

# Financial Inclusion Team

**Money and Benefits Advice**

Annual Report 2020/2021



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## What we do

The Financial Inclusion Team is a free, impartial, confidential service to help the people of Aberdeen City to improve their financial wellbeing.

By helping households to:

- Increase their disposable income
- Manage their debt, remain in their homes
- Improve their budgeting skills, and
- Appeal benefit decisions made by the Department for Work and Pensions and HMRC.

We do this by:

- Treating all our customers with dignity, respect, and courtesy.
- Assessing the enquiry and providing accurate and impartial advice offering options to resolve the issue.
- Keeping customers up to date on the progress of their enquiry; advising them of what will happen at the next stage and any action to be taken by both advisor and customer.
- If we are unable to get in touch, we will make three attempts to contact the customer before closing the case.
- We hope customers will tell us the outcome of the enquiry, if not we will aim to contact them to discuss the result and to offer further advice where required.

**87%** of customers were very satisfied with the overall service.

**89%** of customers were very satisfied with the way staff interacted with them.

## Customer Feedback

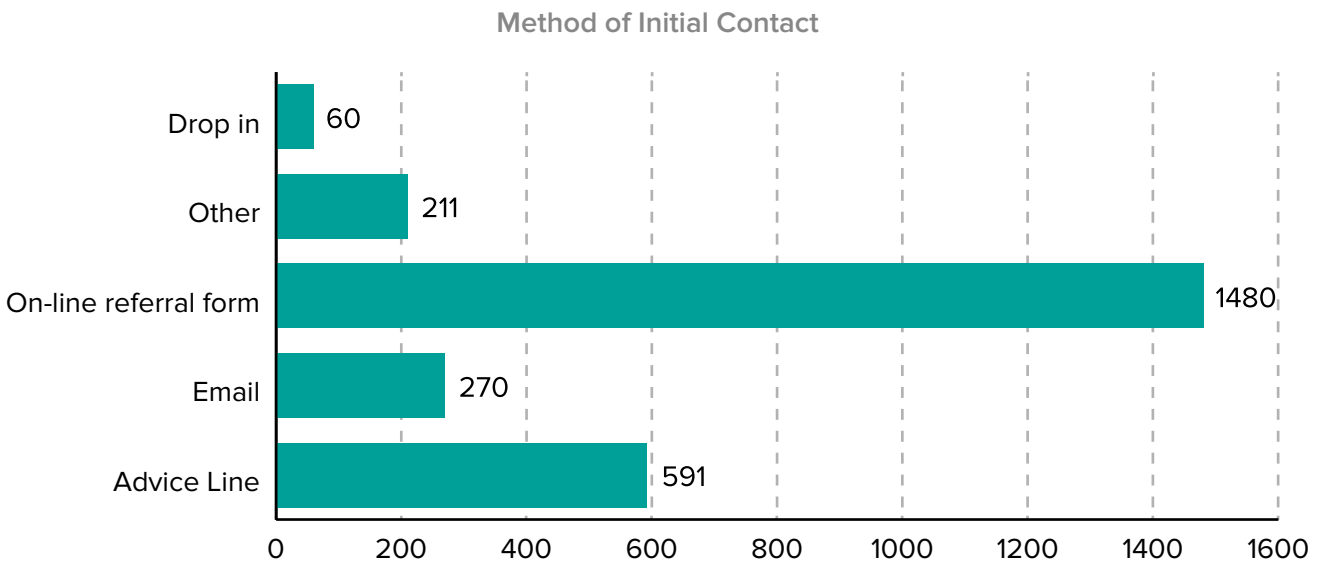
- Extremely pleasant and explained everything to ensure I understood
- Staff were excellent and know their job and make you feel at ease. Thank you very much
- I was put at ease by your team, and they were all very easy to speak to.
- Service was excellent, extremely helpful and understanding staff.
- Claire was first class to deal with. She explained everything very good and did everything quickly and efficiently.
- Katie was excellent & staff. Your service was first class.
- I was very satisfied with the service. James was very helpful giving me advice and treated me well. He explained everything to me in easy words, I find it hard to understand but James made it very easy for me. I can't thank James enough.
- Was very happy with the service. An extremely worrying situation wasn't so daunting with the help from Stuart. Excellent service highly recommend.

