Anawim Women’s Centre
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Anawim Money Advice
Year one report

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Introduction to Anawim

Anawim exists to support women and their children, especially women vulnerable to exploitation including prostitution. It seeks to provide wider positive choices to help them achieve their goals and reach their full potential as part of the wider community.

The majority of Anawim’s work is providing alternatives to custody for women. We have women on various court orders – Rehabilitation Activity Requirements, Community Payback and Mental Health Treatment Requirements. We also reach out to women in prison, in hostels and on the streets, plus receive referrals from other agencies. The women have multiple & complex needs, invariably involving issues with debt, benefits and arrears. They often do not have access to advice as their issues of offending, domestic violence, sex work, substance misuse, serious mental or physical health problems or learning disabilities cause them to be marginalised from mainstream society.

Our criminal justice team works with women with multiple and complex needs who have committed an offence suitable for a community sentences. These women are referred by Probation through the courts and managed jointly between Anawim caseworkers and co-located Probation practitioners.

The prison in-reach and street outreach team work with the more chaotic clients who are either in prison, living in temporary accommodation or homeless and those working in prostitution.

The family support worker supports women referred by Social Services, Children’s centres and others who are not on court orders but have multiple needs where safeguarding is the main issue.

The mental health team offer interventions for women on the Mental Health Treatment Requirement, usually alongside the Rehabilitation Activity Requirement.

We have partnerships with many different agencies who all deliver a service on site at the centre creating a ‘one stop shop’. Interventions include drug and alcohol support, counselling, accommodation advice, academic courses, domestic violence support and mentoring. We know that the ‘one-stop shop’ approach works: our re-offending rate is 1% compared to a national average of 18.7%.

Money advice is an integral part of this as financial stability is a pre-requisite for mental and physical well-being, care of children, employment and housing. In April 2014, using funding from the Oak foundation, Anawim established a money advice service. All our caseworkers are involved in offering money advice to their clients but prior to this did not have the benefit of the training and up to date knowledge that a worker who is embedded in this field has. There had also been a huge increase in demand for money advice, possibly in response to recent welfare benefit changes and sanctions.
Policy context

Welfare reform, combined with the inadequate 1% annual cost-of-living increase in benefits to working age people, has caused individuals and families on low incomes to fall further into poverty and has contributed to a greater demand for money advice:

- The abolition of the DWP Social Fund and the resulting move to local welfare provision means clients are unable to access emergency help as readily as before.
- The sanctions and appeals process is increasingly difficult to understand and requires specialist support.
- The changeover from council tax benefit to council tax support has resulted in the issuing of bills to individuals and families who were once exempt from these charges.
- Additional housing costs caused by under-occupancy charges resulting in an increase in housing debt.
- The move from Disability Living Allowance to Personal Independence Payment can, without the right support, cause clients to lose another much-needed source of income.

Furthermore many of our women are affected by 'layers of inequality' in which they are affected by the impact of welfare reform in multiple ways:

- It is to be expected that welfare reforms will hit the poorest areas hardest as this is where welfare claimants are concentrated - Birmingham itself has experienced cuts of £610 for each adult of working age compared to an average of £470.
- Women rely more on benefits and tax credits than men, in particular due to their caring responsibilities.
- Disabled people (8% of the population) will bear 29% of the cuts - individuals adversely affected by the incapacity benefit reforms can expect to lose an average of £3,500 a year and those losing out as a result of the changeover from Disability Living Allowance to Personal Independence Payments by an average of £3,000 a year. Often these will be the same individuals.
- The benefit system is subject to frequent changes and can be overwhelmingly complicated especially for women for whom English is their second language, have poor literacy, are experiencing mental health distress or have a learning disability.
- Black and Ethnic Minority women are more likely to be working in poverty with child poverty rates higher than the national average.
These factors are compounded as people are less able to receive support from advice centres who have suffered funding decreases meaning a reduced service or closure in some cases.

Against this backdrop, our advice and support to help people maximise their incomes has become even more crucial. We help clients to claim their full benefit entitlements and provide money advice to help clients deal with their debts, setting up payment plans to prevent them falling further into debt. We are working to ensure that the most vulnerable have some protection against the uncertainty of Welfare Benefit changes.

**Our aim**

The aim of the Anawim money advice service is to provide holistic and specialist debt, benefits, financial capability and grants advice, enabling re-integration into society and encouraging empowerment and self-help.

