



Monitoring and evaluation report of the Economic Downturn programme and the Making Advice Work programmes 2017

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1 Executive summary

The Scottish Legal Aid Board (SLAB) runs grant funding programmes around Scotland to help people with civil problems, in connection with housing repossession, debt and benefit problems due to welfare reform. This monitoring and evaluation report provides an overview of the work of stream 1 of the Economic Downturn Programme and streams 1 & 2 of the Making Advice Work programmes. These programmes were funded by the Scottish Government and the Money Advice Service.

This report outlines the work done by the 74 projects funded across these programmes and provides an overall assessment of their performance. The report provides a summary of conclusions which may be used by funders in designing future programmes for targeted advice. The report also gives an outline of the responses to our client survey carried out in January 2016 which provided consistent responses against our last survey carried out in September 2014. The client survey adds a new dimension otherwise not available from project monitoring data. In line with previous evaluations this report demonstrates that targeting advice contributes to the achievement across a range of Scottish Government national outcomes and Money Advice Service outcomes

Our conclusion is that projects across all programmes have performed well against their programme indicators for measuring success. The report sets out the impact these programmes have had for clients. The report finds that projects helped a high proportion of clients resolve their problems successfully.

Projects in the Economic Downturn programme assisted over 13,000 clients with almost 20,000 housing, housing debt and non-housing debt problems between October 2012 and November 2015. Projects in the Making Advice Work programme helped almost 45,000 people with over 60,000 benefits and debt problems between October 2013 and November 2015.

We provide commentary on how programme design can contribute to the provision of high quality services that respond to the needs of local people. This leads to some suggestions for funders in terms of design of future programmes.

The research identifies that projects in the Economic Downturn stream 1 and Making Advice Work stream 2 contained projects which were closely linked to the programme design; they most closely resemble a model of service, whereas stream 1 of Making Advice Work was different as it was designed to adapt to existing local services.

Finally, we highlight that when designing programmes, projects need to have a degree of flexibility to be successful, particularly if the anticipated economic conditions or reforms that they are designed to mitigate do not materialise. Our conclusion is that flexibility in programme design allows advice projects to change in response to local and national policy landscapes.

2 Context for the study

SLAB is funded by the Scottish Government and the Money Advice Service to manage and fund three grant funding programmes. This report provides a study on stream 1 of the Economic Downturn Programme (EDP)¹ and streams 1 and 2 of the Making Advice Work Programme (MAW).

The Economic Downturn Programme (EDP) has two distinct funding streams (streams 1& 2) with 20 projects funded in the programme. The projects have been operating since October 2012 and build on SLAB's previous grant funding programme which ran from October 2009 to September 2012.

Eighteen projects are funded under EDP1, which provides targeted help to people at threat of eviction or repossession from their homes and gives assistance within the court setting. EDP2 provides help for unrepresented litigants with small claims matters and facilitates access to help for other civil court actions. Two projects work towards EDP2 objectives and are not subject to this evaluation. A separate report covering the work of EDP2 was published in February 2016².

There are three streams in the MAW programme. This evaluation looks at stream 1 and stream 2. These projects opened in October 2013. Stream 3 has been subject to a separate evaluation³.

This report follows on from the evaluation of MAW1 and MAW2, published in 2014⁴. It updates that report and includes for the first time the Economic Downturn programme.

We have drawn on pre-existing monitoring data and research on client outcomes data to reflect on the extent to which advice and representation funded by the programmes have achieved the programmes aims and planned outcomes. Our objectives are :

- a) to test the achievement of SLAB grant funding programmes against the planned programme outcomes;
- b) to consider if there has been any change from the 2014 evaluation about the extent to which advice and representation helps to achieve desired outcomes for individual clients and the programmes contributions toward Scottish Government national outcomes and MAS's debt advice outcomes framework;
- c) to provide evidence to inform future policy development and funding decisions for the delivery of advice and representation, including on the following key areas:
 - improving understanding of the relationships between benefit and debt advice work;

¹ The Economic Downturn Programme was renamed the Early Resolution and Advice Programme in March 2017

² [Research into Participant Perspectives of Dispute Resolution in the Scottish Courts.](#)

³ [Making Advice Work stream 3 evaluation.](#) December 2016

⁴ Making Advice Work streams 1 and 2 [Evaluation Report](#)

- exploring whether and how early problem identification relates to outcomes;
- by describing the variety of models across the programmes, looking to understand the different clients they may help and the different outcomes they may achieve for those clients;
- contribution of second tier advice to individual case work and capacity building in the advice sector;
- examining the relationship between programmes, including identifying good examples of partnership working and complementarity.

d) to make recommendations for future monitoring of grant funded advice projects and programmes.

2.1 Strategic context

2.1.1 Economic Downturn programme

EDP1 was set up to provide support to people facing eviction from their homes and to assist with connected debt problems. This was part of a response to ameliorate and resolve the effects of the economic downturn which began in 2008 and the perceived increased risk of repossession. The programme sought to provide maximum reach across the Scottish court structure to ensure that help at court was available to unrepresented litigants. The programme has been jointly funded by the Scottish Government and the Money Advice Service since 2012. This evaluation covers the 37 month period from 1 October 2012 to 30 November 2015.

Eighteen projects were funded under EDP1 when it began in October 2012. Projects employ 51 Full Time Equivalent (FTE) advisers with 13 FTE support staff.

EDP1 is designed to work with people at risk of eviction or repossession from their home by providing both assistance at court and help before a problem reaches the court stage. Projects help people at early problem stage with the aim of providing earlier assistance to reduce the need for intensive and expensive intervention later on⁵. Projects use preventative mechanisms plus the ‘safety net’ approach of providing defenders who do not have representation at court with access to representation at the court door.

The programme targets help on clients with complex problem debt and housing debt and in particular provides assistance at court stage or earlier. The programme aims to provide people with access to advice services that could enable them to deal with their debt. In housing repossession matters, many people do not turn up at court or do attend but are unrepresented. Unresolved debt problems are often the trigger for the court action that can lead to people losing their homes and debt advice is vital to

⁵ [Is early intervention timely?](#) Suzie Forell. Justice Issues Paper 20. August 2015

tackle these associated and underlying issues. Projects were established to help with these problems.

The Scottish Government introduced legislation to provide people with rights and remedies to prevent homelessness. These included:

- The Homeowner and Debtor Protection Act (2010) which ensured all mortgage repossessions cases called at court and gave provision for lay representation at court.
- The Housing (Scotland) Act 2010 introduced a pre-action requirement of council and other social landlords to take all possible steps to ensure that repossession action is a last resort when dealing with rent arrears.
- Implementation of Section 11 of the Homelessness (Scotland) Act 2003 to allow for targeting of advice.

The EDP1 projects were expected to use this legislation to design and deliver an effective advice service to prevent homelessness and in particular unmet need to justiciable problems.

A number of factors affected the type of demand for housing and debt cases for projects through the lifetime of the programme.

Table 1. Factors affecting EDP1

<p>An increase in the number of rent arrears and tenancy evictions</p>	<p>SCTS data shows that tenancy eviction cases were falling until 2012 - 13. In that year 10,532 cases were initiated. The programme period saw an increase in the number of eviction cases at court to 13,750 initiations in 2014-15. This increase is mirrored in project data. The increase in the number of eviction matters raised may be due to changes in policy (perhaps as a result of the downturn) by local authorities and social landlords about how they recover rent arrears.</p>
<p>A fall in the number of people in mortgage arrears.</p>	<p>The Council for Mortgage lenders report that by the end of 2015, in the UK the number of repossessions and the number of arrears on mortgages was lower than since the start of the economic downturn in 2008⁶.</p> <p>This trend was reflected by data from the Scottish Courts and Tribunals Service (SCTS) showing the declining number of repossessions cases initiated at court through the programme period. By 2014 - 15 the number of repossession cases initiated at court was 3,201. This is a fall of 40% from 5,321 in 2012-13.</p>
	<p>The number of applications to SLAB for civil legal aid in mortgage</p>

⁶ [Council for Mortgage Lenders](#). Data isn't disaggregated by region and is UK-wide.

	repossession actions through the period also declined. 102 applications were received by SLAB in 2015-16 a fall of 75% compared to 408 at the start of the programme in 2012-13.
A steady in the flow of non-housing debt cases calling at court	SCTS data shows that the number of non-housing debt cases initiated in the Sheriff Court fell steeply from over 7,100 initiated in 2008 - 09 to 3,900 by 2011-12 ⁷ . Between 2012-15 levels remained steady with around 3,200 cases initiated at court per year.
The closure of courts in geographic areas covered by projects	During 2014-15 courts closed at Dornoch; Dingwall; Stonehaven; Cupar; Haddington; Kirkcudbright and Duns. Projects which covered these courts had to refocus how assistance was delivered to clients. The impact of these changes reported by projects has been low, with projects making alternative arrangements to help people affected by these changes.

2.1.2 Making Advice Work programme

The MAW programme was set up 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.

Making Advice Work stream 1

MAW1 is designed to focus funding on projects that help connect people across a geographic area with assistance in resolving complex benefit and related debt problems, and projects that provide targeted assistance to help people successfully make the transition to the new benefits system. All projects were expected to tackle unmet need, connect to and add value to existing arrangements for advice, information and representation.

MAW1 Strategic context

These projects were set up to tackle unmet need and add value to existing arrangements for advice, information and representation. The projects in MAW1 are relatively diverse reflecting their tailoring to the different priorities for unmet need or adding value in their different geographic areas.

The programme was set up to help people navigate their way through the new benefits system and to help those affected by the welfare reform timetable. This included the

⁷ [Civil Justice Statistics in Scotland 2014-15](#)

migration of claimants for Disability Living Allowance (DLA) to Personal Independence Payments; help for people with Employment Support Allowance (ESA) claims and assistance for those entering Universal Credit. The timetable for the introduction of each of these benefits changed during the course of the programme.

The programme was also designed to help people with debt problems connected with or arising out of the benefits system. Research from the Money Advice Service has shown that benefit-dependent families in the UK represent over 20% of the over-indebted population and also demonstrated that it is difficult to engage this group to seek appropriate debt advice⁸.

Thirty-one projects were funded by MAW1 when it began in October 2013; two projects exited the programme in March 2015. MAW1 includes two projects which provide advice to advisers and frontline workers, also referred to as second tier advice (one further second tier project exited in March 2015). Projects employed 63 FTE advice staff and five FTE support staff.

MAW1 projects adapted their services in ways unforeseen by the funders. A range of factors contributed to this development:

Table 2. Factors affecting MAW1

<p>Welfare reform timetable didn't proceed as anticipated at programme outset</p>	<p>Implementation of Universal Credit was limited initially to a number of geographic locations and was only open to new benefit claimants. By November 2015 over 14,700 people in Scotland were claiming Universal Credit, compared to around 440,000 people in receipt of housing benefit⁹.</p> <p>Other reforms to benefits were accelerated during the programme lifetime. People were transferred from existing benefits to ESA and to PIP. The number of people on PIP in Scotland rose from over 1,000 in October 2013 to over 67,000 in November 2015.</p>
<p>Benefit appeals fluctuated during the programme period</p>	<p>There was a general drop in the number of sanction decisions for ESA and JSA claimants through the programme lifetime. New sanction decisions in Scotland were running at over 18,000 in October 2013 but had dropped to just over 3,000 in November 2015.</p>

⁸ Indebted lives, the complexities of life in debt. Money Advice Service. November 2013
<https://www.moneyadvice.org.uk/files/indebted-lives-the-complexities-of-life-in-debt-november-2013-v3.pdf>

⁹ Stat-Xplore

The high numbers of tribunal cases declined during the programme period

MAW1 was designed to assist people at the tribunal stage. At the beginning of 2013 in Scotland HM Courts and Tribunals Service (HMCTS) had recorded a backlog of cases. However by early 2014 this number had reduced considerably. This was due to:

- The introduction of a mandatory reconsideration stage impacted on the number of disputes reaching tribunals. This meant claimants had to ask the DWP to reconsider the decision before an appeal to tribunal could be lodged.
 - ATOS healthcare who were contracted to carry out healthcare assessments on behalf of the DWP, withdrew from making assessments on disability related benefits in 2013. This led to a hiatus in claimants being transferred to either ESA or PIP.
-

Making Advice Work stream 2

MAW2 focuses on advice, information and representation for tenants of social landlords affected by changes to the benefit system, including helping to avoid homelessness and tackling housing debt problems.

MAW2 Strategic Context

Under MAW2, funders specified that projects should include social landlords, either as the organisation delivering the project, or as the lead organisation in partnership with an advice provider to provide help directly to tenants.

The priorities for MAW2 was to provide assistance to mitigate the effects of the under-occupancy charge and help prepare tenants for the introduction of Universal Credit. Research¹⁰ by the Money Advice Service notes that work with social landlords is key as renters from social landlords have a higher probability of over-indebtedness than those who rent in the private sector.

A total of 25 projects were funded between 1 October 2013 and 31 March 2015. From April 2015, 23 projects were funded, covering 50 social landlords. Projects employ 42 FTE advisers with 2 FTE support staff.

Some of the main factors which influenced the progress of MAW2 were connected to changes in the availability of help for benefit problems and the delay in implementation of welfare reform.

¹⁰ Money Advice Service. [A picture of over indebtedness](#)

Table 3. Factors influencing the progress of MAW2

Discretionary Housing Payments (DHPs) could be accessed by households affected by the under-occupancy charge from May 2014.	MAW2 was designed to help tenants mitigate the impacts of the under-occupancy charge, which placed a penalty on social tenants with rooms deemed to be spare, by reducing their housing benefit. Between 1 April 2014 and 31 March 2015, local authorities in Scotland received around 132,000 applications for DHPs to mitigate the impacts of the under-occupancy charge. 118,000 of these applications were granted. ¹¹ MAW2 assisted 2,340 clients with applications for DHP.
Delayed introduction of new benefits including Universal Credit	Projects were designed to assist with uptake of Universal Credit, in particular to help tenants manage direct payment of housing benefit. The Universal Credit timetable was subject to considerable delay during the programme period.

2.1.3 The role of SLAB, the Scottish Government and the Money Advice Service

SLAB has the power to give grants to organisations for specific purposes. Scottish Ministers provide SLAB with the direction of the priorities for funding along with the length of funding that is available. In 2012, the Money Advice Service asked SLAB to help it distribute funds so that its money could be used strategically alongside Scottish Government funding.

SLAB manages the operation of the grants process, including the application process, the awarding of grants, the monitoring of projects and ongoing relationships. Table 4 gives an overview of the number of projects, the number of full time equivalent (FTE) staff employed in each stream and the programme costs by financial year.

Table 4. Programme staffing and costs.

Program me	Number of projects	Staff FTE	Oct 12 - Mar 13	Apr 13 - Mar 14	Apr 14 - Mar 15	Apr 15 - Mar 16	Total
EDP	18	64 FTE	£1.4m	£2.04m	£2.19m	£2.37m	£8.0m
MAW 1	31	68 FTE	-	£1.75m	£1.87m	£2.34m	£5.96m
MAW 2	25	44 FTE	-	£1.13m	£1.17m	£1.54m	£3.84m
Total	74	176 FTE	£1.4m	£4.92m	£5.23m	£6.25m	£17.8m

Programme evolution

Projects across the programmes were due to end in March 2015. Scottish Government and the Money Advice Service requested that funding was extended for a further 18 months to September 2016. A condition of programme continuation was that projects

¹¹ Scottish Government. <http://www.gov.scot/Resource/0047/00477336.pdf>

would need to develop to ensure that they were fit-for-purpose. SLAB asked projects to adapt in three ways to meet this condition:

- Refresh - identifying external and internal pressures which have already changed what the project intended to deliver and those which would have an impact over the extended period;
- Refocus - ensuring that the project was serving its full potential client group, including through work to identify clients who may have been less likely to access the projects;
- Revitalise - maintaining and reviewing existing referral routes and, where relevant, identifying and developing new referral routes

Following further discussion with funders, programme continuation for a further six months to March 2017 was authorised in June 2016.

While continuation was offered to pre-existing projects in 2015 and 2016, there was no opportunity for agencies that had identified new need to apply for new funding in these programmes at any point during the funding period.

3 Methodology

Overview of methodology used in this report

This report pools monitoring data with data collected through telephone interviews and project databases. The project database provides detail of the types of problems helped by projects and gives information about client backgrounds. This then informs our assessment of the extent to which advice and representation has supported the different policy goals of each programme and stream. Each programme was designed to have distinct advice, client and justice outcomes.

Advice outcomes tend to be practical gains achieved as a direct result of advice work¹². Advice outcomes are recorded in the monitoring data. Client outcomes are about the wider aspects of the client's life such as physical and mental health and general well-being. Justice outcomes are related to the client's experience of the process of resolving justice type problems and are common across advice giving services. A telephone survey of clients collected data on client and justice outcomes.

A research steering group which included our funders and representatives from the advice sector was involved in reviewing the research tools and the early analysis of both monitoring and survey data¹³. Their advice and guidance has been extremely valuable in drawing together this report.

Data sources: client telephone survey

A telephone survey was conducted with clients who had given permission to be contacted in connection with the evaluation. The telephone survey was conducted by an independent research company, Optimisa Research. In the report we refer to this as the client survey.

Fieldwork was undertaken between 11 and 29 January 2016. The average length of interview was 25 minutes and the questionnaire covered the following:

- Screener section to check eligibility
- The client's situation leading up to them seeking advice
- The advice they wanted and what they received
- Actions agreed to and actions taken as a result of receiving the advice
- The impact of the advice on their financial situation, knowledge and lifestyle
- Whether their financial behaviour changed after receiving advice
- Demographic classification questions for analysis.

¹² A list of the advice outcomes captured in the database is included at Appendix C.

¹³ Members of the group are set out at Appendix K.

Researchers interviewed 663 clients across the three streams. This was lower than the anticipated target of 1,050 client interviews. 60% of client interviews were for clients who received help with benefits problems, 40% were for clients with debt problems. Detailed responses to the client evaluation have been published alongside this report.

We have not carried out any significance testing of the survey results as the sample is self-selecting and does not lend itself to this kind of statistical analysis.

Where a percentage figure is given, we have set out the number of sample responses to the question in the format (n=number). For example, where 58% of respondents indicated that they had been diagnosed with a mental health problem, the figure (n=328) shows the number of people in the sample.

Data sources: project database and monitoring returns

Across all SLAB grant funded programmes, each project provides SLAB with quarterly qualitative and quantitative data on performance. Each project provides SLAB with detailed narrative information covering progress against their work plan and outcomes. This information allows SLAB to continually monitor and evaluate how each individual project is performing, as well as giving valuable insight into policy areas that can be reported to funders. This data and narrative returns are used to monitor how each individual project is performing.

As the data is prepared and submitted by the projects there are differing approaches to recording. Some of these differences have been identified and rectified with projects as the programmes have progressed to ensure consistent recording of data across the programmes.

4 Programme achievements

The following section considers the performance of the programmes using project data and client feedback from the telephone survey to 30 November 2015.

4.1 Economic Downturn Programme

4.1.1 Overall performance of EDP1

Our overall assessment of EDP1 is that it has had a positive impact on the resolution of problems for clients. The key findings about the impact of EDP1 are in Table 5.

Table 5. Impact of EDP1

Projects have adapted to the shift in matter type through the lifetime of the programme.	The flow of new clients has been steady through the programme. Projects have been able to shift the focus of the type of help provided in the context of the declining number of matters connected to mortgage arrears. Projects recorded an increase in rent arrears and debt matters through the programme period.
Programme data shows that projects are picking up clients at appropriate stages, particularly early in the court process.	The programme design encouraged projects to attempt different strategies to connect clients at appropriate stages. Projects assisted 47% of new matters prior to the formal court stage. Projects were able to help clients with 17% of new matters at the first calling court stage.
The impact of lay representatives assisting clients at court under HODP(S)A reduced as fewer mortgage matters called at court during the programme lifetime.	<p>The project data shows that lay representatives represented clients with 442 mortgage matters at court. 80% of these matters called during the first half of the programme period.</p> <p>The reduction in numbers of mortgage matters helped at court reflects the overall drop in the number of mortgage arrears reaching court through the period.</p> <p>It is unclear whether people who have mortgage problems are likely to access lay advice projects, or whether they seek alternative sources of help, for instance their own solicitor, for these problem types</p>
EDP1 projects were closely linked to programme design	We found that the projects across EDP1 carried out a wide-range of work, with activity and client outcomes remaining similar. Few differences were found in terms of client background across the projects.

A summary of the performance of projects in the programme against key headline indicators is given in Table 6. These are headline findings and are discussed in more detail in Appendix C where a full assessment of the programme is given.

