THE ACTION GROUP

LEARNING DISABILITIES MONEY ADVICE PROJECT

Project Research and Evaluation Report

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Section 1: Money Advice Projects - Background and Context

Introduction

1.1 This report provides interim findings of the evaluation of a money advice pilot project funded by the Scottish Executive and delivered by The Action Group, a voluntary sector organisation that delivers services, advice and support to people with learning disabilities and their families. This report has been revised from an original draft to take account of updated statistical information and a workshop with stakeholders in the project. A detailed report of the quality of advice check for the project has been provided previously for the information of the service delivering the project and a summary of key findings is provided in section 4 below.

Research and Evaluation of the Money Advice Pilot Projects

1.2 The overall aim of the evaluation of the projects is to monitor and evaluate the projects, provide advice and support, disseminate good practice to inform future initiatives about meeting the needs of the target groups and provide mainstream advice providers with information about the issues that affect these client groups. The research and evaluation process is in four main stages and has been modified, including extending the completion date from March to December 2006 to accommodate the range of starting dates for projects. Methods used include stakeholder interviews and focus groups, evaluation of project data on advice and other activities, cost effective analysis, a quality of advice check, interviews with service users and professionals engaging with the projects and follow up interviews with approximately have of the sample to consider sustainability of outcomes in more depth.

Background

1.3 Debt and money advice are not new problems for advice services and have been central to discussion on financial inclusion. Evidence suggests that access to advice is important for vulnerable groups, but their money advice needs may not be met effectively through mainstream services. Following initial funding of new money advice posts, the Scottish Executive provided £2m additional funding from 2004 to 2006 to test new approaches to improving the accessibility and availability of money advice services for vulnerable groups. There are 11 pilot projects hosted by a mix of local authority and voluntary sector services including: 5 projects that are connected to 2 different Jobcentre Plus (JCP) Transitions to Work initiatives; four targeted projects that focus on specific disadvantaged groups and include direct advice as a significant part of the services provided; and two development projects that target specific disadvantaged groups, but are more concerned with service development than direct advice provision. The learning disabilities project is in the group of targeted projects since a direct advice service is the key component.

1.4 The project proposal highlights that people with learning disabilities have more difficulties than most in seeking out information themselves, and depend more on others to advise them of where to go for help. They need more support to pursue the help offered, and to follow through the course of action chosen. As a result the service offered needs to be intensive and supportive and is likely to involve more difficulty gathering information from people and more help with understanding advice than for mainstream groups.

Project aims and objectives and key activities

1.5 The project aimed to provide money advice to people with a learning disability, particularly those individuals who have difficulty accessing current mainstream money advice. Project staff aim to work closely with professionals who work with the client group to facilitate referrals and access to the service. The project proposal identified that the main benefits were anticipated to be:

- Prevention of money problems from occurring, through individuals having an increased understanding of how problems can arise,

- Empowerment of clients by giving them information that they can use to deal with their money management and the knowledge to seek appropriate help.

- Increased knowledge of professionals in regular contact with people with a learning disability so that they will have a basic understanding of debt problems and what a client with these problems might need to do and recognition of when it is necessary to refer people on for specialist help.

Report Structure

1.6 The next section of the report goes on to discuss the project's activities and development to date and the outputs arising from these. Section 3 discusses the views of the project from the perspective of a range of stakeholders including service users and other professionals working with the project or participating in training or other services involved. Section 4 provides summaries of some initial information relating to the cost effectiveness analysis of the project and the quality of advice check, while the final section draws together conclusions about the lessons learned from the project to date, including strengths and weaknesses of the methods used. It also provides some recommendations for the organisation delivering the project, wider practice in delivering advice for disadvantaged groups and policy in the area.

Section 2: Project activities and outputs

2.1 Although the Action Group had an existing welfare benefits service, delivery of a money advice service was a new area of activity. The funding for the project covered the recruitment and salaries for two staff, part costs for project management, and a range of other costs including advertising the service, publications and a budget for staff training. The staff were in post from June 2004 and, following staff training, the money advice service operated from September 2004. One adviser left the project in September 2005, but was replaced through an internal appointment from the welfare rights service enabling continuity of the service

2.2 The key elements of the project are:

- The provision of specialist money advice, tailored to be accessible for people with learning disabilities involving:

- a home visit service to all clients;

- proactive work with clients to follow-up the results of the work: because people with learning disabilities may have more difficulties than others keeping to e.g. repayment plans, advisers can reinforce regularly the importance of keeping to the plan and provide encouragement and support; and

- work with the Advice Shop to ensure a high quality service is delivered consistently throughout Edinburgh and Midlothian, involving mutual advice and support between the organisations.

- The provision of educational talks to groups of people with a learning disability and to professionals who work with them.

- Advertising the service extensively, through newsletters of local disability and carer groups, social work departments, community nurses, day centres, GP surgeries, libraries and other support organisations.

- This section of the report provides a summary of the main activities undertaken to date.

Monitoring and evaluation

2.3 The money advice projects are piloting effective approaches to delivering money advice for vulnerable groups, so evaluation of each of the projects is concerned with identifying whether and to what extent the approaches taken are effective in improving access to money advice amongst the target groups and helping them with money management. Monitoring of advice and other activities was recognised as central to this at the outset and a core monitoring framework was developed, firstly for advice activities and then for other activities, to enable collection of core data that would be complimented by other approaches including meetings with staff and managers and interviews with service users and other professionals.