## Access to the Financial Inclusion Team

|                      |  |
|----------------------|--|
| Service              | Information and contact details                  |
| Advice line          | Monday - Friday 9:00 - 5:00<br>Tel: 01224 522709 |
| Email                | moneyadvice@aberdeencity.gov.uk                  |
| Online Referral Form | <a href="#">Get Money Advice</a>                 |

Outreach services at Mastrick Access Point, Royal Cornhill Hospital, Tillydrone Campus and Woodside Access Point were temporarily stopped due to COVID.

The graph below shows the initial method used to contact the Financial Inclusion Team



## Case Studies

**1** The service received an enquiry from a Couple who both receive their State Retirement pension, one of them was receiving Attendance Allowance and received partial help towards their Rent and Council Tax. A full benefit check was done, and it was established there could be an entitlement to Attendance Allowance for the other party. We assisted them to claim Attendance Allowance and an award of £59.70 per week was made. With Attendance Allowance being awarded this then gave them entitlement to Pension Credits of £93.59 per week and full help towards their Rent and Council Tax. In making that one phone call they are receiving an extra £223.52 per week/£968.59 per month and now also qualify for the free TV licence and Warm Home Discount Scheme.

**2** A lone parent approached the service for help after their property was repossessed and sold with a mortgage shortfall of £40,585.83. Client was unable to make any repayment offer due to being in receipt of Employment & Support Allowance due mental health issues. Client did not want to go down the route of bankruptcy or thought they could cope just ignoring the debt. We obtained medical evidence and wrote to the mortgage provider with this evidence and a copy of their financial statement to ask if they would consider writing off the debt. Eventually after several correspondence the mortgage company agreed to write off the whole debt. Client was very happy the outcome and can now focus on their mental health without the worry of this debt.

**3** Single person with learning difficulties and severe anxiety working part time with Personal Independence Payment (PIP), Housing Benefit and Council tax Reduction. Client's PIP was a 1-year award and was turned down after re-applying. Due to the PIP stopping this meant client was no longer entitled to Housing Benefit and Council Tax Reduction as they no longer qualified for the Severe Disability Premium. We assisted client to successfully challenge the PIP decision and they received a 3-year award of the daily living component. This allowed us to apply for an Anytime Revision to re-instate the Housing Benefit and Council Tax Reduction back to the date it stopped. This cleared the rent arrears of £877.20 & their Council Tax bill of £375.46. The client was delighted as was worried sick about how they would manage if they needed to claim Universal Credit instead.

## Financial Inclusion Team Data

|  |
|--|
| How many people we have worked with – <b>2423</b>                              |
| Dealt with how many enquiries – <b>1945</b>                                    |
| Dealt with how many cases – <b>859</b>   |
| Answered <b>6116</b> telephone calls through our advice line                   |
| Average days from 1st contacting to having 1st appointment – <b>14.48</b> days |
| Generated <b>£3,457,426.75</b> of financial gains                              |
| Helped customers to manage <b>£5,721,203.75</b> of debt                        |
| Carried out <b>1469</b> benefit checks   |
| Won <b>81%</b> of benefit appeals  |
| Successfully challenged <b>46%</b> of Mandatory Reconsiderations               |
| <b>70%</b> of debt advice clients agreed a debt strategy                       |

