

**Edinburgh Health and Social Care Partnership** 



# Financial Inclusion & Capability Service

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Working together for a caring, healthier, safer Edinburgh







- South East Edinburgh
- North East Edinburgh
- North West Edinburgh



NHS Lothian

City of Edinburgh Council

Third Sector

## Recovery affected by:

- Income
- Debt
- Housing Crisis
- Benefit & Tax Credit changes
- Sanctions
- Work Related Activity
- Assessments for PIP
- Filling in Forms



# Embedding Advice in Recovery

- 2014-16 Recovery Essentials Project (EVOC)
- 2017 -present day Financial Inclusion & Capability Service (CHAI)
  - Access to Systems and Records
  - Welfare Rights Adviser Part of Team (sharing information / integration / nights out)
  - Use Experienced Advisers (SNSIAP & FCA)
  - Identify and Fix Problems Early
  - Partnership Working
  - Team Meetings / Training to feedback on success and emerging issues.

### Key outcomes 2017/18



- 270 Individuals provided with advice (1 year)
- £636,577 in additional income gained for service users
- 3 x Financial Education Newsletters and 1x Booklet disseminated to clients
- 48% of service users survey respondents felt less anxious about their finances
- 96% of service users remained in secure /sustainable accommodation

### **Employability**

- The project benefits from strong links to our employability service.
- Clients at the start of recovery are assisted with help to meet their Job seeking conditions and this prevents sanctions and suspension of benefits.
- Clients nearing the end of recovery are assisted to access work, training, study and volunteering opportunities.

#### **Impacts**

- Reduces Health Inequalities
- Frees up Staff Time
- Reduction in Prescribing
- Improved Health, Mental Health
- Clients Engage With Treatment
- Early Intervention
- Income Maximisation
- Increased Stability in Housing
- Employment



#### **Case Study**

- 50yr old male history substance misuse and related physical and mental health issues
- In wheelchair following accident 3 years ago
- Found to be fit for work by DWP
- ESA stopped
- An overpayment of housing benefit had occured during a time in prison

#### **Referral to Advisor**

- Completed a Mandatory Reconsideration against the decision to stop ESA
- This was refused and an appeal lodged
- The advisor represented the client at a First Tier Social Security Tribunal
- Decision found in the clients favour
- Appeal allowed and client placed on Support Group ESA
- Tribunal recommended that DWP do not reassess the client due to long term nature of his health conditions

#### **Managing Debt**

- Housing benefit overpayment
- Established cause due to overpayment of housing benefit while in custody
- Advisor negotiated an affordable repayment arrangement with the Local Authority.
- Stabilised housing and manageable repayment of debt



#### Client

- Client received help from the substance misuse team
- Addressing drug use
- Life style change
- Responding well
- Engaging in local activity groups
- Income, debt and housing stabilised







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