We believe that given sufficient time and co-operation it is possible to gain client trust, explore the current situation, investigate the aims, advise on strategies and implement a tailored solution of education, income maximisation, debt reduction/elimination strategies, budgeting skills and goal setting. Through this we are able to effect an improvement in almost every case. Careful attention is given to maximising and securing legal income, budgeting skills to stabilise finances, help to negotiate life changes (including the difficulties of moving from benefits into work or eliminating income from illegal or destructive sources) and increasing life skills and social inclusion.

On the following page is an impact map which identifies stakeholders and looks at the projected outcomes associated with each. This was developed at the beginning of the money advice project using a literature review¹ and service user and staff interviews.

Note that:

- This is not meant to be read as a linear map - our service users often take a complex path towards achieving their long-term outcomes.
- The same outcome can impact different stakeholders – for example ‘decreased dependance on state’ benefits the state as well as our clients in that it increases their resilience to change by developing skills, confidence and abilities.
- Inputs can be financial and non-financial.

¹ Primarily “Outcomes in advice”, Advice UK, 2010
There are impacts beyond the service user – family members (particularly children), the local area, society and state can all benefit.
We also developed a counter-factual mapping to explore what may happen without intervention:
Who do we work with?

Our clients are some of the most socially excluded women with multiple and complex needs. These include substance misuse, mental health issues - predominantly personality disorders, children in care, homelessness, poor physical health & reliance on welfare and/or prostitution. High levels of women in the criminal justice system are there due to poverty, lack of knowledge of or access to the welfare system. This is often due to abuse, intimidation and manipulation from partners. Our clients exhibit behaviors that are considered unacceptable to mainstream service providers, they miss appointments due to chaotic lifestyles and are considered very difficult to engage.

Family
Last year 140 of our clients were mothers with 329 children between them. Not all of these children live with their mothers – part of our work is to support mothers to create an environment to which they can be returned. Our money advisor assisted 20 women last year who were working towards the return of their children. For those who live with their children the positive effect is also significant – when mothers can manage their budgets they have the resources to devote to their children. Better budgeting is a key objective of our family service in order to support mothers in providing nutritious meals, appropriate clothing and the tools for creative play, including books.

Domestic Violence
The majority of our clients suffers or has suffered from some form of domestic violence or abuse. Financial dependency is a key reason for their inability to leave abusive situations – either their finances are controlled by someone else, or they do not feel confident enough to manage alone. Once women know how to budget, apply for benefits, deal with bills and manage creditors, they can sustain a tenancy alone and so are more likely to leave a violent partner or abusive parent.

Literacy and ICT skills
Our clients include those who have minimum education qualifications and/or English as a second language. The benefit system is subject to frequent changes and can be overwhelmingly complicated especially for women for whom English is their second language or have poor literacy. Housing benefit claims, which are now done online, can be difficult for those who are not computer literate.

Health and disability
In the previous twelve months Anawim has received referrals in which 270 have stated mental ill health and 148 have stated experiencing suicidal thoughts. Disabled and ill clients, not surprisingly, are much more likely to need help with benefits than those without disability or health problems. Furthermore, income
maximisation has been shown to enhance physical and emotional health.

**Offending**

382 referrals in the last year were for women with offending behaviour. As academic researcher Dr Laura Caulfield states: ‘there is no debate that financial problems are a criminogenic need for female offenders, and it is well established...that women typically carry many financial burdens prior to imprisonment.’ By working with female offenders to stabilise their finances we are often removing one of the factors which led to their offending behaviour.

**Substance abuse**

146 referrals last year stated substance abuse. Debt can lead a client towards substance misuse problems, which in turn will make them more likely to offend. A flexible, on-site money advice service is needed for chaotic lifestyles resulting from substance misuse.

**Homelessness**

A large proportion of our clients come to us with council tax and/or rent arrears. As such they are at risk of homelessness and there must be a quick, reactive intervention to ensure that this can be prevented.

These problem areas are often inter-related – for example, experiencing stress and anxiety can lead the service user to spend much of her income on alcohol, as drinking alcohol is one of the main ways she was able to calm herself.

