

Appendix 1

Scrutiny Review: Welfare Reform – Unclaimed Benefits

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1. Preface

Last year welfare reforms brought big changes to the benefit system. Many residents struggled to manage budgets and the reduction to household income put more pressure on family finances and vulnerable individuals. The Council and partners put in place help and support for people during the transition.

There will be further changes into 2017 with the transition from weekly to monthly benefit payments and implementation of Universal Credit. More help is needed to reach out to people through a range of channels to offer help and support to all residents including those who have never asked for or needed help before.

We know everyone's needs and circumstances are different, working people with a zero hour contract and people who are self-employed can struggle because working hours are unpredictable and incomes can vary from week to week. Entitlement for benefits would also vary and notifying change of circumstances can be too much trouble, people simply do not claim their entitlement.

We know that some people do not think they can claim for financial support because they have a job, or their partner has a job, or they are retired or have savings; some simply do not want to be thought of as 'scroungers'. My advice is to ask for advice from the right people and do not listen to people who think they have all the answers. Every individual has a right to have their request for advice and support considered on its own merits, confidentially and professionally.

I want to get a clear message out to everyone especially our most vulnerable residents, working or not, that the range of benefits and credits are a means to help individuals and families get through difficult periods and back on their feet. We want to help people before debt and circumstances lead to them facing lives in poverty, eviction and homelessness. We want to help people claim their entitlement and we have concentrated our efforts on how to improve advice and support to maximise benefits and defend benefit entitlement.

I want to thank witnesses that have contributed to the review, your evidence and perspectives have made the review group think about what is available and of the emerging issues and challenges.

Councillor Rita Potter, Chair of the Scrutiny Review

2. Summary of Report

The review group met on six occasions to hear evidence from witnesses in relation to welfare reforms and unclaimed benefits, with particular focus on customer advice and support mechanisms, current pressures, resource reductions and the current and future development programmes and opportunities in Wolverhampton. This report shines a spotlight on information and advice for the residents of Wolverhampton about maximising benefit income and defending benefit entitlement. It gives an indication of the pressures for Wolverhampton and seeks to understand the issues and challenges for residents, the Council and partner organisations from different perspectives.

A summary of witness evidence is given in relation to services provided and the current mechanisms, initiatives and projects to make improvements to information advice and support available.

The report provides an insight into the correlation between indebtedness, unemployment and unclaimed benefits, highlights the need for awareness about eligibility for benefits and explores the impact of changes to Job seekers allowance (JSA) and getting people off benefits and back into work to reduce the high number of long term unemployed and JSA claimants in Wolverhampton.

The report highlights how valuable resources are reducing in the City, cuts to funding for voluntary organisations, service reductions in the Council and reductions for partner organisations means there is a reduction in advice and support and a need to maximise available resources across the City.

The report details that the Council's transformation programme and customer services strategy highlight the need to move towards enabling customers and partners to access services, advice and support themselves and to signpost others to it.

The report makes seven recommendations to Cabinet to work in partnership to develop access to information through a number of channels and deliver a joined up and co-ordinated advice and support strategy for the City. It also considers exploring funding and co-ordinated bids to support the framework in preparation for the implementation of Universal Credit by 2017.

3. Introduction

3.1 'Welfare Reform' was identified as a topic for a scrutiny review during 2013-14, to consider the implementation of Universal Credit.

3.2 The core principles of a scrutiny review are:

- Setting up a review only when it is clear that it would have resonance with Wolverhampton residents and workers.
- Applying scrutiny only to issues where there is a real and legitimate opportunity to influence.

- Understanding when a 'narrow and deep' method of scrutiny is of greater value than one that is 'broad and shallow'.
- Being flexible in the conducting of scrutiny to ensure that it is tailored to the different demands of each situation.

3.3 Directly or indirectly welfare reforms impact on the majority of people and families in Wolverhampton. The roll out of benefit changes is on-going with Universal Credit (UC) to be implemented in spring 2015.

3.4 The impact of the welfare reform changes to benefit rules fell wider and deeper than first thought and the demand for advice on benefit changes was addressed in the short-term last year by a Council funded helpline. Funding for the helpline has now ended and other council funding reductions to several voluntary organisations across the City has had an adverse impact on capacity to sustain advice and support mechanisms in their current form.

3.5 The review group were concerned that there may be problems with the implementation of UC and highlighted the need for partners and third sector to work together to put a plan in place.

3.6 This is a changing world and digital and technological links and social media can be powerful tools to communicate with a target cohort of people. This has been evidenced by the Adult and Community Portal.

3.7 Welfare reform is a broad topic in times of reducing resources and indebtedness however it was agreed that the review group could focus its efforts and have influence on benefit maximisation and defending benefit entitlement, particularly in terms of advice and support in the City for those people who are:

- struggling to make ends meet or in debt
- not fully informed about what and how they can claim
- or who are not claiming their benefit entitlement.

3.8 The review group is aware that the Council has a duty to promote wellbeing and wanted to focus its efforts on how to maximise benefits advice and support. The agreed lines of enquiry were:

1. What do we know about advice and support that is currently available to people relating to debt and benefit entitlement in Wolverhampton, what is the take up of that service and what more is needed?
2. What more can be done to raise awareness of benefit entitlement and maximise benefits?
3. Is there an advice and support strategy for the City and if so, how can it be improved?
4. How should advice and support be provided?

4.0 Context

4.1 Wolverhampton

4.1.1 The following points about Wolverhampton highlight the challenges the City faces:

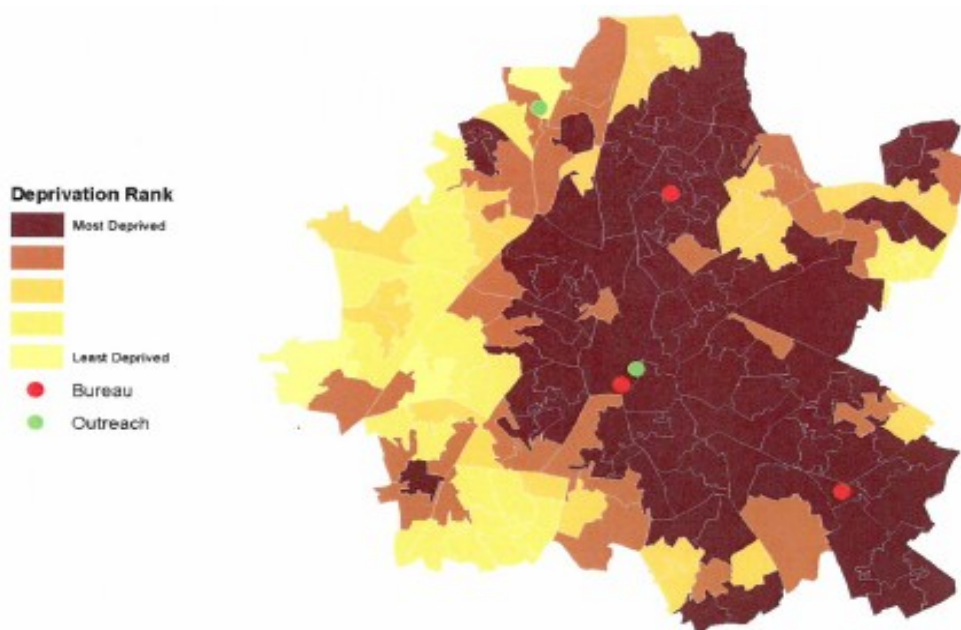
- Total population: **251,557 (unrounded)** (2013 Mid-Year Estimate)

- Total households: **102,177 (unrounded)** (Census 2011)
- Unemployment rate: **5.7% of those aged 16-64** (July 2014)
- Black and Minority Ethnic (BME) residents: **35.5%** (Census 2011)
- Life expectancy for males is **77.4 years** and for females is **81.7 years** (2010-2012 averages)
- % children attaining 5 A*-C GCSEs incl. English and Maths: **61.0%** (2013)
- One in three children living in poverty
- Highest infant mortality rate in the Country
- 9th over indebted population in the Country
- 37.1% of our population is in debt
- 5.5% of the working age population is currently claiming job seekers allowance (JSA)
- an unknown number of people not employed and not claiming JSA
- High level of youth unemployment

More information can be found about Wolverhampton by following the following link <http://www.wolverhamptoninprofile.org.uk/>

4.1.2 Deprivation

The map provided by CAB shows indices of multiple deprivation and location of CAB Bureau offices and outreach team.



