



MAXIMISING INCOME

How can non specialists best support the people they work with to ensure they are making the most of their income? Tools and tips on spotting gaps and supporting clients

New Horizons Conference, 21st of November 2019

21/11/2019

INTRODUCTIONS

Olena Batista – Guidance officer, Clarion Futures, Clarion Housing Group.

Sarah-Jayne Goakes – Welfare Benefits Advisor, Clarion Housing Group

Clarion Housing Group (CHG) is the largest housing association in the UK with 125,000 properties nationwide providing home to 360,000 people.

Clarion Futures is a charitable foundation of CHG with a social purpose and aim to invest £150 million over ten years to provide support, skills and opportunities to Clarion residents and local communities



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INTRODUCTIONS

Amanda Smith – Outreach ICT tutor / New Horizons Coach, Cambridge Housing Society (CHS) Group

Making Money Count Project 2013-2018

- Job role: Outreach ICT Tutor/Careers Adviser delivering the Laptop learning course
- Working with vulnerable, low skilled and financially excluded adults in the Fenland area with complex lives
- Over 11 Years experience working with people with clients who have complex needs.

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AIM AND OBJECTIVES

Aim - to increase your confidence and knowledge in maximising customers income by using available tools and resources

Objectives

- Improve your knowledge of maximising income by claiming additional benefits or reducing outgoings
- Identifying support available and where to signpost or refer clients for help
- breaking down barriers and increasing confidence in your clients (“can do” attitude)

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EXERCISE 1 - GROUP DISCUSSION

Working in your groups please discuss “What do we mean by maximising income?”

Could you list some ideas of how someone can maximise their income?

Feedback

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WAYS TO MAXIMISE INCOME.....

- Claiming additional benefits
- Get into employment (increase working hours or find a better paid job)
- Check for any available grants
- If employed have you got a correct tax code
- If married, are you eligible to claim Marriage Allowance?
- Government Help To Save Scheme
- Review and reduce expenditure
- Get help with health costs
- Free school meals
- Rent a spare room
- Ask grown up children to contribute to the household
- Sell unwanted goods – Ebay, carboot
- Anything else???

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EXERCISE 2

In small groups* – discuss the case study you have been given and using the devices provided please complete the benefits calculations using one of these websites

www.turn2us.org.uk

www.entitledto.co.uk

Please also discuss – Can anything be done in order to maximise benefits/income?



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INCOME DISCUSSION

- Are they getting the correct amount of benefits? Can anyone list elements of the UC?
- Have benefits calculations revealed anything linked to the Welfare benefits reform?
 - Under occupancy charges
 - Benefit Cap
 - Two-child limit
 - Deductions from UC
 - DHP, lodger*, downsizing
 - DHP, finding a job*, PIP or CA , UC LCWRAG
 - What if 17 years old child was not in education?
 - from 16/10/19 max amount of deductions reduced from 40% to 30% of the UC standard allowance

Benefits Calculations

UC breakdown



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EXERCISE 2 CONTINUE....

In the same groups please work through the Income and Expenditure and discuss the following:

- Can anything be done to maximise income?
- Have you noticed any excessive expenditure?
- Any of the expenditure that could be lowered ? If so how?
- Any services you could refer them to?

**Please feel free to use devices provided to run price comparison for things such as energy tariffs, broadband packages etc*



EXPENDITURE

Rent - £620	Rent arrears - DHP, lodger, downsizing....possible monthly savings £84
TV licence - 0	Weekly payment scheme, grant, do they have to pay TV licence?
Energy - £160	Energy switch*, WHD, SMART meters, PSR, Stay Well Fund*, average monthly savings £35
Water - £50	Is there a meter? Anglian Water offers – Extra Care assessment/LITE/PSR/AWAF; Cambridge Water – Assured Water tariff (<i>CLAS clients and DHP customers are eligible automatically*</i>) savings £30 p/m
Phone- £40	Sim only deals, haggling with the current provider ...
Internet - £45	BT Basics; haggle with current provider; comparison revealed average price for Fibre Broadband 56Mb speed, 11 Sky channels, 12 months contract is £30p/m, possible savings £15
Car - £145	Comparison sites for insurance, public transport...
Food £450	Cambridge Fairbite*, foodbank, Healthy start vouchers (backdated payments can be made into the b/a)
Cigarettes £40	How confident are we to discuss it? Nicotin patches are available on prescription from NHS
Rented items £20	CLAS, Little Bundles, Besom, other local charities – the full list is available on Making Money Count website
Gifts - £40	Credit union Christmas Club savings account
Debts	Step Change, Citizens Advice, CAP, Debt Advice Foundation, National Debtline, Huntingdon Area Money Advice, Pennysmart*

If all of the above actions completed the monthly deficit of £113 could turn into £50 credit



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BREAKING BARRIERS AND INCREASING CONFIDENCE

So if there are so many ways to maximise income why on practice clients are coming back to our services often in another crisis situation?