2.4 The learning disabilities project has used the MACS system to monitor the work of the project and for casework recording. In recognition of the intensive nature of the service, the project staff have recorded direct contact time with individuals to November 2005 and from 11 November 2005, the total time spent on case work has been recorded. The project has undertaken systematic and comprehensive monitoring of ongoing cases and one-off enquiries.

Information and Advice

2.5 At the time of compiling this report, the service had worked with 67 people and had dealt with an additional 25 one-off enquiries. Although the project proposal had envisaged that each adviser would work with approximately 50 people each per year, the level and intensity of support needed was greater than anticipated. Almost half the cases remain live and advisers have found that many of those that have been closed have had to be re-opened at a later date when further advice and support has been required.

2.6 All individuals came from the Edinburgh area, the largest group in EH7 postcode area. Most are aged between 26 and 50, although one in six were under 25. Marginally more women (37) used the service than men (30) and most are white, although 4 clients are Asian British. Other characteristics of the people using the money advice service include the following:

- Most of the money advice clients have a learning disability (53 or 79 per cent)
- 20 clients were cares including some people with learning disabilities
- 11 people had mental health issues and 4 had long-term health problems
- Almost three quarters of the clients live in council or housing association tenancies
- Approaching half are single and 15 are lone parents, while 5 of the 12 couples have dependent children.
- Most clients are not in employment and this is reflected in the high proportion of people who have income support or Jobseekers Allowance. Disability Living allowance is also in payment in most cases.

2.7 Only two clients did not need any help with debts. Most of the others were looking for help at a point where they had received reminder letters or default notices, although formal recovery action, including court action was involved in 4 cases. Of the debts within identified categories, most related to mail order (138), utility bills (88), council tax (54), credit cards (38), doorstep lenders (37) and bank overdrafts (34).

2.8 The reasons for enquiries relating to debt were identified in 62 cases. Half said that low income was the problem (31) and for 9 people benefits miscalculations or problems were identified as the cause. Over commitment, illness, bereavement, addiction and unemployment were amongst the other reasons identified. The following is a summary of the advice work undertaken to date.

2.9 The service had a total of 1,790 contacts with these clients, 60% of which were by phone, 14% by home visits, 15% in office and the remainder being by letter, email or other form of contact. These statistics reflect the intensive nature of the support needed by some people. Staff recorded direct contact time with individuals from September 2004 to mid-November 2005. In the 56 live cases during that period, advisers spent an average of 19 hours (equivalent to 15.25 hours per annum with each person, but the range of contact time that people needed varied enormously - in one case, only half an hour of contact time was involved, but in another had 86 hours of direct contact time. From mid November 2005 to mid August 2006, staff recorded the total time spent on casework including direct contact time and any case work activity such as contacting creditors and letter writing. During that 9 month period, total contact time with 36 clients was 189 hours with the time spent on individual cases averaging 5.3 hours (equivalent to 7 hours per annum), but ranging from 10 minutes to 14.6 hours.

2.10 The time spent on cases indicates that much more direct contact time than normal is needed with the client group. However, project staff found that the time spent on follow-up work on cases was not substantially greater than for general money advice. It is also clear from the time recording that, as situations are resolved, the amount of time spent on cases diminishes to something closer to mainstream money advice work. In approximately half of all cases, the time spent on cases includes income maximization work and benefits help. and, in addition, some of the other money advice clients received benefits help from the welfare rights service. The following provides a summary of debt management and income generation activity in the project:

- The total debt was confirmed in 61 cases that involved 691 debts (average of 11.3 debts per person) to a wide range of creditors, but particularly mail order, utility bills, credit and store cards, council tax and door step lenders. They owed an average of £3584.88, totalling £218,678

- Half of the service users attributed their debt problems to low income and the next most common factors were benefits loss or problems (9 people) and over commitment (6)

- In the majority of cases, advisers have been able to make successful claims for benefits or gain credits on utility bills - lump sums and credits total £33,774.15 in 37 cases (£912.81 average) and £570.01 total weekly income has been gained in 13 cases (annual equivalent £29,640.52).

- Lump sums and credits most often related to benefits such as community care grants (12), council tax or housing benefit (7), council tax exemption on the grounds of severe mental impairment (SMI) (6), other benefits including DLA (23). Credits were gained relating to fuel costs and utility bills (7) and in 6 cases there were refunds of bank charges following complaints being made.

- Ongoing weekly income gains related mainly to housing benefit and council tax (3), SMI exemption and other benefits (3)

- Debts totalling £867.05 were written off in 3 cases

2.11 Referrals to other services were made in 36 cases most often in relation to particular aspects of the case only, including 7 referrals to the welfare rights service in the Action Group for help with a range of benefits related problems and 6 referrals to Powerful Partnerships for advocacy support in relation to a range of problems. The other referrals were to a wide range of organisations and, although some were related to debt or money management problems or specific forms of financial assistance, others were related to advocacy or support needs that were not related to the financial circumstances of individuals.