4.1.3 Key out of work benefits by gender: Wolverhampton

Moves to get people off benefits and into work has shown progress but despite a drop in the number of people claiming Jobseeker's Allowance in the city during 2013-14 (down 320 to 8,797 August 2014) Wolverhampton's claimant rate of 5.5 per cent of its working population is the highest in the UK. (*Wolverhampton Council Unemployment briefing September 2014*)

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Measure	Nov-11	Feb-12	May-12	Aug-12	Nov-12	Feb-13	May-13	Aug-13
JSA claimants – male	7,710	8,220	7,860	7,730	7,570	8,080	7,740	7,110
JSA claimants – female	3,910	4,070	4,080	4,340	4,310	4,420	4,270	4,170
ESA & Incapacity Benefit claimants – male	7,570	7,380	7,220	7,060	6,930	6,840	6,660	6,660
ESA & Incapacity Benefit claimants – female	5,720	5,700	5,570	5,570	5,460	5,330	5,320	5,390
Lone Parents on IS claimants – male	120	120	120	100	100	100	90	100
Lone Parents on IS – female	3,650	3,620	3,590	3,420	3,210	3,180	3,190	3,170
Other income related benefit claimants – male	770	720	710	710	690	680	680	680
Other income related benefit claimants – female	290	300	290	260	240	230	270	260
% - male residents	20.1%	20.5%	19.8%	19.4%	19.0%	19.5%	18.9%	18.1%

4.1.4 Wolverhampton has high numbers of youth unemployment, Job Seeker Allowance (JSA) claimants and rising numbers of older people. Certain skill levels and educational attainment is low and there is a shift towards short term, shorter hours or zero hour contracts for lower skilled jobs, which in turn could add to individual's insecurity and questioning whether it is worth working at all. Department of Works and Pensions (DWP) do not follow up information on unclaimed benefits; they record details about people claiming JSA. (*Wolverhampton Council Unemployment briefing September 2014*)

4.2 Welfare Reform Act 2012

4.2.1 The Welfare Reform Act 2012 became law in March 2012. The Act introduces major changes to the benefits system particularly for people of working age. Implementation started in April 2013 to deliver radical structural reforms to the benefit system for people of working age.

4.2.2 Welfare reforms have caused a fundamental change to many of the City's most vulnerable residents, those in need of care, those in debt, those whose health and well-being is directly affected by reducing benefits. Many of our residents have adjusted to the benefit changes but find reduction in income hard to deal with and confusing.

4.2.3 The welfare reform impact analysis undertaken in November 2013 provides an analysis of the impact of welfare reform measures on individuals and households in Wolverhampton, as well as the consequential impacts on the Council, its partners and other service providers concerned for the welfare of those affected.

4.2.4 There will be further change with the implementation of Universal Credit taking place before 2017. Universal Credit (UC) is six existing benefits rolled into one which will be paid direct to the claimant in a monthly payment.

4.2.5 Residents and service providers will need to be aware of the changes, how they will be affected and who to contact. Some of our most vulnerable residents in need of, or at risk of needing, social care may need specialist Welfare Rights advice, debt or housing advice and some will need legal assistance to defend their benefit entitlement or fight sanctions or eviction.

4.3 Unclaimed Benefits

- 4.3.1 BBC News in February 2012 reported that billions of pounds, ranging from pension credit to jobseeker's allowance (JSA), go unclaimed nationally each year. We do know how many people claim benefits in Wolverhampton and the types of benefit claimed but there are no figures to show who does not claim benefits that they are entitled to or to tell us if people are claiming the right benefits.
- 4.3.2 It is believed that many people do not question if they are eligible for benefits due to stigma about claiming benefits, myths or simply that they do not know what benefits are available, where to find information or who to ask. It is not known how many people do not pick up the phone or use the internet to ask for advice.
- 4.3.3 There is correlation between indebtedness, unemployment and unclaimed benefits (Indebted lives – The complexities of life in debt, MAS report (November 2013).

5.0 Findings

5.1 Summary of witness evidence

The review group requested witnesses to present evidence relating to current mechanisms and resources for advice and support relating to the welfare reforms and benefit maximisation.

5.1.1 Welfare Rights Service (WRS)

The WRS is based in the Council's Community Services department and helps to maximise benefit entitlements of vulnerable Wolverhampton residents requiring care services and those that would potentially require such services. WR officers are also based in social work teams across Wolverhampton and there is a take-up team based at Heantun House. WR officers also provide a Macmillan WRS based at New Cross Hospital in association with Macmillan Cancer Support and a Renal Unit WRS in partnership with the Royal Wolverhampton Hospital Trust.

The WR service has transformed following a restructure and reconfiguration of service from 1 May 2014. Funding for the Benefits Helpline and Response Team (BHART) has ended as part of the reconfiguration of services; however BHART also provided a training outreach service to benefit information and advice giving organisations in Wolverhampton and produced information and detailed guides for residents and advisers which can still be found on the Council website. The BHART work has provided the foundations for a Coordinated Benefits Advice Strategy.

The WRS and Citizen Advice Bureau (CAB) have developed two projects (one with the University of Wolverhampton Law Faculty the other with inter-faith groups) to respond to a high demand for help to challenge DWP benefit decisions, help with appeals and the growing number of appeals to tribunals. The projects involve trained volunteers:

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- 30 students or ex-students underwent an intense training programme provided by the WRS to enable them to represent appellants at tribunal hearings who are challenging DWP decisions about their capability for work in Employment and Support Allowance cases;
- About 30 volunteers underwent benefit awareness training to become 'Appeal Companions' who will help appellants by accompanying them to hearings in non-complex cases where their chances of success increase significantly by the appellant being in attendance at the hearing.

The WRS compiled a list of local organisations which are included in a directory of advice and support services in the City, has carried out a skills audit to determine training and resource needed and is working with Local Advice Wolverhampton (LAW) and legal support to defend benefit entitlement.

WRS has established a training programme for voluntary organisations which will run September – December 2014. A summary and schedule of training events and can be accessed by contacting the Council's welfare rights service [here](#).

The Welfare Rights Service are opening dialogue with the Local Advice Wolverhampton (LAW) project which broadens the range of advice from benefits advice to respond to enquiries on debt, housing and employment issues.