Table 6. Performance of EDP1 - October 2012 - November 2015

EDP1 programme objective	Programme performance
<p>1. The project provides representation and other advice services to people from all communities who are facing court action for mortgage repossession or repossession of a tenancy</p>	<p>The projects helped over 13,000 clients with 19,900 housing, housing debt and non-housing debt problems.</p> <ul style="list-style-type: none"> • 8,900 rent problems and 3,600 mortgage matters were presented to projects. • Projects helped with a further 7,400 debt and other client matters. Representation at court was provided for 5,300 clients for 6,300 different problems. • Projects in the programme represented 734 mortgage matters at court. Of these 291 were represented by solicitors with 442 represented by lay reps under HODP(S)A. We found little difference in outcome for a client approaching a lay rep or a solicitor. • The data showed that 80% of lay representations at court in mortgage cases took place in the first half of the programme period. • 95% of clients responding to the survey agreed that they got all the help they wanted.
<p>2. The project provides sustainable resolutions for people from all communities with debt - where these debts have or will put them at risk of losing their homes</p>	<ul style="list-style-type: none"> • Projects recorded over £55 million of client debt in project databases. • Projects resolved around 67% of client problems although we do not know how much debt was resolved, reduced or managed. <p>Over 24,000 outcomes for resolved client problems were recorded on the project database:</p> <ul style="list-style-type: none"> • 56% of all client outcomes recorded showed that clients remained in their homes. • 22% related to money and debt advice outcomes • 3% were recorded as the client leaving their home or being rehoused. • 1% of outcomes recorded that the client was

EDP1 programme objective	Programme performance
	<p>evicted from their property. This is equivalent to just over 200 clients.</p> <p>The client survey found that:</p> <ul style="list-style-type: none"> • 84% of those surveyed reported that they had a fair outcome for their problem; • 80% also responded that they knew more about the steps needed to resolve their debt issue; • 13% did not know more about the steps needed; and • 7% responded that this didn't apply to them.
<p>3. The project provides a co-ordinated service, in conjunction with other services, to people facing problems related to a presenting or potential court action for mortgage repossession/eviction/debt</p>	<ul style="list-style-type: none"> • 40% of clients self-referred to projects, either through a recommendation from a friend or because they had previously used the project or agency. • 19% were signposted to projects after receiving information about it from an agency. • 40% of clients reached projects as a result of a referral. Projects which received a higher proportion of active referrals had developed strong relationships either with staff within the court setting or with local authorities through the Section 11 referral route. <p>Projects in EDP1 weren't established to assist to help clients maximise their income, but were likely to be referred elsewhere for this type of assistance so they could receive help with their incomes in the longer-term.</p> <p>Client feedback about referral to other organisations found that</p> <ul style="list-style-type: none"> • 27% of clients responding to the survey reported receiving a successful referral and took further advice as a result • 9% reported that they would have liked a

EDP1 programme objective	Programme performance
	<p>referral but didn't receive one</p> <ul style="list-style-type: none"> • 4% received a referral but didn't follow it up • 50% reported that they did not need a referral <p>The majority of clients (55%) responding to the survey did not receive help with income maximisation, such as applying for new benefits.</p>
<p>4. The project provides a service which continuously improves both client outcomes and standards of service throughout the project's duration</p>	<p>Clients who approached projects for assistance reported satisfaction in the help they received.</p> <ul style="list-style-type: none"> • 69% of respondents reported they got all of the help they wanted • 26% reporting they received some of the help they wanted. • 4% of respondents did not get any of the help they wanted. <p>Projects reported to SLAB their development work over time and provided examples of how they were improving service standards and client outcomes during the programme lifetime.</p>

4.2 Making Advice Work Programme

4.2.1 Overall performance of MAW1

The indicators suggest that problems are being resolved in a sustainable way for both debt or benefits issues. The key findings about the impact of MAW1 are given in Table 7.

Table 7. Impact of MAW1

Projects were able to react to changes in demand from clients and the different pace of roll-out of welfare reform.	Projects were established to mitigate the impacts of welfare reform by improving capacity in their areas. Where there were delays to welfare reform implementation, projects adapted to assist in other areas, such as migration of disability related benefits and spend time preparing for the introduction of new benefits such as Universal Credit.
MAW1 has highlighted the link between benefit problems and debt issues	The data suggested that clients would approach an agency for help with a benefits matter, with projects subsequently helping people with a debt problem. This suggests that the short-term benefits problem acts as the trigger for getting help.
A high proportion of clients had their problems resolved.	Clients also found that they got enough information from advisers to allow them to take a decision about whether to take action or not.
Disability related matters, for benefits entitlement and disputes are the biggest issue on which advice is given	This indicates that disability related benefits were an area of need successfully targeted by the programme.
Appeal success rates recorded by projects were in-line with decision overturn rates recorded by the DWP	Projects provided access to help at tribunal to clients with benefits problems. 55% were successful, which is in line with the DWPs data on the number of initial benefits decisions which were overturned. Project intervention appears to have made a difference to the client and justice outcomes for instance by giving them more control over their problems as a result of advice.
Projects in MAW1 adapted to fit into existing local advice services. Telephone	We concluded that projects which provided face to face advice for benefits and debt matters helped similar communities and provided similar outcomes to clients. The research indicated that telephone advice for debt

advice was found to serve a different demographic.	problems attracted a different type of demographic compared to other project types in the programme. This includes a higher proportion of female to male clients (61% to 39%) and a much lower proportion of clients disclosing disability (8%). Almost 80% of clients accessing telephone advice were in employment, compared to 30% helped by other projects.
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A summary of the programme performance against the programme outcomes and key headline indicators is given in Table 8. These are headline findings and are discussed in more detail in Appendix D where a full assessment of the programme is given.

Table 8. Performance of MAW1 October 2013 - November 2015

MAW1 programme outcome	Programme performance
1. People affected by the welfare reform programme, are connected to advice and casework assistance to avoid benefit problems occurring and help resolve those that do	<p>The programme helped:</p> <ul style="list-style-type: none"> • over 22,000 clients with 29,260 benefits matters. • achieved case conclusion in almost 60% of benefits matters. • secured client financial gain of over £29 million • 81% of survey respondents stated that the advice they had received through the programme had resolved the problems that they sought advice about either completely or partially.
2. People who are engaged in the review or appeal process for social security benefits should have access to advice about what is likely to happen during the review/ appeal process including advice about options and likely consequences of these so they can make informed choices about proceeding or not	<p>The number of clients assisted with the review or appeal of a decision was about 6,200, equivalent to more than one quarter of the clients receiving help on benefits issues</p> <p>91% of survey respondents felt that they got sufficient information to make informed choices.</p> <p>89% of survey respondents agreed that they got sufficient information to make an informed choice about whether to take action in an appeal process.</p>
3. Where appropriate and proportionate, access to representation in tribunal to assist in resolution of the social security problem	<p>The number of client matters represented at a tribunal hearing was 2,900</p> <p>Over 2,100 cases recorded an outcome at appeal. Of these 55% were successful and 45% were unsuccessful, which is in</p>

MAW1 programme outcome	Programme performance
4. People are able to access advice and casework services to achieve sustainable resolution of debt issues, including those which could lead to court action, or homelessness in the future if left unresolved	<p>line with the DWPs data about challenging benefit decisions.</p> <p>Projects helped almost 7,650 clients with 8,140 debt problems.</p> <p>The total amount of debt recorded was almost £77 million.</p> <ul style="list-style-type: none"> • 57% of the debt matters were recorded as having an outcome, while 43% had no outcome recorded. • 92% of survey respondents who received debt advice said that advice had fully or partially resolved their problems • 87% of survey respondents stated that they now felt more confident in dealing with people that they owed money to.

4.2.2 Provision of second tier advice

Second tier advice is the provision of help and information that isn't given to an individual directly, but to an adviser or support worker who is helping a person with their problems.

Two second tier advice projects are funded through MAW1 and are: an expansion of the existing service provided by the Child Poverty Action Group (CPAG) to provide advice on benefits and tax credits to advisers and frontline workers; and a new service set up by Shelter to provide advice on housing and debt to advisers and frontline workers. Both projects are delivered under the banner of Scottish Welfare Reform Advisory Service (ScotWRAS).

The two second tier projects conducted an evaluation of their work toward the end of 2014. To complement ScotWRAS' own evaluation of the two projects, SLAB undertook a small piece of supplementary evaluation work considering the overall contribution of the second tier advice projects, reviewing project databases and interviewing nine advisers and non-advice workers on their use of resources, including second tier advice, to work with clients.

The second tier projects handled **4,035 enquiries** between 1 October 2013 and 30 November 2015.

Qualitative research with advisers and support workers identified some high level and strategic impacts of second tier help. These findings are given in more detail in Appendix E. Feedback from the interviews and project data is given in Table 9.

Table 9. Impact of second tier advice.

Finding	Key learning
Second tier advice projects contributed clearly to the achievement of two outcomes in MAW1.	The value of second tier advice, as outlined in interviews, coupled with the volume of enquiries, shows that these projects supported outcomes that focussed on benefits advice, whilst there was a lesser impact for debt issues specifically.
There was low take up of second tier advice for debt issues, whilst housing and benefits enquiries were comparatively much higher.	The highest number of enquiries relating to debt was 28 in a three month period within the time covered by the evaluation. The volume of housing queries was five times higher and benefits were 15 times the volume of debt queries
Reasons for the difference in take up are unclear	It may reflect the brand of the organisations running the enquiry line - Shelter Scotland is not known for debt advice - and the finding from interviews that workers were more likely to refer on debt cases than to seek second tier advice
Second tier advice was best for a defined problem	Workers were more likely to use second tier advice to help them resolve a clearly defined problem for a client. Workers might be more likely to refer someone on to a dedicated advice service where that client need to discuss options and have more extensive casework
This could lever in expertise	Workers described contacting second tier advice when they were not sure how to help a client and had exhausted the options they knew about. Advisers would also go to second tier if they had lots of information, but need to narrow down to one specific argument, or to get help to structure responses and use correct terminology.
Advisers could maintain a person-centred service	A call to a second tier service may not necessarily solve a client's problem immediately, but the knowledge that a specialist was looking into the problem could reduce anxiety for the client. The advice itself may either provide a clear solution or help the support worker and the client develop a plan which helps them know the direction of travel with their problem.
Second tier advice helps agencies to be more efficient	Information received through second tier can speed up the service a support worker gives, particularly if they have to work with the client on other different issues. Workers had a limited amount of time with clients and often multiple issues to deal with; this was particularly an issue for non-advisers whose main role might be focused on other issues than the client's advice needs. It did not make best use of that worker's time to spend appointment time or follow-up time researching that issue when a second tier worker could be researching it.

4.2.3 Stream 2 Making Advice Work

Below is a summary of the performance of projects in the programme against key headline indicators. These are headline findings and are discussed in more detail in Appendix E where a full assessment of the programme is given. Table 10 gives the key findings about the impact of MAW2.

Table 10. Impact of MAW2

Projects have been able to access appropriate assistance for clients to mitigate impacts of welfare reform and help to allow them to keep their tenancies	Projects based in housing associations were effective clients presented to projects with complex debt matters which posed a risk to their housing status.
The client data indicates that provision of housing options was less important than anticipated due to changes in welfare reform circumstances	Provision of housing options was identified as an important aspect of MAW2 as this would give tenants affected by under-occupancy the ability to make an informed choice about their options. The ability to apply for DHP to make up under occupancy shortfall meant that housing options advice became a less important part of the project work.
Landlords continued to work in partnership with other local agencies to share good practice and expertise	Previous research carried out by SLAB gave an indication of the positive impacts of partnerships between social landlords and advice agencies on the work of the social landlords and for their tenants. This includes sharing of good practice and expertise; improved working with other agencies including signposting and referral; reducing the number of tenants with rent arrears and helping Registered Social Landlords (RSLs) understand the needs of their tenants.
Projects in MAW2 were closely linked to the design of the programme	We found there was little overall difference in the work carried out by projects for clients in MAW2. Work focused on benefits applications, in particular for housing benefit and sorting out related debt problems The client populations helped across the programme were largely similar, with few notable differences between them.

Our assessment is that there continues to be good progress against the programme outcomes and this is set out in Table 11. The impact of the programme on tenants has been positive and projects have been able to expand their remit beyond assistance with housing benefits and under-occupancy to include help with transition to other benefits.

Table 11. Performance of MAW2 October 2013 - November 2015

MAW2 programme outcome	Programme performance
1. Tenants in social rented accommodation are connected to advice and help at the appropriate time (including pre - tenancy stage), to build capacity and resilience in advance of any problems or as soon as a benefit, debt or housing problem becomes evident	<p>Projects helped around 15,000 people with 23,300 matters;</p> <ul style="list-style-type: none"> • 17,300 related to benefits matters. • 4,800 debt matters • 1,200 housing matters <ul style="list-style-type: none"> • 85% of benefits matters were in relation to advice about benefits and • 15% were in connection with a benefit dispute, due to benefits being refused. <p>Projects were able to resolve client problems and helped them in ways which meant they were satisfied with the end outcome:</p> <ul style="list-style-type: none"> • 81% of clients had their matters resolved • 86% of clients reported a fair outcome • 83% of clients were satisfied with the end resolved.
2. Tenants are assisted to deal with complex debt and financial problems with a view to sustaining tenancies	<p>Projects helped tenants with 4,800 debt problems; over half (58%) were in relation to rent arrears and 42% involved non-housing debt:</p> <ul style="list-style-type: none"> • 83% of debt matters were resolved with clients not being evicted or rehoused. • 91% of clients responding to the survey felt that they know more about the different options for sorting out their debt problems as a result of seeking advice
3. Where retaining current accommodation is not an option, tenants and occupiers are assisted to identify other options and avoid homelessness	<p>784 clients were given housing options advice</p> <p>No clients responding to the survey had declared themselves as homeless.</p>
4. Social landlords are better connected to independent advice	<p>13,150 client referrals were made to projects.</p> <ul style="list-style-type: none"> • 24% of clients were recorded as being an existing client of the agency / organisation

MAW2 programme outcome	Programme performance
providers and expertise is shared to help achieve longer-term improvements for tenants and occupiers beyond the project period.	<ul style="list-style-type: none"> • 24% of clients were referred from their landlord • 19% were referred from the local authority, • 9% were referred as a result of seeing project publicity, • 7% was due to word of mouth. <p>40% of clients responding to the client survey received a referral out to another organisation, 60% reported not needing a referral.</p>

4.3 Cross programme impact of advice for clients

The earlier sections of this report focus on the stream-specific outcomes; this section looks at the key findings in relation to the selected Scottish Government outcomes and the equivalent Money Advice Service outcomes, with a view to setting out the client impact of the programmes on access to advice on the wider benefits and debt advice sector.

The programmes contribute to fifteen client outcomes that the Money Advice Service has developed for debt advice organisations to use¹⁴. The programmes also contribute to a number of the Scottish Government's sixteen national outcomes¹⁵, specifically:

- We live longer, healthier lives
- We have tackled the significant inequalities in Scottish society
- We have improved the life chances for children, young people and families at risk
- We have strong resilient and supportive communities where people take responsibility for their own actions and how they affect others
- Our public services are high quality, continually improving, efficient and responsive to local people's needs.

The Money Advice Service and the Scottish Government both have an interest in advice that improves wellbeing. EDP1 works towards the high level themes and indicators from debt advice and welfare benefits advice. The following sections consider changes since the previous programme evaluation. While there are some differences from the previous evaluation, changes between the surveys are small.

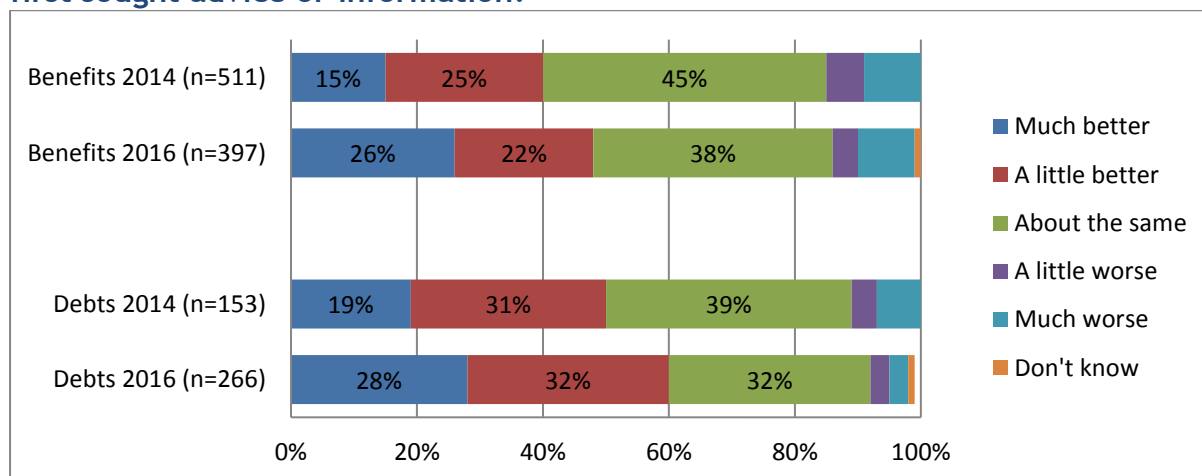
¹⁴ See <https://moneyadvice.service.org.uk/en/tools/debt-advice-evaluation-toolkit-registration>

¹⁵ As set out at <http://www.gov.scot/About/Performance/scotPerforms/outcome>

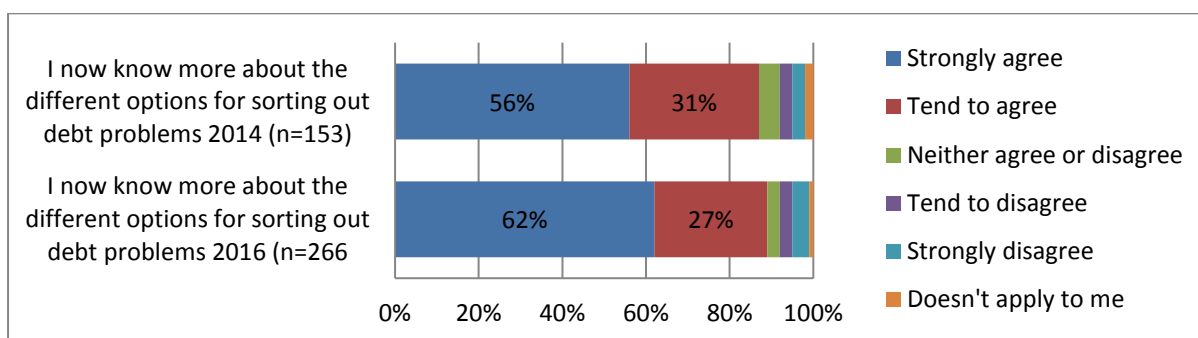
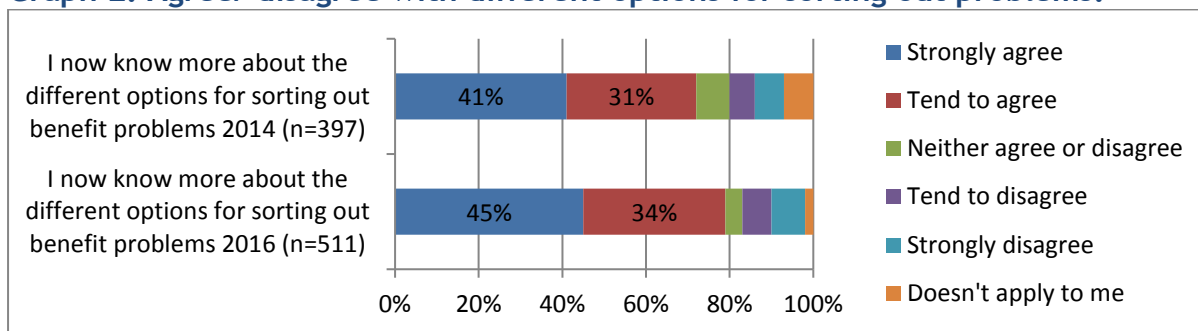
Table 12. Improvements in financial well-being

<p>Programme clients were more positive about their overall financial situation</p>	<p>A higher proportion of respondents stated that their income had been increased or maintained in the 2016 survey in contrast to the 2014 survey (Graph 1).</p>
<p>Clients stated that receipt of advice improved the level of knowledge of their options</p>	<p>For both benefits and debt more than three quarters of respondents said that their knowledge about options had improved (Graph 2).</p> <p>Benefits knowledge amongst advisers may have improved due to the progress of welfare reform. People will have been working with advisers, who have also a much better understanding of how the newer benefits work; advisers may know more about options, enabling them to communicate these better to their clients.</p>
<p>A higher proportion of clients stated that they planned ahead for household bills and other expenses.</p>	<p>The survey found that clients pay priority bills ahead of other commitments such as consumer credit, an improvement from the 2014 survey (Graph 3).</p>

Graph 1. Report of financial situation against agreement with statement “Is your overall financial situation, better, worse or about the same as when you first sought advice or information?”



Graph 2. Agree/ disagree with different options for sorting out problems.



Graph 3. I now plan ahead for household bills

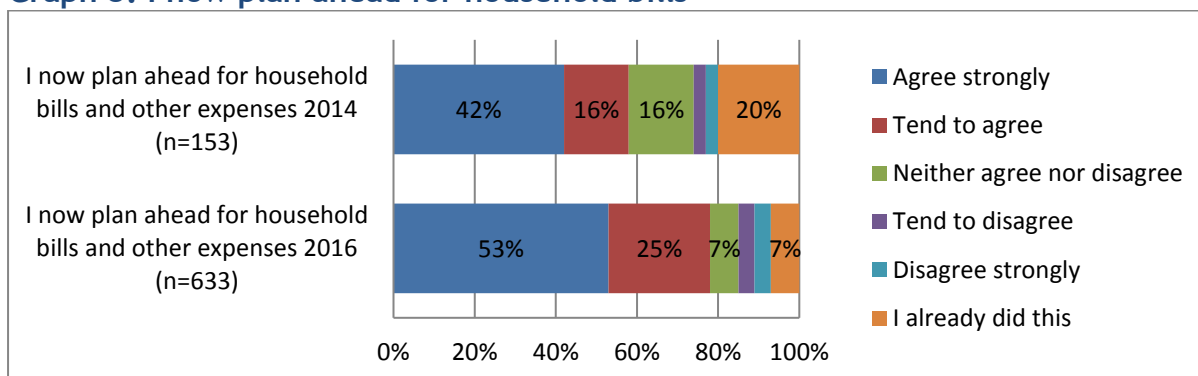


Table 13. Resilience for future issues

More people recalled receiving advice about how to handle a change in circumstances and would know what to do in the event of future change.

The previous evaluation report recommended that SLAB asks projects to confirm whether they have included advice on what to do if their circumstances change.

The 2016 survey suggests both that more people remembered receiving advice about future changes in their circumstances and that there was an improvement in people’s perception of their knowledge of what to do in a future change of circumstances (Graph 4).