One off enquiries

2.12 The service has also handled 25 one off enquiries in addition to the cases discussed above, mainly relating to debt or money advice. They included 11 from people with a learning disability, 7 from carers, 6 from professionals and one person with mental health problems. Although information or signposting only was required in11 cases, 14 required some advice and assistance. These enquiries involved a total of 38 hours of work

Talks

2.13 In the early stages of the project, staff gave talks to staff teams within the Action Group and to groups of community learning disability nurses. In total 16 talks were given between October 2004 and May 2005 including 3 workshops or presentations involving members of the Action Group, 3 for external groups and 10 talks to staff teams in the Action Group.

2.14 There were 62 referrals in to the service, most of which came from within the Action Group (43), community learning disability nurses (9) and self referrals (6). The remainder of the referrals were from a range of public and voluntary sector services. The talks to staff teams and other groups were effective at raising awareness of the service. However, the lack of any referrals to the service from advice services indicate that stronger links with mainstream advice services would be of value. This was reinforced at the workshop with the project manager and staff, who thought that such links should be strengthened in developing services using this or a similar model.

Section 3: Views of impact of project

3.1 This section of the report provides a summary of the characteristics and views of those either making direct use of the project's services or working with the project in a professional capacity. It includes some general information from monitoring data is provided and a summary of key issues, views and situations from interviews carried out by the research team.

Project service users

Characteristics and background to using service

3.2 Over the period from to August 2005 to February 2006 the researchers carried out 15 interviews with individuals using the money advice service. The interviewees are those who were asked by the project advice workers and agreed to be interviewed. One other individual who agreed to an interview changed his mind before the interview took place. There are a relatively small number of ongoing cases in this project, but recruitment for interviews was less problematic than for some of the other money advice pilot projects. Those who agreed to take part in an interview had been given information about the evaluation by the advice workers and interviews took place in settings that suited interviewees. That included 7 who were interviewed in their own home, 5 interviewed in the Action Group's offices, one interviewed by telephone and 2 who were interviewed in other settings. One individual was interviewed in the company of his support worker, but most were interviewed alone or in the presence of other family members.

3.3 The majority of interviewees were female (9) and all described their ethnic origin as white except for one Asian woman. Although 6 interviewees were aged 35-44, there were interviewees across the range of ages, including one aged over 65. The interviewees included 12 people who have a learning disability and three carers. Most interviewees identified more than one health issue and 9 had a current or past mental health problem, 8 had a long-term health problem while 3 considered that they had a physical impairment. Most interviewees were either living alone (7) or lone parents (4) while 3 lived with a spouse or partner and one lived with parents. Most were council tenants (10) or housing association tenants (3) and only 1 was an owner occupier.

3.4 Most interviewees had care responsibilities (9) including 4 who cared for children, 3 who cared for a disabled person, one cared for an elderly person and one lone parent cared for a child and a disabled sibling. While 6 people had no qualifications, most of the remainder had a vocational qualification. Only two interviewees were in employment, one full-time and one part-time and the majority described themselves as not working due to sickness or ill health (7) or being carer (3) while two were registered as unemployed and seeking work. One interviewee described herself as a carer and as not working due to her health. Only 4 interviewees had never worked before. Interviewees not in employment identified most often income support (12) and DLA (11) as sources of income, while 3 had a carers allowance, one had a widows pension and one a retirement pension and occupational pension. Only one person received incapacity benefit.

Reasons for using the service

3.5 The situations that led to interviewees contacting the money advice project generally related to more than one issue. Consistent with the casework monitoring, being in debt was mentioned most often by interviewees (12). Other issues included worries about rent and bills (8), benefits problems (6), income maximisation (6), budgeting problems (4), while a drop in income, bank charges, inappropriate financial contract and illness were all mentioned by individual interviewees. In most cases money management as a problem for interviewees was not linked to any major change or transition in their lives. However, for 6 people other factors contributed to the situations they found themselves in, such as one woman who had a break in employment:

> *"Actually the money problems started when I left (employer). I thought I would get work right away, but I didn't get work for about a month or two, so I missed the money coming into the bank. Apart from the wages, I've only got a widow's pension which is only about £40 a week and that was going towards all the bills as well. So I just found they were mounting up and up…" (Woman, employed)*

3.6 Benefits problems were mentioned by 3 people, including non-payment of benefits, entitlement changes and withdrawal and reinstatement of benefits. Such issues resulted in rent arrears and other financial difficulties for some:

> *"Benefits came into it because these debts and my inability to pay bills was a result of a certain benefit getting stopped which has now been reinstated."*

3.7 One carer highlighted how family ill health can have a major impact on both budgets and the priority given to dealing with debt:

> *"At the time we were just getting deeper and deeper into debt. We had just moved from homeless accommodation to here, we were in this house for two weeks when (child) was diagnosed (with cancer) and everything just spiralled out of control. I think people just don't realise that when somebody becomes really ill, the expense is just horrendous. Every penny we had ever saved was gone in that year. (Woman, with a partner and three children)*

3.8 Some of the interviewees were looking for help while their financial difficulties were at an early stage. However, one woman was facing the threat of eviction before she got help:

> *"I was having trouble with housing benefit and (adviser) said she might be able to help me. They were saying I wasn't entitled to housing benefit but they weren't taking account of some things. I was in rent arrears, over £900 and the sheriff officers came."*

Experiences of using the project

Contacting the service and accessibility of advice

3.9 Interviewees found out about the service through other workers in the service (6), including the welfare benefits service, through referral from other services (5), particularly community nurses, and through word of mouth. All interviewees knew who provided the service and several used other services provided by the Action Group, particularly the welfare benefits service.