**What we offer**

The Anawim Money Advice Service is another arm of the specialist team each client meets when they access Anawim. After referral clients undergo an individualised tailored assessment where we look at where they are on their path and what we can do to help them to move forward. The referral process is designed to identify areas of concern the women herself may not have known existed. We deal with any emergencies they present with at the initial interview and continue to provide a full money advice service until the situation is stabilised.

One-to-one advice sessions are given during appointments. The client is consulted during each stage of their casework so that they are involved with decision making and can take an active role in the process.

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2 Criminogenic needs are defined as needs which are known to influence criminal behaviour
3 Caulfield, L. (2012) Life histories of women who offend: a study of women in English prisons, Online: https://dspace.lboro.ac.uk/dspace-jspui/handle/2134/10178
4 Clinks membership briefing, relationship between debt and female offending, 2014
We advise on claiming any benefits to which they may be entitled to maximise their income and offer financial capability advice to enable them to make best use of their income (e.g. budgeting, energy best deals) and to avoid debt in future (e.g. understanding and avoiding costly credit).

We advocate at the Magistrates and County Court, attend Disability Tribunals and attend Disability Medicals carried out by ATOS and CAPITA. This ensures that should we ever need to challenge a decision we are better informed to do so.

We provide our clients with standard letters that they can send to creditors and a home visiting service and advice by telephone when this is required. We provide bus passes, internet and a phone which enable women to deal with money matters independently.

Often the same client will need guidance around several issues - for example, being made homeless can lead to a need for advice about housing rights, benefits entitlement and debt problems. Leaving an abusive relationship can similarly lead to a raft of problems such as debt, housing, benefit changes and solicitors costs.

**A typical story...**

A single woman presents with an Employment Support Allowance disallowed, we -

1. Challenge the ESA decision (if suitable). Safeguard current and future income by a fresh claim for ESA or, if this is not applicable, JSA.
2. Call housing benefit (HB) to advise as HB will have stopped with new claim, but it does not restart simultaneously. Although the Benefits Agency expects everyone to make an application on-line the department for HB will not accept e-mails. Documents need to be scanned at the very few customer service centres which remain or we can send in original documents. This can be risky as post can be lost. If/when it does arrive there is a minimum of 10 working days to deal with the post.
3. Contact Council Tax Support (CTS) as this is also affected. Sometimes a joined up response with HB re-instatement happens but they often want their own information provided.
4. Contact client's landlord to advise of HB situation – Birmingham City Council, Housing Associations and private landlords usually have specific responses which are often amenable to 3rd party intervention.
5. Contact Council Tax department quickly as their policy is to swiftly move to recovery action, this action is costly and severe.

*Each of these phone calls can take 30-60 mins+ and may be inconclusive on the first call. Whilst this continues, further actions may be taken against the client. During this time the client may have no income, no money for food, fuel or priority needs, making her reliant upon food banks and handouts.*
Service user outcomes

Casework began on the first day of our money adviser being in post. **190 client cases** have been opened during the period May 2014-April 2015. To date all clients have been offered appointments within ten days. In the case of urgent referrals appointments were given within 24 hours (excluding weekends).

There have been a total of **448 appointments** over the year period, of which 94 did not attend and were re-scheduled. This figure also includes **20 home visits**. There were **82 benefits entitlement** assessments and **79 financial statements** drawn up.

**“I wouldn’t want to open it [a bill] or look at it. Because I know what it contains. I think ‘put it aside, I’ll deal with that later’. Whereas now I open it, read it – and get the information together to bring to Anawim and see Sue [money adviser] with. Now I’ve got that support, whereas before I didn’t know where to turn to.” CW**

There has been a total of **51 successful benefit applications** made by our adviser – which includes the disability related claims **ESA (12)** or **PIP (7)**. These applications often require specialist guidance so that the service user is accurately represented and a fair decision is made. **93% of ESA** and and **100% PIP applications** were successful with our help, against a national average of 58% and 45% respectively.

We have found a large proportion of our women come to us with council tax and/or rent arrears – see the debt table below. We have negotiated with Birmingham City Council or, when in cases it had already been passed to the **enforcement officers (24)**, directly with them. **7 landlords** have also been challenged. As a result we have **prevented 14 evictions**. For women who have just left prison and are in need of housing our close partnership with Midland Heart through the Re-unite project and direct let scheme means that they are given priority for housing.