Graph 4. Did the advice or information tell you what to do if your situation changed?

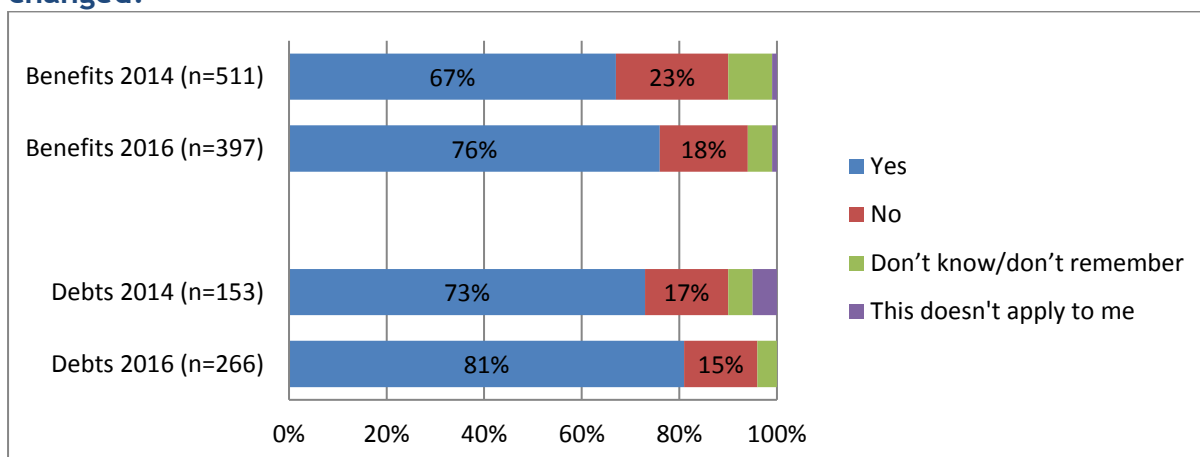


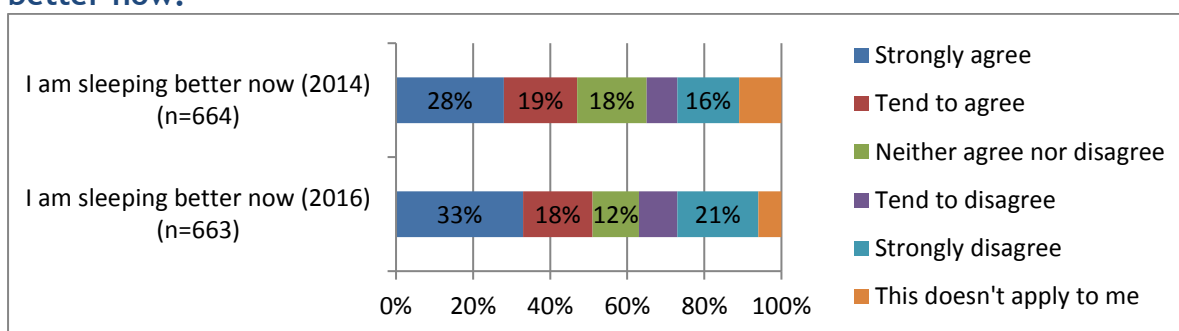
Table 14. Impact on client wellbeing

Clients are **worrying less** about their benefits or debt as a result of advice.

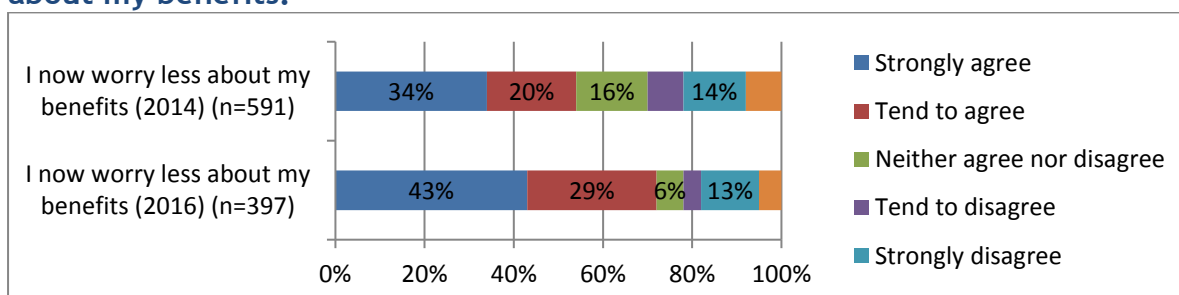
Respondents in the 2016 survey were more likely to agree with statements that they were now worrying less about their benefits or debts.

A broader range of responses was given linked to whether people are sleeping better. This outcome may be less connected to advice and influenced by a wider range of factors (Graphs 5-7).

Graph 5. Statements about the impact of advice on lifestyle: I am sleeping better now.



Graph 6. Statements about the impact of advice on lifestyle: I now worry less about my benefits.



Graph 7. Statements about the impact of advice on lifestyle: I now worry less about my debts or arrears.

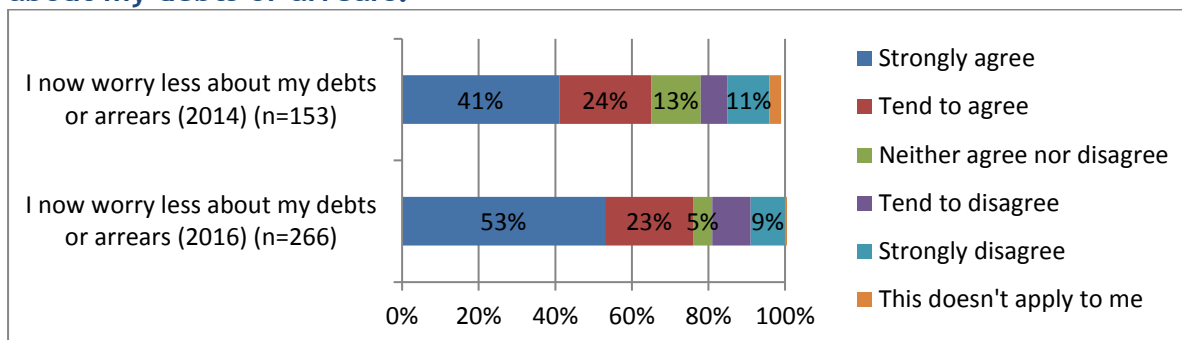


Table 15. Client referrals to another agency

There was an increase in the proportions of clients who were referred to other organisations for help and received this

The survey suggests that projects worked with a higher proportion of people who need a range of support, including advice. The data also suggests that people are not always aware of the possibility of referral to the other organisations that can help them (Graph 8).

Graph 8. Did [project] refer you to another organisation for help?

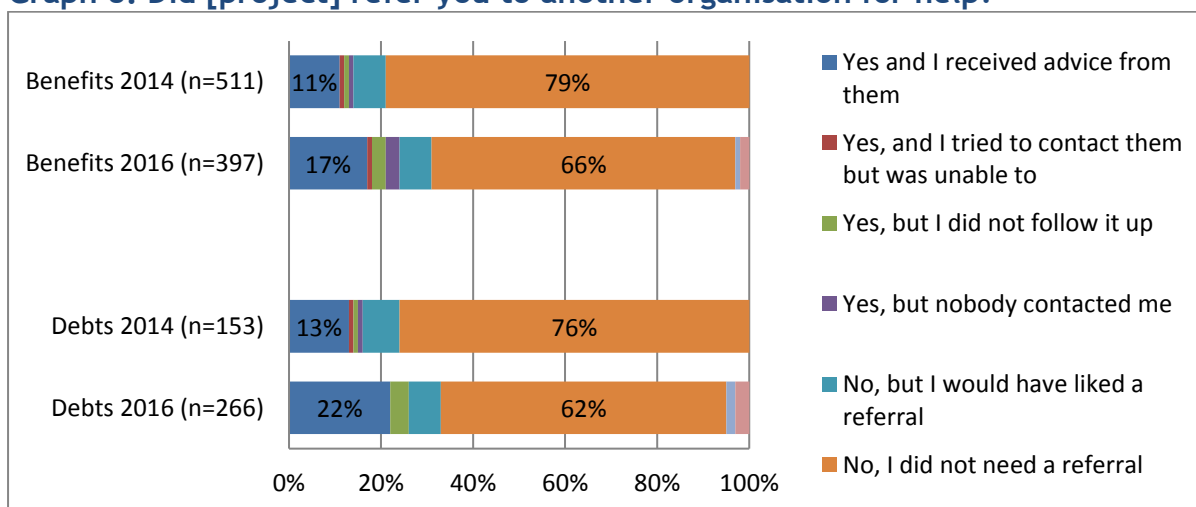
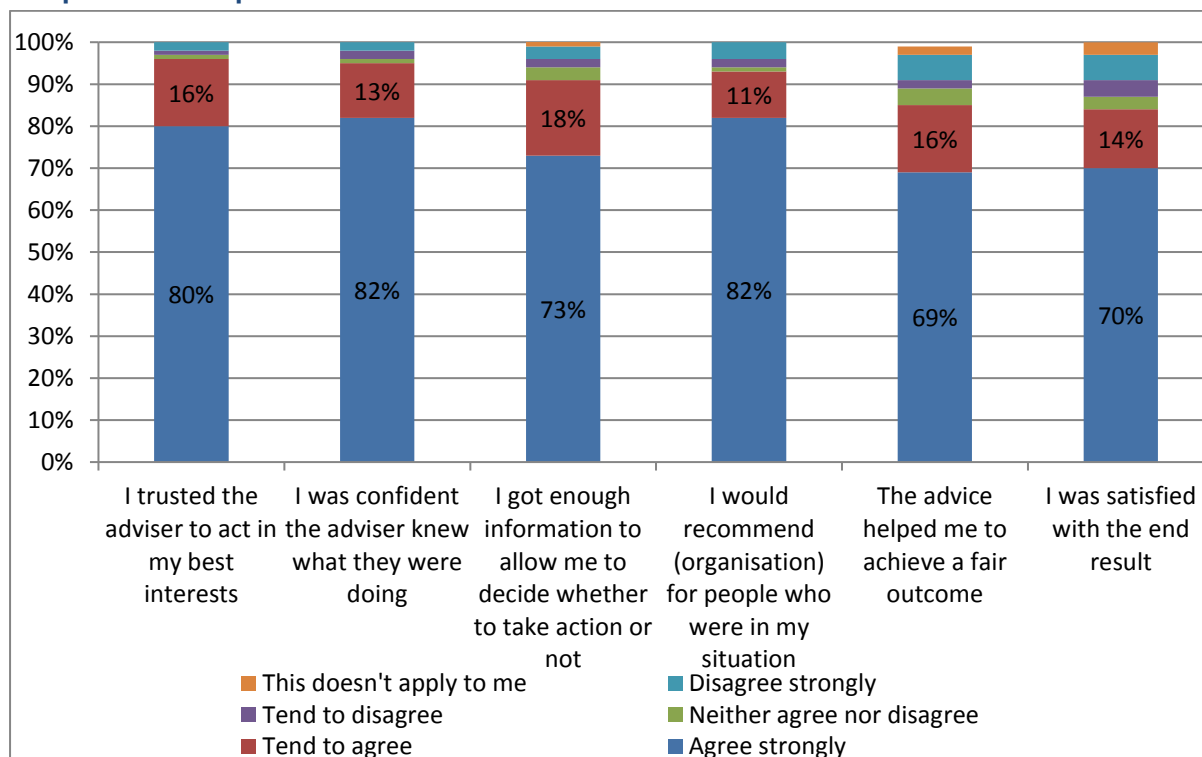


Table 16. Client satisfaction with advice - justice outcomes

Clients rate advice services **highly**.

The survey suggests that advice services continue to achieve around 90% agreement from their clients when looking at general measures of satisfaction about the advice they receive and the adviser who helps them (Graph 9).

Graph 9: Perception of satisfaction of advice and adviser



The client survey demonstrated small improvements against the 2014 baseline, providing evidence of the value of advice to clients to help them decide on their options and achieve successful outcomes.

5 Conclusions and recommendations

The earlier sections of this report focus on the stream-specific outcomes; this section considers programme level learning and lessons for funders in terms of programme specification and monitoring. This covers:

- the rationale for programme intervention and
- recommendations for future monitoring of advice programmes

5.1 Rationale for programme intervention and recommendations for future funding

This research has considered how programme design can contribute to the provision of high quality; efficient public services that are responsive to the needs of local people. EDP and MAW were designed to provide an advice response to economic changes and to help address the civil justiciable problems that arose from these. Funders identified the issues they wanted to address and specified how the programmes would be structured. This approach helps define the client and policy outcomes the funding seeks to achieve. This research has identified a number of recommendations that could help design programmes in future.

Table 17. Recommendations for programme design.

<p>The way programmes have been set up and delivered can be usefully described as a model of advice delivery and should be borne in mind when establishing new funding programmes.</p>	<p>EDP1 and MAW2 contain projects which were closely linked to the design of these programmes.</p> <p>MAW1 was different as it was designed to adapt and fit into existing local services to help mitigate the impact of welfare reform. In MAW1 we also concluded that telephone advice for debt problems attracts a different type of client demographic to other projects in the programme.</p>
<p>When designing programmes, heavy reliance on projected reforms for instance to changes in social security or reacting to economic conditions which don't materialise means that projects have to react to changing landscapes.</p>	<p>Programmes proved that they could be flexible in reacting to changing circumstances. However by tightly defining advice responses in terms of both the type of advice and the way it's delivered, projects may have limited scope in how alternative support is framed.</p> <p>Built in flexibility to programme design is important to ensure that projects are able to change in response to the local and national policy landscape.</p>
<p>When designing advice programmes, funders</p>	<p>When approaching programme design, consideration should be given to how priorities for funding interlink at</p>

<p>need to clearly recognise the links that could be made to other funded projects / programmes to help add value to local provision.</p>	<p>programme design stage.</p> <p>Projects provided few examples about occasions where clients have been referred to projects funded in a different stream to help them access appropriate assistance at the right time. Projects reported that they may refer to other services that are managed by their own organisation, organisations they hold existing partnerships with or are based in their local area.</p> <p>The clearest link between programmes came through evidence provided by projects in the MAW programme referring clients to specialist court projects funded under EDP.</p>
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<p>Length of programme funding should be clearly defined at the outset with clarity provided to projects about any continuation periods.</p>	<p>Across debt and benefits work, problems can take months to resolve.</p> <p>Where funding is proposed to cease for a service, a notice period for project closure should be built in to timescales which is sufficient to allow notification of clients and reallocation of work to other services where possible. This is sometimes difficult to achieve within funding cycles.</p>
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5.2 Recommendations for future monitoring of advice programmes

This research has used evidence from project monitoring and client evaluation. This section considers the value of the data available and provides recommendations about how client and project monitoring could be approached in future.

Table 18. Recommendations for monitoring of advice programmes

<p>The overall findings from client research were similar to the previous survey confirming the method and the learning from the 2015 survey.</p>	<p>The client research confirming both the method and the learning of the 2014 survey. By repeating the survey, we have established that the consistency of responses suggests the method of enquiry is both valid and reliable.</p> <p>The question for commissioners of research is whether there continues to be value in seeking trend data through repeat surveys or if resource for research activity would be better targeted towards different research questions.</p>
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The timing of client survey work is crucial to help get sufficient survey responses.

The number of successfully completed client interviews was lower than anticipated. The survey was carried out during January 2016 and used a larger sample than the previous survey which was carried out during September 2014.

The survey included clients from EDP1. This programme hadn't previously been surveyed and the response rate from this client group was low. This meant that the sample used didn't reflect the general demographic of EDP1 clients.

The client sample interviewed for MAW1 and MAW2 more closely reflected the client demographic.

Identifying how to improve the reliability of data provided by projects may help funders frame the need for appropriate services in future.

There are key differences in the way agencies may approach and record the data for SLAB requirements. During the programme period, SLAB has worked with projects, either on an individual level or in groups to address questions and provide guidance on reporting requirements. The database has been updated to either address any gaps or respond to the changing legislative environment. However a redesign of the project database to help projects accurately track the progress of a matter through its lifetime and assist with later evaluative tasks

SLAB will continue to be involved in ongoing strategic work which is considering how data about the provision of advice can be adequately captured on a consistent basis, for use with projects in future. These key initiatives include:

- The Harmonising Indicators project ([Link](#))
- Measuring Outcomes from Citizens Advice ([Link](#))
- Money Advice Performance Monitoring Framework ([Link](#))

Appendices

Appendix A. Programme Indicators

Economic Downturn stream 1

Programme Outcomes	Indicators from spreadsheet and narrative report analysis	Indicators from Direct Client Survey Work
The project provides representation and other advice services to people from all communities who are facing court action for mortgage repossession or repossession of a tenancy	Spreadsheet demographics, volume and % split of mortgage / eviction work	Got all help wanted.
The project provides sustainable resolutions for people from all communities with debt - where these debts have or will put them at risk of losing their homes	Spreadsheet: total client debt/CFG % matters resolved; Outcomes from debt matters; MEF case studies - long term outcomes	Resolution of matters; Client understanding of steps needed to resolve debt issues and what to do if circumstances change.
The project provides a co-ordinated service, in conjunction with other services, to people facing problems related to a presenting or potential court action for mortgage repossession/eviction/debt	Spreadsheet data re referrals in/out. MEF review re links to other agencies.	Why client approached service. Whether client took up referrals. Whether client received advice about income maximisation.
The project provides a service which continuously improves both client outcomes and standards of service throughout the project's duration.	MEF review	Client Service Satisfaction (Justice Outcomes)

Making Advice Work stream 1

Programme Outcomes	Indicators from spreadsheet and MEF analysis	Indicators from Direct Client Survey Work
People affected by the welfare reform programme, are connected to advice and casework assistance to	Number of clients with benefit problems; % benefit matters resolved	Benefit matters resolved and client reporting fair outcome; Benefit matters resolved

avoid benefit problems occurring and help resolve those that do	Client financial gain	and client reporting satisfied with outcome; Subsequent status of benefits issues;
People who are engaged in the review or appeal process for social security benefits should have access to: <ul style="list-style-type: none"> Advice about what is likely to happen during the review/appeal process including advice about options and likely consequences of these so they can make informed choices about proceeding or not 	Number of clients involved in review or appeal process.	Clients feeling that they got sufficient information to make informed choice about proceeding or not;
<ul style="list-style-type: none"> Where appropriate and proportionate, access to representation in tribunal to assist in resolution of the social security problem 	Number of appeals and % successful appeals.	Resolution of benefits issues where client reports action to challenge a decision;
People are able to access advice and casework services to achieve sustainable resolution of debt issues, including those which could lead to court action, or homelessness in the future if left unresolved	Number of clients with debt problems; total client debt; % debt matters resolved.	Client attitude/understanding of debt issues (e.g. know what priority debts are) and money management.

Making Advice Work stream 2

Programme Outcomes	Indicators from spreadsheet and MEF analysis	Indicators from Direct Client Survey Work
Tenants in social rented accommodation are connected to advice and help at the appropriate	Client numbers; matters involving benefits, debt or housing.	Matters resolved and client reporting fair outcome;

time (including pre-tenancy stage), to build capacity and resilience in advance of any problems or as soon as a benefit, debt or housing problem becomes evident		Matters resolved and client reporting satisfied with outcome;
Tenants are assisted to deal with complex debt and financial problems, with a view to sustaining tenancies	Number of matters involving complex debt; % debt matters resolved where outcome is not client evicted or rehoused	Whether clients with these issues sustained tenancies.
Where retaining current accommodation is not an option, tenants and occupiers are assisted to identify other options and avoid homelessness	Number of clients given housing options advice	% clients who do not remain in their home who avoid homelessness
Social landlords are better connected to independent advice providers and expertise is shared to help achieve longer-term improvements for tenants and occupiers beyond the project period	Referrals in/out of project	

Appendix B. Themes and outcomes frameworks for debt and benefits advice

The table below sets out how the Expert Steering Group transferred the high level themes from debt advice over into welfare benefits advice. It also shows how these both relate to the more general outcomes typology that SLAB has developed.

Debt advice	Welfare benefits	Generic framework	
Recognising and framing debt problems	Recognising and framing benefit queries or problems	Recognising and framing problems	Justice outcomes
Action to resolve debt problems	Action to resolve benefit queries or problems	Action to resolve problems	
Money management	Money management	Advice outcomes	
Towards debt resolution	Maintain maximised income	Client outcomes	

The specific frameworks for debt and welfare benefit advice outcomes are set out on the next page. The debt outcomes and themes are as set out at <https://www.moneyadviceservice.org.uk/en/tools/debt-advice-evaluation-toolkit-registration>

Outcome defined as a change, benefit or learning that results from information or advice.

Debt themes	Debt outcomes	Welfare benefit outcomes	Benefit themes
Recognising and framing debt problems	1. The client got the advice or information they wanted.	1. The client got the advice or information they wanted.	Recognising and framing benefit problems
	2. The client is aware of the possible different ways of dealing with their debt problem.	2. The client is aware of the possible different ways of dealing with their benefit query or problem.	
	3. The client better understands that debtors and creditors have rights and obligations and has some idea what these are.	3. The client better understands that claimants and benefit administrators have rights, obligations and constraints and has some idea what these are.	
Action to resolve debt problems	4. The client has a clear idea about the steps required to try and sort out their debt problems.	4. The client has a clear idea about the steps required to try and sort out their benefit queries or problems.	Action to resolve benefit problems
	5. The client takes the steps they should to sort out their debt problems.	5. The client takes the steps they can to sort out their benefit queries or problems.	
	6. If a referral is made, the client follows it up and receives help from another organisation.	6. If a referral is made, the client follows it up and receives help from another organisation.	
	7. The client increases their household income.	7. The client maximises their household income.	
Money management	8. The client is able to plan how they use their money and sticks to the plan.	8. The client is able to plan how they use their money and sticks to the plan	Money management
	9. The client reduces their outgoings.	9. The client effectively manages their outgoings.	
	10. The client pays priority bills first before non-priority (such as consumer credit).	10. The client pays priority bills first before non-priority (such as consumer credit).	
	11. The client's financial situation is brought under control	11. The client's financial situation is stabilised.	
Towards debt resolution	12. The client knows to review their situation if their circumstances change.	12. The client knows to review their situation if circumstances change.	Maintain maximised income
	13. The client's outstanding debt is reducing.	13. The client continues to ensure receipt of maximum income for the household.	
	14. The client has appropriate contact with his/her creditors	14. The client has appropriate contact with benefit administrators	
	15. The client's wellbeing improves.	15. The client's wellbeing improves.	

