# Reaching marginalised groups

A guidance document for funders and providers of debt advice

June 2017

# Contents

The purpose of this report is to outline the delivery models which are being used to deliver debt advice to clients with a complex set of needs in Scotland, and to analyse the types of advice provision which work in reaching such clients.

### Who should read this report?

This report will be of particular interest to funders and providers of debt and other social welfare advice, and to organisations working with marginalised clients to enable them to access advice services.

# Background

In April 2013 the Money Advice Service (MAS) signed grant agreements with eight debt advice partners to fund the delivery of free debt advice across the UK. In Scotland £2.35m was allocated to fund the delivery of debt advice through a partnership with the Scottish Legal Aid Board (SLAB) and an additional £5.4m was allocated by the Scottish Government.

A portion of this funding, which has been renewed annually since inception, was used by SLAB to run a new grant funding programme – Making Advice Work. Stream 3 of this programme was a thematic stream to support the delivery of 16 pilot projects that tested new ways of working with particularly marginalised groups including people with disabilities, people experiencing domestic abuse and people with additional specific needs. All projects aimed to improve the financial circumstances and resilience of very specific groups of service users based on a need identified through pre-existing service delivery. The details of these projects can be found in Appendix 1.

MAS is committed to analysing, using and reporting on the learning from these pilots, and disseminating this across the sector to increase the ability of particularly marginalised people to receive debt advice.

# Key learning points

| | For advice providers | For funders |
|---|---|---|
| About the clients | • Adapt to meet clients' priority issues and need for flexible advice delivery | • Build tolerance and trust<br>• Provide a broader range of advice and foster organisational partnerships |
| Range of Debt Advice delivered | • Provide referrals to support clients' 'crisis' issues (even when they are non-debt issues)<br>• Facilitate access by clients to the support provided by the partnering project | • KPIs to focus on client outcomes<br>• Record broader issues which are seen by the organisation |
| Project engagement with clients | • Foster trust to build long-term engagement | • Embed a shared understanding of the term 'debt advice' across all agencies |
| Project engagement with other agencies | • Identify the 'hook'(the common outcome) to bring together services, clients and agencies | • Allow an initial development phase to establish practical arrangements |
| Keeping the target group engaged | • Emphasis needs to be on principles of patience, trust, confidentiality, sensitivity and respect | • Encourage the design of personalised services which are based on client capacity to engage |
| Models of advice | • Explore options for formalising relationships with a mainstream provider to access training and provide peer support | • Debt advice activity should be contextualised into the broader purpose of the organisation; to actively reach out and cultivate a relationship of trust with vulnerable groups |
| Breadth of work | • Offer training and support to advisers and provide clear guidance on boundaries | • Prioritise outcomes over case volumes |
| Different priorities of partners | • Agree all expectations including mutual training | • Be clear about your expectations of project capacity to facilitate agency agreement on capacity and other issues |
| Fragile funding streams/capacity | • Work with and utilise beneficiary agencies in a strategic manner | • Fund some of the necessary infrastructure |
| Training and sharing skills | • Prioritise reciprocal training to sustain knowledge and skills | • Allow data sharing processes to protect the client, but also be broad enough to allow agencies to share knowledge and make improvements in working practices |
| Transition period | • Work closely with other agency staff to share skills and negotiate priorities | • Develop an application process which is rigorous and detailed enough to allow agencies to evidence key success indicators |

# Chapter 1 - About the clients

Few of the clients seen by the projects perceived debt issues to be their main priority or preoccupation. While debt was a significant issue for some clients, for most clients it was not the issue they identified as being most likely to hamper their ability to thrive or just survive day-to-day. Nor was it their main priority when seeking advice.

Client journeys into debt advice challenged any models of advice provision that required the client to identify that they had a debt problem and anticipate that they would be ready and able to discuss that debt problem easily or early on in their relationship with the advice provider. Other issues (social, housing, addiction, mental health) were often more important and one of the most important learning points from Stream 3 was the demonstration that debt is far from just a financial issue but one which is intimately intertwined with personal and social issues.

