

“What Works”: iNetwork Innovation Awards 2015

Title	Personal Budgeting Support
Organisation(s)	Stockport MBC
Author	Sarah Stratham
Service area¹	190. Benefits advice and assessment, 1652. Universal Credit
Tags	ESR2, Universal Credit, citizen advice

Description of project

Stockport Council took an innovative approach to the delivery of Personal Budgeting Support (PBS) for Universal Credit Customers. Feedback from other local authorities suggested that referrals for PBS were either very low or virtually non-existent. Stockport recognised PBS as a key step in helping people adapt to UC and so looked for a way to make it work. The team recognised the importance of colocation, situating a member of staff in the Job Centre, to build relationships with the DWP Work Coaches and to deliver PBS on site, with very impressive results. The Adviser meets with the customer to complete a needs assessment which focuses on income, debt, housing issues and support needs linking the customer into relevant support services. The assessment includes discussions about bank accounts, direct debit arrangements etc to ensure that customers understand the importance of having these in place both whilst receiving UC and when they are back in work. The discussion looks at positive steps to employment and developing a Budgeting Action Plan which summarises the actions required. The focus is on nipping in the bud problems which might hinder a customer finding work.



What makes this initiative remarkable?

Stuart has worked with me to establish service which is having a positive impact on people’s lives and preventing issues escalating due to unmet need. In most other areas where Universal Credit has been introduced the number of people receiving PBS have been few. Stuart is seeing around 20 people per month, which we believe is the highest figure nationally. He is able to spot problems early and using the IEG4 Semitae product he refers them in to other Council services. By being located in the Job Centre he is able to work with the Work Coaches to make sure the DWP and the council work together to get the customer back into work. Using IEG4’s Semitae product he refers cases to the councils Target Prevention Alliance to make sure the wider needs are met and barriers to work removed. This is a totally new service which we have developed, there was initial scepticism that it would work but the results are excellent. The relationships Stuart developed provided the foundation for a larger piece of work which

¹ Based on the Local Government Service List.
<http://standards.esd.org.uk/?uri=list%2FenglishAndWelshServices&tab=downloads>

trailed new approaches with the DWP aimed at reducing sanctions, the details of which will be published later in the year.

What has the project achieved?

The PBS delivery is a positive example of partnership working between the LA and the DWP. After initial scepticism the Work Coaches welcomes the approach and recognised the benefits for their customers. Feedback from customers is very positive, the PBS Adviser has supported them to overcome a wide range of issues as well as providing very practical support when required. The focus on income and expenditure has equipped customers to consider a realistic budgeting plan and has highlighted issues that need to be resolved at the start of the UC claim to ensure that the customer can effectively manage their money in the longer term. Perhaps the most positive outcome of the PBS service is the support it provides to customers to help them to become more financially independent and work ready. Universal Credit is underpinned by the principle of ‘making work pay’. From the point of making a new UC claim customers are supported to develop new skills, overcome barriers to employment, build resilience and maximise the job opportunities available to them. An essential part of the shift from a dependence on welfare benefits to independence achieved through employment is the ability to manage a budget effectively, particularly on a monthly basis.

Video case study:

-

Links:

For more information
please contact:

Catherine O’Neill

catherine.oneill@tameside.gov.uk

For more iNetwork “What Works” studies see:

<http://i-network.org.uk/case-studies/>