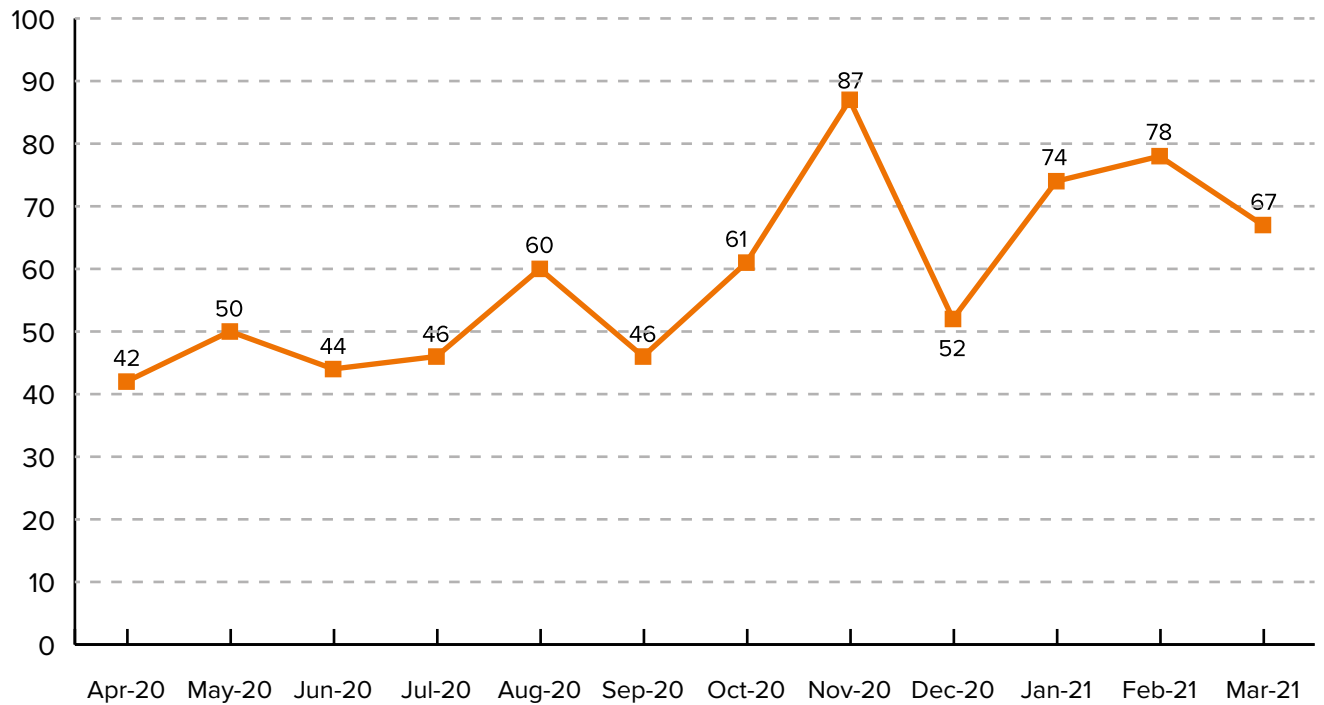
## Top 10 debts

|                                   |               |
|-----------------------------------|---------------|
| Council Tax Arrears               | £1,104,942.40 |
| Credit Card                       | £944,801.78   |
| Mortgage Arrears                  | £732,001.85   |
| Rent Arrears                      | £706,045.38   |
| Personal Loan                     | £477,163.70   |
| Bank Loan                         | £347,634.75   |
| Benefits Overpayment              | £292,819.06   |
| Utilities                         | £167,016.45   |
| Bank Overdraft                    | £128,140.89   |
| Hire purchase or conditional sale | £109,554.32   |