## Key Learning Point

**For advice providers:** the experience of Stream 3 suggests that agencies wanting to engage marginalised people in debt advice need to be open to dealing first with their predominant presenting need. In many cases, the predominant issue for Stream 3 clients was access to welfare benefits, but other issues, such as dealing with the prospect of eviction or ensuring their children's safety (domestic abuse clients) could also be just as pressing and clients were unlikely to deal with their debt issues in a sustainable way unless these issues were being addressed first.

As well as being flexible enough to respond to clients' priorities for advice, agencies who want to increase the reach of their debt advice to vulnerable people need to be flexible about the way they provide that advice. Stream 3 clients struggled to adapt to the traditional model of advice-giving so the Stream 3 agencies had to adapt to them. This required time, patience and – most importantly – the ability to see clients at a place where they felt comfortable and safe.

**For funders:** the findings suggest that single issue advice provision can in itself be a barrier to connecting with people facing a range of issues or achieving the aim of engaging people who are not already demanding help. At a minimum, a degree of tolerance to enable diagnosis and initial building of trust would be beneficial. In terms of increasing the chances of success a broader range of advice around money encompassing broader social welfare law would seem to be best placed as a strategy for drawing in people from the wider community.

The findings also suggest that if debt is the area of interest and debt advice funders wish to engage with more marginalised communities, then it can take time for debt issues to appear in monitoring or reporting. Arrangements for this should reflect the likelihood that clients, once connected to help, might require other advice to be embedded with the service provision before debt or money is considered in detail.

In terms of service specifications, it also suggests that a degree of tolerance should be included in the initial triage stage as some population groups might need to bypass specific debt triage (at least initially) to enable longer-term engagement to be achieved.

## Range of Debt Advice delivered

Stream 3 projects were established to: (1) test how to reach people who were not actively seeking debt advice already, or (2) to try to tackle identified barriers to accessing help when people did seek debt advice. Organisations involved in projects had all identified evidence of express or latent need for advice in respect of money and debt. In practice, what was found was that a spectrum of help was required.

When clients sought debt advice itself they were mostly looking for help to deal with debts to service and utility providers (including mobile phone, gas and electricity companies, and housing associations) rather than consumer credit debts. Clients who presented with specific debt issues usually did not perceive any need for guidance with general, long-term financial management - their focus was on their immediate crisis issues, which only sometimes included their crisis debt issues.

Some people who accessed the projects did not have standard debt issues, but instead had a range of money issues that were persistent and more linked to income inadequacy which affected their day-to-day lives. Awareness of money management issues was low in some instances and while this did not tend to result in high levels of debt it severely constrained the lives of clients, for example in respect of food, heat and basic living requirements.

### Key Learning Point

**For advice providers:** whilst this may be similar to other debt clients, it should be noted that those in marginalised groups had their debt scenarios compounded by their wider circumstances. This affected their ability to deal with their creditors and prioritise their debt issues above other crises that they faced in their lives.

Generally, Stream 3 clients' debt-related issues were caused by benefits issues (such as sanctions or delays), non-consumer credit debts (such as rent arrears) or their struggles to manage their finances on limited incomes. So although clients might not approach projects looking for traditional debt advice, access to the support provided by the projects was critical in preventing the loss of benefits and subsequent financial hardship.

**For funders:** the projects in Stream 3 were all funded to test methods of better reaching client groups that were not already well served by demand-based delivery. Advice provision was already available in all the geographic areas where the projects were located, with high volume demand being addressed. The aim of funding for Stream 3 was to explore how to ensure that as well as ensuring that many people were being assisted, the range of the population being reached was broader and more inclusive.