Appendix C. Evaluation of Economic Downturn Stream 1

Background

The Economic Downturn programme (EDP) was set up to provide support to people facing eviction of their homes and to assist with connected debt problems due to the continued effects of the economic downturn which began in 2008. The programme sought to provide maximum reach across the Scottish court structure to ensure that help at court is available to unrepresented litigants. The programme has been jointly funded by the Scottish Government and the Money Advice Service since 2012. This evaluation covers the 37 month period from 1 October 2012 to 30 November 2015. This evaluation covers a total of 18 projects funded by the Economic Downturn programme.

Strategic context

The Economic Downturn programme built on the work of SLABs first grant funding programme which ran from 2009 - 2012 and of the In-Court Advice Projects funded initially by Scottish Government and managed by SLAB from 2009.

Stream 1 of the programme is designed to work with people at risk of eviction or repossession of their home by providing both assistance at court and help to people before the problem reaches court stage. Projects are designed to help people at early problem stage, using preventative mechanisms and ‘safety net’ aspects such as connecting with unrepresented defenders at court.

The programme targeted help on clients with complex problem debt and housing debt and in particular provide assistance at court stage or earlier. The programme aimed to see people gaining access to the advice services that could enable them to deal with their debt. In housing repossession matters, many people do not turn up at court or do attend but are unrepresented. Additionally, unresolved debt problems are often the trigger for the court action that can lead to people losing their homes and debt advice is vital to tackle these associated and underlying issues.

The Scottish Government had introduced legislation to provide those facing ejection from their home with rights and remedies to prevent homelessness. These included:

- The Homeowner and Debtor Protection Act (2010) which ensured all mortgage repossessions cases called at court and gave provision for lay representation at court.
- The Housing (Scotland) Act 2010 introduced a pre-action requirement of council and other social landlords to take all possible steps to ensure that repossession action is a last resort when dealing with rent arrears.
- Implementation of Section 11 of the Homelessness (Scotland) Act 2003 to allow for targeting of advice.

The EDP1 projects were expected to use this legislation to design and deliver an effective advice service to prevent homelessness.

A total of 18 projects are funded under this stream with projects starting on 1st October 2012 all working toward four programme objectives.

Performance of stream 1

The impact of projects has been positive in resolving problems for clients and reaching a wide range of people. Overall, in the period covered by this report projects have assisted around 13,100 clients with 20,000 debt and housing debt matters.

Due to a number of factors, the flow of new matters has varied during the programme lifetime and projects have adopted different kinds of strategies to get work as a result.

Objective 1: The project provides representation and other advice services to people from all communities who are facing court action for mortgage repossession or repossession of a tenancy

The key indicators for this outcome are the total number of people assisted with debt and housing debt problems, the stage of the process that the client has sought help, the overall proportion of clients assisted at court and the proportion that have been resolved along with client satisfaction. This shows the extent to which people have been able to access help within the remit of the projects.

Clients and matters

Over the period from 1 October 2012 to 30 November 2015 the projects recorded on the database that they assisted:

- 13,111 clients with;
- 19,893 housing and debt problems.
- Resolving¹⁶ around 67% of these problems
- Representation at court was provided for 5,300 clients for 6,300 different problems.

The flow of mortgage and rent matters assisted by projects has changed through the programme duration. Graph 1 shows that there was a higher flow of new mortgage matters at the start of the programme period, but this has shifted and been replaced with an increase in the number of new rent cases. This may be linked to the implementation of welfare reform but also projects have reported that this is an impact of changes in local authority policies in pursuing tenant debts at an earlier stage. We know that by the end of the programme lifetime the

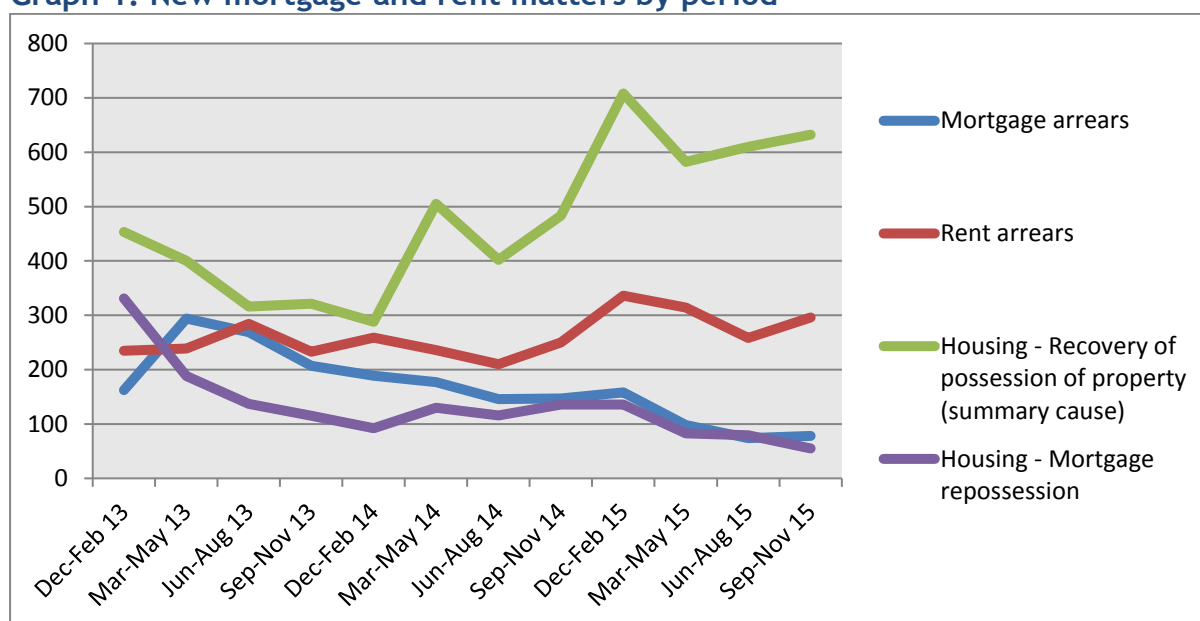
¹⁶ Resolution of a problem is where matters have been marked with a closure date in the database.

number of mortgages in arrears and the repossessions rate was the lowest since records began¹⁷. This data suggests that projects were using capacity to assist people with rent arrears problems.

Rent matters assisted by projects during 2015 - 16 are running higher than previous years. We anticipate that there is likely to be an increase in total rent arrears matters of 50% in 2015 - 16 against 2014 - 15. This is set against a backdrop of a 60% fall in projected mortgage matters in 2015 - 16.

Matter take-up reflected the number of issues initiated at court. From 2012 - 13 data from the Scottish Courts showed that mortgage repossession matters initiated at court fell each year. Eviction matters initiated at court started a low point in 2012 - 13, but increased year on year¹⁸.

Graph 1. New mortgage and rent matters by period



Case stage

The programme remit ensures that projects have a focus on assisting people at brink of court stage. Projects are also expected to help people accessing help at an earlier stage in the court process as we know that the earlier clients seek assistance with their problems, the likelihood of seeking a successful resolution increases.

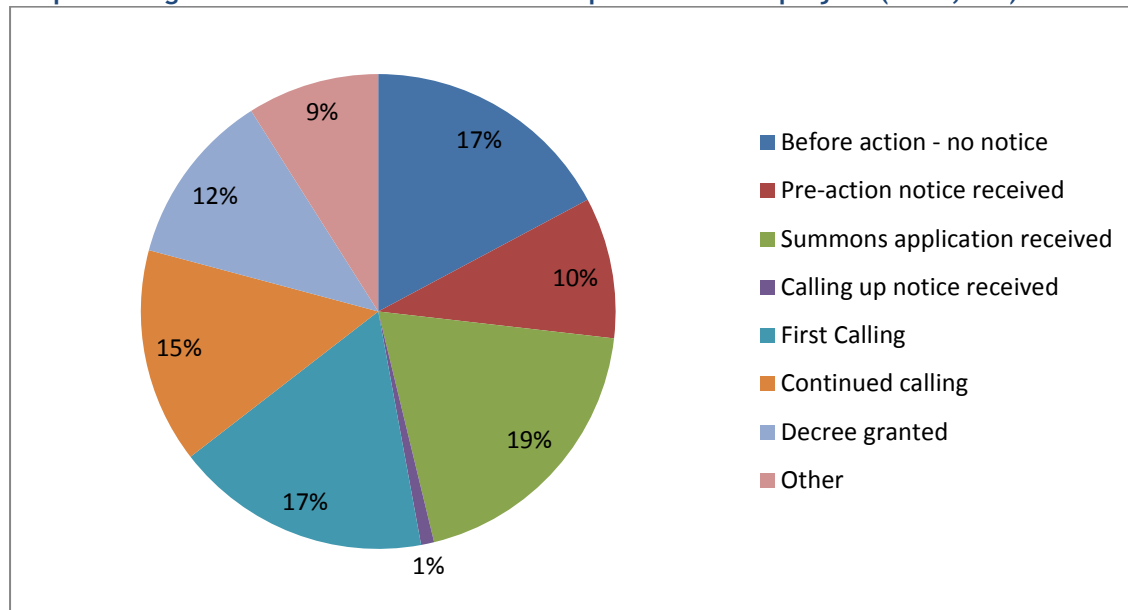
The stage a matter has reached indicates how early a matter has been presented to the project and can show if people are accessing help from projects at an earlier point in proceedings. If a matter is opened prior to the first calling at court, project advisers may be able to assist the client to either negotiate a

¹⁷ Data from [Council of Mortgage Lenders](#)

¹⁸ 2014 – 2015 Civil Judicial Statistics. Scottish Government. <http://www.gov.scot/Resource/0049/00497242.pdf>

solution with a pursuer The spread of stage that a new matter has reached given in Graph 2.

Graph 2: Stage new matter has reached when presented to a project (n=11,886)



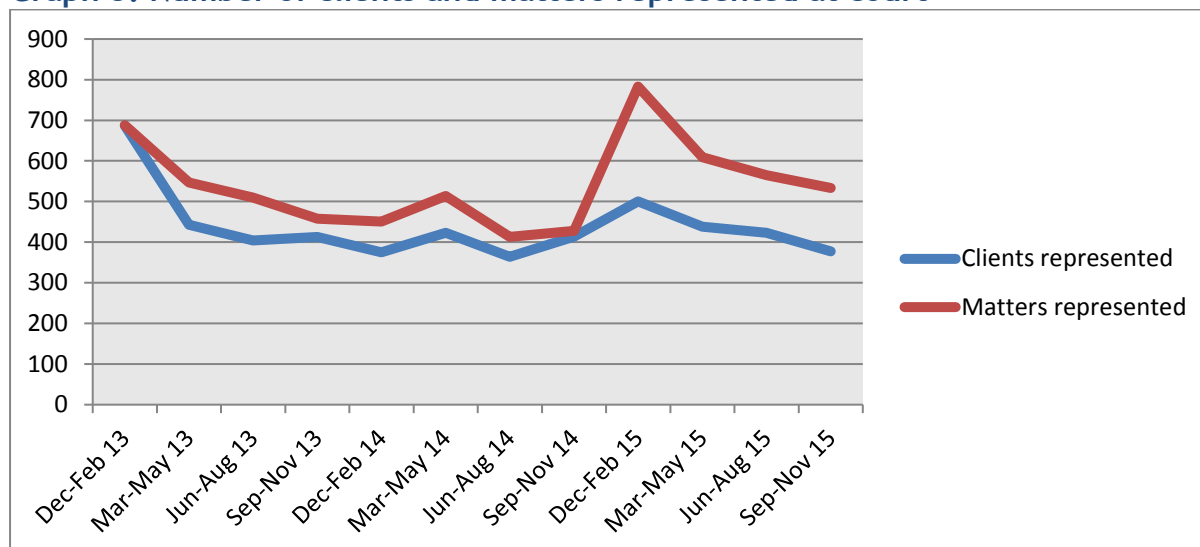
The projects have been successful in reaching people early in the court process; 48% of clients sought help from projects prior to first calling at court. Of these 17% sought help before formal proceedings were put in place against the client. A further 47% of clients sought help from projects as their problem had reached the court stage. Graph 2 shows a good mix across court stage and brink of court stage indicating a good spread of early engagement from clients with project advisers.

Court representation

Projects provided representation at court for 5,300 clients on nearly 10,800 occasions for 6,300 different problems. The majority of representations at court are for clients presenting with rent arrears matters. The proportion of people who were helped by projects at court is 40% of the total clients assisted by projects in the programme.

Graph 3 shows the flow of clients and matters represented at court, based on the date the matter was opened on the project spreadsheet. The spikes in representation recorded for matters opened in Dec - Feb 2013 and Dec - Feb 2015 indicate there may be some pattern around actions being raised against people at specific times of year or that people are more likely to seek advice in the New Year.

Graph 3: Number of clients and matters represented at court



Projects recorded a variety of outcomes for client representation on the database. Cases (n=6,930) were continued in 63% of occasions which means that clients were given the opportunity to either get additional time to seek further help or to give clients an opportunity to show they can stick to an agreed repayment plan; cases were sisted (where the case is paused for a period to see what happens and will come off the court roll) 16% of the time. A repossession order was only granted in 5% of callings.

Lay representation in mortgage repossession actions is now possible if lay advisers have the requisite approval as defined under the Home Owner and Debtor Protection Act (2010). Projects reported that while lay representation is possible, it takes time and resource to make sure that a lay representative is equipped to represent these cases in court. Projects introducing lay representatives to court also needed to build good relationships with court staff discuss HODP approval and facilitate referral of unrepresented defenders. Where projects have approved lay representatives, advisers can appear for clients where they have picked up a defender at an early stage or represent following referral on the court hearing day, without the need to refer that client to a solicitor for assistance.

The Economic Downturn programme includes a majority of projects which employ lay representatives who can provide help in mortgage actions. In the programme 14 projects used lay representatives at court to represent 617 mortgage repossession and arrears matters. Use of lay representatives in mortgage matters means that people can seek a defence to their mortgage action without engaging the assistance of a solicitor

Objective 2: The project provides sustainable resolutions for people from all communities with debt - where these debts have or will put them at risk of losing their homes

Projects were established to provide sustainable long term resolutions for people with their debts. The key indicators for outcomes from debt matters are total client debts, percentage of debt matters resolved and outcomes for debt matters.

Over 24,000 outcomes were recorded for client matters on the project database:

- 56% of all client outcomes recorded on the database were that clients remained in their homes.
- 22% of outcomes were money and debt advice related outcomes, including challenging debt, successful access to the debt arrangement scheme and implementation of a debt management plan
- 3% of outcomes were recorded as the client leaving their home or being rehoused.
- 1% of outcomes were recorded where the client was evicted from their property.

These outcomes compare favourably to the outcomes clients achieved reported in the client survey (n=76) which found that:

- 71% were paying off their debts or arrears
- 70% were cutting back on spending
- 58% had a payment plan in place as a result of the advice received
- 56% avoided losing their home
- 36% had repaid some or all of their debts
- 23% were in the process of entering or had entered the Debt Arrangement Scheme
- 12% found new accommodation

For clients seeking help in the, the client survey (n=90) found that 86% of clients that they had a fair outcome for their problem. 80% of clients (n=87) responded that they knew more about the steps needed to resolve their debt issue, while 7% did not.

Clients presented to projects with high levels of personal debt. Projects recorded over £55 million of client debt in project databases.¹⁹ Graph 4 shows the spread of

¹⁹ Projects started to capture financial gain for clients from September 2015, late in the programme timeframe. Financial gain has not been captured consistently and has not been used for the purposes of evaluation in this stream.

debts clients presented to projects. The majority of debts (66%) were below £5,000.

Graph 4. Spread of debts presented to projects.



Objective 3: The project provides a co-ordinated service, in conjunction with other services, to people facing problems related to a presenting or potential court action for mortgage repossession/eviction/debt

The key indicators for this objective are the avenues people were referred to the projects from and evidence provided by projects and a description of the links that projects made to other agencies.

Grant funded projects were encouraged to make local connections with other agencies to foster appropriate referral to help at the right time; this included local court staff, local authority teams and other advice agencies.

The project databases contain referral and signposting information for over 10,000 new project clients. Table 1 provides a breakdown of how clients reached projects in EDP1.

Table 1. How clients reached projects in EDP1

Referral type	Total number of clients	
Self-referral etc.	4159	40%
Signposting	1972	19%
Referral	4065	40%
	10196	

- Self-referral:
 - As a result of project publicity on 1614 (16%) occasions.
 - Existing client of agency 1400 (14%) occasions.
 - Due to another client or word of mouth 886 (9%)
- Signposting:
 - From sheriff clerk or court on 622 (6%) occasions.
 - From local authority due to section 11 on 288 (3%) occasions.
 - From an other advice provider on 591 (5%) occasions
- Referral:
 - From Local Authority referral in almost 1000 (10%) occasions
 - From another advice provider in 890 occasions (9%)
 - At court hearing on 477 (5%) occasions
 - Via a landlord on 180 (2%) occasions
 - From a law centre on 77 (1%) occasions.

Projects which received a higher proportion of active referrals had developed strong relationships either with staff within the court setting or with local authorities through the S.11 referral route.

The client survey found that in relation to referrals out to other organisations , 27% of clients responding to the survey (n=90) reported receiving a successful referral and took further advice as a result, a further 4% received a referral but didn't follow it up and 50% reported that they did not need a referral. 9% reported that they would have liked a referral but didn't receive one. A further 10% reported different outcomes.

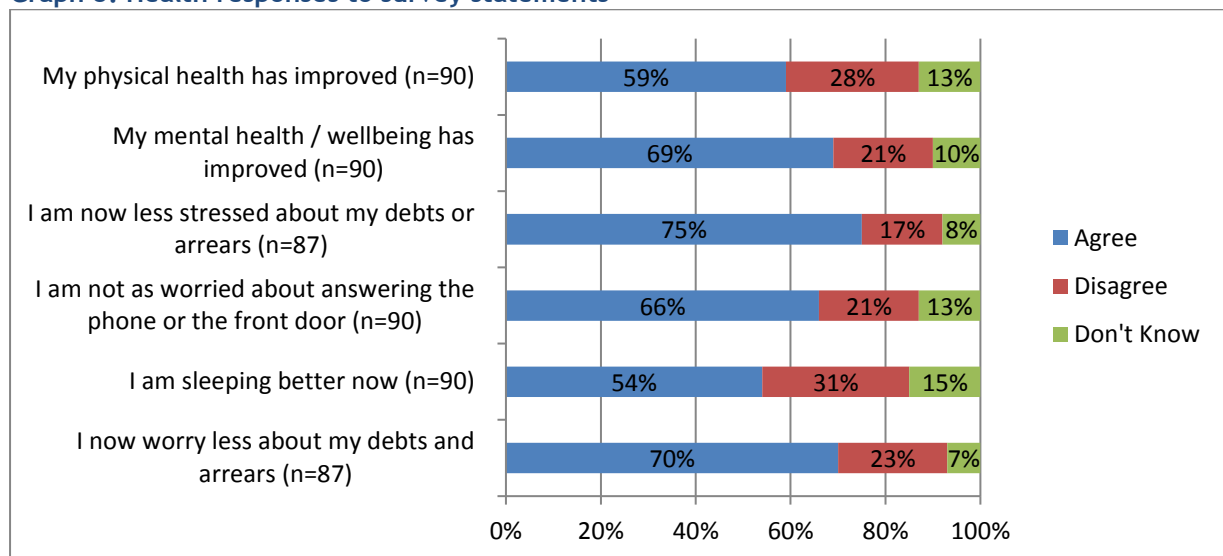
Objective 4: The project provides a service which continuously improves both client outcomes and standards of service throughout the project's duration. The indicators for this objective relate to the arrangements projects had in place to maintain the quality of advice the client received from the project and the impact this has in terms of their health and how satisfied they are with the service received. Projects set out steps at the start of the programme to identify how they would maintain the quality of advice given through the programme lifetime. Projects updated these plans at regular intervals throughout the programme. projects described a range of arrangements to maintain quality including:

- a. Technical supervision of casework and where appropriate of lay representatives
- b. Plan, document and implement a system for monitoring the performance of individuals approved as lay representatives
- c. Plan, document and put in place processes for complaints or concerns about advisers' performance

- d. Plan and implement contact management arrangements, including processes for allocation of work and triage
- e. Ensure compliance with the National Standards for Information and Advice through regular supervision and monitoring
- f. Ensure equality and diversity requirements are addressed through all aspects of project delivery

For client outcomes we have focussed on the health-related statements. A positive picture of the impact of the advice received on client health and wellbeing was captured through the client survey. Graph 5 shows the responses given to survey statements.