Mental Health. *In a survey, 60% of those accessing help with their debts from Step Change Debt Charity admitted they were being treated for severe depression and anxiety. Earlier research by the Royal College of Psychiatrists revealed 50% of those with serious mental health issues were struggling to cope with debt*

Learning disability

Physical disability

Homelessness/ vulnerably housed / at risk of homelessness

Drug/Alcohol misuse

Offending

Family breakdown

“Vulnerable” customers



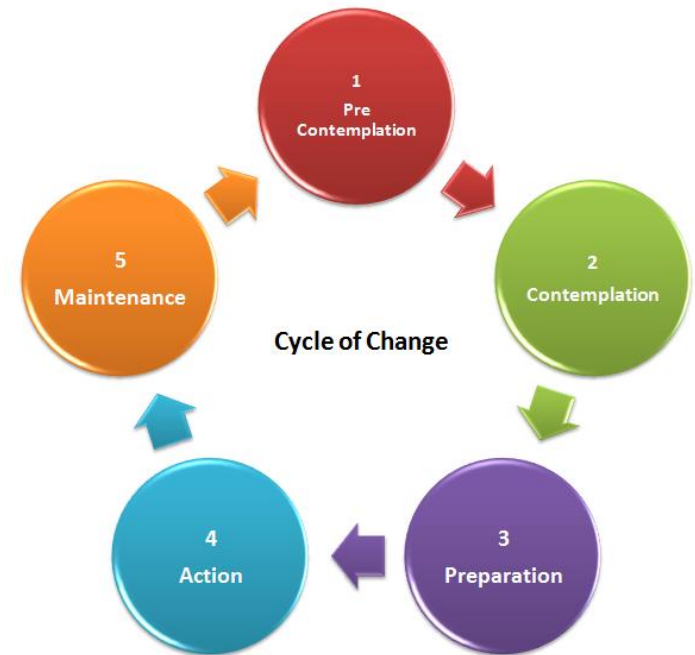
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....SO HOW CAN WE HELP?

- Identify obstacles and agree support
- Encourage to seek and accept help
- Encourage proactiveness
- Set small achievable goals
- Adopt non judgemental approach
- Praise little changes
- Making calls
- Affirm
- Listening
- Offer and invite suggestions from client
- Open questions
- Summarise and reflect
- Overshooting and undershooting techniques

Accept there will be clients that will always need help (often in cases of L&D, addiction)



RESOURCES

Benefits help

Entitledto
Turn2Us
Housing Association
CA (Help to claim)
Age UK
DWP visiting team
UC Vulnerable Work
coach
Macmillan
Benefits Forum
Cams FC Forum

Money advice

MAS

Money Saving
expert

Comparison
sites

Making Money
Count

Debt solution

CA
Step Change
National debtline
CAP
MAS

Cambridge MAS
CHS
Pennysmart
(CHG)
Huntingdon MA
AWAF
CHARIS –
energy grants

Grants

MMC directory
BBC Children in
Need
Glasspool
FOTE
Family Action
Talisman
CLAS
Bisom
Cambridge
Central Aid
Wisbech Rotary C
Radley Trust
Little Bundles

Employment

Cambridgeshire.net
Ukonlinecentres
Learndirect
Do-it

BBO/NH
Clarion Futures J&T
Cambridgeshire skills
Cambridge online
Community
Connections
North/South



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SUMMARY OF TODAY'S SESSION

You should now have a better understanding of:

- How to support your clients with maximising their income
- How and where to access tools available
- Breaking down barriers and increasing confidence in your clients
- Where to signpost and refer clients



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QUESTIONS?

Questions are Guaranteed in Life
Answers aren't



32

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15