3.10 Interviewees valued the flexibility of access to the service, including home visiting, that was organised to accommodate the needs and wishes of individuals. Although some people found it difficult to talk initially about money issues or debt problems, such concerns were short lived as trust built up in the relationship with the adviser. Although some interviewees found it difficult to understand all the advice they were being given and the options open to them, they were able to have information explained again so that they were more confident that they understood what was being done. This stands in marked contrast to interviewees experiences of using other mainstream advice services. All of the 7 people who commented about other services made negative comparisons, particularly in relation to explaining situations and feeling rushed by the advice provider.

3.11 Interviewees views about who made decisions were more mixed. Although some clearly saw themselves as decision makers, others saw decision making as a joint process. Some thought the adviser decided what to do next, but often in the context that they were viewed as having more expertise. However, for one service user, although he was made aware of his options, he would have been happier if he had had more input in the decision making process:

> *"If I've any criticisms of the way I was treated, I'd probably say that the user should have greater input as to what those priorities should be in terms of what they feel should be sorted out first." (Man, living alone)*

Advice and support provided

3.12 In this project, the amount of support provided to service users is iterative and intensive in many cases including, for example, form filling, frequent meetings, reinforcing information or advice, updating and advocacy or support in relation to financial issues. In terms of general money advice work, the type of help provided for interviewees reflects the strong emphasis on debt and money worries so that, in 9 cases, repayment of debts was negotiated, while 3 interviewees were being helped towards declaring themselves bankrupt and 4 were given help with budgeting.

3.13 However, in 10 cases, income maximisation work was also undertaken and benefits appeals, reviews or tribunals were undertaken in 5 cases, including claims for council tax exemption based on 'severe mental impairment' that reduced the expenditure for those benefiting and, because such claims can be backdated, helped to reduce their debts significantly:

3.14 "My debts are zeroed, through getting backdated money I was able to pay off the debt in full and I have overpaid one of them so I'm getting my money back on that as well." (Lone parent)

Banking services and bank accounts

3.15 Having a bank account is often viewed as one useful indicator of financial inclusion, so we were interested to explore changes in the use of bank accounts. Interviewees were asked if they had opened a bank account recently and the reason for doing so. Project staff also indicated that they have found problems relating to bank accounts, including bank charges, so interviewees were also asked about any problems they had with using bank accounts or in dealing with banks.

3.16 Although bank charges were identified by very few people as a reason for seeking advice and they were not always associated with debt or money management problems, bank related issues were more significant than anticipated. A key problem relates to charges on bank accounts if direct debits could not be covered. Such problems arose sometimes because of a drop in income or where an individual was having some difficulty managing the account.

3.17 Project staff reinforced the views expressed in recent research (Hurcombe, 2004) that a key reason for bank related problems amongst learning disabled people is that banks encourage them towards inappropriate accounts or borrowing. This can be exacerbated by the fact that, for some learning disabled people, paper money is already too abstract a concept to cope with, so direct debits and managing money with the right amount available in the bank at the right time does not work well for them. Although most interviewees have had bank accounts for several years, 3 people had opened an account recently on the advice of the project. Such advice aimed to resolve problems with receiving benefits payments or to work with a more basic type of account. Some interviewees took advice to change accounts, cut up credit cards or revert to cash payments for bills and credit repayments, including one woman, whose debt problems arose when she had a break in employment of a month and incurred charges when direct debits could not be covered. She now pays bills with cash and feels more in control because she is doing it herself.

3.18 In most of the cases taken on, ongoing support continues to be provided and cases that were closed often had to be re-opened at a later date. While advisers have supported individuals to access other forms of support or advice, only two interviewees said they had been referred on to other services and, in both cases, referrals were to solicitors in relation to progressing bankruptcy declarations.

Borrowing and Credit

3.19 Amongst interviewees, the most common sources of borrowing or credit in the past were social fund loans (12), family and friends (8), finance companies (7) and money lenders or doorstep lenders (6). At the time of their interviews, most were using fewer forms of credit and those most often mentioned remained social fund loan (5), family and friends (4) and finance companies (4) but also use of bank loans and credit cards remained constant for 4 people, reflecting ongoing repayments rather than new borrowing from those sources.

3.20 We also asked people to identify what sources of credit they would not use in the future and if there were any new sources that they might consider. Credit cards (4) and money lenders (3) were top of the list of credit sources that interviewees would not use again and there were four people who said they would not want to use any of them.