In the main, the type, complexity and volume of debt work recorded by the projects was different from that anticipated. This required a degree of flexibility in monitoring performance to focus on ensuring that projects were taking all appropriate steps to reach the client group, and to focus on the development work elements of activity as well as the direct client work. Linked to the first key learning points above, this suggests that funders should allow a degree of tolerance around key performance indicators and include KPIs that do more than focus on case volumes alone.

# Chapter 2 - Designing and delivering responsive services

When looking to deliver debt advice in partnership, the debt advice agency must take into consideration several factors centred on the client journey. The merits of partnership working can then be assessed according to the other party's ability to meet these considerations.

## Project engagement with clients

Stream 3 projects were funded to improve access to advice and to tackle barriers to advice. The focus was to test methods by which advice delivery could be wrapped around existing pathways being used by a particular client group for other kinds of help or support rather than to seek to develop new arrangements for advice in isolation from these trusted pathways.

While all projects had to include expertise in debt advice and also experience and a core function in working with the specific client group, the starting point for joint working varied, as did the model by which any barriers to engagement would be remedied. In terms of the organisations already focused on engagement with the client group the extent to which advice delivery was already integrated into their services varied and in some cases, such as work with Deaf people, the avenues into such groups were limited to a small number of agencies.

Such gatekeeper agencies may have already developed options to deliver services such as: (a) having in-house advisors to deliver the advice to the target group or (b) developing signposting or referral links out to other advice providers. Funding requirements meant that these ways of linking clients with advice all had to be more than traditional building of referral links and be active methods of embedding advice. These might involve up-skilling their pre-existing advice workers or recruiting debt advisers or creating project partnerships with debt advice providers and working with them to deliver debt advice to their client group. While some of the gatekeeper agencies were already delivering debt advice others had advice provision that covered welfare benefits and general money issues, rather than the specialist debt advice that was the focus of Stream 3. These agencies had to adjust to the expectations that they would engage their clients in discussions about their debt issues, which was a new priority for them and their clients.

Some agencies took time to adjust to to adjust to a focus on providing debt advice, this was quite different to advice they had given in the past. Projects reported that this was a challenge for their clients and for them because client priorities were often primarily focussed on income maximisation rather than dealing with their debt issues. Clients might have been successfully connected with a debt adviser but were not necessarily ready to engage with debt advice and long-term solutions, which meant that projects had to find ways of facilitating this engagement and adapting their relationship with their client group.

## Key learning points

**For advice providers:** Existing successful models of engagement for a particular client group may not be sufficient to engage such clients with debt advice. If people are used to obtaining help from a trusted source in a particular way, an attempt to slot debt advice into that model may be affected by the degree of engagement the agency has with other mainstream agencies. Even if an agency has a strong connection to a client it may still need to focus on building the bridge to effective advice delivery. That bridge may be the relationship it is able to build with a partner agency within a project – the domestic abuse projects for example were predominantly models of partnership between Women's Aid and mainstream advice agencies such as Citizens Advice. If the agency chooses to provide that debt advice internally, it may have to change the way it engages its clients in discussions about their money issues and go beyond its pre-existing focus on income maximisation and accessing welfare benefits for those clients. A robust advice model has to both reach the clients that other advice models are not reaching and engage those clients in a debt advice process that they may find challenging and difficult.

**For funders:** While mainstream advice providers may have a shared understanding of what is meant by 'debt advice' this understanding is not universally shared outwith the mainstream advice sector even by support agencies that provide other forms of advice, such as welfare benefits. Successful engagement with debt advice starts with a shared understanding by all funded agencies of the term 'debt advice': the topics that it covers, the skills required to provide it and the challenges it may raise for clients used to receiving income maximisation and benefits advice from a trusted support agency.

## Project engagement with other agencies

Even if a support agency already had strong relationships with potential advice clients, all projects were asked to identify referral pathways that would enable other agencies to refer potential project clients to them and therefore benefit from the advice that the project could provide. Some projects were set up to test models of advice that were based on other agencies referring the clients to the project, such as the project working with older people and the hospital project. These projects identified that to create effective referral pathways with third-party agencies (particularly where that agency did not deal with the financial matters of a client as its main task) the third-party agency had to be truly persuaded of the value of debt and money advice to their shared client/patient groups.

