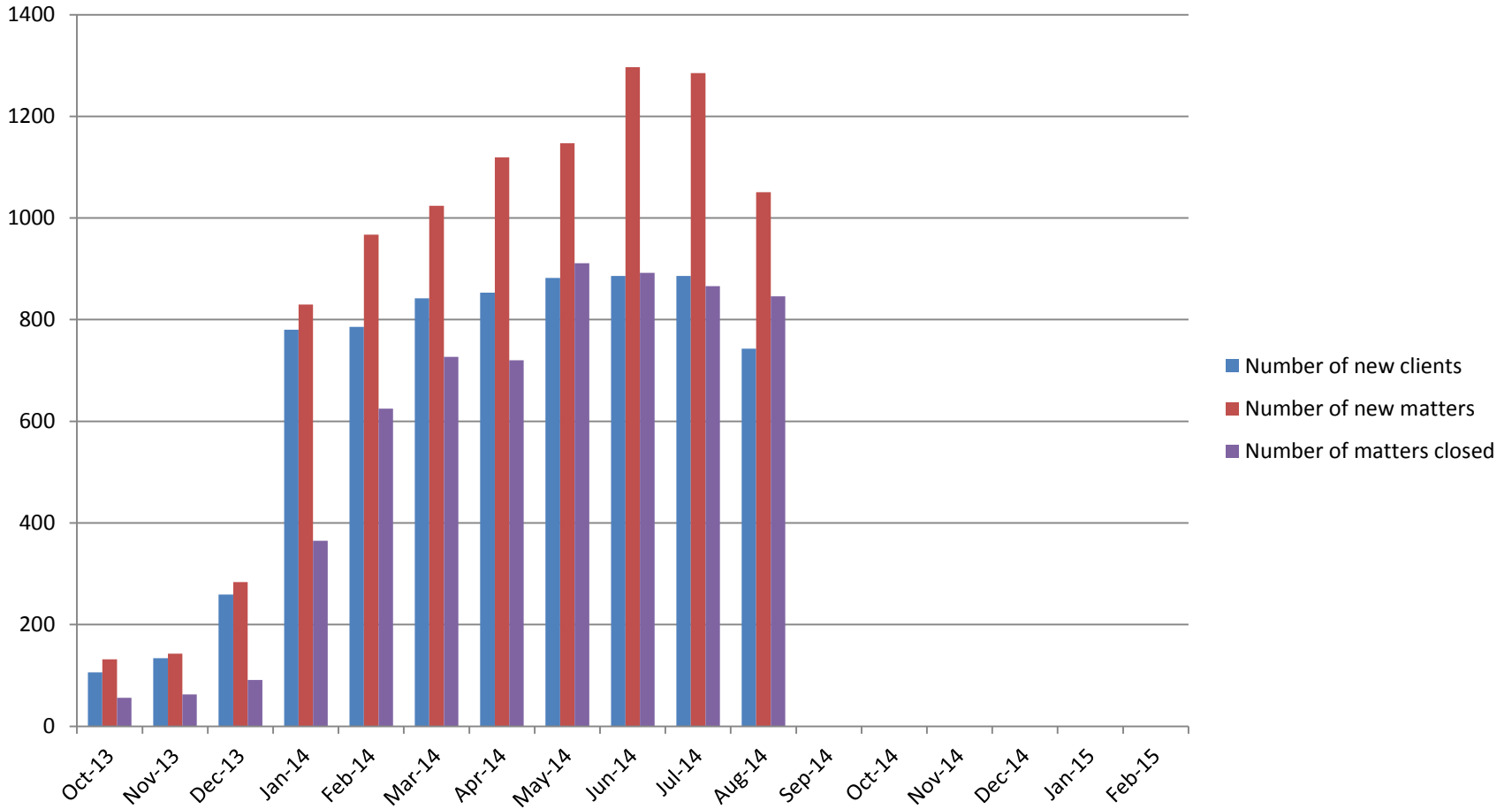
The challenges identified last year

- Impact of welfare reform – is it all about benefit problems?
- Clustering of problems
- Fence at the top of the cliff, or ambulance at the bottom?
- Recurring problems – how to achieve sustainable resolution?