**53 payment arrangements** for debt have been made and there has been **debt reduction 19 times**. We count **26 cases where insolvency** has been advised through a debt relief order, but as we are working at capacity we have not had the resources to do so – income and housing must remain the priority. Other work includes helping service users to **open bank accounts (3)** and local welfare provision applications.

Please note that we consider the above figures to be conservative – we have counted only the instances we know about (for example, there will be debts not disclosed to us from clients) and we have not included the successful applications made by staff members for their service users after guidance from Sue.

Using ’Outcomes Star’ data for this year period we have found that there has been an
increase from 5 (baseline, when women enters service) to 6.6 average for managing money on a scale of 1-10 (+1.6). This compares to an increase from 5.7 to 6.8 organisation wide (+1.1).

<table>
<thead>
<tr>
<th>Debt type</th>
<th>Count</th>
<th>% of women affected</th>
<th>Average amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent arrears</td>
<td>33</td>
<td>30%</td>
<td>£1772</td>
</tr>
<tr>
<td>Council tax arrears</td>
<td>50</td>
<td>45%</td>
<td>£854</td>
</tr>
<tr>
<td>Housing benefit overpayment</td>
<td>22</td>
<td>20%</td>
<td>£6575</td>
</tr>
<tr>
<td>Benefit (other) overpayment</td>
<td>10</td>
<td>9%</td>
<td>£16,026</td>
</tr>
<tr>
<td>Severn Trent Water</td>
<td>19</td>
<td>17%</td>
<td>£786</td>
</tr>
<tr>
<td>Utility</td>
<td>12</td>
<td>11%</td>
<td>£842</td>
</tr>
<tr>
<td>Fine</td>
<td>16</td>
<td>15%</td>
<td>£284</td>
</tr>
<tr>
<td>HMRC debt</td>
<td>11</td>
<td>10%</td>
<td>£2549</td>
</tr>
</tbody>
</table>

### Debts addressed during May 2014 - April 2015

<table>
<thead>
<tr>
<th>Debt Type</th>
<th>totals</th>
<th>N‘rst 1 k</th>
<th>Rent + C/T</th>
<th>Rent + H/B</th>
<th>Benefit O/p</th>
<th>Housing debt</th>
<th>Total priority</th>
<th>Total debt</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent</td>
<td>58,476</td>
<td>58½ k</td>
<td>101k</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Council Tax</td>
<td>42,700</td>
<td>42½ K</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Water debt</td>
<td>14,934</td>
<td>15 k</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Utility debt</td>
<td>10,104</td>
<td>10 k</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fines</td>
<td>4,544</td>
<td>4½ k</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HMRC</td>
<td>28,039</td>
<td>28 k</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>H/B O/P</td>
<td>147,650</td>
<td>148 k</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other ben O/P</td>
<td>160,260</td>
<td>160 k</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Secondary debts</td>
<td>273,750</td>
<td>274 k</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>740 k</td>
</tr>
</tbody>
</table>
Working with staff

The Anawim money advice service has increased staff capacity in that our specialist money advisor can handle the more complex, time-consuming casework. There is not capacity for the money adviser to handle all money related matters and much is still done by the support workers. We support this work through regular staff updates, one-to-one training and three way meetings. This is particularly important given the recent unprecedented changes in benefits.

At the start of the year a staff questionnaire was administered to measure from 1 (not at all) – 5 (confidently) their perceived ability within different areas of money advice:

### Benefits Gained during May 2014- April 2015

<table>
<thead>
<tr>
<th>Benefit</th>
<th>N’rest 1,000</th>
<th>Total disability</th>
<th>Total benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>ESA</td>
<td>46,615</td>
<td>47</td>
<td>78K</td>
</tr>
<tr>
<td>PIP</td>
<td>31,340</td>
<td>31</td>
<td>145K</td>
</tr>
<tr>
<td>Other benefits</td>
<td>66,722</td>
<td>67</td>
<td></td>
</tr>
</tbody>
</table>

### I am able to differentiate between urgent and non-urgent money matters.

- **1**: 0 (0%)
- **2**: 0 (0%)
- **3**: 1 (11%)
- **4**: 6 (67%)
- **5**: 2 (22%)
We provide regular staff updates about the new legislation which will affect clients e.g. the changes associated with the introduction of universal benefit. This is delivered during staff meetings and through email. We also provide one-to-one support for frontline workers, especially those who are new to Anawim, around the referrals system, income and expenditure and benefit entitlement. New staff report that they then follow this up with internet research of their own:

“From there I did my own research and found out about it (PIP and ESA claims). That was something I could do in my own time but Sue [the money adviser] prompted that”  

Support worker

Another reports

“I was able to move much easier in money advice with Sue’s support. It gave me bearings. After working with Sue I knew what I could apply for – saw the lay of the land. It wasn’t just filling forms, it was understanding how things worked on a larger scale”  

Support worker

One of the most successful tools for training has been three-way meetings between money adviser, support worker and client. During these meetings a plan of action is developed and we are able to explore the complexities of that particular case so that
the support worker and client are well informed; one staff member reports that “this has clarified a lot for me and alerted me to what I didn’t know or understand”. It allows the support worker to see how priorities are made and strategise similarly for future clients – particularly useful for the more complex PIP and ESA claims.

“This lady was very chaotic. Sue decided that benefits and rent would be prioritised. Other debts could be left till later – it was most important to find money to survive. We focused on this and got it sorted. We also did income and expenditure, which Sue trained me for.” Support worker

During these meeting we will also make contact with creditors, DWP, enforcement agents or landlord to discuss the issues and see if an agreement can be made – as one staff member said, “I didn’t know you could reason and haggle with them like that”. Forms may be filled in and this allows members of staff “to see how it is best done and then use this with my other clients”. Since the support worker has been involved from the start of the process they are then in a position to complete any follow-up work in the more routine cases, leaving the money adviser free to deal with the more complex casework. Three way meetings are an efficient use of staff time as the caseworker can develop their professional understanding whilst the client is being supported.

The impact of policy

As we are working with some of the most vulnerable women in society the effects of policy change can be magnified as they are living within layers of inequality, as was discussed previously in section ‘policy context’. Here we discuss the two policy changes we deem to be having the largest effect at time of writing; changes to council tax and the under-occupancy charge aka ‘bedroom tax’.

Council tax changes
Prior to reform, council tax benefit was more closely attached to housing benefit and covered the cost in full for those on means tested benefits. We have found that the new local council tax scheme (which replaces council tax benefit for people with little income) is not standard, is more complex and the rules for its implementation are not always fully understood by the claimant, or by the person processing the claim. Claimants in Birmingham who on the lowest/basic level of benefits being asked to find 20% of their liability – typically a single person (over 25) with a 25% Single Person Discount will have to find £15.40pcm for 10 months (equating to £3.55 per week) from £72.40. In Birmingham action is taken swiftly against non-payers, regardless of affordability. Local policy is to engage punitive enforcement agents to collect outstanding taxes. Professional advisers are finding it difficult to manoeuvre; so for women with complex needs it can feel very overwhelming.
Our client group are often entitled to 100% levels of council tax support (as opposed to the 80% CTS for regular benefits claimants). We have often found ourselves advising poorly trained processors of the rules of their own Council Tax Support Scheme in order to maximise our clients’ incomes. Furthermore, once a written request for the council tax office to apply the adjusted/correct Council Tax Support has been made, our clients can still experience difficulty (see case studies).

There is also a recent drive in Birmingham to collect on dormant accounts that may be years old – this often in cases where Council Tax Benefit would have been applicable but was not claimed. We find this happens for vulnerable people who are helped with Housing Benefit applications but the Council Tax Benefit didn’t follow through. Large amounts of old Council Tax debt is collected by the ‘bailiff’ - most disquieting for our most vulnerable clients. We can argue and mitigate, but the actions are time-consuming and dependant on the decision maker at the council office (who are often not acquainted with the guidelines of their own council).

The Under-occupancy charge
The under-occupancy charge, or ‘bedroom tax’ has affected clients who are deemed to have a ‘spare’ bedroom. Please see case studies for a summary of our service users’, experiences.

The recovery rate for Housing Benefit overpayments are now being taken from ongoing entitlement at the rate of £10.95 per week (£18.25 in fraudulent cases – the law to establish this came into force last year) – again this is regardless of income. Whilst the recovery rate can be challenged, decisions are arbitrary, often driven by council budgets rather than individual need/circumstances and, even when rate reductions are agreed, they are short-term. There is an obvious effect on the ability for claimants to pay full rent – add to this an under-occupancy charge and rent arrears can mount up quickly. The under-occupancy charge also threatens the Re-Unite programme which precedents itself on obtaining properties large enough to house the children prior to their full return.