In order to do this the hospital project focussed on providing awareness sessions on the impact of money advice on health outcomes to help persuade busy health professionals to ask patients about money issues. One of the learning disability projects was able to demonstrate the value of advice in increasing service-users' income levels as a way of encouraging referrals, which it did successfully with an Employability service.

### Key Learning Point

**For advice providers:** Projects in Stream 3 identified that being able to persuade other agencies (such as NHS agencies and Employability services) of the value of debt and other money advice could be mutually beneficial both to the client and to agencies in that it could help them to achieve wider organisational aims. Identifying the 'hook' to bring together services and clients and agencies with different agendas and objectives was an important learning point for Stream 3. It is possible that without these hooks the availability of debt and money advice on its own would not have been enough to bring referrals and clients to the services on offer.

**For funders:** Although Stream 3 was able to identify effective models of third-party agency engagement, establishing these relationships took time and energy and repeated updates to maintain project profile with these other agencies. For example, the hospital project had to repeatedly publicise its work with different areas in the hospital as staff turnover meant that knowledge of the project left with the key workers. Funders wanting to test such models of advice need to allow either for an initial development phase to establish practical arrangements for the projects or require applicants to have arranged practical partnership details such as co-location arrangements before they apply and be able to evidence these during the application process.

## Engagement with service users

Projects that effectively addressed the debt support needs of service-users offered them confidentiality, sensitivity and respect, all of which helped to facilitate the development of a trusting relationship.

For projects delivered within established beneficiary specialist services this trust was facilitated through support delivered to meet wider client need.

### Key Learning Point

**For advice providers:** Active and flexible outreach was a key feature of services that aimed to engage particular target groups (notably BME communities and those with mental health issues) and where projects sought to develop a new client base.

The option of receiving face-to-face support along with other forms of delivery was important for many of the clients served by Stream 3 projects due to their specific vulnerabilities, but also because this form of support was seen to be necessary for particular types of query - for example where individuals needed support to read letters, to complete forms or to develop budgeting plans – or where literacy or communication issues were present.

While the principles of trust, confidentiality, sensitivity and respect are commonly held for general advice delivery, the projects showed that there needed to be more of a explicit emphasis on these in a way that demonstrated awareness of the specific risks for the client group.

**For funders:** As with initial engagement, these projects suggest that there needs to be a degree of tolerance around methods of delivery rather than a one-size fits all approach, should broadening access be a priority outcome.

# Chapter 3 - Models of advice

Eleven projects worked in a formal partnership, led either by a beneficiary specialist organisation or by a debt specialist organisation. In either case partnerships were developed for organisations to fill a particular gap in expertise.

In these projects the debt specialist typically provided advisers to work with clients accessing the beneficiary specialist service, though some projects worked with peer volunteers to deliver support. A twelfth project, which worked with clients with learning disabilities, was set up as a formal partnership but in practice, the partner organisation (an advocacy organisation) was contracted primarily to provide training courses, leaving the main agency to provide the advice and support to clients.

The remaining four projects were delivered by single organisations without a formal project partner – three of these were organisations with an established beneficiary client base (i.e. a 'beneficiary specialist' specialising in particular client groups) that delivered debt advice themselves through staff with expertise in debt and social welfare. A fourth organisation was an established advice agency that had a pre-existing Gypsy Traveller project that was extended with the Stream 3 funding. In the cases of projects delivered by a single agency, with no formal partner, other organisations and individuals were often relied on, especially to refer clients to the projects. These included GPs, health visitors, social care providers and housing associations.

## Single agency models of advice

We can see from the Stream 3 projects that the specialist beneficiary organisations were able to access client groups that some advice agencies would not have been able to reach and some would have struggled to engage with effectively. The specialist beneficiary agencies acted as gatekeepers in this context as they had access and, in some cases, rare closeness to the target community/group, particularly where the group in question was likely to be excluded or marginalised from a large number of mainstream services.