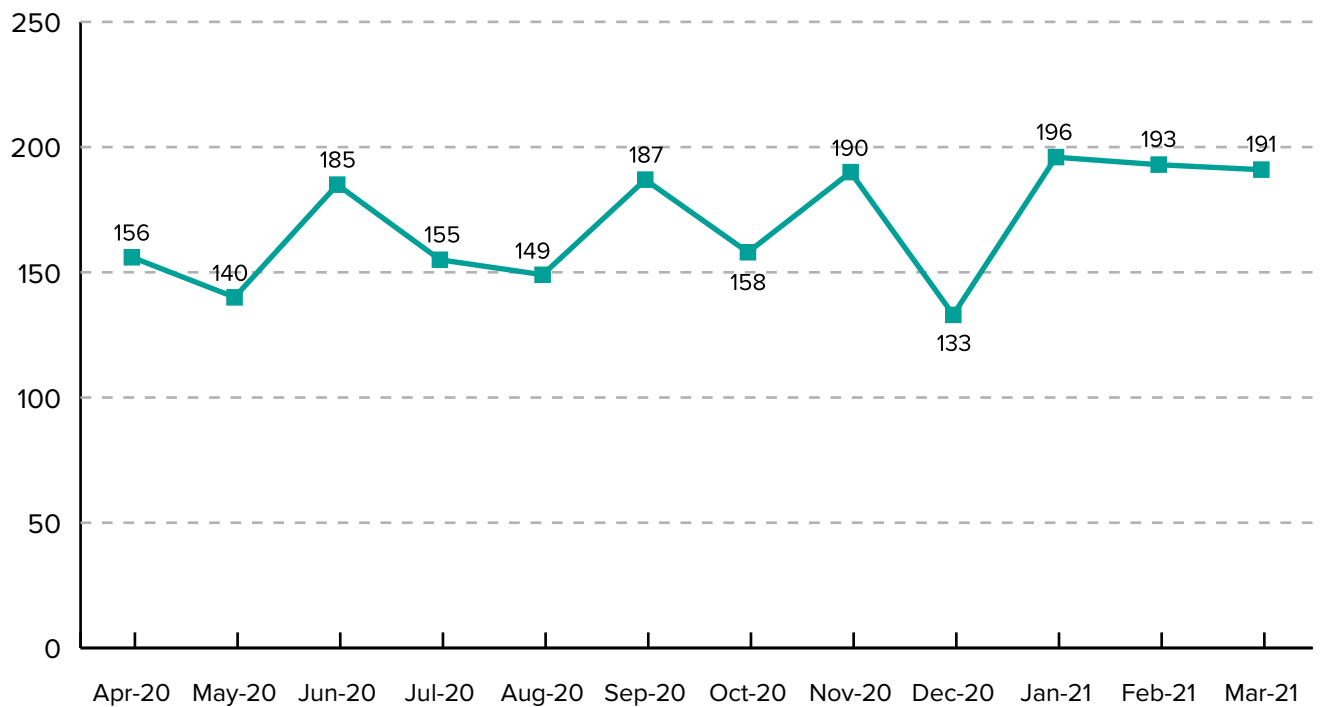


## Volume of Cases and Enquires

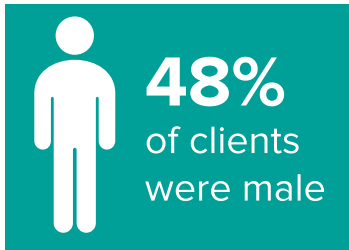
The graph below shows how many debt enquiries/cases we had for 2020/2021



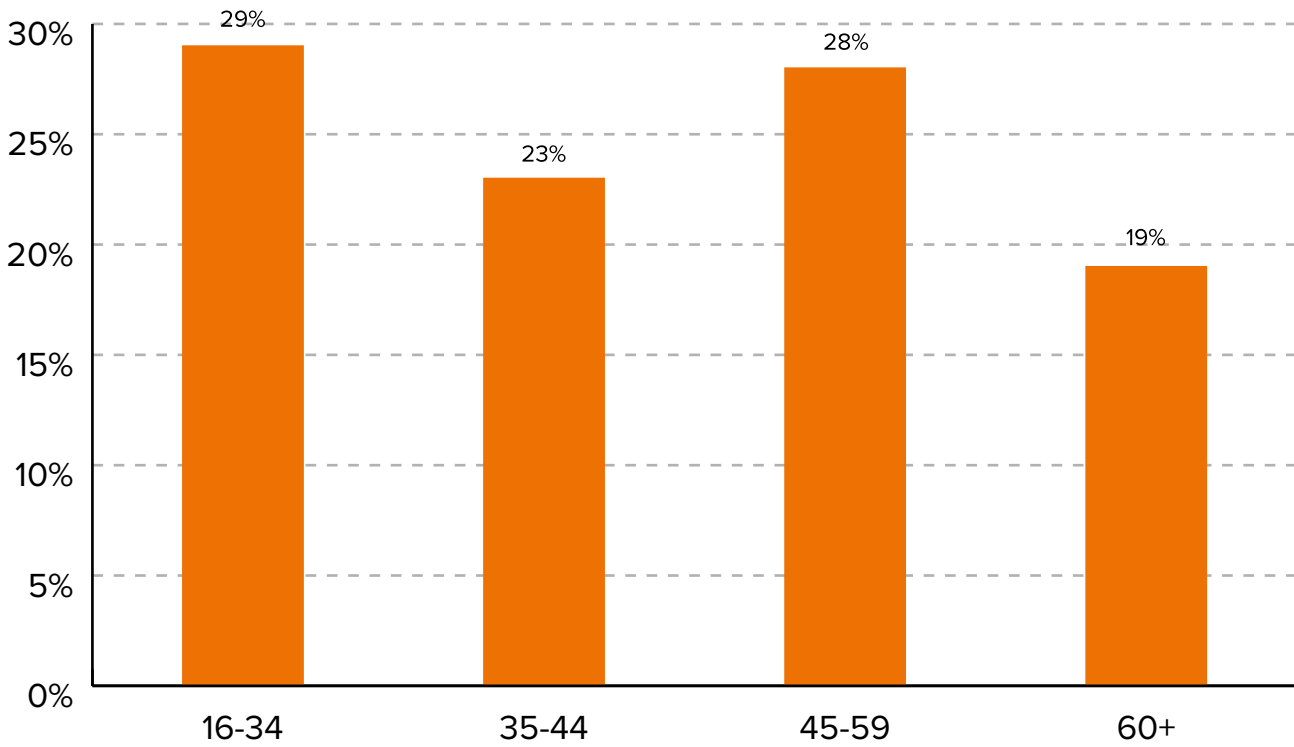
The graph below shows how many welfare rights enquiries/cases we had for 2020/2021



