

Wiltshire Money

Working together to equip residents and organisations across Wiltshire on welfare reform

Key facts and figures

- 3000 - number of households identified as being likely to be affected by the under occupancy penalty pre implementation
- 200 – number of people affected by the benefit cap

Summary

“By working together we are becoming more efficient and the services we provide to the people of Wiltshire are continuing to improve.

“We have challenging times ahead, and to ensure we protect the services which the most vulnerable people in our county rely on, we know we have to continue to work differently. There are no signs of improvement in the level of funding for local public services, but by working together with communities and partners we can make better use of our resources and save money to lessen the impact these vital services.”

Jane Scott Leader of Wiltshire Council

Wiltshire Money is a financial inclusion partnership, [made up of 10 members](#), which was set up in 2011. They formed a welfare reform project group made up of housing associations, the council, Jobcentre Plus and the advice sector. Together they assessed the impact, shared data, planned and delivered expert training that effectively equipped frontline workers, from across Wiltshire, to support their clients. They designed and produced information materials and even co-designed letters and co-ordinated their distribution to ensure clear and consistent messages. This meant that residents had an invaluable and comprehensive safety net to help them manage changes. They mapped advice and support services to ensure people knew where to get help and got it quickly.

Early impact assessments and information sharing with partners

Wiltshire Council’s research team mapped the likely impact of all the welfare reforms on Wiltshire residents and this provided the impetus for further work. They looked at who would be affected by the under occupation penalty matching housing benefit records with household data from social landlords. This data was shared with partners later summer 2012 so housing associations were able to prepare plans to support their tenants, and discuss with tenants the possible impacts. After April 2013 partners shared their own experiences of impacts and social landlords shared their data on rent arrears to give a Wiltshire wide picture and share learning.

Making welfare work locally

“Data sharing has been key. The changes forced improvements across all organisations for everyone’s benefits. We need to be willing to share appropriate information for the benefit of the customer – it’s important to be able to give a straight answer quickly and data sharing helps this.”

Ian Brown, Head of Revenues and Benefits, Wiltshire Council

Working together to run effective training events for front line staff

‘We were all singing from the same hymn sheet and using the same language, and that made a real difference’.

Ian Brown, Head of Revenues and Benefits, Wiltshire Council

The Council, Wiltshire Citizens Advice Bureau and Jobcentre Plus ran events to publicise and explain the welfare changes. These joint sessions had the valuable combination using each organisation’s individual expertise while providing information in a consistent way and speaking with one united voice. The events were commissioned by the Council’s Public health team as part of their contribution to the delivery of Wiltshire’s Child Poverty Strategy. The training covered financial education, the welfare reforms, debt management and illegal lending, fuel poverty and affordable credit. As the result of feedback from participants a session on housing options was also included in later events. . It was provided to front line staff from a range of agencies including health visitors, children’s centre staff, housing association staff, social workers, library staff and information and advice workers. 182 people attended the ten courses that ran across the county. Each course was evaluated and the content reviewed regularly to ensure greatest value. 94% of those who attended reported that they would be able to use all or most of what they had learnt in their daily roles and were better equipped to identify families affected, provide direct help and to refer on to specialist support.

‘We commissioned the Financial Inclusion for Families programme from Wiltshire Money to increase awareness of money issues among frontline workers across the county. The programme has been a huge success with participants reporting improved understanding of how to identify families struggling with debt and how to deal with direct queries from customers. This is thanks to the innovative and collaborative approach of the partnership which has enabled them to provide a wealth of information from a range of local experts at each event.’

Amy Bird, Public Health Consultant, Wiltshire Council

A range of jointly produced information products, getting a clear and consistent message out across Wiltshire

Wiltshire Money produced fact sheets and a [video](#) for staff to share with service users and arranged roadshows in a number of town centres where they handed out leaflets giving information and advice. Members also posted information on social media sites and Wiltshire Council ran an online question and answer session.

Making welfare work locally

Wiltshire Council and the local housing associations that are members of Wiltshire Money all wrote to their residents about the changes and sources of support. All members of Wiltshire Money were involved in designing the letters, and dates for sending the letters were planned and agreed to avoid unhelpful clashes with other communications from the council. This helped to ensure a consistent message and minimise worry for residents.

'The Wiltshire Money partnership work on preparing for Welfare reform changes was helped by having joint messages and targeting support at people impacted. A year on we can see the impact on our advice enquiries, we've had far fewer people seeking advice on these issues.'

Sarah Cardy, Chief Executive, Wiltshire CAB

Mapping support and advice available

Housing association members of Wiltshire Money employed extra staff to provide tenants with budgeting advice and employment support and the council put in funding to support improved access to telephone advice via the CAB. Wiltshire Money also produced an [online resource](#) that lists the different sources of money and benefit advice and support across Wiltshire.

A responsive and transparent approach to developing local policy

The council used the insight from their impact assessments to design their discretionary housing payment (DHP) policy to ensure it provided support to those who needed it most. They shared the information with partners early to enable them to design their own support to reflect it. They focused support on disabled people with adapted properties as it would be more difficult for them to move and would not be cost efficient have to carry out adaptations to new properties. For this group of tenants they gave DHPs for one year and introduced a simplified renewal process for residents whose circumstances had not changed. Housing associations valued the simplicity of this approach for this group of tenants. The fund was fully used by the end of the year.

Wiltshire Council also changed their housing allocation policy to help people under occupying to move more quickly, and housing associations changed their policies to help people move between them, by sharing lists allowing people with arrears to move.

Outcomes and successes

Wiltshire Money successfully communicated the scale of the changes with organisations working with families who would be affected. By training workers who already had a relationship with families they ensured that people who might otherwise have fallen through the net, got the information and support that they needed. The council paid £4,600 for the training events, which successfully equipped 182 frontline workers to reach residents with key information; a cost of £25 per worker. This was seen as very cost effective and another series of courses has been commissioned for late this in 2014. Overall, rent arrears have remained stable or in some cases decreased.

Making welfare work locally

Learning and challenges

- Wiltshire Money found that using the right language was very important in securing participation from families. While they have had great success in providing training to frontline workers, they have found it more difficult to get participation from families. They found that many people struggling financially did not want to go on courses with titles like 'financial education' because they did not consider their difficulty to be the result of poor money management skills, but simply too little money. They are therefore considering titles that reflect concepts such as 'juggling the best we can.'
- Members of the steering group felt that working together with a diverse range of partners enabled them to better serve their community. For example, they felt that Nationwide Building Society had provided a constructive alternative perspective, and hoped to broaden the membership of Wiltshire Money to include representatives from credit unions and services such as education and health.
- Each member of the steering group was given a particular area of responsibility. This helped new members to get quickly established and made it less likely that any change in personnel would weaken the partnership.

'Having all the organisations in the room together was effective – we were able to share our knowledge and understanding. Despite the complexity of the changes we were able to offer reassurance to those affected and through training we were able to explain and share information with those who support them.'

Ian Brown, Head of Revenues and Benefits, Wiltshire Council

Looking forward

The work on welfare reform strengthened the relationships between the members of Wiltshire Money, and the value of their work recognised by the council. Wiltshire Council leaders have asked Wiltshire Money to start the design work for the Universal Credit's Local Support Services Framework and the Council's research team has started detailed work to assess the needs of their residents.