A key benefit of a specialist beneficiary agency is the trust it holds with its client group and so the majority of its efforts will often be focused on incorporating the provision of debt advice into that relationship. As we have already seen, for some agencies this additional advice stream challenged a relationship that might have previously been based on the agency providing access to welfare benefits and other resources, such as housing, which were likely to be their clients' priorities. Starting to provide debt advice could be seen as a move from enabling access to resources to engaging clients in looking differently at the way they use their resources and for some clients that proved challenging.

Another challenge for specialist beneficiary agencies seeking to work without a mainstream advice partner is the greater difficulty in seeking support and access to specialist advice and training.

The gypsy traveller project was a single agency project where the agency was primarily an advice provider and therefore the project was able to provide specialist debt advice within the agency while having privileged access to a very isolated community with limited access to other resources. The project came across a range of challenging issues within the community and reported on the balance it had to strike between maintaining its relationship of trust with the community without ignoring some of the issues that arose.

## Partnership models of advice

Whilst debt advice agencies may not always have the luxury of designing the ideal delivery model for a given group of people from scratch, where possible, partnerships should seek to be strategic in order to ensure the client experience is the best possible, and the services run efficiently. This is the case whether the partners are working together in a formal partnership arrangement or as referral partners. Most of the Stream 3 projects were partnerships between specialist beneficiary organisations and debt advice services. The specialist beneficiary organisations brought access to client groups that the debt advice providers may have struggled to access or to engage on their own. Within the projects they were able to provide the practical support that clients needed and had the skills and experience to facilitate clients' ability to communicate with the debt advisers and also other agencies such as HMRC, DWP, ex-employers, parents, local authorities, Job Centres, community nurses, and housing associations.

Projects provided examples of the challenges of working with vulnerable clients who struggled to address their financial issues. While they were not always markedly different from clients of mainstream advice agencies, their general stress and distress was often compounded by their particular circumstances such as language difficulties, fear of violence or mental health issues. In these kinds of situations, specialist beneficiary agencies were able to support the clients to enable them to engage with the debt advisers. In some projects, the debt advisers' role blended into something more akin to an advocate or a support worker which brought its own issues (which are covered in the next chapter). The domestic abuse projects provided good examples of how the different skills that each agency brought to the projects were able to blend together to provide clients with the range of support they needed to deal with their situation.

## Key Learning Point

**For advice providers:** Specialist beneficiary agencies wanting to provide debt advice without a mainstream advice partner may want to look at options for formalising relationships with a mainstream provider in order to have access to training and also to provide peer support for advice workers working outwith the advice mainstream. It could also provide an opportunity for clients to have access to choice in terms of accessing advice from a mainstream agency that might be tightly tied to their community. This was a priority of the BME development project which sought to open up access to people from BME communities not only to advice provided through community organisations but also through mainstream advice agencies. Mainstream advice agencies wanting to work in partnership with specialist beneficiary agencies should be clear about what each partner can bring to the project and the role they will play in supporting the client and engaging them in debt advice.

**For funders:** Single agency projects can be effective, as the Stream 3 examples show, but consideration should be given to ensuring that the relationship between agency and clients, which is based on supporting clients with a wide range of needs, is not so close that the agency is unable to deliver debt advice to a client group that may not be always receptive to receiving it. Support agencies have to balance the need to maintain their relationship of trust with their clients against the objective of providing them with debt advice. A debt advice proposal should be tested against its impact on the agency's primary purpose – that is, debt advice activity should not distract from the primary purpose of the organisation to actively reach out and cultivate a relationship with the vulnerable groups; instead, it should build on that.

# Chapter 4 - Good partnership working

When a debt advice agency enters into partnership and has assessed how to deliver the debt advice based on the partners' capacity, there are a range of considerations that must be taken into account to ensure strong, effective working relationships.