## Who accesses our Advice Service?

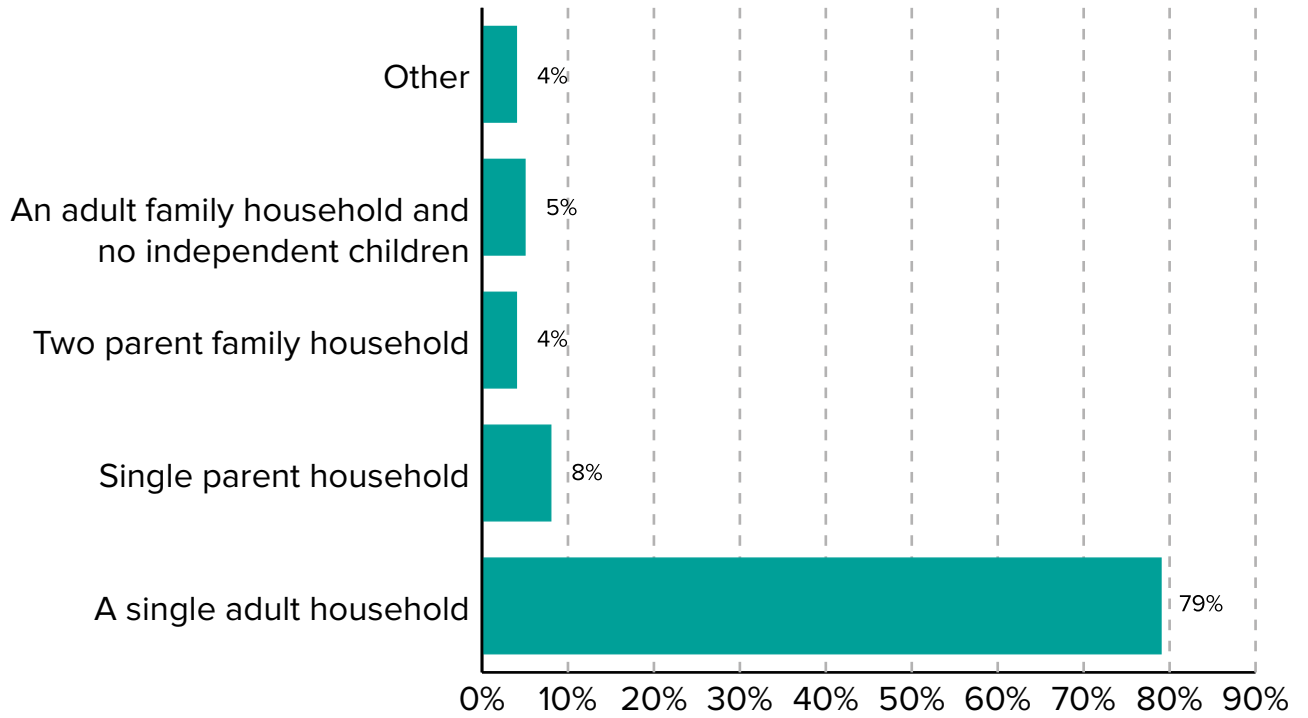


The graph below shows the age of those who access the service.