Other aspects of welfare reform which we have found to impact include: increased use of direct deductions, limitation in access to emergency funding, enforcement agents acting illegally and problems moving to online and phone applications (rather than paper-based).
Emerging needs

• Recent welfare reforms are beginning to impact now – Universal Credit is being rolled out and although this has not yet fully impacted upon our service users, many of whom are exempt until full roll-out, we are following one client as a case study. We anticipate longer processing times which will mean women will be left with reduced income for a longer period. We are aware that the local job centre processors are being trained but there are reports\(^5\) that they are not feeling confident of how they will manage new Universal Credit applications.

• We have built sample financial statements to look at Universal credit and how it is anticipated to be paid. Assuming there were no delay and no bedroom tax, with conservative amounts entered for gas, electric, TV licence, water rates, two bus passes per week a minimal amount for telephone the amount left out of £72.40 weekly is so little that if a claimant is paid monthly in arrears, their ability to pay 20% of their Council Tax and to keep the remaining ‘housing’ element to pay the rent, may not be so much of a choice as a matter of possibility.

• It is anticipated that rent arrears will rise as clients who are unable to manage their finances will receive their housing costs direct and this is likely to lead to an increase in repossessions, evictions and homelessness unless clients have access to timely and proactive advice.

• In order to maximise the number of clients we can help we have secured funding so that a trainee money advisor can join the team. We are also in the process of recruiting volunteers and developed our working practices to improve efficiency.

• This increase in capacity will allow for services to be provided beyond casework and one to one support. We are working towards a triage system where each woman is assessed when she enters the organisation to ensure that the correct benefits are in place. This is particularly relevant with regard to the local provision of Council Tax Support because it is so poorly administered.

• We have also found that ensuring there is an income source and housing has come at the expense of non-priority debt work. Increased capacity will allow for us to apply for Debt Relief Orders.

• We also plan to develop a resource centre with financial capability workshops and a drop-in resource centre for our women. Utilising digital systems and phones, our clients will be enabled to take ownership of, maybe together with their mentors or carers, all aspects of their personal budgets. We anticipate clients will reduce expenditure by finding ‘bargains’ on the internet – using

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\(^5\) http://www.theguardian.com/uk-news/2014/oct/27/universal-credit-leaked-memo-scheme-rollout
Gumtree, Freecycle, Ebay etc. These digital resources will also be needed as we move towards 'digital by default' applications. Within this resource centre we will house and develop our food, clothing and toiletry donations. We hope to employ volunteers to further develop partnerships with current charity furniture suppliers and food banks. We would also like to explore the possibility of finding an agency to deliver immigration advice on site as that is a real gap.

• We would also like to increase our work with other organisations - probation work with four other women’s centres in the West Midlands and we would intend to make contact with these to share best practice.

Starting a money advice service: lessons learnt

This section is aimed at those who are in the process of establishing a money advice service with a related service user group.

Service delivery

We found that there were a number of benefits in having money advice on site at Anawim:

• Clients are already comfortable with the centre and the staff, some clients reported feeling more comfortable in an all-female centre
• Integration into an existing service means that earlier intervention is possible.
• As a service where cases are not quickly closed and clients can access appointments after long absences issues ‘come out of the woodwork’ (what may start as a benefits enquiry will develop into debt work). The familiarity of the centre engages clients with chaotic lifestyles.
• We can be responsive to need. The service can be reactive and flexible.
• Each case is labour intensive.
• The money advice process takes time. For example, forms may require women to supply details about abusive previous relationships - emotional support may need to be given. The wider support workers hold this knowledge and can share the load.
• Separate money advice services requires clients to access more centres and decreases the opportunity for joined up work.
• It is highly efficient to hold all aspects of the case in one place.

Workshops

• Due to the huge demand for one to one sessions we were unable to fully roll out workshops, so they started later than anticipated. We have given 30 workshops over the reporting period after identifying five key areas in consultation with
service users; Maximising and Safeguarding Income, Priority & Non-priority Expenditure, Council Tax, Recovery & Enforcement, Budgeting Skills, Welfare Reform & Universal Credit.