From the debt advice delivered via Stream 3, no single model of partnership emerged from the programme as the model that will work with all marginalised groups. The actual delivery model adopted by organisations varied considerably depending on the previous experience of the organisations and the project target group.

## Breadth of work

The advice workers in the Stream 3 projects were asked to take on a broader, more supportive role than would usually be expected of a debt adviser. Many of them had to be able to provide advice at a time and place that suited their clients rather than in the traditional environment of an advice agency. Much of the time they reported that their clients were in a state of distress which required greater reserves of empathy than might be the norm for an advice worker and some project workers' roles blurred into the role of supporters, which raised challenges for their managers.

### Key Learning Point

**For advice providers:** The broader, supportive role required of Stream 3 advice workers was quite different from that of a traditional debt adviser and advice providers wanting to run projects like this need to think carefully about the skills that their advisers will need to have and reflect this when recruiting.

**For funders:** Client needs may mean that advisers have to spend more time with clients before they will engage with advice, which will have an impact on the volume of clients that a single adviser can effectively assist – with a subsequent impact on case volumes.

## Different priorities of partners

One of the issues that emerged from the projects' own reports was the challenge of bringing together agencies with very different priorities and approaches to their work. Some advice agencies expected to provide a service that was broad in reach while their support agency partners anticipated providing a more intensive service to a small number of clients. In these situations, the advice agencies had to adjust to working with relatively fewer clients than was usual.

The location of advice was perceived to be a key factor in engaging clients successfully in debt advice. Providing advice at a place where the client felt comfortable and safe was seen as key in the mental health projects and the domestic abuse projects. Co-location, which saw the debt advice worker working primarily in a location such as a hospital or a refuge, was used successfully by several projects. The hospital project regarded it as key to its success because it enabled the debt adviser to become part of the culture of the NHS and be in position to provide advice to families who had to be in the hospital because of their child's illness and who would struggle to get advice in the communities where they lived because so much of their time was taken up by visits to the hospital.

### Key Learning Point

**For advice providers:** Partners need to be clear about their different expectations for a project at the outset and find a way of agreeing shared expectations about fundamental issues such as access and managing demand. Time should also be taken to identify what each partner brings to the client and how they will respond to client needs particularly when they are complex. The domestic abuse projects, for example, generally appeared to be successful at combining the emotional and practical support that their clients needed with the advice work that could help them to escape their abusive relationships.

Co-locating debt advisers in specialist beneficiary partners' locations required careful preparation to ensure that the adviser received the appropriate level of technical and managerial support required to function well in what could be distressing and unfamiliar environments. This reinforced the need for mutual training and awareness between the partnership agencies to ensure clarity of boundaries and expectations of the role of a debt adviser within a non-traditional advice environment.

**For funders:** Funders should be clear about their expectations of a project's capacity. This will help partner agencies steer a path between different agency expectations of how many clients the project is expected to support and the role of a debt adviser, particularly when they are working in a non-traditional advice environment.

## Fragile funding streams/capacity

It was reported that many projects in Stream 3 faced a range of challenges, including at the 2 BME projects in particular, a heavy reliance on volunteers and fragile funding streams.

### Key Learning Point

**For advice providers:** Providing debt advice requires access to IT, phone, information and training resources that many small, under-funded agencies might struggle to pay for and obtain themselves. Whilst this, in and of itself should not exclude working with a partner, particularly where they are a vital gatekeeper to a community, a debt advice agency should work with such beneficiary agencies in a strategic manner so as not to leave clients midway through the debt advice process and burden the beneficiary partner with debt advice priorities that they do not have the expertise or resources to meet. The expertise of the partner should be utilised to learn more about the community and gain access to it and to provide training opportunities for beneficiary partners to improve their knowledge of debt issues.

