

## Active Inclusion Newcastle (AIN) Spectrum of advice: Benefits

### Background

Active Inclusion Newcastle (AIN) is a partnership approach developed as part of the Crisis Response workstream of the Newcastle City Council 2013-16 budget setting process. It responds to the growth in demand for information, advice and support for financial inclusion and housing advice which need to be met at the same time as resources and capacity are reducing across the council. AIN facilitates partners to respond to poverty and inequality, thereby improving wellbeing and health, by supporting them to be part of identifying and preventing the risks their clients face due to financial exclusion.

AIN seeks to make the best use of the specialist advice services, and help other services to respond proportionately to financial exclusion and the risk of homelessness. This is not an easy task as these are complex areas and it means moving from signposting to proportionate responses in which all partners can play a role. This paper is part of the process of partners agreeing where they fit in the spectrum of information, advice and support in the city. The Newcastle Advice Compact agreed that this helps:

- residents to know what support they can get and from where
- service providers and others to work together in partnership
- to prevent crisis by encouraging partners to identify risk and intervene early
- to inform commissioning and grant aid delivery
- to gain a better understanding of the level of advice provision available
- to identify training needs
- to build partnerships and consensus

To aid us in this process, we have produced a 'spectrum of advice' table (see appendix), which describes three broad levels of benefit advice or support and gives:

- examples of services that may fit under those levels
- what advice they may be expected to provide, and
- what training and support they may require in order to meet those expectations

The table acts as a tool to gauge where organisations fit into the spectrum and what support they need and when. It complements organisations' internal arrangements and builds on the information that is provided in the Newcastle Services Directory (NSD) – [www.newcastlefis.org.uk](http://www.newcastlefis.org.uk) .

The AIN approach supports partners at the following three levels of activity:

- **Primary prevention activities** – information and support for all, to identify risk, build resilience and prevent crises – **what non specialist services can do for their clients**
- **Secondary prevention activities** – specialist support, accommodation and advice for those at risk of homelessness, income loss or debt – **services that can be accessed when clients need more help**
- **Crisis activities** – support for people in crisis, e.g. Crisis Support Scheme, rough sleepers, emergency accommodation – **what you can access when there is a crisis**

The Active Inclusion Newcastle (AIN) Unit supports partners at the “primary level” that are not specialists in housing, welfare rights, debt or employment advice to make financial inclusion and homelessness prevention “everybody’s business”.

### **Why we need a spectrum of advice**

We started this exercise with benefit advice as this is what partners have said is most needed in response to the welfare reforms and benefit sanctions. The Newcastle for Voluntary Service (NCVS) report *The Big Squeeze: the impact of welfare reform in Newcastle* (December 2013) identified that as austerity bites and specialist advice services are reduced, there is more pressure on services that don’t provide specialist advice. They identified the need to support these services to better respond to the demands created by austerity. We have also developed a spectrum of advice for budgeting and debt advice.

It is important that both residents and the services they use understand what support is available and that it is coordinated so that limited resources are used appropriately. To do this, we are developing a coherent understanding of existing benefit information, advice and support amongst professionals and services. This helps us understand what level of support these organisations can provide and how we can support them. It also helps residents understand what they can expect from those organisations.

Our aim is to help those services that support residents affected by poverty to provide information and understand the triggers for earlier interventions which can help prevent clients presenting with bigger and more complex problems later on, when the situation has become more serious and time consuming to resolve.

Here are some examples where early intervention and a more proactive approach could have reduced problems developing:

#### *Example 1:*

Cherry Tree View is the Council’s statutory emergency homeless accommodation for the most vulnerable people in acute crisis. In late 2013 this included a single parent with four children who was evicted for rent arrears from her private rented tenancy. The Cherry Tree View support worker found that this was because she had been missing Housing Benefit that she was entitled to and supported her to reclaim it. If they had received simple advice earlier about claiming Housing Benefit this family’s homelessness could have been prevented.

#### *Example 2:*

The Department for Work and Pensions (DWP) statistics reveal that approximately 500 residents on Jobseeker’s Allowance in Newcastle are sanctioned every month. This means that their benefit is stopped for weeks or months due to non-compliance with their Jobseeker’s agreement. Early advice and support may avoid this happening in the first place by supporting claimants to understand the conditions of their benefit and encouraging compliance.