**Service monitoring**

- We did not anticipate the length of time it would take to procure a database, customise it and input data. A lot of time was taken ensuring that the referral paperwork is easy to input on the database.

- Referral paperwork also asks service users to select from a list of events such as “using a payday loan” or “using a foodbank” which will let us monitor the impact of wider policy/welfare changes. To request a copy of the referral form please contact lucywhalley@gmail.com or sueduffy@anawim.co.uk.

- Initially some time was spent trying to develop a Money Landscape (similar to Outcomes Star), which would be used as initial, ongoing and as final assessment. However it became apparent that this would be duplicating work which was going to be done on the database and initial stages elsewhere – also it was felt it may be too onerous for women who are doing Outcome Stars in other part of the service. However we do believe that a separate project – money star – would be beneficial to some services and could be developed. We found that subjective measurements need to be made in conjunction with support workers as otherwise terms may be misunderstood.

- Often things get worse before they get better, especially in cases of mental ill health. This can have an impact on ‘distance travelled’ monitoring.

- It is hard to attribute cost savings to state when we secure benefits for the women as this will be at immediate cost to the state. Although long-term this cost should be outweighed by increased health, well-being etc, it is hard to capture this long-term impact when dealing with a client base of chaotic clients with such varied needs.
Anawim Women’s Centre
July 2015

Money Landscape

The money landscape was developed as a possible ‘distance travelled’ tool. Clients and caseworkers score the client on a scale from 0-10 for ten different areas of money advice. This is done in the initial meeting, whilst the case is open and at case closure. Through this we would be able to monitor where intervention is having an impact and which areas still need to be focused upon.

Snapshot Case Studies

**Kirsty**
Return of children

Kirsty had her six children returned following financial assistance that secured additional funding.

**Pat**
Mental health

Pat suffers from feelings of paranoia and memory loss. She was receiving DLA and when she came to us was part way through a PIP application. This was due in but she was struggling to put the paperwork together. First we applied for an application deadline and then wrote and submitted the PIP, which was successful. The other issue was housing – the ‘bedroom tax’ meant that she was accruing rent arrears. The process of moving house was very disruptive to her mental health, but by securing discretionary housing
payments (1 x 26 week, 2 x 13 week) time was given so that the process could be done over a longer period without getting further in debt.

**Tracy**

**Homelessness**

Tracy lives in “supported housing” at £242.28 per week. She is now in receipt of housing benefit but prior to this accrued arrears of £5,900 and as a result has received verbal and written threats of eviction from the landlords, a housing association. Furthermore, speaking to the housing officer it became clear that there is no support given at the property. We have been challenging eviction on the basis that it is against pre-court action protocol (where the landlord must support benefits claims and payment plan options) and as such it has been prevented from going to court.

**Gita**

**Council tax reform**

Gita was found to be eligible for council tax support and an application was made. This took 25 working days to process (which is the maximum allowed processing time). During this period she received a court summons with attached £65 summons charge.

**Lena**

**Child in care**

Lena has a child in temporary care. We requested a discretionary housing payment for the short-term, which was given. However if the care order continues for a length of time the DHP cannot be continued. If this is the case the client will either a) fall into rent arrears or b) move to a smaller house, one which may not be deemed fit for return of the child.

**Becca**

**Children in care**

Becca has recently had her children taken into care but believes that they will be returned to her soon although this is most probably not the case. She is in denial and she does not want to report this change of circumstance which means that there will be an overpayment of housing benefit which she is liable for.

All names have been changed for anonymity.
Conclusion

The first year running an in-house specialist money advice service has been hard work to set up, involving some trial and error. Appointment systems have gone through teething issues, boundaries between staff roles had to be established and referral paperwork has been modified and adapted so that it can be used effectively. Our money adviser has been stretched for time as the one-to-one work is so intensive, with each client bringing their own needs and requirements. As a result we have not been able to dedicate time to workshops as we would have liked to. We have however supported some of the most marginalised, hardest to reach women through the on-going, unprecendented attack on our welfare state – which is often a lifeline for our client group. This support is needed now more than ever.

Receiving news from Comic Relief that we can now expand this work at the end of year one was a great bonus. We are very excited to see what next year will hold, especially with the creation of our new building and the new possibilties this will bring.

We would like to thank the Oak Foundation for it’s continued investment, which has enabled us to develop this vitally needed service.