**For funders:** Funders need to make decisions as to whether to fund activity which is broader than direct delivery of debt advice, if it works towards engagement with marginalised groups. This might include funding some of the necessary infrastructure (such as IT or information resources) to enable beneficiary partners to work more effectively with debt advice partners to provide a debt advice service to their clients. This might be more sustainable and effective than trying to fund all organisations to become direct advice providers themselves.

## Training and sharing of skills

Partnership working does not always have to be in the context of a formal partnership delivering advice. For example, the Deaf people's project took up several opportunities to provide training and education to individual agencies (such as local authorities) whose lack of understanding of their client group had been brought to their attention. The experience of the domestic abuse projects however suggest that partnership working has the potential to increase the knowledge base of both specialist and debt advice agencies through reciprocal training. Debt advice providers became better able to identify and assist women experiencing domestic abuse and the specialist agency workers' knowledge and understanding of money and debt advice issues was increased too. Similarly, the addictions project was a partnership between a specialist mental health agency and the council's advice team. It was able to share knowledge across both agencies, most valuably improving the mental health workers' ability to spot clients with financial problems at an earlier stage – and then referring them on for money advice from the team at the Council.

### Key Learning Point

**For advice providers:** These types of projects provide opportunities to increase the skills of all project partners and project planning should prioritise reciprocal training to increase the chances of sustaining knowledge and skills beyond initial funding periods.

**For funders:** Key performance indicators should be broad enough to allow agencies to share knowledge within the project but also to allow project agencies to take opportunities to improve working practice in other agencies, such as local authorities or the NHS when these arise. This will increase the project's reach and impact on client groups outwith the immediate client group using the project's resources.

## Transition period

Stream 3 was established as a pilot programme to test new models of advice provision for marginalised groups and new ways of working for the organisations involved. Some of the project that were funded were, however, extensions of pre-existing models of working or involved agencies that were already working together. As a result, some projects were able to establish their service quickly while others faced a longer time to bed-in and become established before they were able to start delivering debt advice. In these cases, the recruitment and training of new project staff and the development of relationships between organisations (including understanding organisational cultures, working practices and developing interpersonal relationships) could take significant periods of time. In the case of partnership projects where partners had developed their bids collaboratively from the outset or were already working together or had worked together in the past, delays in commencing project delivery were reduced. Generally, single agency projects were also less likely to suffer from delays, as these were largely extensions of existing services, however where these relied on the development of new referral pathways delays could occur while these were established.

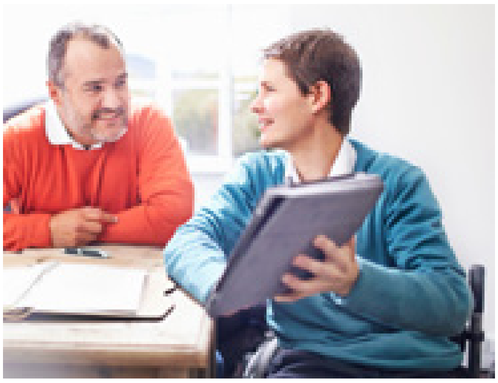
## Key Learning Point

**For advice providers:**

Successful projects tended to share in common:

- A clear and well-understood partnership agreement and delivery model, including roles and responsibilities of both partners in respect of delivery and project management, notably monitoring and evaluation responsibilities.
- A shared culture both in terms of the outcomes that organisations were seeking to influence and the way in which organisations worked (e.g. in terms of how staff deliver support, collaboration and emphasis on process and outcomes).
- Effective on-going communications, between partnership agencies, and individual project staff and their managers, facilitated through regular formal meetings at both operational and strategic levels.
- Continuity of project staffing, where possible, particularly at the operational level, to enable consistency in project delivery and confidence in debt advisers from both support service staff and service users

**For funders:** Funding application processes should be rigorous and detailed enough to allow agencies to evidence key success indicators such as clear partnership agreements and delivery models, roles and responsibilities and effective communication pathways.