#### *Example 3:*

Changes in circumstances can mean a change in benefit entitlement, including Housing Benefit. It is therefore important for claimants to notify the benefit office and the Housing Benefit section of any changes. They should not just tell one office and assume the rest will be told.

#### *Example 4:*

Billions of pounds of benefits go unclaimed each year. Advice services often deal with people who have been missing out on income such as disability benefits, which help residents to give more independence and reduce the financial pressures related to disability. However, if professionals had an increased awareness of such benefits they could advise their clients make a claim.

#### **How we will capture this activity and know how effective it is**

Monitoring this activity should be as simple and as easy as possible and it depends on the level of advice expected. For example, this could include the following options:

- recording the number of partners who have assessed the level of advice they provide and placed themselves on the spectrum
- feedback from NCVS about the value of the support provided to voluntary and community sector organisations

Many of the organisations that provide level three advice report the following information so that it can be monitored together to reflect the collective value of the local advice sector:

- number of signposts
- number of referrals and possibly the reason
- basic details of the benefit(s) advised on and the action (e.g. supported a claim)
- outcome (e.g. an annualised gain of £xxx) – using agreed reporting standards.

Monitoring arrangements can be agreed by the organisation depending on where they fit in the spectrum. Reporting of the above activity contributes to the series of updates on welfare reform that are reported to Newcastle City Council's Cabinet.

#### **What support is available for organisations and who provides it**

Newcastle Advice Compact members have expressed willingness to offer 'in kind' support such as information and training. They are at level three on the spectrum. Level three services have their own support networks or internal training arrangements to support their advisers to deliver the specialist nature of the advice they provide.

This complements existing support, such as consultancy lines for professionals (local and national), referral opportunities, information on the Newcastle City Council website – [www.newcastle.gov.uk/welfarerights](http://www.newcastle.gov.uk/welfarerights), bi-monthly benefit e-bulletins, 'trigger point conversations', self-help materials, factsheets and training. Much of this is outlined in the Active Inclusion Newcastle offer, which aims to promote early intervention and appropriate referrals. More details on this offer are available from the Active Inclusion Newcastle Unit. Email: [activeinclusion@newcastle.gov.uk](mailto:activeinclusion@newcastle.gov.uk)

#### **For more details contact:**

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## Appendix: Table for the spectrum of benefit advice

This aims to describe where services/volunteers fit in the spectrum of benefit advice, what advice they are expected to provide and what training and support they require in order to meet those expectations – this does not replace but complements organisations’ internal arrangements. There will be some movement between tiers and services can self-select the support that is on offer.

Advice given →			Required from own organisation, AIN Unit and others		
Tier	Expected knowledge	Expected role to:	Training	Information	Support
<b>Tier one: e.g.</b> Customer Service Centre and library staff, receptionists, Housing Support Assistants (Cherry Tree View), frontline staff, care assistants, community organisations, community champions and volunteers, faith groups.	<ul style="list-style-type: none"> <li>•An understanding that: a lack of income can cause problems; benefit maximisation is important; certain groups of people may be entitled to certain benefits; changes in circumstances may affect benefits; claimant actions or inactions can lead to benefit problems, e.g. sanctions; benefits interrelate; benefit decisions can be challenged</li> <li>•Awareness of where to access information and self-help materials</li> <li>•Awareness of which office deals with which benefit</li> <li>•Awareness that some benefits are claimed online, some are claimed over the phone etc.</li> <li>•Understanding at what level it is appropriate not to advise and when it is appropriate to refer to a service providing a higher level of advice (as described below).</li> </ul>	<ul style="list-style-type: none"> <li>•Explain which office deals with which benefit</li> <li>•Make an appropriate signpost or referral to second or third tier</li> <li>•Basically explain a Department for Work and Pensions (DWP) letter</li> <li>•Explain that time limits are important</li> <li>•Explain that claimants need to follow DWP requirements in order to avoid sanctions and to tell DWP of change in circumstances</li> <li>•Call a benefit office on behalf of client with a change of circumstances</li> <li>•Record a signpost or referral</li> </ul>	<ul style="list-style-type: none"> <li>•Training covering: (1) the requirements in the ‘expected knowledge’ column and (2) particular needs by using consultancy lines.</li> <li>•E-learning by Newcastle City Council Learning Management System (LMS)</li> </ul>	<ul style="list-style-type: none"> <li>•Leaflets, e.g. ‘trigger point conversations’, ‘Are you worried about money?’</li> <li>•Easy read tips –</li> <li>•Websites, e.g. Information NOW and Newcastle Welfare Rights</li> <li>•Benefit bulletin</li> <li>•Self-help and other basic material</li> <li>•‘Where to get advice in Newcastle’ directory</li> <li>•Newcastle Services Directory website</li> <li>•Active Inclusion Newcastle (AIN) Unit resources</li> </ul>	<ul style="list-style-type: none"> <li>•Consultancy lines</li> <li>•Attendance at team meetings</li> </ul>