5.1.2 Citizen Advice Bureau (CAB)

CAB outlined that the period since 2010 has been one of unprecedented change and setbacks for the legal advice sector, both nationally and locally, and indicated that the demand for advice has altered:

- In 2008-09 there was a doubling of demand for employment and housing advice as people lost jobs in the recession and downturn and then struggled with tenure.
- Debt remained the most frequently requested subject from circa 2006 to 2013.
- Welfare rights, benefits, tax credits, sanctions and the changes to the system like spare room subsidy and Universal Credit (UC) have increased a need for a wide ranging service around navigating benefits system changes.
- From 2014 the CAB is strongly predicting an increase in housing advice demand as mortgage rates rise.

The reduction in capacity and resource for the CAB has resulted in free legal aid relating to benefits, employment and debt, supplied within the city by CAB being abolished. However a reduced advice stream relating to 'supply of debt' has been re-contracted via the national Money Advice Service (MAS) until 2017. Several local geographic advice agencies operating at the general advice level have completely closed including:

- Heath Town Community Focus
- AWAAZ
- Blakenhall Advice Centre

Most others have been cut back services including:

- Age UK, Refugee & Migration Centre(RMC)
- CAB
- the Haven

Others are unable to grow or develop services, such as SEWA and BASE 25.

A general advice telephone number for the City is retained by the CAB but it is not a free phone number. Existing CAB resource from Bilston has been relocated to operate the reduced function, Public Health has boosted the helpline to help families, and the former LDGS Hardship grants scheme also funds CAB to offer a filtration and signposting function.

A range of information leaflets and posters were shared with the group to demonstrate what information is currently available. An income maximisation poster produced by CAB in 2012-13 was highlighted as an excellent source of information for all front line works and the review group indicated that it should be refreshed with links and contact details added.

5.1.3 Local Advice Wolverhampton (LAW)

LAW is a two year project funded by the Big Lottery Advice Service Transition Fund (until 2015). CAB is the lead agency and all services are supported by Wolverhampton CAB. The project aims to improve advice services in the City to make them more robust and offer quality advice in the four core areas to more people, for less cost, in a sustained way.

In addition, the project offers IT support and training to allow partners to make best use of their existing systems or introduce new ones that are fit for purpose so as to allow for more efficient monitoring, recording, and use of electronic media.

There are four core areas of advice are:

1. Benefits
2. Housing
3. Employment (law)
4. Debt

Thirteen local, voluntary sector advice agencies have agreed to work in partnership to meet the outcomes of the project. A comprehensive training programme will be compiled for volunteers and staff within the partnership which will form the basis of the offer.

The overall outcomes of the project are:

- (a) Advice organisations collaborate effectively with each other and other agencies to improve service outcomes for customers.

The deliverables on this outcome are:

- Increased access to support using multiple channels of advice such as telephone, video calling and web portal
- Steering & practitioner groups to facilitate collaboration and share good practice

- Fast track referral services
- Training for staff on the core advice areas & IT
- Volunteer recruitment & training
- Shared assessment process
- Improved monitoring procedures
- Form filling service

(b) Local advice services are resilient and well equipped to meet future needs, with more modern and enterprising business models and more diverse sources of funding.

The deliverables on this outcome are:

- Assistance to achieve Advice Quality Mark
- Increase organisational capacity by 20%
- Review current funding & business models
- Increase organisational efficiency by 20%

The business model for LAW is working, but there is no funding going forward the aim of the CAB LAW project is to embed the work of the LAW project. The second stage of the project is to put together collaborative bids and to look at the business model.

5.1.4 **Wolverhampton Homes (WH)**

WH provides advice and support for social housing tenants and works in partnership with the Council and Voluntary Sector. To achieve there is a wide range of work being done by WH to provide advice and support across the City. CAB advisers are based in WH offices across the City and are commissioned to provide advice and support to social housing tenants. There has been an increase in the requests for advice, support and financial assistance particularly since JSA sanctions have been introduced as people are struggling to pay rents due to benefit reductions.

There are a number of interventions to support tenants if they are taken ill and need housing benefit support.

The 'Better off in Wolverhampton' (BOW) project is a debt advice project funded in anticipation of the introduction of Universal Credit (UC). WH has commissioned CAB to provide budget advice for new tenants. UC is not yet implemented but the 'Are you ready' sessions are ready to roll out when it does.

5.1.5 **Department of Works and Pension (DWP) Family in Focus (FIF) Officer**

A DWP officer has been seconded to Wolverhampton City Council's Communities Directorate, Families in Focus (FIF) project, since June 2013. The officer works with 810 troubled families in Wolverhampton to help people reach out to families and build their trust and help them back into work when the family is stable. The officer can access the same database as the jobcentre to check details.

The FIF officers identified several common issues with the FIF families:

- Many do not read, or even open the post, either putting it to one side or throwing it straight into the bin if it is a brown envelope or officially postal marked.
- Many are not claiming the right level of benefit or the right benefit.
- People do not register a change in circumstances and miss out on benefits or face sanctions as a result.
- There is a lack of basic English and Maths skills.
- Many of the families lurch from crisis to crisis.
- They just want to get out of the job centre interview situation and say yes to everything.
- Home life is unsettled
- They share urban myths e.g. 'someone down the street or around the corner has told lone parents they are better off not working'.
- Most have not found out about benefit changes and how it affects them.

The DWP employee has full access to the DWP database including client information to assist with responding to enquiries on a case by case basis and he works with WRS, WH, DWP, Council tax and others to support families before any issues arise and to ensure they maximise income and prevent any reductions in their entitlement to benefit.

The secondment ends 31 March 2015, however it is suggested that some of the good practice carried out could be captured in case studies and that the success stories should be promoted to the wider public, raising awareness and encouraging people who may recognise themselves in the scenario to seek advice and find out if they could be claiming benefits or back claiming if there has been a genuine problem or mistake made.

The secondment has been successful so far and there is learning to be taken from it, the correlation between areas of deprivation, the need for advice and support and the location of many of the FIF families highlights the need to link benefits and income maximisation with employability and skills, and therefore getting people into employment.

The review group welcomed the dedicated resource for FIF and suggested that other dedicated DWP resource should be seconded for older people, young people and people with disabilities.

5.1.6 DWP Jobcentre Plus (JCP)

In Wolverhampton there are three job centres (Chapel Court; Molineux House and Bilston) and 24 job clubs, plus job advice that is available at libraries. Job centre offices have recently been transformed to reflect the new ways of working with job coaches; self-serve job search equipment has been removed from the public area and is being replaced with wise access devices and internet access. There is website to assist the public <https://www.gov.uk/> which gives information about finding employment, how to claim benefits and about the customer journey.

At Molineux House 20 computers have been installed to give access to jobseekers in the 'Job Centre Zone'. The transformation of services and technology is necessary to underpin the welfare reform changes particularly Universal Credit, it is anticipated that all of the relevant equipment will be in place by the end of 2014 and that from 28 January 2015 the public will have access to the upgraded facilities.

DWP employees are now job coaches and work face-to-face with clients through interviews and training.

DWP helping people into work and off benefits

The number of working-age people claiming JSA in Wolverhampton is at its lowest since 2008; however the city is still the joint-worst area nationwide alongside Hull with 5.7 per cent of working-age claimants. Due to low skills and literacy levels finding work can be quite a challenge for some people in Wolverhampton, there is work available if you know where to look, have the right skillset or have access to support to find work or gain skills. Jobcentre Plus (JCP) advised that 30% of vacancies are placed on the universal jobs list, other vacancies can be found on the internet, in newspapers and advertised in local businesses but there was some concern that there is no comprehensive list of all current vacancies in Wolverhampton.