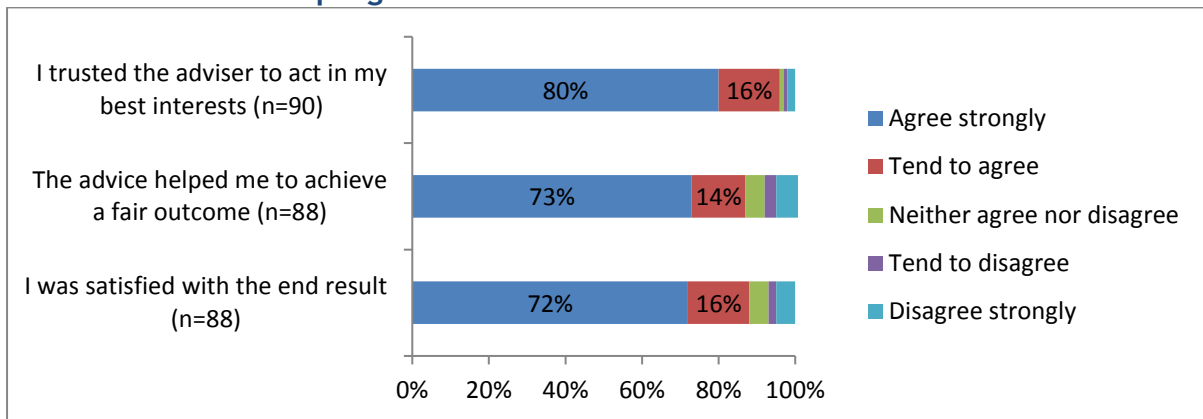
Graph 5. Health responses to survey statements



Clients who approached EDP projects reported satisfaction in the help they received. 69% of respondents (n=90) reported they got all of the help they wanted, with 26% reporting they received some of the help they wanted. 4% of respondents did not get any of the help they wanted.

Clients reported high levels of satisfaction against the justice outcomes through the client survey as displayed in Graph 6, showing the value targeted advice provides to the client.

Graph 6. Justice outcomes, client satisfaction with help received in the Economic Downturn programme.



Appendix D. Evaluation of Making Advice Work Stream 1

Stream 1 of the Making Advice Work (MAW1) Programme is designed to focus funding on projects that help connect people across a geographic area with assistance in resolving complex benefit and related debt problems, and projects that include targeted assistance to help people successfully make the transition to the new benefits system.

These projects were set up to tackle unmet need and add value to existing arrangements for advice, information and representation. As one of the key priorities was to add value to existing local plans, no single model of delivery was specified. The projects in MAW1 are therefore relatively diverse reflecting their tailoring to the different priorities for unmet need or adding value in the different areas.

Thirty one projects were funded under this stream when it began in October 2013; two projects exited the programme in March 2015. This stream currently includes two projects which provide advice to advisers and frontline workers, also referred to as second tier advice (one further second tier project was one of those exiting in March 2015).

The specific outcomes for the stream are:

- People affected by the welfare reform programme, are connected to advice and casework assistance to avoid benefit problems occurring and help resolve those that do.
- People who are engaged in the review or appeal process for social security benefits should have access to advice about what is likely to happen during the review/appeal process including advice about options and likely consequences of these so they can make informed choices about proceeding or not.
- Where appropriate and proportionate, people who are engaged in the review or appeal process for social security benefits should have access to representation in tribunal to assist in resolution of the social security problem.
- People are able to access advice and casework services to achieve sustainable resolution of debt issues, including those which could lead to court action or homelessness in the future if left unresolved.

Overall performance of MAW1

From the set-up of the projects until the end of November 2015 the 28 frontline projects in MAW 1 have helped around **30,700** people with **37,400** unique matters.

The performance by the Stream against indicators for the four outcomes is set out in the following sections. The impact of projects continues to be positive in

resolving problems for clients and reaching a large number of people. The indicators suggest that problems are being resolved in a sustainable way for both debt or benefits issues.

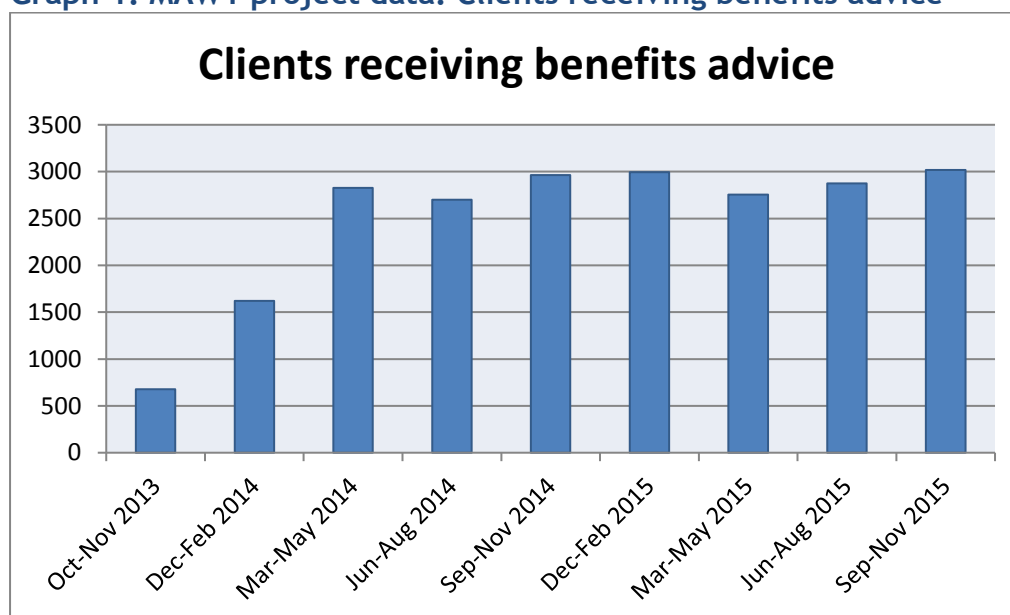
Outcome 1: People affected by the welfare reform programme, are connected to advice and casework assistance to avoid benefit problems occurring and help resolve those that do.

The key indicators are the number of clients with benefit problems and the percentage that have been resolved. These demonstrate the reach of the projects to connect people to advice and casework assistance around welfare problems and how that advice contributed to resolving those issues. The programme helped:

- over 22,000 clients with benefits problems.
- achieved outcomes in almost 60% of cases
- secured client financial gain of over £29 million

Since the start of the programme in October 2013, data from projects' quarterly returns shows that they have helped 22,431 clients with benefits related advice. As can be seen from Graph 1, the number of new clients seen in each three month period appears relatively stable since March 2014 (at around 2,800 new clients in each three month period), due to projects being at capacity. Projects will also have ongoing work in relation to clients who first approached them in previous periods.

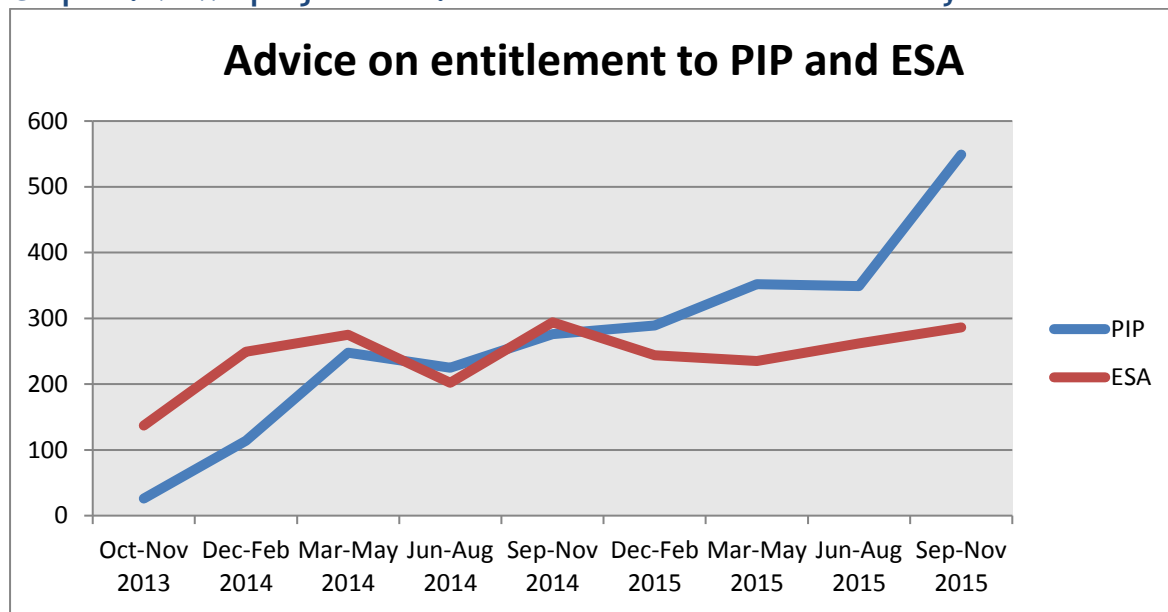
Graph 1. MAW1 project data: Clients receiving benefits advice



While the volume of clients coming into the projects may appear relatively stable, the focus of work carried out over the lifetime of programme has changed. As can

be seen in Graph 2, advice on clients' entitlement to Employment and Support Allowance (ESA) has remained at a similar level over the programme lifetime, while advice on clients' entitlement to Personal Independence Payment (PIP) has increased over the lifetime of the programme, and is now the single benefit which the MAW1 programme provides most entitlement advice on. This is due to the respective roll out schedules for each of these benefits.

Graph 2. MAW1 project data: Advice on entitlement to two key benefit matters



Entitlements to disability related benefits accounted for 20% of all benefits matters helped by projects in this stream and was the biggest matter type where advice was provided, indicating an area of unmet need addressed by the projects.

Projects have recorded 27,292 unique benefit matters from the beginning of the Making Advice Work programme in October 2013 until November 2015. Of these, 80% (21, 593) have at least one outcome recorded for the client, such as the client receiving an advice, a benefit application being successful or a benefits appeal being won²⁰. 57% (15,396) have at least one outcome recorded for the client and are marked by the project with a closed date.

A further 2.8% (772) of benefits matters are recorded with an outcome only of the client losing contact with the project.

The proportion of matters where an outcome and a date closure have been recorded has improved slightly since the previous evaluation. 59% (8,490) of benefits matters which the projects have started work on over the last year have outcomes and a closed date recorded, compared to 55% (6,627) of those started in the previous year. This reason the figure remains fairly low due to the complexity

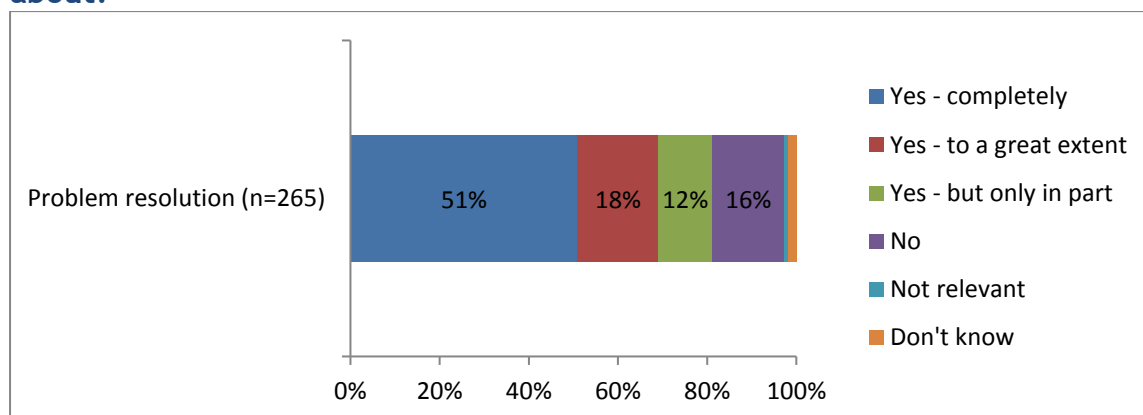
²⁰ Projects may record multiple outcomes per matter.

of the caseload and the time it takes to resolve matters but could also be due to issues in capturing when projects close matters.

Client financial gain recorded through the database is a key indicator for this outcome. Projects report that clients assisted with benefits matters experienced financial gain of £29,068,047 over the programme lifetime²¹. This would represent approximately £1,900 for each of the 15,396 matters recorded as resolved

The direct client survey provided key indicators relating to satisfaction around the benefits advice received by clients. As shown in Graph 3, 81% (n=265) of survey respondents stated that the advice they had received through the programme had resolved the problems that they sought advice about either completely or partially.

Graph 3. MAW1 Survey Results: Problem resolution. Did the advice or information you received resolve the problems you initially asked for advice about?



Outcome 2: People who are engaged in the review or appeal process for social security benefits should have access to advice about what is likely to happen during the review/appeal process including advice about options and likely consequences of these so they can make informed choices about proceeding or not.

The number of clients assisted with activities relating to the review or appeal of a decision is about **6,201**, equivalent to more than one quarter of the clients receiving help on benefits issues.

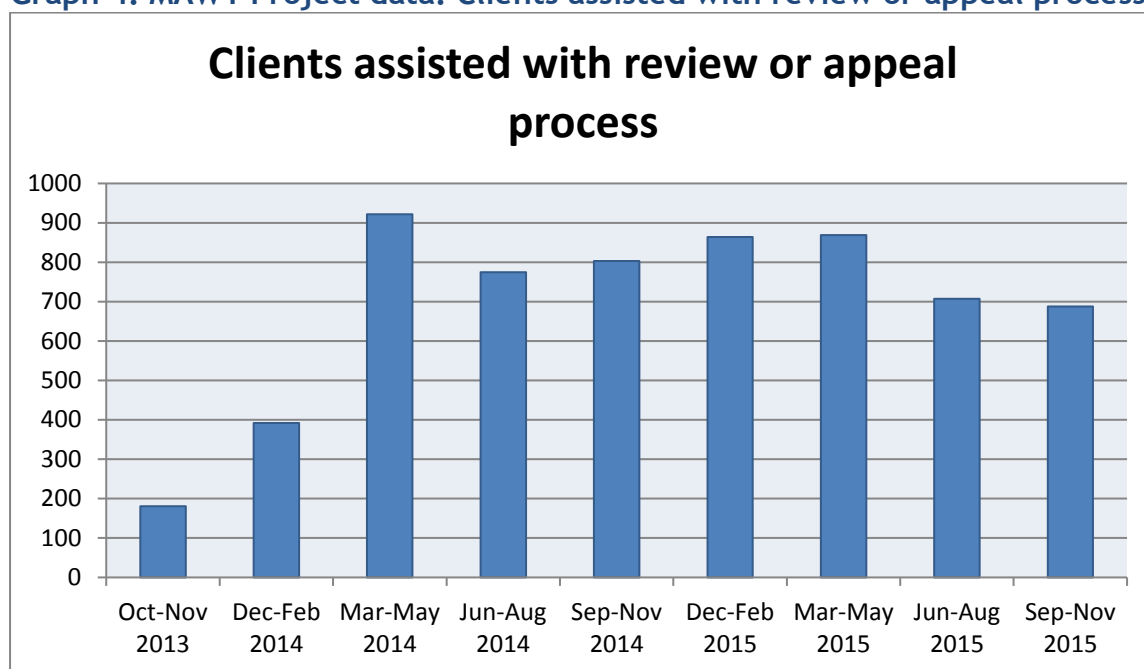
Under this outcome we are interested in how many people have been assisted by the project in activities relating to the review or appeal of a decision, including those being helped with the Mandatory Reconsideration process and those being

²¹ Client Financial Gain (CFG) for benefits is calculated as the weekly benefit awarded to the client x52 to give an annual figure. If the client has won a backdate to their benefits, the lump sum award is included in the financial gain total. We have not verified CFG.

helped with actions before and during tribunal processes. We have also included those people who projects have assisted with gathering and collating medical evidence as this is an activity often associated with challenging decisions.

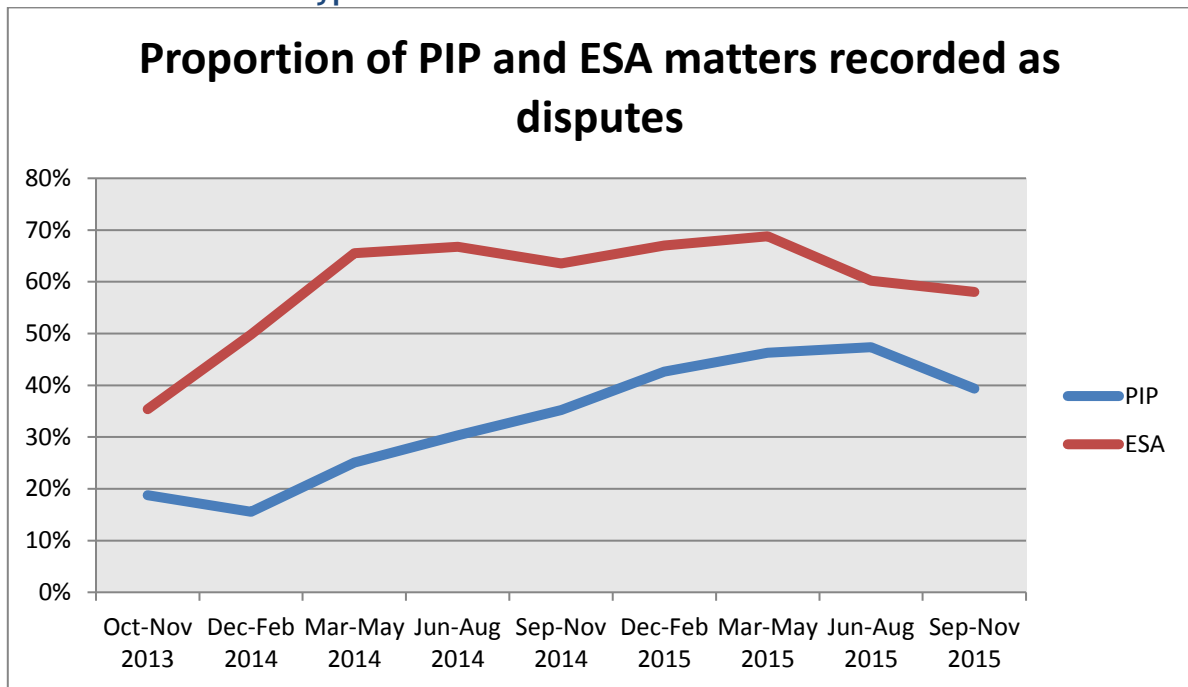
Graph 4 shows the number of clients who have been helped with review or appeal processes by the date of when the client first approached the service. While the trend is downward, it should be noted that many of the clients most recently approaching the projects for help may be helped in the first instance with benefit applications but may go on to be assisted with review or appeal activities in the future. There is likely to be a pattern in terms of the work as different benefits move through implementation to appeal stages.

Graph 4. MAW1 Project data: Clients assisted with review or appeal processes



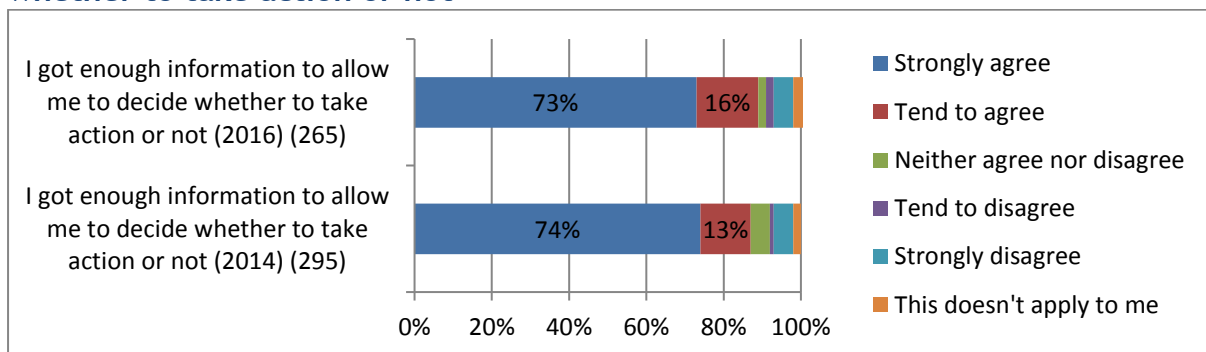
There has been variation over the lifetime of the programme in work around benefits disputes depending on the type of benefit, in particular for ESA and PIP. Advice relating to ESA has been recorded over the programme lifetime as the majority of dispute matters (59%) The trend of PIP dispute matters has been a steady increase during the programme lifetime to around 40% of new disputes. This is likely to reflect the process of welfare reform, with disputes relating to PIP increasing as this new benefit has been rolled out. Graph 5 gives the trend of ESA and PIP matters for the duration of the programme.

Graph 5. MAW1 Project data: Proportion of matters recorded as disputes for ESA and PIP benefit types



A survey measure for this outcome is whether people felt that they got enough information to decide whether to take action or not. As shown in Graph 6, this indicator has remained strong, with 89% of people (n=265) saying that they either agree strongly or tend to agree that they had enough information to decide whether to take action or not.

Graph 6. MAW1 Survey Results. I got enough information to allow me to decide whether to take action or not



Resolution of benefits problems where the client had received advice about a dispute (either ways of dealing with a dispute or representation at tribunal, or both) are similar to overall resolution of benefits problems in the survey: 83% (117) respondents stated that the advice had resolved their problems wholly or in part while 14% (20) respondents stated that the advice had not resolved their problems.