# Appendix

## Programme overview

16 projects received funding under Stream 3 of Making Advice Work. These included projects working across seven broad beneficiary groups, as detailed in the table below. More detailed information on the funded projects can be found on the SLAB website.

| Project name | Lead organisation | Partner | Beneficiary group |
|---|---|---|---|
| First Stop-One Stop | West Lothian CAB | West Lothian Women's Aid | People experiencing domestic abuse |
| East Dunbartonshire Domestic Abuse Money Advice Project | East Dunbartonshire CAB | East Dunbartonshire Women's Aid | |
| SMART Money Management for Women | Grampian Housing Association | Grampian Women's Aid | |
| Ross, Skye and Lochalsh Money Advice | Ross-shire Women's Aid | Ross & Cromarty CAB | |
| Making Advice Work 4 U | Perth CAB | Perth Women's Aid; Dundee Women's Aid; and Dundee CAB | |
| Widening Access to Money Advice for Muslim Women Experiencing Domestic Abuse project | Citizens Advice Direct | Amina | |
| Inclusive Money Project | Council of Ethnic Minority Voluntary Sector Organisations | Money Advice Scotland | Black and Minority Ethnic communities |
| Making Advice Work for Gypsy Travellers | Shelter | | |
| Wise to Money Advice | Frontline Fife | Fife Migrants Forum | |
| The Money Support Project | Enable | | People with learning disabilities |
| Knowing Your Stuff | The Action Group | Lanarkshire ACE | |
| Money and Debt Project | Glasgow Association of Mental Health | Parkhead CAB; Money Matters; and NHS Greater Glasgow and Clyde | People with mental health issues |
| Money Advice in Mental Health and Addiction Services | Recovery Across Mental Health | Renfrewshire Council | |
| Yorkhill Families Money and Debt Advice Support Project | Glasgow Central CAB | NHS Scotland Royal Hospital for Sick Children Yorkhill | Families in Yorkhill hospital |
| Age Scotland Money Advice Helpline | Age Scotland | | Older people aged 50-65 |
| Deaf Action Money Matters | Deaf Action | | People with hearing impairments |

# Appendix 2

## Glossary

| Term | Description |
|---|---|
| SLAB | The Scottish Legal Aid Board is responsible for managing the legal aid system in Scotland. |
| Making Advice Work Programme | The Making Advice Work programme was set up in 2013 to support organisations helping people in Scotland facing benefit and debt problems stemming from welfare reforms and the ongoing impact of the economic downturn. The programme is jointly funded by the Scottish Government and the Money Advice Service. |
| Stream 3 | Stream 3 aims to tackle barriers in accessing advice or to test new ways of resolving problems related to debt, financial management and social welfare law for one of the following priority groups:<br>● People with disabilities<br>● People experiencing domestic abuse |
| Beneficiary Groups | In this report a Beneficiary Group is a group of people with shared characteristics (such as a disability) or experiences (such as women experiencing domestic abuse) that may create barriers between them and access to mainstream debt and money advice. Each Stream 3 project was established to help a particular Beneficiary Group to overcome these barriers. |
| Beneficiary agencies | In this report a Beneficiary agency is an agency whose purpose is to support and empower people in a Beneficiary Group, eg Women's Aid (women experiencing domestic abuse) or Glasgow Association for Mental Health (people with mental health issues). |
| Beneficiary Groups | In this report a Beneficiary Group is a group of people with shared characteristics (such as a disability) or experiences (such as women experiencing domestic abuse) that may create barriers between them and access to mainstream debt and money advice. Each Stream 3 project was established to help a particular Beneficiary Group to overcome these barriers. |
| Gatekeeper organisation | Some Beneficiary Agencies were able to establish rare access and closeness to Beneficiary Groups that were particularly marginalised or isolated (such as deaf people or gypsy travellers). In this report these agencies are described as Gatekeeper organisations because they often acted as a conduit to a wide range of services, such as health and education, as well as advice. |

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