> *"I would probably never use any type of credit ... the reason is this experience has learnt me that you never know what problems are going to arise with benefits that's going to get me into trouble so…" (Man, living alone)*

3.21 Most interviewees did not identify any new sources of credit that they might consider using in future. However, several credit sources were mentioned once as being credit sources they would consider and only family and friends and credit unions were mentioned twice. Interviewees who found out about credit unions were aware of the lower rates of interest that they offered for borrowing:

> *"The credit union is only going for 1 per cent… If I need to borrow money, I think I'll just go back to the credit union. I've got a balance of £400 there the now. So I could go the now and borrow up to say £800." (Male carer, living alone)*

3.22 Overall, however, most interviewees were not at all confident about their ability to understand the cost of borrowing or credit, with more than half rating themselves at only 1 on a 10 point scale and only 2 rating themselves above 5, both at point 9 on the scale. There were 2 people who thought the question did not apply to them because they had never borrowed money or taken credit. Interviewees were more likely to be confident about managing their own financial affairs, with only 4 rating themselves below 5 on a 10 point scale. For some, the confidence was linked to income maximisation work by advisers that improved weekly incomes:

> *"I can manage quite well. I can manage to one fortnight and I can still have money in the post office and I've still got my money next week." (lone parent)*

Advice preferences

3.23 Some interviewees identified the quality and accuracy of advice, the range and depth of services and the expertise of staff as important attributes for an advice service. The importance of delivering advice in the setting that suits the individual was stressed once again. However, most people identified attitudes and 'soft' skills as important. This emphasis was so strong that it presents as a prerequisite to effective delivery of advice. Interviewees talked in terms of: relationships of trust and an informal service with staff that are approachable, friendly and understanding and taking time to talk and explain:

3.24 "I don't think the DSS are helpful. I don't find them helpful at all. Maybe its just my experience, but I find them very unhelpful and if you can go to somebody independent that can advise you then that's all the better. That's certainly what helped us." (Woman with a partner and three children)

> *"If it's an informal atmosphere and if the person is approachable to talk to. If she's honest with you and open, asks questions and answers them and gives you a good reply. Not what you want to hear always but what you should hear probably, you know." (Woman living alone, in employment)*

3.25 Interviewees had few suggestions for improvements to the service, although one woman who had been unaware of the advice service wondered if it should be advertised more widely.

Impact of Advice

3.26 Most comments on the impact of advice relate to changes in borrowing behaviour or budgeting. Those commenting on borrowing and credit felt that, as a result of the advice, they understood better how it works and said they would be more cautious about where and how much they might borrow in future. Comments on budgeting centred on the importance of being able to manage money better as a result of the advice and support received.

3.27 Most people said that they would go back to the Action Group. The most important gains from the advice and support for interviewees were in three key areas. In addition to feeling more in control of their finances, most interviewees highlighted the relief and reduction in the stress that they gained from getting problems resolved or benefits paid, while others felt they had gained a friendly, accessible and valuable source of support.

Training Participants/ Professionals

3.28 Two members of staff at the Action Group were interviewed about the talks they attended and their interactions with the money advice project. Both worked in support teams, one as a support worker and ones as a senior support worker.

3.29 The interviewees could not remember the talks in detail since they had taken place some considerable time before they were interviewed. However, both were aware of money advice as an issue for the people they worked with and for one person, this was linked to his clients being:

> *"fairly able and therefore the opportunity for them to get into some kind of money trouble is much greater because they were able to undertake agreements and do things on their own."*

3.30 The existence of a project in-house was preferred to previous links with mainstream services because it meant money advice expertise was being developed on top of existing knowledge and experience of learning disabilities. Raising debt or money problems can still be an issue and, for one person, there was no single solution to gaining a full picture of an individual's money difficulties:

> *"It can very often be the case that some of our service users who are particularly able will pretend that everything is all right and will look on*

any discussion about their financial situation as an intrusion and will not welcome it at all. To a certain extent you go along with your experience and your knowledge of that individual… My experience has been that if things get really seriously bad, they will come back round to you anyway."

3.31 The staff members were aware that their expertise concerning money advice was limited, but they were confident about making referrals and one found that handing over the money advice element of one complex case to be a burden shared that had a very successful outcome after a considerable amount of time and work.

Project Staff and manager

3.32 At the project workshop a range of factors were highlighted as having importance for delivering an appropriate service for people with learning disabilities and suggestions made for approaches to appropriate service delivery:

- Very few clients are in employment and their income is low which makes individuals vulnerable to debt whilst having few opportunities to increase income.

- Service users are likely to be very anxious about their situation so money advice work can often take longer than income maximisation work

- There are likely to be a lot of people who slip through the net, such as families with children with ADHD who may have benefits entitlements for mobility but who may get missed if not getting a lot of state support.

- Promoting services for you people now needs to be picked up with mainstream schools since most 'special' schools are now closed.

- Mainstream services sometimes deal with presenting issues and other factors get lost.

- There is a need to take time to explain and repeat advice and allow time to understand and consider options

- People with learning disabilities are vulnerable to wrong or incomplete advice so the quality and accuracy of advice is important and advisers ensure that individuals understand the advice and be prepared to build up a relationship of trust with individuals.

- A home visiting service as a matter of course is essential

- There are benefits such as council tax SMI exemptions that are underclaimed. The rules for such exemption vary between authorities, but should form a routine part of the checklist of issues for consideration with people with learning disabilities. However, as the benefit is structured at present, there are barriers to claiming, including the stigma of the name and worries for some parents that they may be vulnerable to losing their children

- There are competing pressures in mainstream services that present challenges for ensuring that disadvantaged groups get the support they need that cannot be addressed quickly or easily, indicating the need for some specialist services for the foreseeable future.