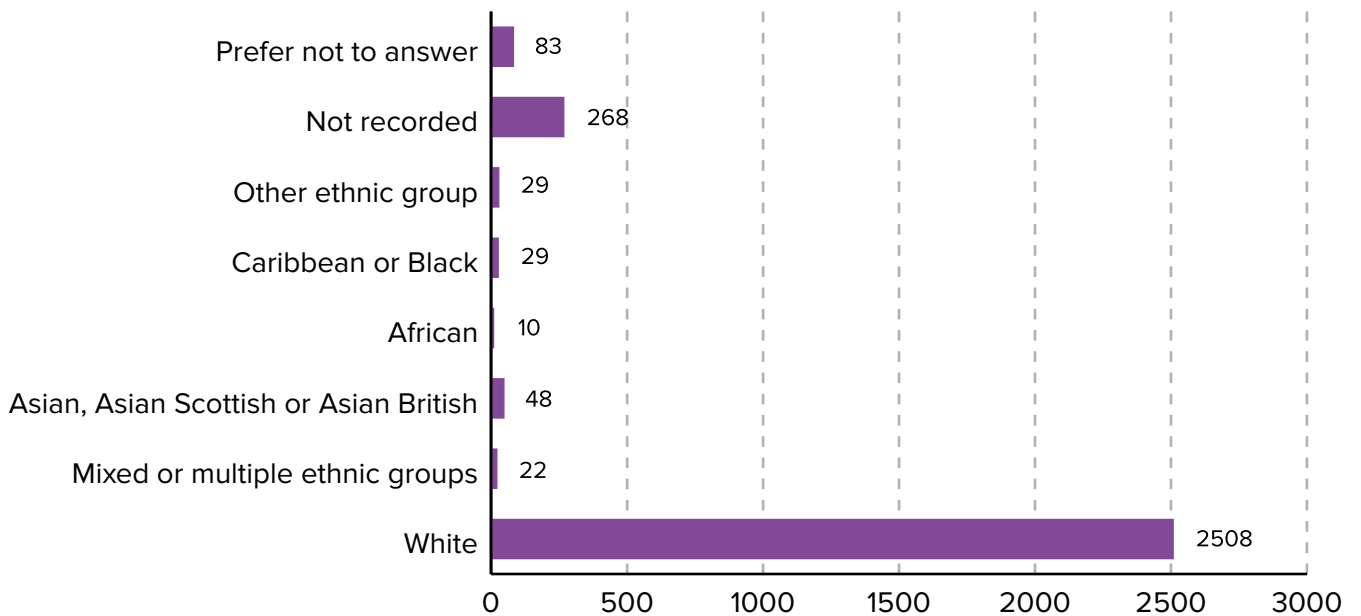




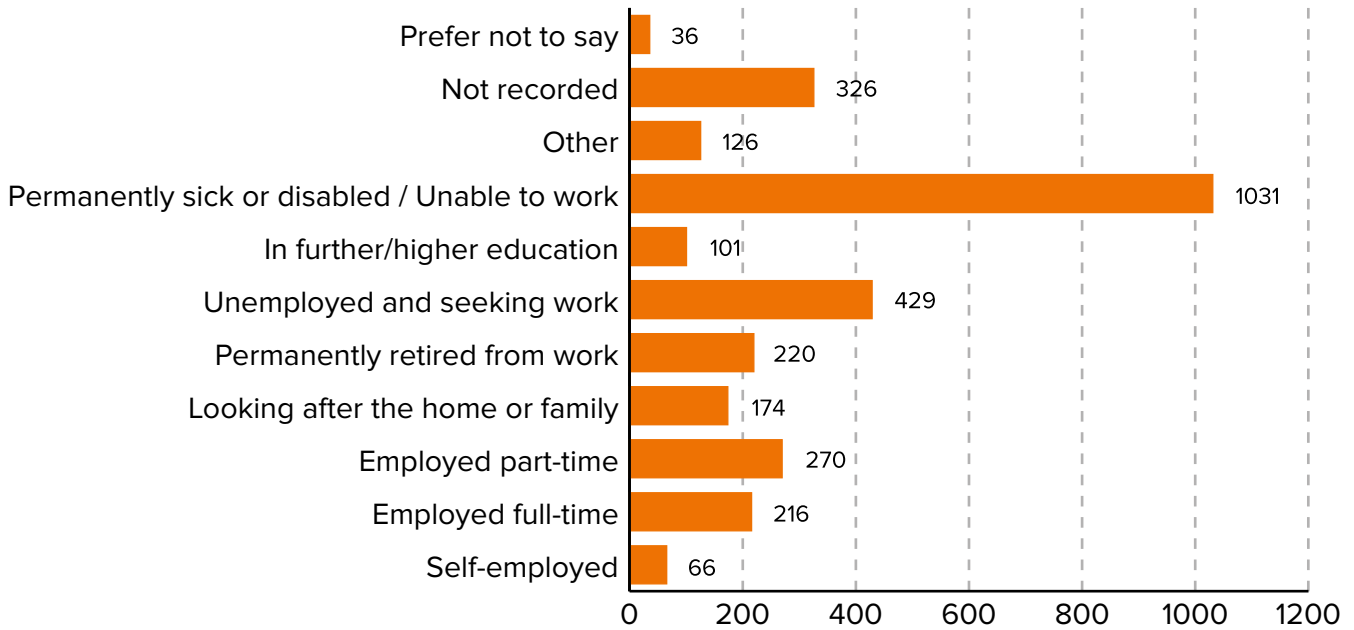
The graph below shows the household composition of those who have accessed the service