There is support available to apply for jobs, complete CVs and use technology in order to move off benefits. JCP job search zones are taking place in pilot areas across the City and are so far proving to be a big success; clients welcome the one-to-one coaching, help with improving their CV's and universal job match. JCP also works closely with recruitment agencies and companies moving to expanding in or making redundancies in the area. Knowledge of skills and availability is crucial in sign posting the opportunities.

Work Coaches

Each client has a work coach (replacing the 'job advisor' role), work coaches are based at job centres and can advise and support clients to develop a working knowledge of on-line processes, and they help the client access internet information. Work coaches develop a working relationship with the client, improve computer and internet skills which help the individual to apply for jobs, but also to access information and apply for benefits, housing and other essential services. Approximately 86% of job seekers allowance claims are on-line and people are getting used to the digital way of working. The area manager is also working with partners to help more vulnerable clients and job coaches have a working knowledge of disabilities and signpost clients to advice and support. People will not be asked if they have mental health issues and work coaches will only know if advice or support is needed or if the person tells them. Some clients choose not to confide in the work coach in case it impacts on their chance of getting a job. The strong message to customers should be to be completely open with the work coach so that the appropriate advice and support can be signposted.

Other Partners

The voluntary sector and housing partners also work closely with JCP and with people who want to get back into employment. Wolverhampton Homes Learning Employment and Achievement Programme (LEAP), job and skills events across the City from voluntary sector organisations are organised to help people back into a working environment. JCP, Wolverhampton University and College have developed many more initiatives including apprenticeships and training for younger people and people who want to re-train. JCP has a training programme for up to nine months for 18-25 year old people and the work coaches' work with individuals.

JCP works with the Local Authority regeneration team to direct local people to new local jobs. JCP are advised of redundancies in the Wolverhampton area and can put measures in place to give a rapid response, setting up targeted advice and support. Employers also make contact with the local authority to keep them in the loop about business, employment and the local economy. A section 109 agreement with investors in the City secures a number of work places for the hardest to help, making sure they are given specific training in 'sector based work academy' and prepared for interviews.

Claimant Commitment:

- The claimant commitment is drawn up between work coach and customer
- Clients sign an agreement around what they will do to get a job and how they will demonstrate they are meeting the commitment.
- Job coaches support the customer to meet their commitment.
- Clients are required to meet with the job coach at least every two weeks.
- If they do not attend when asked to the work coach can bring into question their commitment to getting work.

The Wolverhampton Partnership Manager is working with partners to roll out the message about claimant commitment. Wolverhampton Homes (WH) has received four workshops as they are keen to work with JCP to support their tenants to maximise income.

Change of rules for claiming Job Seekers Allowance - JSA:

Sanctions were introduced by Department of Works and Pensions last year to encourage long term unemployed into employment. Data about the numbers of sanctions in Wolverhampton is not readily available and has been requested from JCP; the data is collected by job centres and people attend the nearest job centres which may be cross Local Authority borders.

The review group highlighted the importance of understanding the changes to rules for claiming JSA and to get job seekers back onto the JSA list. People who are not on the list do not receive benefits.

Only new claimants are signing a commitment at this time, existing claimants of JSA (stock customers) are still working under the old system but will eventually be required to sign a claimant commitment.

Department of Works and Pensions (DWP) do not follow up information on unclaimed benefits; they record details about people claiming JSA.

JSA Sanctions:

After 28 January 2014 the work coach became responsible for looking at the commitment and seeing if the client is doing what they say they will be doing to find work. If a 'doubt' is raised by the work coach, and if the client has signed a job seekers agreement or claimant commitment in which they have agreed to carry out certain actions, the client will receive written notification of the reason for sanction.

- The work coach will call in the client, explain why they have been sanctioned and discuss the options
- Sanctions are for four weeks, 13 or 26 weeks
- The client must continue to meet the commitment even when they are not receiving payment or further sanctions will occur
- They are advised of their right to apply for hardship payment and there is a dedicated line for those who want to claim

Some clients decide not to continue with the commitment, these people are not eligible for JSA payment and are not registered as seeking employment. Some of these stop attending because they find employment or move out of the area, others do not and remain out of work but not on benefits. If the client chooses not to attend a meeting with the job coach JCP do not chase up the client. People under sanctions and not receiving benefit are advised of their right to apply for hardship payment and there is a dedicated help line for assistance. When sanctions are applied the JSA claimants are removed from the 'out of works list'.

Sanctions data is not available for Wolverhampton by ward or constituency, the data is collected by job centres and these may be cross local authority border because people attend their nearest job centres.

Claimants with communication and language barriers:

Extra support is available through the changes to JSA for the hardest to help group(s). Many people for whom English is not their first language are offered an English language test which reveals if there is a need for help and support.

JCP suggests to people who are mandated for help and support to bring with them a friend or relative who can act as interpreter, there is a translation and interpretation service but this suggestion is less formal. Help with language is available and people work with a provider commissioned by the JCP. What is said during the work coach session may be misinterpreted due to language barriers and there may be cultural or religious reasons for the 'doubt' arising.

5.1.7 Wolverhampton City Council (WCC) - City Direct

City Direct advised the review group that the council is committed, as part of its overall transformation, to the creation of a customer services organisation where

the customer is the centre of the business model. A recent customer services review found that City Direct has been very effective in creating a positive customer environment. There are development needs which involve gaining a better understanding of customer needs. The review found there is a commitment to the Council's Customer Services Strategy fully endorsed by Cabinet and Strategic Executive Board and that this change is happening. Some of the key benefits for providing a first point of contact for advice and support at City Direct are:

- Customer centric approach
- One point of contact (consistency/missed calls and customer satisfaction)
- A new Customer Relationship Management (CRM) system to input data, send texts and emails (if people are already on the system) to target advice and support
- Baseline data collecting, mapping and planning for the City
- Warm transfers, a technique from the first point of contact, speaking to the caller gives sense of security, determine their preference, and gather data accurately about purpose of call and postcode this will help to target hotspots and signpost.
- Potential for 'link and push notification'
- Migrating areas of service into the contact centre
- Performance monitoring and mapping, how many benefit calls, how many transfers, to which advice or support
- Calls transferred from Department of Works and Pensions (DWP), Jobcentre Plus to City Direct or the contact centre

The Council is consistently developing ways of working improve the customer experience and its efficiency, these include:

- Strengthening service level agreements and commissioned services
- Future proofing and a flexible approach
- Channel shift
- Webpage
- Customer knowledge e.g. meals on wheels drivers can feed back – know your customers to advise and support.
- Important from a customer services perspective to bring together records, build a picture through hard data
- Important from a policy perspective to future proof advice and support in the City
- The Wolverhampton Credit Union has had an office in the Civic Centre since 8 September 2014.

The Council website will have an improved network and links to relevant information advice and support, including a link to the Wolverhampton Information Network (WIN).