- Where specialist provision is not possible or appropriate, links with specialist learning disability services are important and the scope for joint case work and clarity of roles and responsibilities in the continuum of advice and support need to be clear.

- It is important to concentrate not just on getting people through the door, but treating them in an appropriate manner once they are there.

- For caseload management, it is important to recognise the much greater level of face to face support needed and the high level of such support in the early stages of dealing with a case and this can have a significant impact on the caseload that individual advisers can manage.

- For specialist services, there remains a need to link with mainstream services. Shadowing was useful for understanding how the mainstream services operated and building relationships. Formal supervision and support from a mainstream service in relation to advice standards will often be necessary and should be taken into account in project development. Links to financial inclusion and rights and advice networks help to develop cross referrals and maintain links with mainstream services and current issues.

3.33 There were some aspects of the model adopted that the project team would change with the benefit of hindsight. The main issues were identified as:

- Reliance on the quality and experience of the advisers – in this project the advisers had considerable experience of welfare rights work and the project would have been much more difficult for someone who did not have such a background

- There has been limited impact on practice in mainstream services

- Funding for dedicated service provision is a concern for longer term development

- The MACS case management system, whilst proving useful for electronic case recording, was not straightforward from the perspective of drawing down monitoring information and staff required assistance of the software providers to develop queries that worked. Although particularly important for an action research project, such data is important for effective service management and, combined with the lack of IT expertise or specialism in many advice services, suggests that the system may not be ideal for universal application in its current form

Section 4: Cost effectiveness and quality

4.1 In this section the analysis of cost effectiveness and quality assessment issues are outlined.

Quality of Advice Audit – summary

4.2 A summary of key points from the quality of advice audit is provided in this section.

4.3 The assessor carried out a comprehensive assessment of 6 cases and reviewed and fully discussed four cases with the project co-ordinator. All ten cases were comprehensively recorded and the depth and range of service compared very favourably with what one might expect from an agency with many years experience in the field of money advice (rather than the one year this service has been in operation).

4.4 Skill and knowledge was evident from the number and range of benefits and discounts that had been successfully applied for and in the strategies used for dealing with the debts such as: checking possibility of adverse information recorded by credit reference agencies; assessing appropriateness of joining a credit union; highlighting two clients who would benefit from a payment disbursement scheme; checking payment protection; disputing debt vis-à-vis unsolicited goods; informal pro-rata repayment schedules; DAS; bankruptcy; and exemption from bankruptcy fee.

4.5 Although some minor case recording issues were identified within the service, these were not considered to be significant and were incorporated into practice in the service. Some recommendations in service and training development needs were made by the assessor. These are discussed in section 5 below along with other conclusions and recommendations in relation to the project.

Cost effectiveness issues

4.6 The aim of conducting an analysis of cost effectiveness and added value of methods and approaches is to assist service and project planning, including development of transferable models of advice delivery. Each project was provided with a template and asked to provide information on project activities, the expected benefits, how the benefits will be measured and the costs of activities and the project as a whole, including additional unexpected costs (e.g. management time not covered within project costs). Projects were additionally asked to record time spent on advice and other activities and, where core project staff have not spent their full working time of the project, the time spent on the project as opposed to activities relating to the mainstream service. In addition to contributing to understanding of the overall value of the different approaches used, this information will assist services with quantifying costs of projects and initiatives and workload management and contribute to evaluation of the relative merits of mainstream compared with specialist service provision.

4.7 Staff time over that period was concentrated on advice work, although some talks were given in the first year of the project. Although staff participated in training, staff meetings and other activities within the organisation, their main focus was on the work of the project.

4.8 The overall budget for the project over 2 years was £131,440 running costs and £3,200 start up costs for recruitment and office equipment. Expenditure was as follows:

	Year 1	**Year 2 to June 06**
Start up costs	1,998	-
Staff and management costs	46,771	45,748
Training	952	1,780
Publications	1,409	1,150
Others	1,782	1,710
Overheads (9.2%)	5,723	5,873
Total	**58,635**	**56261**

4.9 At the time that the project was due to end, there was an underspend linked to staff changes that was used to fund one adviser up to the end of September 2006.

4.10 Comprehensive monitoring, despite some difficulties with interrogating the system, has enabled lessons to be drawn from this project and has provided the service with management information and evidence to support proposals for developing activities further.

4.11 It took some time to build up advisers caseloads, but it became clear at an early stage that the original target caseloads in the project proposal were set too high. Direct contact with individuals was much greater than anticipated. Although a direct comparison of the cost of the project in relation to ongoing cases is very high at £2009, the cost per contact with individuals was only £75.20, reflecting the high number of contacts needed by some individual service users.

4.12 This model has the potential to work well if replicated within specialist services in areas of high population density, particularly if the standards of management and advice quality demonstrated here are maintained. It is not possible to say whether this project could have been operated more cost effectively in a mainstream service since there are no comparisons available. However the range of knowledge and skills required for such a service suggest that a mainstream service would need to work in partnership with another service that specialises in learning disabilities in order to provide the range of expertise and support involved here that goes beyond the traditional boundaries of advice services, particularly in relation to provision of advocacy support.