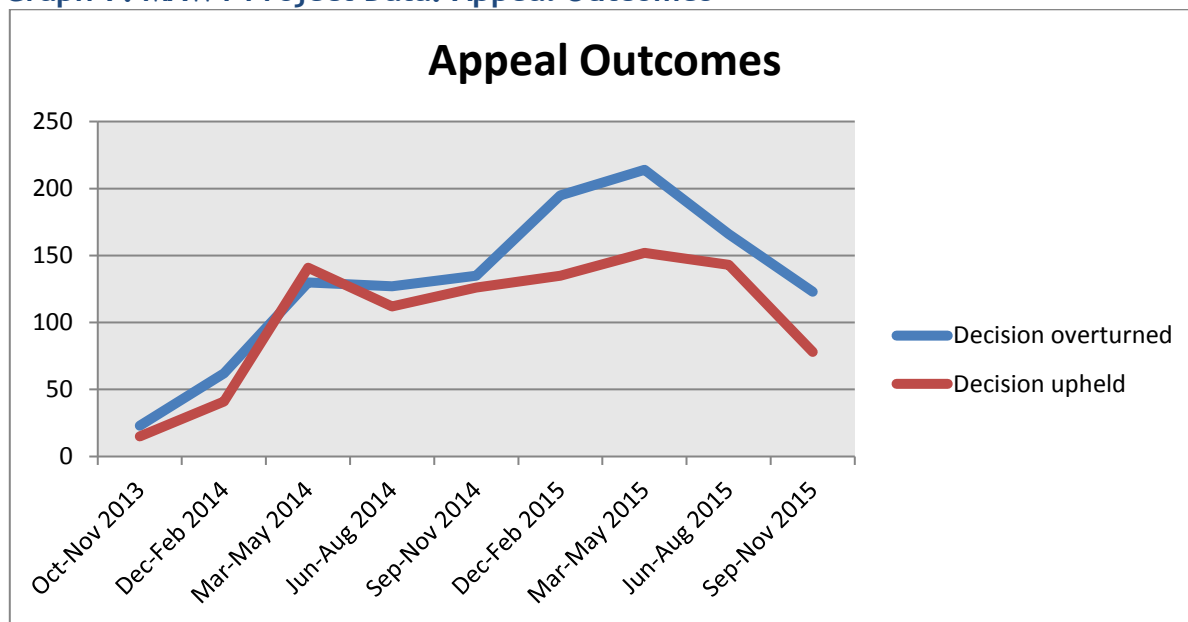
Outcome 3: Where appropriate and proportionate, people who are engaged in the review or appeal process for social security benefits should have access to representation in tribunal to assist in resolution of the social security problem.

The indicators for this outcome relate to the tribunal stage in reviews and appeals. Projects carry out a variety of work in relation to clients’ accessing representation from funded projects as cases proceed through the tribunal system, e.g. supporting a client to lodge paperwork, even where they do not themselves provide representation and may at that point refer the client on to other services.

The number of appeals relating to tribunal hearings in which clients had been or were involved was 2,923 to 30 November 2015. Projects have reported 2,118 cases where unique appeal outcomes were recorded since the beginning of the programme. Of these 1,175, or 56%, are recorded as successful and 943, or 45%, recorded as unsuccessful. This appears to be in-line with the overturn rates recorded by HMCTS, which was between 51 - 56% during the period depending on the benefit type²².

Graph 7 appears to show an increase in recorded appeal outcomes, with more successful outcomes than unsuccessful. The dip in appeal outcomes overall in the most recent periods may relate to the fact that matters opened in these later periods going through appeal processes do not yet have outcomes.

Graph 7. MAW1 Project Data: Appeal Outcomes

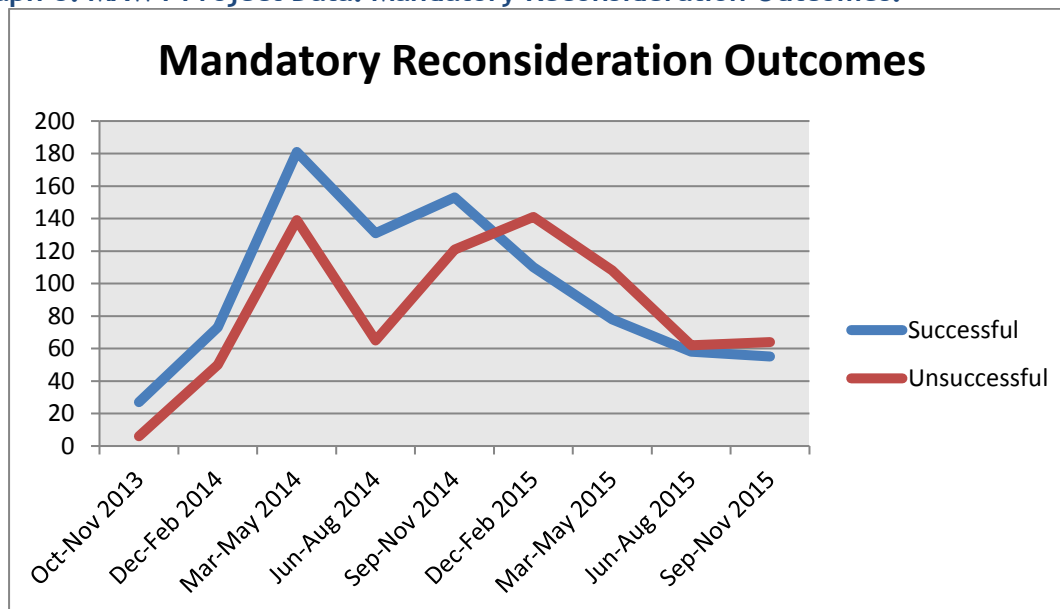


In the previous evaluation we noted that mandatory reconsideration outcomes reported by the projects had a higher success rate than appeals. This has not continued. Over the lifetime of the projects, 53% (866) of Mandatory

²² UK Government information about benefit tribunal overturn rates are published [here](#).

Reconsideration outcomes are reported as successful; over the last year of the projects less than half, 45% (301) of Mandatory Reconsiderations are reported as successful. Graph 8 provides the flow of success for Mandatory Reconsiderations through the programme lifetime.

Graph 8. MAW1 Project Data. Mandatory Reconsideration Outcomes.



Outcome 4: People are able to access advice and casework services to achieve sustainable resolution of debt issues, including those which could lead to court action or homelessness in the future if left unresolved.

In order to measure progress against this outcome, we set out the overall level of debt faced by clients, how many of these needed debt advice and the impact of that advice on clients’ current situation and their knowledge about money management. Our assessment is that projects have continued to perform well against this outcome.

Projects report helping almost **7,650** clients with debt advice, with **8,140** matters. Graph 9 shows that the trend of people seeking debt advice from projects appears relatively stable, although the final three month period covered by this evaluation (Sep-Nov 2015) shows a high intake of new debt clients.

Graph 9. MAW1 Project Data: Clients receiving debt advice.

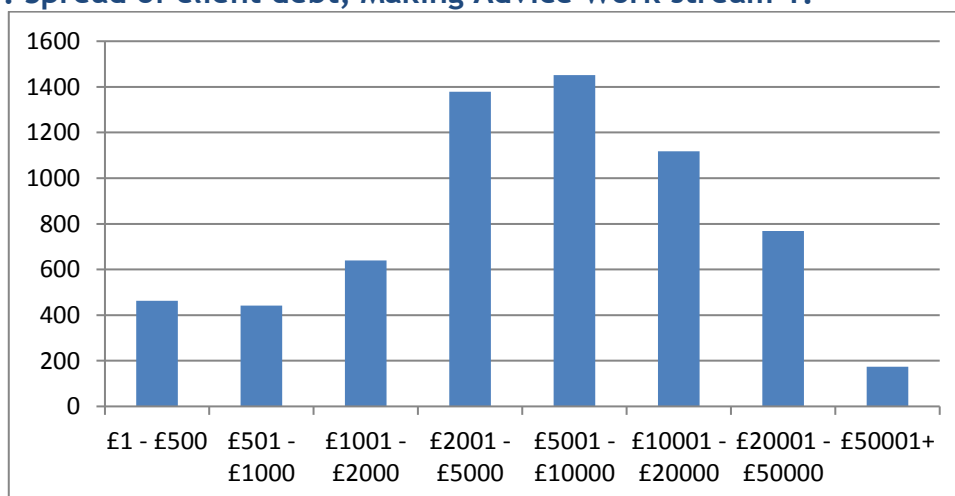


The total amount of debt recorded for clients accessing the MAW1 projects for debt (or debt and benefit) advice was almost **£77 million**.

A further £4.9 million in debt was recorded for people who did not access the projects for help in relation to debt (for example someone working with a project to sort out housing benefit issues which then clear their rent arrears or someone referred by a project to a source of specialist debt advice). This would average to approximately £10,000 in debt per person seeking debt advice.

The spread of debts recorded for clients is given in Graph 10. The majority of client debt presented to projects was between £2000 - £10000. This accounted for 24% of all the debt recorded on the project spreadsheet.

Graph 10. Spread of client debt, Making Advice Work stream 1.

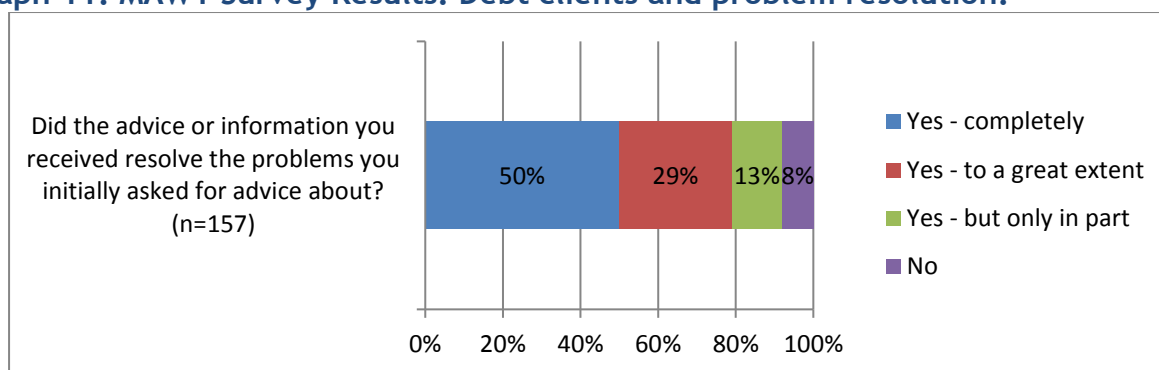


Of the debt matters on the database, 57% are reported as having at least one outcome for clients, including formal debt management outcomes such as the Debt

Arrangement Scheme or informal arrangements such as making token payments as well as outcomes around challenging debts or supporting the client with their financial capability. This is an increase from the 30% of debt matters recording an outcome since the previous evaluation and may be due to debt matters taking longer to achieve a successful resolution. In the most recent six months, 45% of debt matters have no outcomes recorded.

In the 2016 client survey, debt advice recipients were asked whether the advice had resolved the problems that they initially sought help about. A higher proportion of debt advice than benefits advice recipients stated that the advice had wholly or partially resolved the problems: 92% (n=157) as shown in Graph 11. This is a slight decrease from the previous survey where 95% (n=153) of debt advice recipients stated that the advice had wholly or partially resolved their problems.

Graph 11: MAW1 Survey Results. Debt clients and problem resolution.

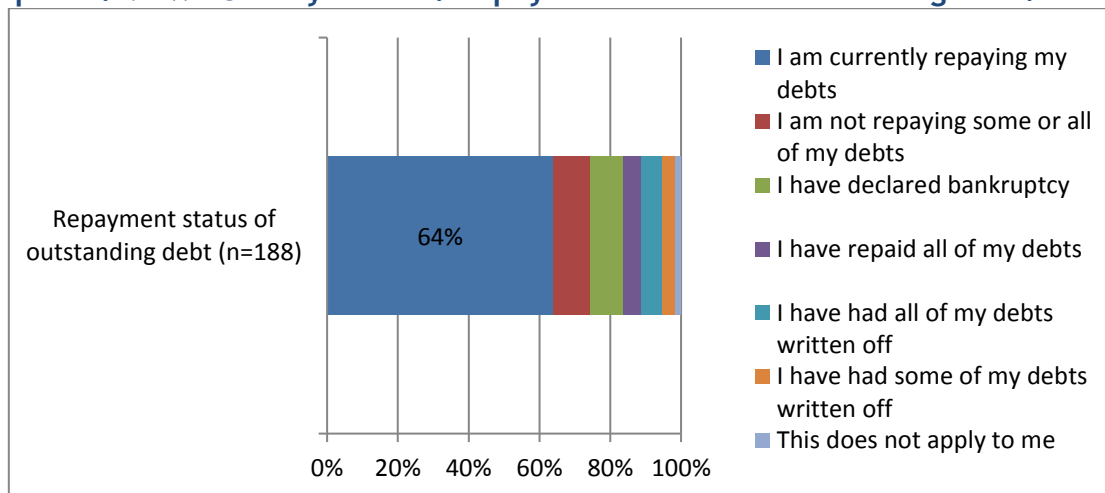


Survey respondents who had received debt advice were asked if they had built up new debts since receiving advice; 80% had not, a slight increase on the previous year (75%).

87% of debt advice recipients stated that they strongly agreed or tended to agree that they now felt more confident dealing with people that they owed money to; this is also an increased proportion from last year (71%)²³.

²³ This question asks if people have built up debts in particular ways, such as through a payday lender, a personal loan or a credit card that the person is unable to pay off in full. The options do not include debts such as rent arrears or utility debt.

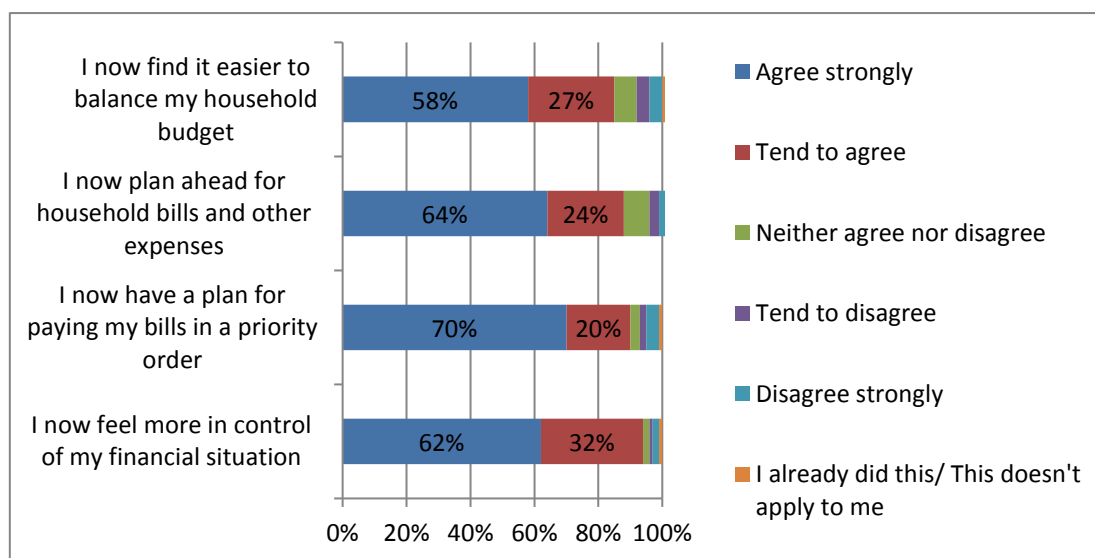
Graph 12. MAW1 Survey results. Repayment status of outstanding debt.



Debt respondents were asked whether they agree or disagree with a number of statements which people have made about the impact of receiving advice. While there are strong levels of agreement with the statements about people having plans and feeling in control of their finances, a slightly lower proportion of people (85%) state that it is in reality easier to balance their budget, perhaps reflecting the influence of factors outside of their control.

The responses to these questions are different to the previous year’s survey, in that far fewer people in the 2016 survey either stated that they already did this or that they neither agreed nor disagreed; the pattern is similar to the previous year in that the lowest proportion of respondents agreed with the household budget statement than with the other statements.

Graph 13. MAW1 Survey results. Debt responses to statements about the impact of advice (n=157)



Appendix E. Research into second tier advice

Purpose

The overall objective of this work is to outline how the second tier advice projects contributed to the achievement of the MAW1 programme outcomes and identify main themes from interviews.

Background

Two second tier advice projects are funded through MAW1; second tier advice is the term used here to provide advice to advisers and other frontline workers²⁴. The two projects are: an expansion of the existing service provided by the Child Poverty Action Group (CPAG) to provide advice on benefits and tax credits to advisers and frontline workers; and a new service set up by Shelter to provide advice on housing and debt to advisers and frontline workers.

The two second tier projects work toward the outcomes sought from MAW1 specifically focused on:

- Outcome 1: People affected by the welfare reform programme, are connected to advice and casework assistance to avoid benefit problems occurring and help resolve those that do;
- Outcome 2: People who are engaged in the review or appeal process for social security benefits should have access to advice about what is likely to happen during the review/appeal process including advice about options and likely consequences of these so they can make informed choices about proceeding or not;
- Outcome 4: People are able to access advice and casework services to achieve sustainable resolution of debt issues, including those which could lead to court action, or homelessness in the future if left unresolved.

The indicators that SLAB has used to evaluate the contribution of the frontline projects are not suitable for the second tier projects.

The first evaluation of Making Advice Work streams 1 and 2 did not specifically consider the contribution of the second tier projects to the outcomes. The two organisations conducted an evaluation of their work toward the end of 2014. This looked at the progress of the projects against the programme outcomes and considered how the project partnership had developed.

²⁴ A third second tier project managed through Glasgow Advice Agency focusing help to non-advisers in Glasgow ran from 1 October 2013 – 31 March 2015. This project experienced lower demand for advice than anticipated, partially due to the increase in general advice provision relating to welfare reform in Glasgow at the time. The service had difficulties distinguishing itself from many of the mainstream services available to potential referring agencies. The overall number of enquiries received by this project was low and for this reason will not be considered by the programme evaluation.

To complement their evaluation of the two projects, SLAB undertook a small piece of supplementary evaluation work considering the overall contribution of the second tier advice projects.

While the second tier advice projects are funded through MAW1, they provide advice to projects funded through other SLAB grant funding programmes and to advice providers and frontline workers not funded through SLAB.

How the research was carried out

This research was carried out drawing on three main sources of data:

- Project spreadsheets returned by the two second tier projects in MAW1 reporting their ongoing work;
- A small set of qualitative interviews conducted with frontline advisers and non-advice workers exploring their use of resources, including second tier advice, to work with clients.

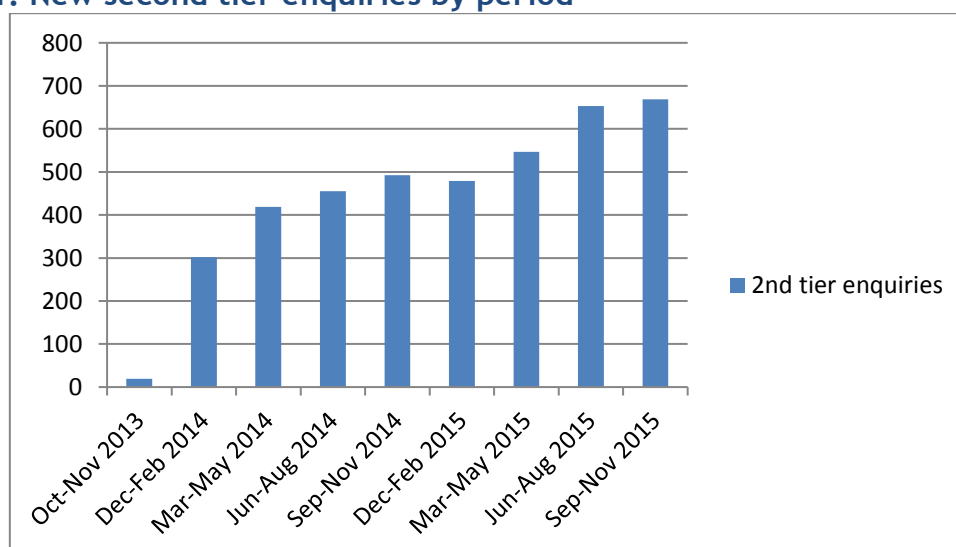
The qualitative interviews were carried out with nine advisers and support workers during March 2016 which looked at the reasons for using second tier support and considered the other help available to these workers. The interviews with advisers and support workers explored a number of themes around the use of second tier advice lines.

Findings on second tier advice

Quantitative data

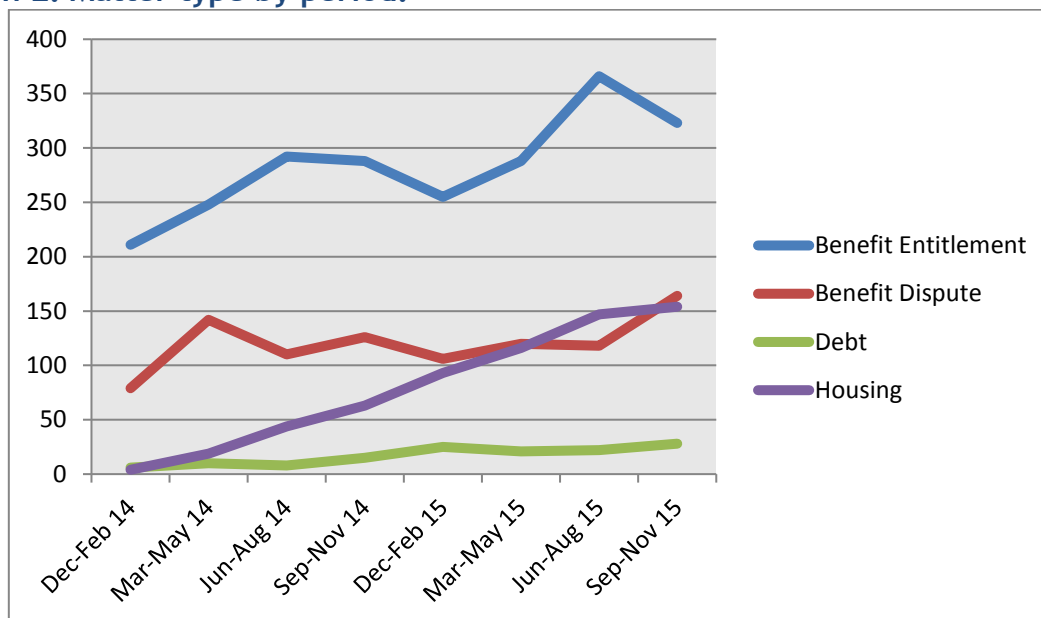
The second tier projects handled 4,035 enquiries between 1 October 2013 and 30 November 2015. The trend of enquiries shows a quarter on quarter increase through the programme lifetime (Graph 1).