5.1.8 **WCC Wolverhampton Information Network (WIN)**

The portal will provide residents and staff with a comprehensive online information directory that will enable them to find accurate and robust information, advice and

guidance about adult social care services and community information in Wolverhampton and nationally. The benefits of WIN are:

- It can update information quickly to ensure users always have accurate information at their disposal
- The website will be available 24 hours a day, 7 days a week
- The cost implications are minimal and sustainable over the long term
- It is open to a wide audience;
- It provides links to other services and activities, such as NHS Choices;
- It provides an opportunity for users to feed back any concerns or queries and for them to be signposted to the right service as quickly as possible;
- It supports existing information resources, both inside and outside of the Council;
- It is a modern way for people to access information about services;
- It can easily be shaped to meet the needs of those who lives can be transformed by being able to find the right information at the right time.

5.1.9 WCC Community Hubs

There are currently four Community Hubs, 12 Community Centres and Blakenhall Community Healthy Living Centre in the city. With the exception of Blakenhall Community and the Healthy Living Centre, the majority of the centres are managed by volunteers who operate as a Community Association and manage and operate the centre on a day-to-day basis (including bookings and membership) and receive the income from hirers.

Recent estimates on numbers of elderly people attending community buildings are in excess of 1500 per week; when including other age groups, this number could easily increase by a further thousand.

The ability of these centres to support the delivery of additional activities will vary from centre to centre and is entirely dependent on the strength and depth of the volunteer base. The thriving centres have a highly organised volunteer base and manage to find the right balance between being business minded while still retaining the community focus.

The Council's vision for Community Hubs was that they should help transform community services and facilities. This would include the delivery of universal advice and information services; supporting in particular the Council's priorities for action in respect of:

- providing suitable sites and facilities for "undertaking early intervention and prevention"
- "supporting financial inclusion" by promoting a refreshed information and signposting strategy

Many of the centres offer informal support and guidance and with additional training and support volunteers could extend this offer further. Some Community Associations have their own websites and use social media to target their

audience. They also have effective local networks and an understanding of their local community.

Not all of the Community Associations have the capacity or infrastructure to offer more than they do at the moment and so this will restrict the opportunity to roll out the vision to all buildings and some buildings may be unsuitable for delivery due to size and availability of rooms and lack of IT. Further to these recent changes to the Licence Agreement for Community Hubs and Centres means that they are required to become more business minded as they are being expected to contribute increasingly to their centre running costs.

5.2 Funding streams for advice and support in the City

Funding for advice and support for benefit maximisation is very scarce at the current time. The main funding sources available are around prevention i.e. helping people improve their financial capability and moving people off benefits, rather than fund crisis response i.e. face-to-face advice.

- **LAW project:** The lottery funded advice transition funded LAW project offers an excellent opportunity for building capacity in the advice sector by upskilling other providers to give general advice
- **Black Country European Investment Strategy (BCEIS) 2014-20:** will inform the allocation of European funding between 2014 and 2020. Under the priority 'promoting social inclusion', a European Social Fund (ESF) intervention, specifically around financial inclusion linked to the rollout of Universal Credit has been included. The intervention aims to fund activities that build financial capability including the ability to budget and manage personal and family finances in advance of the rollout of Universal Credit. WCC is in discussions with the Big Lottery to match BCEIS fund amounting to £4 million across the Black Country over 4 years, therefore available funding is extremely limited. Activities are unlikely to start until the late 2015. Funding is related to outputs that relate to the number of participants engaging in positive activities that address barriers to work or widen participation in training.
- **Local Support Services Framework (LSSF):** as part of the preparation for the rollout of Universal Credit, DWP are working with local authorities and partners with the aim of producing a Local Support Services Framework bringing together digital and financial inclusion with employment and skills support targeting those affected by the rollout of Universal Credit.
- **The Big Lottery** funds a range of provision – they are already funding 'Better off in Wolverhampton': financial capability targeting young social housing tenants and 'Local Advice Wolverhampton' through the Advice Transition Fund. Given two existing schemes are relevant, we would not expect any more specific funding, however opportunities may arise by embedding financial inclusion in other funded opportunities such as Aging Better.
- **Community Trusts:** are small pots of money available given to predominantly to smaller voluntary and community sector organisations. These sources of

funding are becoming increasingly competitive and often focus on addressing the causes not the symptoms.

5.3 Advice and support mechanisms

5.3.1 There are multiple ways to access advice and guidance relating to benefits and debt if you know where to look and you have the means and abilities required to access the information, advice and support.

5.3.2 Information and advice is available in in many forms:

- Leaflets
- Posters
- On the internet
- Information points
- By making an appointment to speak to someone.

The way that people seek information depends on many factors; whether they are young, old, confident, worried; whether they can speak or read English; whether their preferred mode of communication is on the internet, the telephone, face to face; and on the level or complexity of information or advice they are seeking.

5.3.3 People can check for themselves using income calculators, advice lines, benefits maximisation tools and guides or they can ask someone to help them, if they know what they are asking or looking for. The next step would be to contact someone to gain more detail or to apply for assistance.

5.3.4 People seeking advice and support about benefits have often reached a point where they can no longer manage financially on their current income due to unforeseen circumstances or a spiralling cycle of debt. Individuals and families may be living in poverty or in debt; many may be out of work, on low or reduced pay or in part-time work and many may be eligible for Job seekers allowance (JSA), Employment and Support Allowance (ESA), working tax or pension credits.

The review group identified that there is a need to consider aligning advice and support for welfare rights and benefits with employability and skills to help people through the period between jobs or while they are developing new skills to find employment.

5.3.5 Channels of advice (*November 2013, Indebtedness report MAS*)

The Money Advice Service (MAS) carried out research relating to how people want to communicate relating to the eight segments of the over-indebted population (National)

Segment	Name	No.of people (National)	%of over-indebted population
1	Struggling students	1m	11.3 %
2	First time workers	0.9m	9.8 %

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3	Optimistic young workers	1.1m	12.5 %
4	Low wage families	0.8m	9.3 %
5	Stretched families	1.4m	16.3 %
6	Working worried families	1.7m	19.4 %
7	Benefit dependent families	1.8 m	20.2 %
8	Uncomfortable Retirees	0.1m	1.1 %
	Total over-indebted population	8.8m	

Summary of key findings:

- To deliver advice to all those people that need it all channels of delivery need to be used.
- For people making first contact there was a fairly even spread across a number of channels with telephone (32%) being most popular, face-to-face (31%) and email (29%).
- When it comes to disclosing financial or personal information the spread alters to face to face (49%), email (21%) then telephone (20%).
- 79% of the over indebted population would be happy to use the full range of advice delivery channels, but 21% would not access advice if face-to-face was not available to them.

	Face-to-face	Email	Post	Telephone	Website	Don't know
Struggling students	38 %	31 %	11 %	31 %	26 %	6 %
First time workers	39 %	32 %	11 %	32 %	22 %	4 %
Optimistic young workers	31 %	31 %	9 %	34 %	25 %	5 %
Low wage families	33 %	31 %	14 %	27 %	26 %	6 %
Stretched families	33 %	31 %	7 %	34 %	20 %	4 %
Working worried families	26 %	29 %	6 %	33 %	24 %	4 %
Benefit dependent families	31 %	28 %	9 %	38 %	20 %	5 %
Uncomfortable Retirees	31 %	24 %	8 %	26 %	12 %	3 %

The table highlights that young people are more likely to want to access debt advice face-to-face in the first instance perhaps reflecting their lower level of confidence in managing their money than older people. There is a high preference expressed for email advice that is currently not being met.