Section 5: Conclusions and recommendations

Conclusions

Targets

5.1 The high number of contacts in a small number of cases gives some indication of the intensity and sometimes complexity of the work involved. The levels of contacts is similar to the organisation's welfare benefits service in 2004 that involved 1,300 contacts with 160 clients. However, the relatively small number of cases in this project and the ongoing need for support in most cases, indicate that caseloads involving people with a learning disability need to be smaller. However, it should be noted that the nature and limits of support provided in this project are defined by the needs of service users more than pre set boundaries of the service. Although complex benefit work is referred to the welfare benefits service, the case studies in Appendix 1 illustrate the complexity of some cases and help to explain why the time involved in individual cases is so high. They also make clear that support needs go beyond the traditional boundaries of a money advice service, suggesting that target setting in this type of service needs to reflect the breadth of support provided as well as caseloads.

5.2 This project has tested delivery of an intensive money advice service for people with learning disabilities. The comprehensive monitoring and recording undertaken by the service means that there are a number of key lessons that can be drawn:

- Delivery of money advice as a new service need not be a constraint to provision of a high quality money advice service, even in a relatively short time span, so long as such a service is managed in a way that ensures staff training needs and service resources and development needs are met and reviewed on a regular basis.

- Partnership working with a mainstream service has brought mutual benefits to both services in terms of developing money advice expertise in the action group and awareness of the advice needs of people with learning disabilities in the Advice Shop. This partnership operated in an informal way, but included support for complex cases or referral for court representation. However, links with mainstream services were identified as being under-developed and an important consideration for future development.

- The complexity, flexibility and range of support services provided in this project go beyond the support that is provided generally in mainstream services. It is clear from the project and the research that such support is necessary for effective delivery of a comprehensive money advice service for people with learning disabilities who have difficulty with accessing mainstream services.

- The need for support in relation to debt and money management and income maximisation involves a much greater time investment than would be anticipated in a mainstream service. This is particularly the case in relation to direct contact time with individual service users, particularly in the early stages of dealing with debt or money problems. Specialist provision or partnership working between specialist and mainstream services both have the potential to address such need.

- The case work indicates that, in addition to delivering a service that is sensitive to the access and support needs of people with learning disabilities, there are some specific issues that should be considered routinely in relation to this client group. These are discussed in more detail in the recommendations below.

- The experience of delivering money advice combined with the expertise developed in making advice more accessible and effective for people with learning disabilities mean that the service is extremely well placed to deliver much needed support for a group of advice service users who have had an almost universally negative experience of mainstream advice service. There is also a great deal of scope to take the lessons learned from this project out to mainstream services in the form of awareness training to encourage measures to improve access to services and to introduce some flexibility in approaches to service delivery that meet more effectively the needs of vulnerable groups.

Recommendations

5.3 The following are some recommendations arising from the pilot project:

Project

- The need for ongoing support for existing clients and for support in new cases that arise is clear and it is recommended that plans to develop the service further, particularly in relation to court representation, are taken forward. Such developments are very significant for a client group who have particular concerns about trust and confidence and who have had a relatively poor experience of mainstream advice services in the past.

- In addition to ongoing casework, however, the services is particularly well placed to develop training for mainstream advice providers so that important lessons about delivering advice to people with learning disabilities can be disseminated more widely. Whilst it is possible that such training could be income generating, past research suggests that advice services can often be working on very limited resources and that staff may not attend training that attracts a charge (Gillespie et al, 2005). We therefore suggest development of an approach that does not rely solely on income generation from training and that involves a model that enables cascade training within organisation.

Mainstream advice services

- Mainstream services should recognise the greater intensity of support needed by people with learning disabilities, particularly in relation to direct contact time with individual service users and in the early stages of dealing with debt or money problems.

- There are particular issues for consideration in income maximisation and money advice work. For example Council Tax exemption on the grounds of severe mental impairment should be considered in appropriate cases and the need to challenge inappropriate agreements, bank charges or costs allocated should be actively explored.

- Specialist provision or partnership working between specialist and mainstream services both have the potential to address the advice need identified here. However, a key priority for success will be the capacity to build relationships of trust and confidence with service users and carers who may have had past negative experiences of mainstream advice services. This means that methods of engagement with service users need to go beyond approaches to initial contacts with people and remain a consideration throughout the period of support so that a mainstreaming approach to learning disability is adopted.

- Advice services should ensure that there is amongst staff a good knowledge and awareness of approaches to delivering advice for people with learning disabilities and the range of issues that should be explored. Staff training should be undertaken to address any gaps.

- This project highlights that for a vulnerable group of service users, very proactive approaches may be necessary to identifying issues and potential solutions. This could involve activities that may not form a normal part of advice work in some services. However, in order to provide equal access to the service for such individuals, it may be necessary to either undertake work that goes beyond the normal limits of a service (such as representing individuals in negotiations with banks about services and charges) or through facilitating access to services or undertaking partnership working with others to ensure that such services are provided,

- Individuals may also need to be seen in the company of a support worker or other individual providing advocacy and support and it is essential that such needs are accommodated to ensure that individuals can gain a full understanding of the advice being given and the options available to them.