Graph 1. New second tier enquiries by period



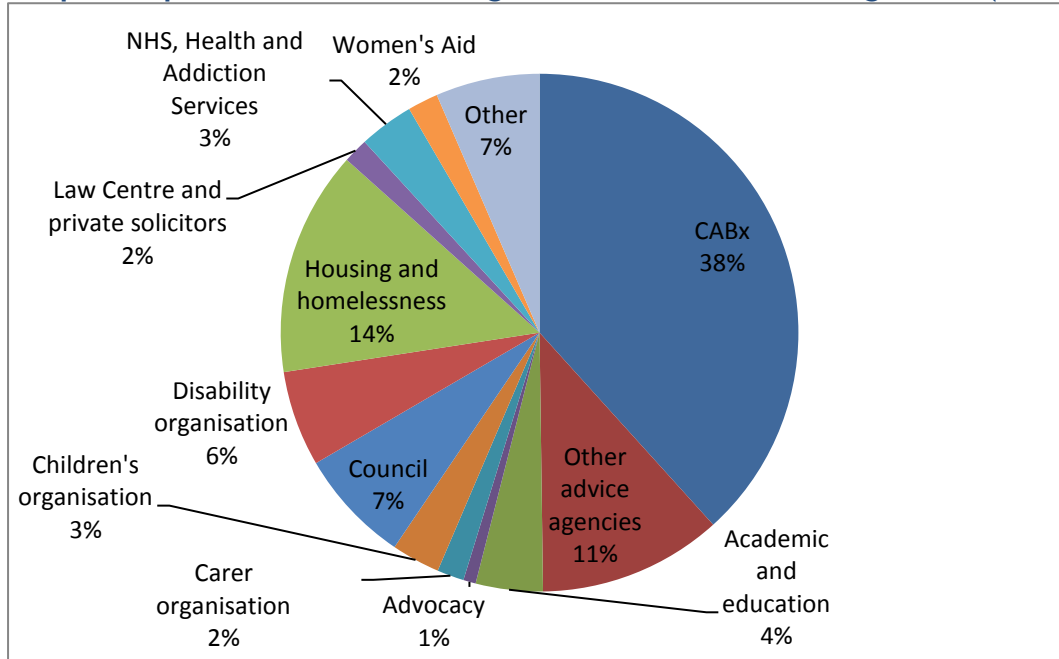
Benefits enquiries covering both entitlements and disputes made up the majority of the second tier caseload and remained consistently high through the programme (Graph 2). Enquiries relating to housing showed a steady increase through the programme lifetime and may reflect work done by Shelter SCOTWRAS to increase the project’s visibility and reach. Debt enquiries remained low overall.

Graph 2: Matter type by period.



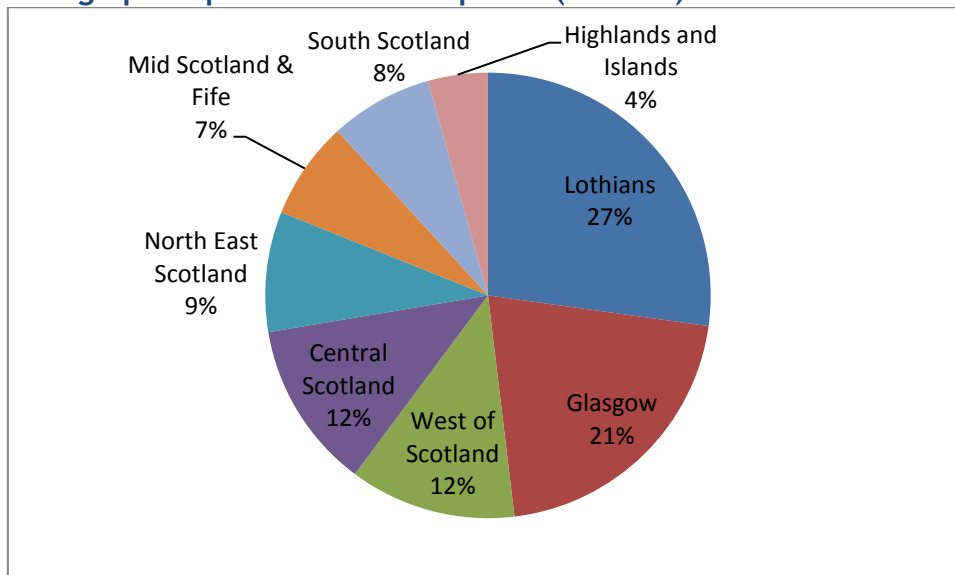
A range of agencies were recorded on the project spreadsheet as having approached second tier advice services. While demand was driven by citizens advice bureau (38%) and other lay advice agencies (11%), the projects provided assistance to a range of different organisation type. Non-advice agencies accounted for 20% of all agencies contacting the projects.

Graph 3: Split between advice agencies and non-advice agencies (base=3,987)



The project database shows that the highest volume of enquiries came from Lothians (22%) and Glasgow (21%) which correlates with the main population centres. Elsewhere a broader spread of enquiries was recorded from across Scotland. The geographic split of enquiries is provided in graph 4.

Graph 4: Geographic split of 2nd tier enquiries (n=4067)



Findings from qualitative interviews

The qualitative interviews focussed on the reasons for accessing second tier advice as well as the reasons for not doing so.

Reasons for using second tier advice

Many interviewees had used the CPAG second tier service for benefits and several the Shelter service for housing; only one interviewee referred to second tier advice for debt. Workers interviewed described that the use of second tier advice varied in relation to the worker's network of support - for example, a worker who had a specialist benefits adviser to refer to would be more likely to refer those clients on and use second tier advice to help clients with tricky housing issues.

Workers described contacting second tier advice when they were not sure how to help a client, for example, they were being bounced back and forth between different statutory agencies or, they tried everything they could think of. Second tier advice was able to provide them with options that they hadn't thought of and the authority to break through a deadlock with other agencies. Advisers might also go to second tier if they have lots of information, but need to narrow down to one specific argument, used to get help to structure responses and use correct terminology.

Workers turned to second tier advice to make best use of time (particularly but not only for non-advisers). Workers had a limited amount of time with clients, e.g. a one hour appointment, and often multiple things to deal with in that time (particularly for non-advisers whose main role might be focused on other issues than the client's advice needs). Where the client had a difficult benefits/debt/housing issue, it did not make best use of that worker's time to spend appointment time and/or follow-up time researching that issue when a second tier worker could be researching it, possibly more efficiently. There could also be efficiencies around the worker asking second tier to look into the query, which could help reduce anxiety for the client (who knew something was being done) while the worker carried on with other tasks with the client.

One support worker commented that they had used email to contact second tier support about a benefits issue. Often the response is comprehensive and often they only have an hour with a client, they don't have much time with the client and don't want to use it all on the phone to an advice line. Using email allows them to focus on other matters. A support worker who helps vulnerable women commented that they had used housing second tier to assist with a case, to help them decide what evidence to provide to police on behalf of the client.

Reasons for not using second tier advice

The interviews sought reasons for not accessing second tier advice. This chiefly involved, access to other available sources of information, such as websites

including Rightsnet and BBC news. One adviser is part of a wider housing association welfare rights network, plus other areas of support such as paying for peer review and support from the local CAB. One support worker was not aware of the second tier advice lines available so had not accessed them. The worker suggested that they would potentially use an advice line if they didn't know the answer to a client query.

Workers discussed that the type of issues in a case might prompt them to seek advice or peer support. Many advisers had a wider support network available to help them with more complex problems. Advisers were likely to talk informally with colleagues in the team setting about tricky or complex cases: this was a recurring theme in the interviews.

Second tier advice: referrals, capacity and impact

The interviews found that the availability of second tier advice doesn't eliminate the need for advice workers to refer clients to other services. For instance, an adviser described that it doesn't eliminate the need for solicitors in housing matters, there were particular tricky cases which could not be resolved by recourse to second tier advice and then advisers were seeking solicitors for their clients. A common theme was that for some matters - debt, energy debts - the agency will refer to a specialist adviser rather than approach second tier.

The balance between referring on and using second tier advice for support workers was slightly different, as described by interviewees. Analysis of interviews suggests that workers might be more likely to use second tier advice to help them resolve a clearly defined problem for a client; whereas they might be more likely to refer someone on to a dedicated advice service where that client need to discuss options and have more extensive casework. Workers discussed there being benefits to their therapeutic relationship with the client to being able to resolve their problems with support rather than pass them elsewhere. They also raised some issues about available/accessibility/timeliness of alternative services, as well as the competence of other services to deal with their clients who might be vulnerable.

Workers identified how second tier advice can build capacity within their service. Help through second tier services allows advisers to take away knowledge from the helpline. While advisers may not use the information again straight away, may take notes of call and keep them. Advisers will take part in training from CPAG on new issues (for example, the introduction of Universal Credit). Workers may use information to help the wider team, to disseminate changes to help them anticipate types of new letters that tenants might receive.

Support workers commented on the case impact of seeking second tier help, such as it could speed a case up to get a quick outcome for the client's problem. Information received through second tier can speed up the service a support worker gives, particularly if they have to work with the client on other different issues. A call to a second tier service may not necessarily solve a client's problem immediately, but the advice may help the support worker and the client develop a plan which helps them know the direction of travel with their problem. This helps alleviate the client's worries and stress. Second tier support is a particular help in the area of new benefits, where case law is being developed and new defences are being tested. One adviser commented that where a benefit had been around for longer, information about that benefit was readily available. Whereas for a new benefit or new situation it was harder to access relevant help.

A housing association based adviser suggested that using CPAG for second tier support can give them leverage over a statutory agency, for instance they told the DWP they had received advice from CPAG about the case which gave them a stronger basis to make a case. A women's aid support worker commented that support from the Shelter second tier service had been essential to a clients housing case. The support worker described a difficult situation where the client was looking at leaving her tenancy due to her former partner turning up unannounced but was looking for guidance from Shelter about whether the council would view her as intentionally homeless. Shelter second tier were able to clarify the issues for the worker and send through links to appropriate information to help the worker with the clients case.

Options for change

Workers provided a number of suggestions for future change and support. A recurring theme included streamlining the information and advice could be accessed, either through a laptop or a version of the CPAG handbook made available through an app, as workers tend to carry phones with them. It was suggested that a liaison officer from the DWP to get continuity and consistency of information. When wrong advice is given, this impacts on the hardship felt by the client. Many advisers commented that it would be helpful to have more time to help clients but also to be able to share good practice. One support worker commented that it would be useful to have second tier advice for housing matters, suggesting that the message about the Shelter second tier service needs to be spread more widely.

Conclusions on the role of second tier advice

The second tier projects have built their focus on reach through the lifetime of the Making Advice Work programme. The adviser and support worker interviews show that the provision of second tier support adds additional value to the support arrangements organisations have in place. Where a problem is in a new area of law or in relation to new arrangements, the research shows that second tier support can be particularly valuable to advisers, support workers and their clients.

Appendix F. Evaluation of Making Advice Work Stream 2

Stream 2 of the programme focuses specifically on advice, information and representation for tenants of social landlords as a result of changes to the benefit system, including avoiding homelessness and tackling particularly those changes which are likely to impact on their ability to manage their housing costs or to sustain their tenancies. Under Stream 2, projects include social landlords, either as the organisation delivering the project, or as the lead organisation in partnership with an advice provider.

A total of 25 projects were funded between 1 October 2013 and 31 March 2015. From April 2015, 23 projects were funded, covering 50 social landlords.

Overall projects had assisted around 15,000 people with 23,300 matters from 1 October 2013 to 30 November 2015.

The specific outcomes for Stream 2 are:

- Tenants in social rented accommodation are connected to advice and help at the appropriate time (including pre-tenancy stage), to build capacity and resilience in advance of any problems or as soon as a benefit, debt or housing problem becomes evident.
- Tenants are assisted to deal with complex debt and financial problems, with a view to sustaining tenancies
- Where retaining current accommodation is not an option, tenants and occupiers are assisted to identify other options and avoid homelessness
- Social landlords are better connected to independent advice providers and expertise is shared to help achieve longer-term improvements for tenants and occupiers beyond the project period.

Overall performance for Stream 2

There continues to be good progress against the programme outcomes. The impact of the programme on tenants has been positive and projects have been able to expand their remit beyond assistance with housing benefits and under-occupancy to include help with transition to other benefits.

Outcome 1: Tenants in social rented accommodation are connected to advice and help at the appropriate time (including pre-tenancy stage), to build capacity and resilience in advance of any problems or as soon as a benefit, debt or housing problem becomes evident.

This outcome focusses on reaching tenants to resolve problems early and avoid them occurring in future. The number of tenants assisted and the high problem resolution rate give assurance that this outcome is being met.

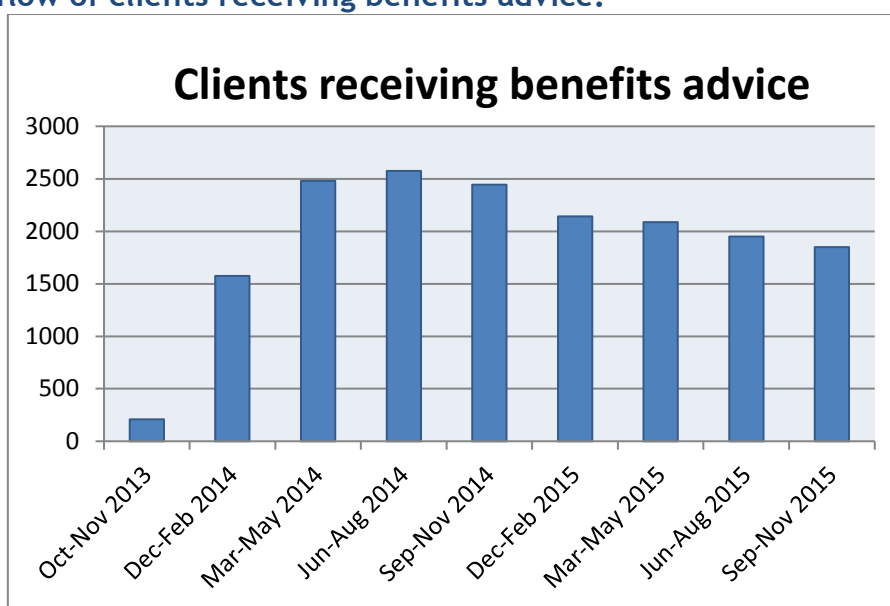
Over the period from 1 October 2013 and 30 November 2015, projects under Stream 2 of the Making Advice Work Programme had:

- seen around **15,000** people with **23,300** matters;
- with **17,300** related to benefits matters.
- 85% of benefits matters (14,705) were in relation to advice about benefits and
- 15% in connection with a benefit dispute (2,595).

The project database shows that the majority (15%) of benefits matters were connected with housing benefit. This was anticipated as projects in Stream 2 were established to mitigate the impact of the under-occupancy charge.

The flow of clients with a benefits problem is shown in Graph 1. New benefits issues reached a peak in June 2014, coinciding with the point at which projects were fully established.

Graph 1: flow of clients receiving benefits advice.

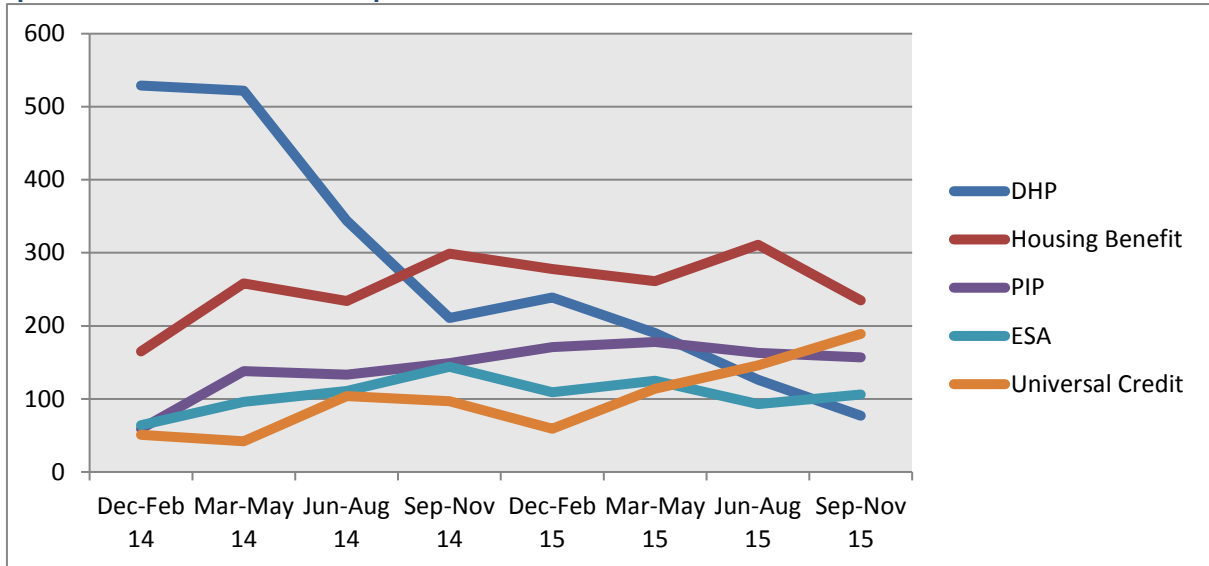


New benefits issues were predominantly connected to provision of advice on entitlement, with 89% of client matters related to this.

Graph 30 shows the flow of benefit entitlement enquiries during the course of the programme. Projects initially provided assistance to tenants to provide Discretionary Housing Payment (DHP), as a result of the under-occupancy charge. The rate of DHP applications made by projects slowed post May 2014, coinciding

the with Scottish Governments announcement of the removal of the statutory cap on spending on DHP²⁵. While enquiries connected to DHP dropped, enquiries relating to Housing Benefit remained steady through the course of the programme.

Graph 1: Flow of benefits enquiries MAW2.

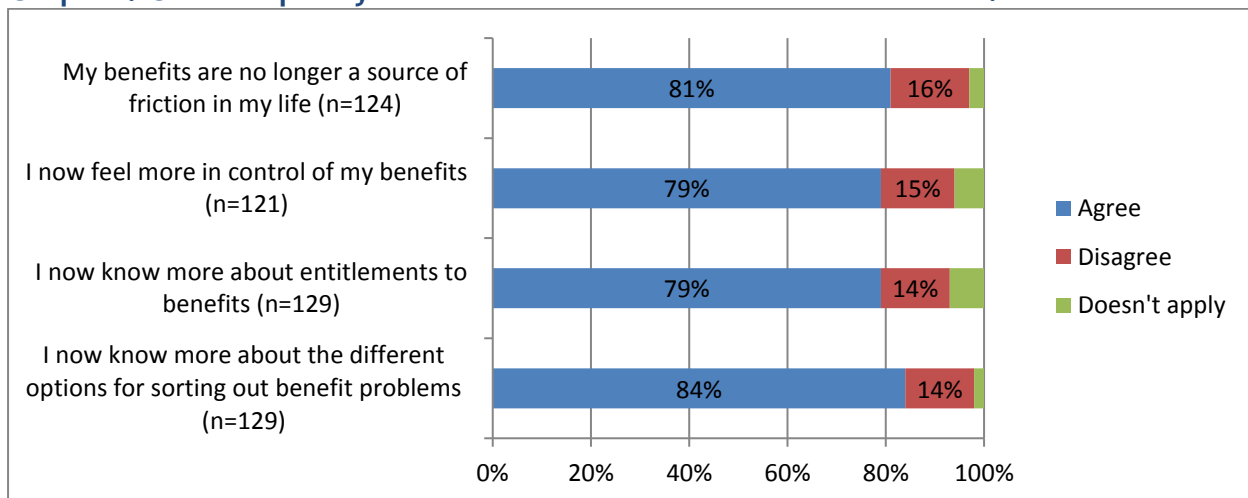


Of benefit disputes assisted by the projects, over a third (37%) were in relation to receipt of housing benefit, 20% in connection to ESA and 8% to PIP.

Projects assisted clients with a further 4,800 debt matters and almost 1,200 housing problems. The research identified five projects which work with the highest proportion of clients presenting with both benefits and debt matters.

Graph 2 gives an overview of client responses to statements about capacity and resilience associated with the benefits advice received from projects.

Graph 2. Client capacity and resilience related to benefits advice.



²⁵ Tenants encouraged to apply for 'Bedroom Tax' help – Scottish Government, 2014. <http://news.scotland.gov.uk/News/Tenants-encouraged-to-apply-for-Bedroom-Tax-help-c55.aspx>

Client demographics are given in Appendix G. 58% of clients whose background information was recorded were women; clients predominantly identified as White Scottish (86%) and 40% of clients declared a disability, with 28% of clients declaring incapacity as their employment status. The overwhelming majority of clients (92%) were tenants of housing associations, in line with the programme priority. Where clients are not tenants, they are likely to have been looking at becoming housing association tenants, with project staff engaging with them at an early stage either to provide Housing Options, or to check that they have the correct benefits to ensure that they are able to sustain their tenancy. The client background characteristics of the people helped by projects suggest the programme has reached the intended demographic group.