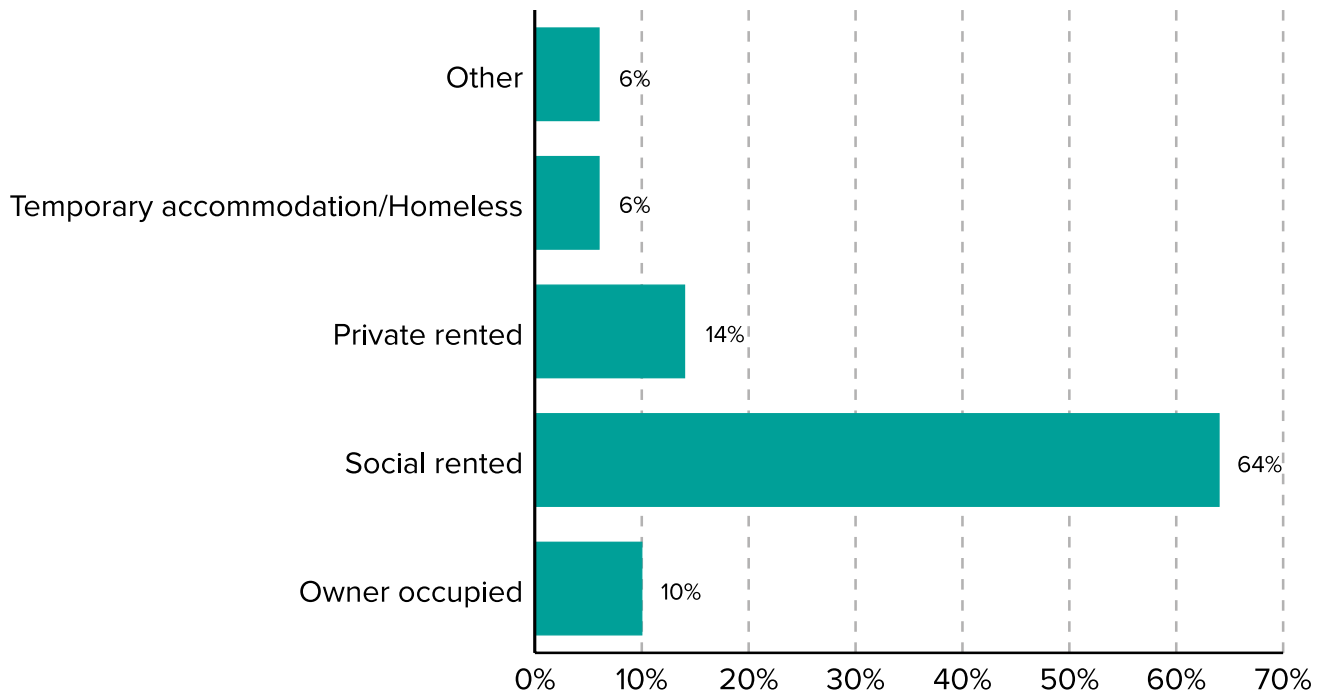
The graph below shows the Ethnicity of households who accessed the service



The graph below shows the economic status of households who accessed the service



This graph shows the Housing Status of households who accessed the service



The graph below shows the net annual household income of those who accessed the service