Wider implications – Banking Services

- One of the reasons that there is a significant need for advice and advocacy is that people with learning disabilities who are able to conduct their own affairs remain particularly vulnerable to inappropriate agreements and services. The issue most often identified in this research was bank charges relating to direct debits and standing orders that individuals did not have funds to cover. Financial institutions should review their services in order to minimise the risk of money management problems and indebtedness for people with learning disabilities. This is important not only at the point of opening accounts, but in conducting reviews of accounts and services. A needs assessment and delivery of training is one route recommended for improving service provision

- In this pilot project, a key strategy for minimising the impact of inappropriate banking services has been the use of post office accounts to ensure that individuals can access their benefits entitlements on a regular basis. The likelihood that these accounts will not be acceptable in future for payment of benefits means that such individuals will remain vulnerable to the kind of problems identified in the report in relation to banking and financial services if they have to use bank accounts. It is vital that the DWP ensure an appropriate route for receipt of rightful entitlements to benefits that does not place vulnerable groups such as people with learning disabilities at risk of being left with little or no income. The approach to benefits payments may need to be reconsidered otherwise since current system and future plans are likely to fail the most vulnerable groups.

Scottish Executive

- In providing financial support for money advice services, it is recommended that some funding is used to improve capacity of mainstream services better to meet the needs of people with learning disabilities – this could be done through funding training provision and/or specialist advice provision, including second tier support. In view of the largely negative experience of mainstream services found during the research interviews, such support, training or direct provision should be targeted towards comprehensive and appropriate advice provision for people with learning disabilities and sustainable development and improvement of access to mainstream services.

- In wider approaches to financial inclusion there is a need for the Scottish Executive and the DTI to address the kind of problems identified here and elsewhere (Hurcombe, 2004) in relation to the approach of banks and financial services in delivering services for people with learning disabilities. This will be particularly important in future if people have no option but to use banking services in order to access benefits entitlements.

Appendix 1: Case studies

Learning Disabilities Project Case Study 1

1. Ms A was a woman with a learning disability and severe depression – referred by a Community Learning Disability Nurse. She had recently separated from her partner and cared for her 12 year old son. Although her presenting debt problems were not significant (small debts to a doorstep lender and a Catalogue) her only income was child benefit and DLA. If her benefit situation was not addressed immediately then her debt situation was likely to deteriorate rapidly. At the time, there was a waiting list for The Action Group's Welfare Rights Service because of staff changes.

2. So, as well as dealing with the debt, the money adviser also assisted Ms A to claim Income Support and Child Tax credit. Ms A needed to be visited at home and it was not always possible to complete the forms in one visit because Ms A was unable to concentrate for any significant period. Also the benefit offices required Ms A to have a post Office account or Bank account (neither of which, Ms A had) – Ms A preferred the idea of a Post Office account and needed assistance to complete all of the forms for this. Once the account was opened, Ms A needed assistance to withdraw money for the first time as she had never used a card. As there was no other support in place, the money adviser also assisted with this.

3. The adviser also assisted Ms A to apply for a Severe Mental Impairment exemption from Council Tax – the exemption was backdated, meaning the Ms A was owed money by the Council – however, as Ms A did not have a bank account, she had no way of cashing the cheque that was sent (other than going to a cheque cash shop where she would have lost 10% of it. So the adviser assisted Ms A to open a basic bank account – picking up the forms from the nearest bank then assisting client to complete the forms and then assisting Ms A to gather the necessary pieces of identification required. The bank account had further advantages – for example, MS A thought it would be helpful to have her Child Benefit paid into this account and then set up a standing order for her TV Licence (which she had previously fallen behind with when too unwell to go to the post office to pay). Ms A needed assistance to liaise with both the bank and TV license to set this up – the money adviser gave this help.

4. The money adviser also made referrals to:

    - The Council's Housing Support service to secure Ms A with regular help to deal with letters, forms, making appointments etc.

    - An advocate to help Ms A get essential work done to her council home including damp treatment (the housing department had never followed through with promises made to address this).

5. The adviser spent 86 hours on the case (mainly in direct contact with client). There were 96 contacts with the client and 16 of these were home visits.

Learning Disabilities Project Case Study 2

6. Mr B was a single man with a learning disability and health problems. He received support a community learning disability nurse – whose support was to focus on health issues and a home help who helped him do a weekly shop. Due to the nature of Mr B's disability he would have been unable to find his way to the office and so home visits were needed.

7. Mr B had considerable debts and as his only income was state benefit and he had no assets to protect, Sequestration was the best option for him. However, he had gone over his agreed overdraft limit and was incurring considerable bank charges which left him with no income for basic living costs.

8. It was agreed that Mr B needed to open a new bank account and get his benefit paid into it. However, the client was not confident about going into branches to get assistance with forms and so the money adviser assisted with this. The most convenient bank account for the client, required new account openers to attend an interview, even for the basic account and so the money adviser assisted the client to attend this. Mr B had paid for all of his bills from his bank account by standing order and so needed assistance to re-establish these from the new account. Again there was no-one else who could help with this and it was necessary for the future smooth running of the client's finances, so the advice worker assisted.

9. The money adviser also assisted client to complain to the bank about bank charges and to see if he could get any money reimbursed. The client also had a significant Gas bill that he was unable to pay (around £400). The money adviser assisted the client to make an application to the Energy Trust.

10. Overall, the Money Adviser made 10 home visits, had 27 contacts with the client and spent almost 25 hours on the case – the vast majority of this time was spent in direct contact with client rather than admin duties etc.