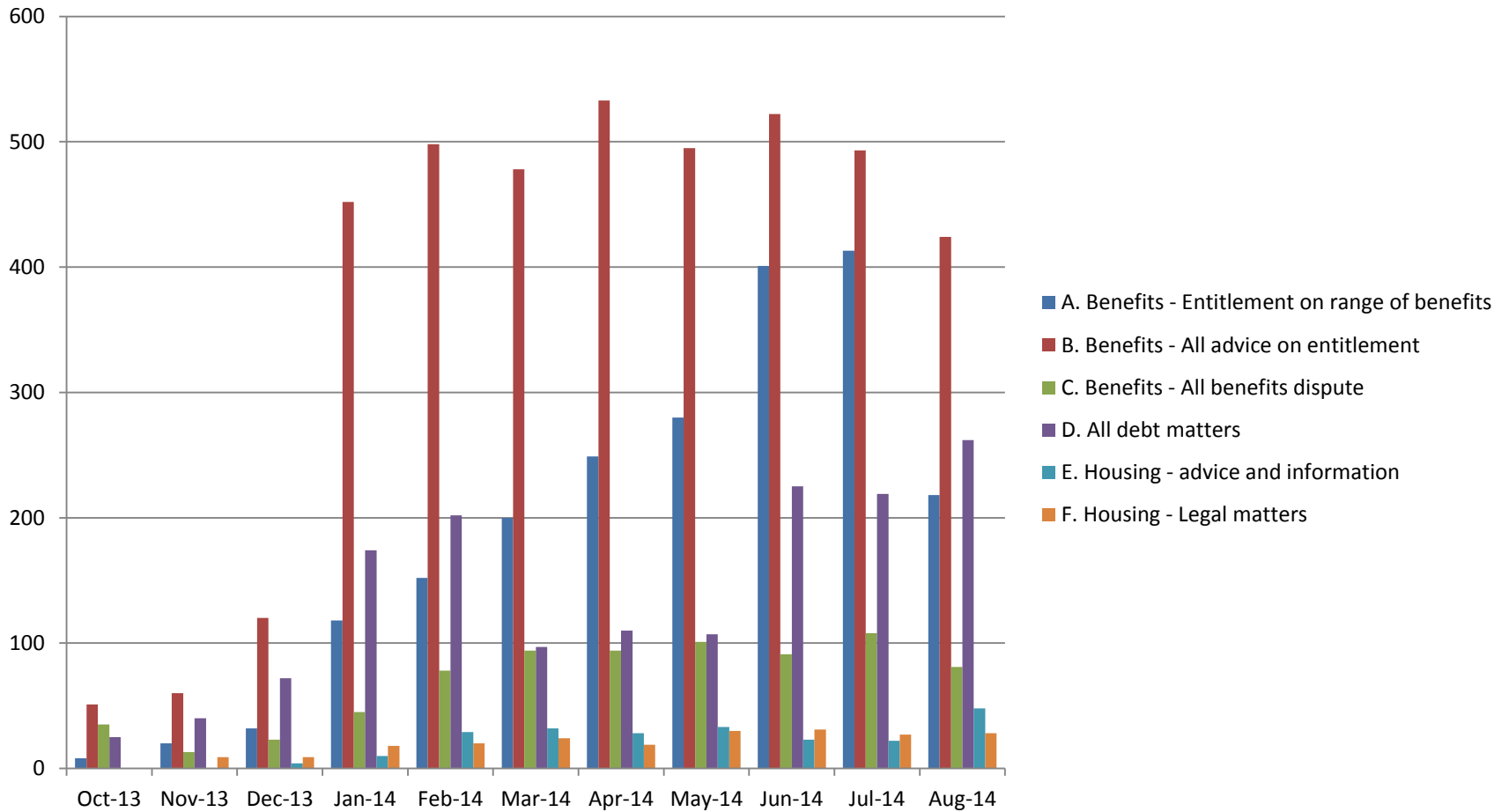
Project models

- Mix of model – Type I, II and III
- General focus across debt, benefits and housing
- Not setting targets but have asked for estimates of volume of work – estimating around 18,000 issues, for around 8,500 people
- Some projects focussing on early pre-tenancy intervention, some on targeted help once problems appear, some on a mix
- Some projects are including delivery of information sessions for tenants

Flow of work



Mix of client work



How did reality compare with anticipated pressures?

- Welfare reform – slowdown.....
- Where it did happen, very slow.....
- DHP – availability and impact?
- Uncovering needs of tenants – even those who had been paying rent
- Impact of seemingly small changes in income
- Achieving outcomes – importance of other links

Relationship between benefits and debt issues across the programme

- Maximising income is the priority – debts come later – if at all
- Some clients won't discuss debt issues – 'shame' and 'embarrassment'
- Some will, once they feel they can trust the adviser
- Connections between priority and non-priority debts

Housing Options

- Much lower incidence of reported housing options activity
- Interaction with DHP availability
- However.....where projects have adopted this approach as part of broader work, reported strong successes
 - Helping people make informed choices
 - Improving well-being from improved understanding of housing options available

Supporting landlords to tackle organisational impact

The challenges

- Pressures for staff dealing with families in distressing circumstances
 - Asking for help with matters not fully equipped to help sort out
 - Balancing helpfulness with being effective/efficient
- Pressures for organisations in managing risk and preparing for future changes
 - Facilitating access to independent information and advice as complex changes are implemented – in the long term
 - Facilitating improved financial capability for tenants to manage resources and avoid homelessness

Landlord impact

Initial findings:

- 82% reported improved work with other social landlords
- 85% reported improved work with independent advice agencies
- 96% reported improved sharing of good practice within organisation about connecting tenants to advice
- 62% reported received feedback about how to make changes that would improve impact of organisational policies
- 93% reported an improved understanding of the range of their tenants' needs
- 81% reported that advice agencies had a better understanding of the pressures on social landlords

Further information

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