The results of the research pose a number of questions about what people need from advice, how they want to access it and how the sector will need to adapt to meet their needs. The report does not focus on use of social media for information, advice and support. *(November 2013, Indebtedness report MAS)*

5.3.5 Two words 'information' and 'communication' are often used interchangeably, but they signify quite different things. Information is giving out; communication is getting through. The scrutiny review group identified several information channels in Wolverhampton:

- Telephone
- Internet
- Leaflet / poster
- Reception points face to face enquiry
- Face to face advice
- Formal interview

5.3.6 The Local Advice Wolverhampton (LAW) project team and Welfare Rights Service (WRS) are currently compiling directories to determine where and what advice and support can be accessed across the City.

Initially there seemed to be some duplication and gaps in intelligence about which organisations provide which services. The WRS directory will include contact details and the range of information advice and support in relation to benefits maximisation and defending benefit entitlement. The LAW Directory will go broader and include contacts for advice on debt and housing matters.

Initial mapping of organisations:

Helplines and information portals	General advice	Specialist advice
<p>National helplines Gov.uk Debt Advice foundation – benefits advice guide Turn2us benefits calculator MAS Housing Care – first stop for older people Gingerbread – Income support – new requirements</p> <p>Adviceguide.co.uk (CAB), Adviceuk.org.uk, Turn2us.org.uk, benefitadvice.org.uk, homegroup.org.uk and more.</p> <p>Local helplines– Wolverhampton.gov.uk; Wolverhamptonhomes.org.uk; Ageuk.org.uk/Wolverhampton; Local Advice Wolverhampton (LAW)</p>	<p>Council CAB Wolverhampton Homes (WH) LAW project:</p> <ul style="list-style-type: none"> • ACC1 • Base 25 • Job Change • BME Utd • RMC • YMCA • Bilston Resource • Age UK • SEWA UK • CAB • Royal British Legion • Whitmorean Advice Centre • University Legal Advice Centre • Wolverhampton Sickle Cell and 	<p>Welfare Rights Service Money Smart Plus (WH) DWP Job Centre Plus Legal advice and University Law students</p>

City Direct Adult and Community Portal CAB helpline	Thalassaemia Project Community Hub Families in Focus DWP advisor CAB Helpline	
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- 5.3.7 The review group felt that information for those self-serving must be current and in a format(s) that is easily understood. The review group felt that language on helplines, websites and at advice points, both nationally and locally can be confusing and frustrating and can put people off. Some of our most vulnerable people need to be signposted to the right advice in the first instance and have information explained to them, but with support they can be encouraged to help themselves in the future.
- 5.3.8 The report demonstrates the barriers and opportunities to discovering what information advice and support is available. We do know how many people claim benefits and we do know the types of benefit and who would be eligible. But there are no statistics to inform the review group who do not claim benefits, there is no data to tell us if people are claiming the right benefits, or how many do not pick up the phone or access the internet to ask if they are eligible for additional payments.
- 5.3.9 Often residents will need more than one service and there are a number of initiatives and developments already underway to help them find what they need. However there is a need to co-ordinate and not duplicate advice and support and to be able to distinguish between general advice and specialist services. Any person making contact for advice should be assessed and signposted to the right service or benefit advice for them, training and tools will help this process as part of the strategy and framework.
- 5.3.10 There is good practice across the City, with lots of benefit information, advice and support available but the Council and partners need to reach out to more people, people those who fall in the gaps between benefits and employment, those in poverty or at risk of falling into debt. Web pages and advice leaflets seem to expect people to have a basic knowledge of benefits and are dotted with jargon.
- 5.3.11 many of the projects related to advice and support are funded, as such initiatives and funding streams are often stand alone and have to produce pre-determined outcomes. This often means that projects for advice and support are disparate across the City and not co-ordinated. There may be areas of duplication and some gaps. More intelligence about existing advice and support is required, as follows:
- Mapping and data
 - Training
 - Signposting and joining up (making the links)
 - Targeted face to face sessions
 - Co-ordination of current network
 - One telephone number

5.3.12 The helpline for advice about benefits (BHART) is no longer funded by WCC and the CAB has retained the telephone number for general enquiries. CAB lines are staffed 9:00-17:00 on weekdays, are under staffed and callers often hear engaged tone.

A dedicated telephone line for debt and benefits advice would benefit the City but further discussion would need to take place as part of the transformation of systems in the Councils 'City Direct' hub could indicate the future direction for information and advice first point of contact.

Witnesses confirmed that it is possible for telephone enquiries about debt or benefits to City Direct to be diverted to a special number by automated mechanism (i.e. bins, bulky collections or pests press one, for debt or benefit enquiries press two...) and details of the caller can be logged on the new CRM system, building a customer file and helping to build a picture in areas of the City, hotspots of activity where additional focus such as a 'pop up shop' may be needed. We have to be sure that the capacity of the helplines can handle the calls, that we are not missing calls, and that the website is accessible. Organisations best placed to lead should lead and the actions and leads across the City should be co-ordinated.

5.3.13 The Council's website should hold the key information and links for people in Wolverhampton to 'self-serve, check their benefit eligibility and how to maximise their income. The website should signpost to other information nationally and locally, highlighting more specific advice and support in the City. The 'debt and benefits advice' webpage on Derby Council website was considered as best practice by the review group. There is a need to review the WCC website relating to advice and support for the cohort of people who need information about benefits, getting into work and income maximisation and the review group suggested considering the feasibility of testing how effective our site is by carrying out focus group sessions with service users

5.3.14 A co-ordinated approach to debt and benefits advice will prepare the Council, partners and volunteers for the introduction of Universal Credit as there is an expectation that enquiries will peak when it is implemented. When people need more support to access information, advice and support the mechanisms must be in place to maximise income and benefits for those most vulnerable. Future funding needs to be approached in a collaborative manner.

5.4 Suggestions for future development

5.4.1 Welfare Rights Service (WRS)

The WRS proposed to develop a co-ordinated benefits advice strategy with WRS as a Specialist Support Unit for organisations in Wolverhampton giving benefits information and advice. It is envisaged that the Welfare Rights Service will be the 'expert hub', providing training, advice and consultancy to organisations so they can resolve benefit issues for their customers and expand the reach of benefit maximisation across communities.

There are definite opportunities to extend the current offer of community centres and hubs to include advice and support about benefits maximisation as they offer a

non-threatening environment that is in the local community. CAB could provide 'pop up' advice units and triage assessments.

The WIN Information Portal is the tool that citizens can use to find solutions which will help them to lead the life that they want using their own resources or those within the community, or where necessary help them to quickly and easily identify and contact with other, more specialised sources of support such as Adult Social Care.