Advice given →			Required from own organisation, AIU and others		
Tier	Expected knowledge	Expected role to:	Training	Information	Support
<p><b>Tier two: e.g.</b> Citizens Advice Bureau (CAB) volunteer, Social Worker, supported accommodation worker, tenants association worker, Sure Start worker, health worker, Advocacy Centre North worker.</p> <p>Some in level two may provide more than the expected role but they are not in level three, such as Debt Advisers, Housing Support Officers</p> <p>Voluntary inclusion as 'tier two' in NSD</p>	<p>As for level one plus:</p> <ul style="list-style-type: none"> <li>•Ability to recognise all benefits and understand what they are awarded for</li> <li>•Awareness of claim and challenge time limits</li> <li>•Basic understanding of benefits system, e.g. how some benefits interact, welfare reform, difference between means and non means tested benefits, how to avoid and deal with sanctions</li> <li>•Ability to help with initial benefit claims and problems, e.g. a call to initiate a Personal Independence Payment (PIP) claim, find out why a benefit has been stopped or report changed circumstances</li> <li>•Ability to help write or obtain supporting information, e.g. for a PIP or Employment and Support Allowance (ESA) claim</li> </ul>	<p>As for level one, plus :</p> <ul style="list-style-type: none"> <li>•Explain what the main benefits are for in general terms</li> <li>•Obtain or provide and write supporting information</li> <li>•Complete a claim form</li> <li>•Record signpost/referrals</li> </ul>	<p>As for level one plus:</p> <ul style="list-style-type: none"> <li>•Training and briefings, e.g. Newcastle Welfare Rights Service (NWRS) PIP briefings to Social Workers</li> </ul>	<p>As for level one plus:</p> <ul style="list-style-type: none"> <li>•Professionals' websites, e.g. Carers UK, Disability Rights UK</li> </ul>	<ul style="list-style-type: none"> <li>•Consultancy lines</li> <li>•Internal supervision</li> <li>•Inclusion in the NSD</li> </ul>
<p><b>Tier three: e.g.</b> Benefits Advisers, i.e. those listed in 'Where to get advice in Newcastle' and at tier three in NSD</p>	<p>Full and up to date understanding of:</p> <ul style="list-style-type: none"> <li>•Benefit rules</li> <li>•Benefits system, from claim through to appeal</li> <li>•How benefits interact</li> <li>•How benefits are calculated</li> <li>•Benefit case law</li> <li>•Where to get expert benefits</li> </ul>	<p>As for levels one and two, plus to:</p> <ul style="list-style-type: none"> <li>•Provide initial advice</li> <li>•Complete all benefit claims up to appeal representation</li> <li>•Calculate all benefits and use a benefit calculation programme</li> <li>•Record benefit gains and advice activity</li> </ul>	<ul style="list-style-type: none"> <li>•Internal training, e.g. CAB</li> <li>•External training, e.g. CPAG</li> </ul>	<ul style="list-style-type: none"> <li>•Internal and external guidance, e.g. CPAG and CAB</li> <li>•Legislation, annotations and case law</li> <li>•Web resources, e.g.</li> </ul>	<ul style="list-style-type: none"> <li>•Internal systems, e.g. 1:1, case file review, data and performance review</li> <li>•National consultancy, e.g. CPAG</li> </ul>

	<p>information, guidance and law</p> <ul style="list-style-type: none"> <li>•Tribunal representation and further support</li> </ul>	<ul style="list-style-type: none"> <li>•Support levels one and two</li> </ul>		<p>Rightsnet</p> <ul style="list-style-type: none"> <li>•AIN bi-monthly digest of CPAG Welfare Rights Bulletins and other tier three information</li> </ul>	<p>advisers line</p> <ul style="list-style-type: none"> <li>•AIN handbook updates, Quick Benefit Calculator and other support</li> </ul>
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