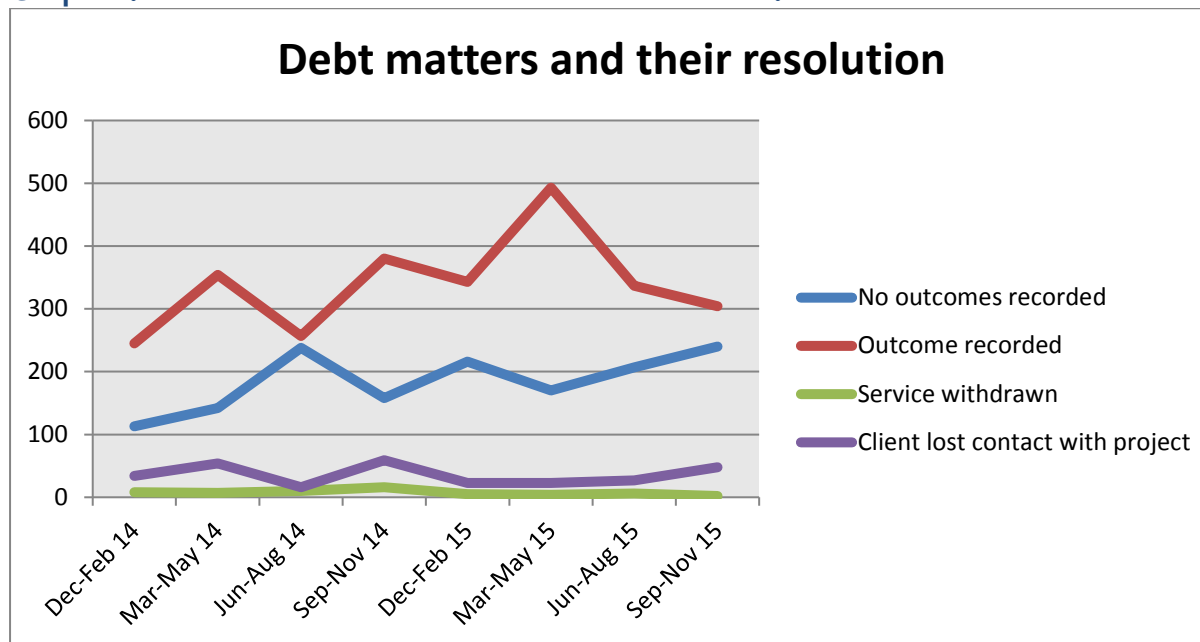
Outcome 2: Tenants are assisted to deal with complex debt and financial problems, with a view to sustaining tenancies.

The key indicators for this outcome include the number of matters involving complex debt and whether clients with these issues were able to sustain their tenancies.

Projects helped tenants with 4,800 debt problems, over half (58%) were in relation to rent arrears and 42% involved non-housing debt. The database shows that 83% of debt matters were resolved with clients not being evicted or rehoused from their tenancies.

The flow of resolved debt matters over time is shown in Graph 3. An increase in debt matters being resolved was recorded by projects up to March 2015. The peak in new debt matters with an outcome recorded in March 2015 shown in graph 32 is due to a spike in rent arrears cases seen by one project, as a consequence to the implementation of Universal Credit in one local authority area. The project saw a noticeable increase in debt matters as tenants transferring to Universal Credit at this time were unable to pay their fortnightly rents due to the monthly payment in arrears of their Universal Credit claim.

Graph 3. Flow of debt matters and their resolution.



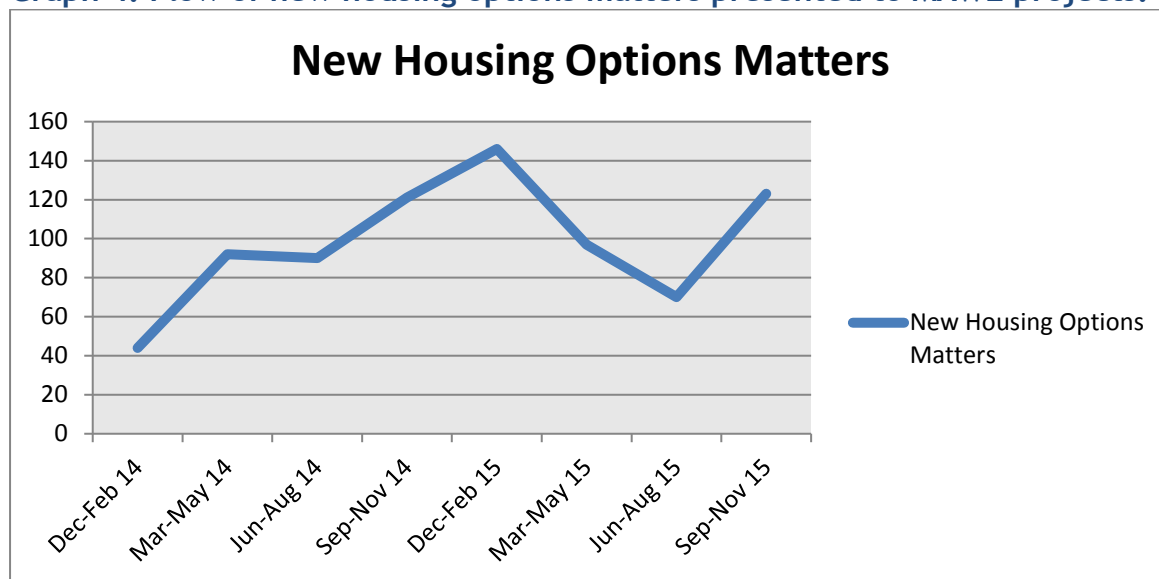
The numbers of people who responded to the client survey in 2016 with a debt problem was low with 15% this is in-line with the 2015 survey where 19% of clients interviewed who had a debt problem. Following advice, 53% of clients reported that their financial situation following advice was better, with 9% responding that it is worse. Commenting on the impact of advice 91% of respondents agreed that they now know more about the different options for sorting out debt problems.

Outcome 3: Where retaining current accommodation is not an option, tenants and occupiers are assisted to identify other options and avoid homelessness.

Assisting people by identifying other options for accommodation is known as housing options advice. This is aimed at avoiding issues early, so that people do not need to present to the local authority as homeless.

Over the programme lifetime 784 clients were given housing options advice, the flow of new housing options clients is shown in Graph 4. This shows a steady demand for housing options advice through the course of the programme. Four projects specifically included the provision of housing options advice in their remit, but a number of projects gave this kind of advice while it was not specified in their project outline. For the projects which didn't envisage carrying out housing options work, much of the work done for tenants was to enable referral or liaison with clients to an established Housing Options officer for an interview or help to identify the options available to tenants.

Graph 4. Flow of new housing options matters presented to MAW2 projects.



The availability of Discretionary Housing Payments (DHP) to cover the shortfall created by the under-occupancy charge meant that DHP offered a solution to the affordability issues posed by the under-occupancy charge and that housing options work was a lower volume activity for Stream 2 projects than originally anticipated.

No respondents to the client survey applied to the council as homeless.

Outcome 4: Social landlords are better connected to independent advice providers and expertise is shared to help achieve longer-term improvements for tenants and occupiers beyond the project period.

Similar outcomes in other streams are focussed on the help that clients receive, this outcome considers how different organisations are working together to assist people. The aim of this outcome was for projects to share expertise and other connections between social landlords and those who deliver advice. The results of the survey of social landlords carried out in 2015 suggested that this has been a successful approach, which could be replicated in other funding programmes where a similar priority has been identified. Further key indicators for this outcome relates to the number of referrals to and from projects.

The project spreadsheet recorded over 13,150 client referrals to projects. The quality of referral recording has shifted through the project lifetime. Some Stream 2 projects include advisers employed by local authorities and housing associations. 24% of clients were recorded as being an existing client of the agency / organisation, but it is likely that many of these clients were signposted or referred to projects by their housing officer or other support worker. Other referrals included 24% of clients being referred from the landlord and 19% from the local authority, 9% as a result of seeing project publicity, 7% due to word of mouth.

Less significant agencies responsible for signposting or referring clients to the projects include Citizens Advice Bureau (2%), Medical practitioners, agencies including the DWP and the courts (<1%).

A key measure of projects cooperating with other agencies is through client referral. The client survey showed that 22% of stream 2 clients interviewed received a referral and received advice as a result; 1% tried to contact them but was unable to take them on; 3% received a referral but did not follow it up; 3% received a referral but no-one contacted them; 7% would have liked a referral but didn't get one and 60% reported not needing a referral.

The project spreadsheet recorded 951 client referrals out. Of these 22% were to CABx and other advice agencies; 18% to social landlords, possibly reflecting the impact of the housing options work carried out by a number of the project and 16% to food banks.

Appendix G. Client demographics by programme

	Economic Downturn stream 1		Making Advice Work stream 1		Making Advice Work stream 2	
Gender: Base	9,233		23,801		11,996	
Male	3,987	43%	10,532	44%	4,992	42%
Female	5,246	57%	13,269	56%	7,004	58%

Age: Base	8525		22,378		11,840	
Under 17	16	0%	230	1%	28	0%
17-24	716	8%	1,943	9%	968	8%
25-34	2181	26%	4,983	22%	2,271	19%
35-49	3490	41%	7,089	32%	4,256	36%
50 - 64	1854	22%	6,150	27%	3,457	29%
65+	268	3%	1983	9%	860	7%

Ethnicity: Base	8539		21,274		11,400	
White: Scottish	7314	86%	16,203	76%	9,841	86%
White: English	220	3%	274	1%	120	1%
White: British	407	5%	3,399	16%	524	5%
Other	598	6%	1,398	7%	915	8%

Disability: Base	8309		21,598		10,997	
Yes	1592	19%	8,988	42%	4,469	41%

Housing Tenure: Base	8862		20,974		12,051	
Own Outright	152	2%	1121	5%	56	0%
Buying Home (mortgage, etc.)	2353	27%	3709	18%	56	0%
Shared Ownership	31	0%	36	0%	11	0%
Social Tenant	5148	58%	10,718	51%	11,068	92%
Private Tenant	843	10%	3,017	14%	245	2%
Rent-Free Housing	34	0%	345	2%	52	0%
Hostel	13	0%	124	1%	24	0%
Prison	3	0%	72	0%	0	0%
Homeless (incl. B&B tenant)	124	1%	363	2%	433	4%
Other	161	2%	1,469	7%	106	1%

Employment Status: Base	8334		21,668		11,038	
Unemployed	2637	32%	4,239	20%	3,866	35%
Self-Employed	546	7%	347	2%	118	1%
Part-Time	1341	16%	3,317	15%	1,499	14%
Full-Time	2166	26%	3,778	17%	900	8%

Student	179	2%	360	2%	168	2%
Retired	331	4%	2,029	9%	956	9%
Incapacity	936	11%	6,452	30%	3,063	28%
Other	198	2%	1,146	5%	468	4%

Relationship Status: Base	8,461		21,546		11,349	
Single	4,621	55%	12,571	58%	7,920	70%
Married / cohabiting / in a civil partnership	2,539	30%	6,471	30%	2,154	19%
Widowed	164	2%	749	3%	385	3%
Divorced	389	5%	812	4%	444	4%
Separated	748	9%	902	4%	440	4%

Appendix H. Project list

Economic Downturn programme - 18 Projects

Project Name	Lead Agency	Project Partners	Areas of law	Method of delivery
Haddington In-court Advice Project	Haddington CAB		Housing eviction, mortgage repossession and debt	Face to face, at court and at advice agency
North Highland Housing and Homelessness Project	Ross and Cromarty CAB	East Sutherland CAB North & West Sutherland CAB Caithness CAB	Housing eviction, mortgage repossession and debt	Face to face, at court and at advice agency
Western Isles Court Services Project	WICAS		Housing eviction, mortgage repossession and debt	Face to face, at court and at advice agency
Ayrshire Homelessness and Prevention Service	CHAP	Govan Law Centre	Mortgage repossession and debt	Face to face, at court and at advice agency
Dumfries and Galloway In-court Advice Service	DAGCAS		Housing eviction, mortgage repossession and debt	Face to face, at court and at advice agency
Housing Debt & Money Advice Service	ABCAB		Housing eviction, mortgage repossession and debt	Face to face, at court and at advice agency
House Keeping	Moray CAB	Nairn CAB	Housing eviction, mortgage repossession and debt	Face to face, at court and at advice agency
West Lothian Court Project	West Lothian Advice Shop	CAB West Lothian	Housing eviction, mortgage repossession and debt	Face to face, at court and at advice agency
Shelter Scotland Housing	Shelter Scotland		Housing eviction,	Face to face, at

Law and Debt Advice Project			mortgage repossession and debt	court and at advice agency
Housing Debt and Money Advice Project	Castlemilk		Housing eviction, mortgage repossession and debt	Face to face, at court and at advice agency
North Lanarkshire Community Legal Services Project	Airdrie CAB	Motherwell and Wishaw CAB	Housing eviction, mortgage repossession and debt	Face to face, at court and at advice agency
EHAP Court Representation & Money Advice Service	EHAP	Granton Information Centre Four Square Hub	Housing eviction, mortgage repossession and debt	Face to face, at court and at advice agency
Kilmarnock In-Court Advice Project	East Ayrshire Council		Housing eviction and debt	Face to face, at court and at advice agency
Fife Advice Partnership	Frontline Fife	Fife Law Centre Citizens Advice and Rights Fife Fife Rights Forum	Housing eviction, mortgage repossession and debt	Face to face, at court and at advice agency
Orkney In-Court Advice Project	Orkney CAB		Housing eviction, mortgage repossession and debt	Face to face, at court and at advice agency
Your Home Your Money	Hamilton CAB		Housing eviction, mortgage repossession and debt	Face to face, at court and at advice agency
Gordon Rural Action In-Court Advice and Representation Service	Gordon Rural Action		Housing eviction, mortgage repossession and debt	Face to face, at court and at advice agency
Greater Renfrewshire Advice for Debt and Eviction (GRADE)	Renfrewshire CAB	Renfrewshire Law Centre	Housing eviction, mortgage repossession and debt	Face to face, at court and at advice agency

Making Advice Work programme - stream 1 - 31 projects

Project Name	Lead Agency	Project Partners	Areas of law	Method of delivery
Welfare Reform / Benefits Project	Argyll & Bute CAB		Benefits and debt	Face to face at advice agency
South and West Highlands Connecting Welfare Rights	Inverness Badenoch & Strathspey CAB	Lochaber CAB; Skye and Lochalsh CAB	Benefits	Face to face at advice agency
Service Expansion In Response to Welfare Reform	IRC Clydebank		Benefits and debt	Face to face at advice agency and outreach
Representation Support Team	Glasgow Council		Benefits	Face to face at advice agency
NLCAB Tribunal Representation Service	Airdrie CAB	Motherwell and Wishaw CAB	Benefits	Face to face at advice agency
Enhanced Benefits and Money Advice	Moray Council		Benefits	Face to face at advice agency
Shelter Scotland Welfare Reform Second Tier Service	Shelter		Second tier debt and housing	Telephone and email
Making Advice Work Midlothian	Penicuik CAB	Dalkeith and District CAB	Benefits	Face to face at advice agency
CHAP money advice	CHAP		Benefits and debt	Face to face at advice agency
Welfare Reform Advice Partnership (WRAP)	City of Edinburgh Council	Citizens Advice Edinburgh	Benefits	Face to face at advice agency
HERO - Helping East Renfrewshire Online	East Renfrewshire CAB	Arklet Housing Association Ltd; East Renfrewshire Carers Centre; East Renfrewshire Council; Barrhead Housing Association Ltd	Benefits	Face to face at advice agency and outreach

Managing Money Together	Angus CAB		Debt	Face to face at advice agency
Inverclyde Advice First	Inverclyde CH		Benefits and debt	Telephone and face to face at advice agency
Glasgow Advice Service Benefit Representation Service	Glasgow Advice Service	Bridgeton CAB; Easterhouse CAB; Greater Pollock CAB; Maryhill and Possilpark CAB; Parkhead CAB	Benefits	Face to face at advice agency
CABEL (connecting advice benefits East Lothian)	Musselburgh CAB		Benefits	Face to face at advice agency
Borders Benefit & Money Advice Project (BBMAP)	Central Borders CAB	Peebles and District CAB; Roxburgh and Berwickshire CAB	Benefits and debt	Face to face at advice agency
Increasing Advice for Glasgow	Citizens Advice Direct	Glasgow Central CAB	Benefits	Telephone and face to face at advice agency
Second-tier advice and information project	Child Poverty Action Group		Second tier benefits	Telephone and email
Making Advice Work Partnership (Edinburgh)	CHAI	Granton Information Centre; Edinburgh Cyrenians	Benefits	Face to face at advice agency
Claims, mandatory reconsiderations and direct lodgement of appeals - preparation project	South Lanarkshire Council		Benefits	Face to face at advice agency
Debt Advice and Welfare Reform Project	StepChange		Debt	Telephone

Western Isles Advice Service Welfare Reform Project	Western Isles CAS	The Energy Advice Service; Hebridean Housing Partnership	Benefits	Face to face at advice agency
Welfare Reform Advice Project P&K	Perth CAB	Perth and Kinross Council Welfare Rights Team	Benefits and debt	Face to face at advice agency
Reaching the Unreached	The Highland Council		Debt	Face to face at advice agency and outreach
Getting the best from Welfare Reform Transitions for Renfrewshire Communities	Renfrewshire Council	Renfrewshire CAB	Benefits and debt	Face to face at advice agency
Welfare Reform Outreach Project	East Dunbartonshire CAB	East Dunbartonshire Council	Benefits	Face to face at advice agency
Falkirk Community Advice Service	Falkirk Council		Benefits	Face to face at advice agency
Wise2Welfare	Frontline Fife	Citizens Advice and Rights Fife	Benefits	Face to face at advice agency
Easy Access to Representation and Advice Project	North Lanarkshire Council		Benefits	Face to face at advice agency
Clackmannanshire Council Money Advice and Welfare Benefits Team	Clackmannanshire Council		Benefits	Face to face at advice agency
Non-adviser triage service	Glasgow Advice Agency	GEMAP; Money Matters	Second tier benefits	Telephone

Making Advice Work stream 2 - 25 Projects

Project Name	Lead Agency	Project Partners	Areas of law	Method of delivery
The Well Fairer Project: A Homelessness Prevention Welfare Rights Advice Service	Dunedin Canmore	Port of Leith Housing Association; Hillcrest Housing Association	Benefits	Face to face at housing association
Welfare Reform Skills Development and Exchange	Link Group		Benefits	Face to face at housing associations
Making Advice Work - Stirling	Stirling Council	Shelter Scotland	Benefits and debt	Face to face at housing associations
Caledonia - Making Advice Work	Caledonia HA	Shelter Scotland	Benefits and debt	Face to face at housing associations
Income Maximisation, Welfare and Money Advice for Almond Housing Association Tenants	Almond HA	Citizens Advice Bureau, West Lothian	Benefits	Face to face at housing associations
Extracare Plus	Riverclyde Homes		Benefits	Face to face at housing associations
Maryhill Money Matters	Maryhill HA		Benefits	Face to face at housing associations
Outreach Welfare Benefits Advice and Support in South West Edinburgh	Prospect CH	Community Help and Advice Initiative	Benefits	Face to face at housing associations
Sustainability Team: Sustaining tenancies affected by welfare reform	North Lanarkshire Council		Benefits	Face to face at housing associations
Housing Options Advice and Information Project	Glasgow HA	Glasgow City Council Homelessness Services	Benefits	Face to face at housing associations
Atrium Money Advice Project	Atrium Homes		Benefits and debt	Face to face at housing associations
Tenancy Support Officer (Welfare Reform)	East Lothian Council		Benefits	Face to face at housing associations

Specific Money Advice for Renfrewshire Tenants	Renfrewshire Council	Linstone Housing Association	Benefits	Face to face at housing associations
Angus Welfare Reform Advice project	Angus Council		Benefits	Face to face at housing association
Aberdeen Money Matters Project	Aberdeen Council	Grampian Housing Association	Benefits and debt	Face to face at advice agency
Welfare Reform Advice Team	North Ayrshire Council		Benefits	Face to face at housing association
Raising Awareness of Housing Costs Arrangements under UC	Angus HA		Benefits	Face to face at housing association
Money Advice Works at Queens Cross	Queen Cross HA	West of Scotland Racial Equality Council	Benefits	Face to face at housing association
Highland Social Housing Under-occupancy Assistance Scheme	Albyn HA	Inverness, Badenoch & Strathspey CAB; Lochaber Citizens Advice Bureau; Skye & Lochalsh CAB; Pulteneytown People's Project	Benefits, debt and housing options	Face to face at housing association
Supporting Tenancies Project	Home Scotland		Benefits and debt	Face to face at housing association
Managing Change	Ark HA	The Action Group	Benefits	Face to face at housing association
ABC Project - Advice on Benefits to the Community	Melville HA		Benefits	Face to face at housing association
GEL's Welfare Reform Advice Service	Govan HA	Money Matters Money Advice Centre	Benefits	Face to face at housing association
Clackmannanshire Council - Income Advice Project	Clackmannanshire Council		Benefits	Face to face
Advice For Tenants & Residents (AFTAR)	Wishaw & District Housing Association	Motherwell & Wishaw CAB	Benefits and debt	Face to face

Appendix I. Evaluation Research Steering Group membership

External members of the group were

- Lee-Anne Barclay (Scottish Government, Justice)
- David Gibb (City of Edinburgh Council)
- Yvonne Harris (Scottish Government, Housing)
- Linda Hutton (Citizens Advice Edinburgh)
- Rachael McKechnie (Scottish Government, Welfare)
- Jair Munoz-Bugarin (Money Advice Service)
- Rhona Penman (Link Housing Association)
- Angela McLachlan (Shelter Scotland)

Internal members of the group from SLAB were

- Anne Dickson (Director of Strategic Development)
- John Osborne (Policy Projects Manager)
- Hazel Thoms (Manager of Policy and Development)
- Raphael Bleakley (Policy Development Officer)
- Ruth Friskney (Policy Development Officer)