There are several tools available for all organisations to review and utilise such as income maximisation poster and signposting leaflets developed by CAB

5.4.2 Citizens Advice Bureau (CAB)

(i) The key features needed

It would seem that several key features are likely to be needed in any co-ordinated advice resource in Wolverhampton in the years ahead:

- A need to **protect the remaining services** and use a **larger group of volunteers** to deliver the assessment, signposting and entry levels of advice giving – this will require regular training cascaded to these volunteer very cost-effective learners/workers. Both the LAW project and WCC Benefits Unit are supplying this training in 2014/15
- A **telephone single point of contact** to act as a constant gateway into every advice service – the CAB is offering this, but needs increased capacity
- Better public and inter-agency **awareness of all services**, with strong use of the Signposting Chart and swift referrals to the right agency
- Co-development and **integration of the “big 3” social welfare law subjects** – debt, benefits and housing, recognising that most clients with these complicated cases have multiple advice subject issues, (e.g. a sanction creates both a benefit and debt advice need)
- More wider knowledge of basic **income maximisation techniques** – CAB would suggest a 'local tips' chart to prompt all frontline workers about extra sources of income for families and individuals; a national example from 2011 is attached (appendix A)
- An alert and responsive **“preventing homelessness”** local system that really helps both renters and private owners of property to avoid homelessness in the testing years ahead

(ii) Going forward – suggestions for delivering all key features

The continued existence of a number of valuable advice services in Wolverhampton offers almost all of the building blocks required to establish a truly co-ordinated market of services to cater for “legal events”. Indeed several **areas of strength** exist:

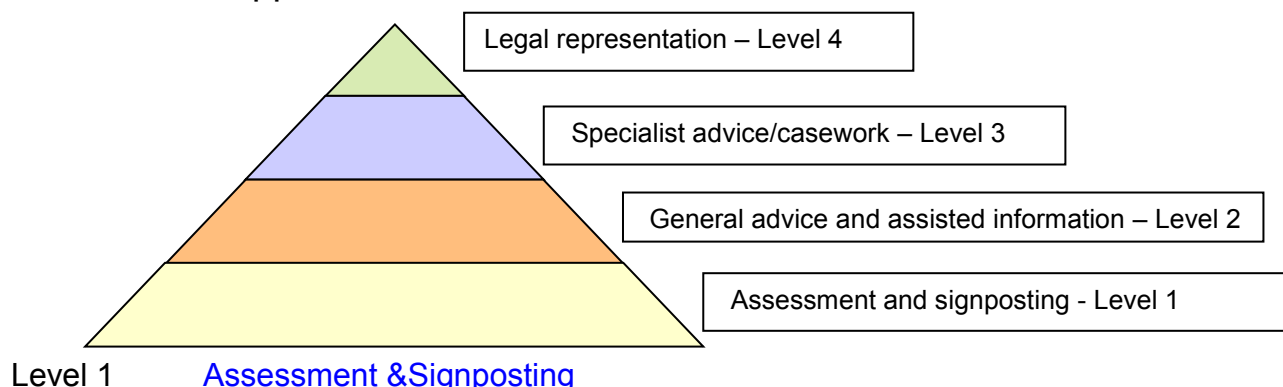
- The VCS providers co-operate well, and have another year of funding (the Local Advice Wolverhampton project) to catalyse better integration
- The three main social welfare areas (benefits, debt, housing) are still adequately staffed at specialist level, the latter two areas supported by stable non-Local Authority funds

- A telephone and good signposting systems are in place, although both need capacity building
- There has been a tradition of good working relations across the Housing advice agencies, resulting in better than forecast outcomes

(iii) However, in order to fully create a more co-ordinated network of local advice services, and to carry more capacity, CAB would **recommend the following changes:**

- Design and delivery of a whole systems income maximisation approach, using a Local Tips Chart, which encouraged the whole public service frontline to promote this approach
- Plan to recruit, train and sustain a larger cohort of volunteer advice givers in all agencies across the city, especially after the LAW project ceases in 2015. This will boost capacity in the entry level advice giving functions (signposting, assessment and general advice) meaning only the higher levels of advising (supervising advice, specialist casework and legal representation) were salaried roles. Such a move structurally reduces future calls for salaries funding, but still equips the city with a resilient workforce. This will require a supply of extra training in the “big 3” subjects and some resourcing, but such inputs could possibly be sourced from existing job preparation funding regimes (Talent Match, ESF) and may thus need minimal “teaching responsibility” from the accredited advice agencies.
- Widen the case take-up of the WCC Benefits Unit, so that meriting clients with a need for higher level Welfare Rights assistance could be referred from any Advice Assessing agency.
- Consider further ways to strengthen the telephone SPOC at CAB and use it to detect where home visits or “greatest need” clients were located; also concentrate CAB’s focus on Employment Law supply.

Advice and Support



Provided by: CAB Helpline and 3 offices, plus the ‘Local Advice Wolverhampton’ VCS Projects (on-going), ACAS, City Direct and 40 others – see Signposting Chart.

Strong use of Signposting and Income Maximisation tools across all agencies, City Direct and public sector staff teams
Telephone “single point of contact” Advice Assessment 01902 572006 based at CAB and face to face Advice Assessment across all

CAB/Local Advice Wolverhampton agencies, meaning “no door is the wrong door” into the whole system

- Level 2 **General advice and assisted information**
Provided by: CAB (2014-16), ‘Local Advice Wolverhampton’ projects (to 2015), Trading Standards
General advice offered as Telephone call-backs or face-to-face across CAB and quality marked Local Advice Wolverhampton agencies
- Level 3 **Specialist advice/casework**
Provided by: Debt (CAB) – Money Advise Service (2014-17)
Housing (CAB) – Legal Aid contracts (2013-16)
Benefits (WRU) & Trading Standards – both WCC
specialist casework/advice in housing & debt (CAB) and benefits (WCC Benefits Unit) open to high merit referrals from all agencies
Other specialist casework by Trading Standards and Private Solicitors
- Level 4 **Legal Representation**
Criminal, Immigration and Family law (private solicitors, includes some legal aid) & Housing Litigation (CAB legal aid);
Prosecutions by Trading Standards could be included
Legal Representation by Private Solicitors (Crime, Family, Immigration) and CAB (Housing)

A view of a fully co-ordinated advice system (proposed)

6.0 Conclusions and recommendations

Conclusions

- 6.1 In terms of developing a co-ordinated advice and support strategy for the City the review group felt that there is a need to determine what a co-ordinated advice and support strategy should encompass. Specifically they asked is this purely about welfare reform and benefits or is it wider indebtedness and maximising income to individuals and families? There is a need to make the links to an individual’s life events and complete needs not just the benefit related issue and recognise the implication and effect of getting behind with a payment, losing money at work and then pointing them in the right direction at the earliest opportunity before they get into spiralling debt.
- 6.2 A co-ordinated advice and support strategy has a key role to play towards a strategic shift towards early intervention and prevention and in supporting self-direction. There is a need to carry out a mapping exercise to capture the multiple layers and interrelated mechanisms. A framework should be developed to support the strategy. Currently there are good mechanisms in isolation but the review group feel that benefits should not be looked at in isolation – ‘benefits’ impact on everyone in the City in one way or another, whether personally, for a friend or

relative the availability and quality of information can stop problems from escalating.

- 6.3 To work cohesively may require tackling some initial inertia and producing a cultural shift, so that different partners and departments work together rather than competitively. Multi-agency working was described as imperative, but requiring leadership and coordination. The benefits of a coordinated approach would bring include better use of resources; up to date, accurate and co-ordinated information; better mapping and intelligence across the City.
- 6.4 Information and advice needs to be agile and be accessible from a number of places for the cohort of residents who have debt and benefit enquiries. Specialist services lose knowledge about other related services and may not see the bigger picture. The review group felt that the key players at operational level need to pause and review what mechanisms they are individually developing and the number of interrelated meetings and projects that are in existence to become more joined up, reduce duplication and maximise use of resource Citywide.
- 6.5 The review group felt that bringing together the skills needed to bid for funding pots would be beneficial and that as there is more money available for advice and support for employment and skills it makes sense to join up advice and support services. The Government offered no additional funding for advice and support about benefit changes last year and the City has fewer resources now than when the review started in March 2014. The outcomes from any bid for advice and support will have a positive effect for residents as partners and front line staff join up to provide a co-ordinated advice and support network.
- 6.6 This is a changing world and digital technology such as mobile devices and social media can be powerful tools to communicate with a target cohort of people. The review group found that there are more people actively using social media mobile devices and feel that there is a need to accelerate delivery of the Digital Inclusion Strategy to capture the younger generation of job seekers and people on benefits to dismiss the rumours and myths about entitlements and sanctions to maximise benefits.
- 6.7 Community Hubs are run by community associations and tend to reach out to older and more vulnerable people who need support to use information technology and prefer face-to-face interaction. There is opportunity to work in communities to develop volunteering opportunities, but there is also a need to find a balance and work with job coaches and JCP to address the issue that some volunteers have experienced. That is that they are not fully meeting the JSA claimant commitment because volunteering is not considered to be actively seeking employment.
- 6.8 The Care Act 2014 places a duty on the local authority to ensure that information and advice is accessible to all. There is a need to make people aware of legislative changes that will have a direct effect on their income or benefits and the Council has a duty to ensure that information and advice is accessible to all.
- 6.9 Web pages often require a working knowledge of computers to navigate the pages. The Councils Welfare Reform page and benefits pages do not link to other advice

and support in the City and users have to shift from page to page. The pages are service driven not customer centric. The review group want to encourage people to help themselves to self-serve and the other advice and support mechanisms be in place to support them when they are not able or do not feel confident. Tools are available to help people and the first point of human contact is there to signpost to the right place if they need further advice.

6.10 There are a lot of good information and tools already available, the co-ordinated strategy requires a framework and for key players to get together to plan the next steps.

(a) Key Players identified:

- CAB
- City Direct (WCC)
- Wolverhampton Homes
- NHS – Hospital SW team
- Welfare Rights (WCC)
- Employability and skills (WCC)
- Adult and Social Care Portal (WCC)
- DWP – Job Centre Plus
- LAW
- Wolverhampton Voluntary Sector Council

(b) Framework:

Funding	Mechanisms	Governance	Tools
Existing resource	Virtual	Key players forum	Website / social media
New resource	Contact	Inclusion Board	Poster / leaflets
	Specialist		

(c) Identified requirements of the framework and key players to:

- work in partnership
- map out what already is in place
- consider how well current arrangements are operating
- consider what initiatives are happening to develop advice and support mechanisms
- make the best possible use of resources and to move towards a customer centric approach.

6.11 Developing an integrated framework for advice and support is a means to future proofing the Council and partners for the introduction of Universal Credit (UC), there is an expectation that phone lines will be busy when major benefit changes are implemented and this service will ensure that callers are able to get through and be signposted to advice, information or support. The review group suggested that the report and recommendations of this review group are passed to the Local Support Services Framework group for information when scoping the way forward for implementation of UC

- 6.12 The review group was concerned that the Department of Works and Pensions do not record the protected characteristic of people who are sanctioned nor of those who 'drop out of the system'. As a direct result there was no equality analysis of the information to indicate the impact of sanctions and where additional advice and support may be needed.

Shaping recommendations

- 6.13 Based on the evidence received the review group want to make recommendations to raise awareness of current information to help residents maximise income and defend entitlement to benefits in the City.
- 6.14 The aim of the review group is to review and improve mechanisms for advice and support in the City to encourage income benefit maximisation and to ensure that people are supported to defend their benefit entitlements. Making the links between an individual's complete needs, recognising the implications of getting behind with a payment for those about to fall into the poverty trap and point them in the right direction at the earliest opportunity before they get into debt.
- 6.15 The Review group want to address their findings by suggesting a network of key partners work together to develop a co-ordinated advice and support framework and strategy for the City and to make the best possible use of resource in the City and nationally to do that. They want people to have the tools be able to help themselves, to signpost people to advice, and to support those who need expert knowledge. The City Direct 'Find my nearest' function will be available towards the end of January 2015 to help people find the nearest help and support.
- 6.16 This review recognises the need for organisations across the City to work in partnership to map out what already is in place, how well current arrangements are operating and what initiatives are happening to develop advice and support mechanisms to make the best possible use of resources and to move towards a customer centric approach.

7.0 Recommendations

- R.1. To request the City's Inclusion Board to receive the report of the review group and to consider the feasibility of developing a partnership forum to oversee development of a co-ordinated advice and support strategy for the City. The aim of the partnership forum would be to focus on unclaimed benefits, in-work and out of work, to maximise incomes and defend benefit entitlement in the City.

The review suggests the following are considered for inclusion in terms of reference:

- a) To develop options for a hub and spoke framework and a coordinated. Advice and support strategy relating to income maximisation and defending benefit entitlement.
- b) To carry out a mapping exercise of existing mechanisms for access to information, advice and support relating to benefits and income maximisation across the City.

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- c) To consider operational issues: process, communication, support accessibility and equality monitoring.
- d) To align advice and support for welfare rights and benefits with employability and skills and link into existing signposting, advice and guidance networks.
- e) To identify and prepare joint funding bids for advice and support in the City.
- f) To promote case studies to the wider public to raise awareness and encourage people who may recognise themselves in the scenario to seek advice and find out if they could be claiming benefits or back claiming if there has been a genuine problem or mistake made.

- R.2 To accelerate delivery of the Wolverhampton Digital Inclusion Strategy and Customer Services Strategy to enable access to the use of social media, information portals and mobile devices as tools to promote income maximisation, to signpost job seekers and people on benefits to relevant and accurate information.
- R.3 That each Community Hub should develop information stations which offer advice about benefits, work training and volunteering opportunities, and that a pilot hub be developed to provide advice and support 'drop in' sessions at Ashmore Park Community Hub.
- R4 That City Direct continues to develop and update the website relating to advice and support about benefits and income maximisation. That work with customer focus groups is undertaken to review what the Council website holds and that issues arising from research and development are built into future service planning.
- R5 That an internal canvass of Council employees is undertaken to recruit volunteers with awareness of benefits and working in a social care environment. Welfare rights training is available for volunteers and the Councils staff volunteering policy enables employees two days per annum to work with the CAB or other voluntary sector organisations.
- R6 That partners work to develop evaluation of volunteering work to give recognition of the additional skills, experience and confidence that volunteering can afford individuals and as a pathway into employment which can be taken into account as part of the claimant commitment when seeking employment opportunities.
- R7 That the Welfare Rights Team develop the work with law students in defending benefit entitlement and contact Wolverhampton University and College to discuss students from health and social care training courses getting involved. That students be offered opportunity to receive training and work experience in a volunteer capacity relating to benefit maximisation.

R8 The Inclusion Board receives the response and considers the implications of the Department of Works and Pensions Freedom of Information analysis relating to the impact of Job Seekers Allowance (JSA) sanctions in Wolverhampton.

8.0 Contributors to the review

Chair : Cllr Rita Potter (Lab)

Membership:	Labour	Conservative	Other
	Cllr Ian Angus		
	Cllr Ian Claymore		
	Cllr Jasbinder Dehar		
	Cllr Valerie Evans		
	Cllr Jasbir Jaspal		
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Witnesses:

Helen Winfield / Mark Perlic, Welfare Rights Team

Kevin Smith, DWP

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Donna Graham, Citizens Advice Bureau LAW project

Jeremy Vanes, Citizen Advice Centre

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