



'Food, Fuel and Hope'

Evaluation of the 'Bare Essentials' Project in Rochdale

The Bond Board

Rochdale Citizens Advice Bureau

Helen Scholar & Karen Kinghorn

April 2015

Acknowledgements

The authors would like to thank Andrew Beeput and Alison Eastwood of the Bond Board and Farah Parveen of the Citizen's Advice Bureau for their support, and all the clients, staff and referrers to the project who gave their time to make this evaluation possible.

NOTE

Throughout the report we use the term 'client' to describe people accessing the *Bare Essentials* project's services via The Bond Board and Citizens Advice Bureau.

CONTENTS

Executive Summary:	5
Chapter 1: Introduction to the 'Bare Essentials' evaluation	9
Chapter 2: Literature Review	11
Chapter 3: Methodology	15
Chapter 4: Food and Fuel: Maximising Income	20
Chapter 5: Hope: Supporting and Promoting Health and Wellbeing	31
Chapter 6: Messages from the Evaluation	42
References	51

Executive Summary

Context and Overview

1. *Bare Essentials: Food, Fuel and Hope* (BE) is a partnership project between the Rochdale Bond Board and Citizens Advice Bureau, and is intended to provide tools and opportunities for people experiencing poverty and social exclusion, and to improve the life chances and health outcomes of those living in the private rented sector in Rochdale.

The project focus is the relief of food and fuel poverty by means of maximising income and building the skills and knowledge of users of the service, and in so doing, improving the health and wellbeing of individuals and households. Welfare rights advice for tenants in the private rented sector is a key element of the project.

2. This research was commissioned by The Bond Board and The Citizens Advice Bureau in Rochdale to evaluate the impact of the project on individuals who have accessed it. The report is based on interviews with six clients of the project, three delivery staff and three referrers, and on a review of client records.

3. The literature review examines the recent changes to the benefit system and the impact on health and wellbeing. Food and fuel poverty are explored in relation to the reduction in welfare services generally and specifically to the support provided by welfare advice services. The concept of 'hope' is explained to show how the services provided assist clients to build on the emotion. This in turn, has a positive and mobilising effect on the client.

Evaluation Findings

4. The data from the findings is split into two parts. The initial evidence from this evaluation shows that the Bare Essentials Project is effective in maximising income and supporting clients through a fragmented benefit system. Although maximising income is the main purpose, additional outcomes include increased opportunities for

health and wellbeing, clients learning new skills and, perhaps more importantly, a belief in themselves that is fostered by the workers which is explored in chapter 5 – Hope; Supporting and Promoting Health and Wellbeing. The staff team involved in the project build strong bonds with their clients which develop over time. Time is a necessity; to correct mistakes in benefit claims, build relationships and support clients through their crisis.

5. The evidence provided corroborates findings from other current literature, showing that specialist advice is essential to claim enough money to live on, especially for vulnerable groups. The clients come from a variety of backgrounds and are normally dealing with a change in circumstances. When sanctions, unjust accusations, delays in the claiming process, and insecure employment are factored into the situation the support gained by the client is invaluable. Not only does this kind of service inspire hope, there is the potential to improve the health and wellbeing of the clients and their dependents. There is a sense that the clients life is placed on ‘hold’ until help is solicited, and the client is not able to be productive in any significant way. To resolve the situation, professional specialist knowledge of the benefit system is crucial.

Messages from the Evaluation

6. Analysis of the evaluation data revealed some clear messages about the challenges faced by the BE project’s clients, staff and referrers, and about the value of the project to all stakeholders. The data analysis suggested a number of powerful and interrelated themes affecting the value of the service to clients and referrers, and the experience of BE project staff:

- Precariousness
- Fragmentation
- Accessibility
- Time
- Empathy

Food and fuel poverty has a detrimental effect on the physical and mental health and wellbeing of the clients. Clients consistently maintain the Bare Essentials Scheme

provides temporary relief initially leading to longer term improvements in their health, income and skill set.

Points for Consideration

7. The following points for consideration arose from analysis of the data:

- Clients report a lack of services available, maintaining funding to continue with support is essential.
- Extend funding to assist clients with their benefit applications which will maintain a positive impact on physical/mental health and wellbeing.
- The importance of early planning of evaluation strategies, including taking account of the costs of any necessary external or independent advice and research when submitting funding bids.
- Consideration of including funding for a computer room within bids for clients to complete forms with someone from services to assist them encouraging the development of new skills.
- Maintain and develop recognition of the impact of this work on staff.
- The clients reported that the integration of 'hope' into the services improved health and wellbeing and a sense of worth, development in this area from the clients perspective is essential for them to maintain equilibrium.
- Develop working partnerships with other services such as Petrus/Salvation Army/Housing providers. A co-operative affiliation between organisations may provide stability and strength when negotiating for bids.
- Co-operative working could have the potential to reduce operational costs as services could be placed in one location and overheads shared.
- Build on relationships with other organisations especially community workers to avoid duplication of services.

- Provide opportunities for client peer support within their own communities and within existing networks.
- Examine the potential for Collective Action – collective switching schemes for lower fuel rates have been achieved by other services e.g. South Lakefield District Council in Cumbria.
- Prompt access and clear eligibility criteria are valued greatly by clients, and should be maintained.
- Build on the relationships with landlords and other housing organisations in the area to increase awareness of the service.
- Create contacts with health services via the local Health & Wellbeing Board in order to promote the project in health settings such as GP surgeries.
- Create links and lobby Health & Wellbeing board for sustainable funding for new projects, over more realistic time periods.
- Clients report improved health due to the time allocated to resolve their problems; therefore this contact time must be factored into funding.
- Head of services (The Bond Board and Citizens Advice Bureau) to become members of the local Health & Wellbeing Board to promote and cultivate contacts with other health related services.
- Maintain the positive culture within the organisations and the person-centred approach as this is valued by the clients and referrers, fostering a sense of hope.
- Develop new tools to measure the impact of welfare advice on the physical and mental health of clients.

Chapter One: Introduction to the Bare Essentials Project

1.1 Background and Context

This report describes the findings of an evaluation of the Bare Essentials project on behalf of The Bond Board (BB) and the Citizens Advice Bureau (CAB) in Rochdale. The evaluation was commissioned part way through the project and was carried out over a three month period between January and March 2015. The report is based largely upon qualitative interviews with key stakeholders in the project and on documentary material held by both the BB and the CAB.

1.2. 'Bare Essentials'

Bare Essentials (BE) is a partnership project between the BB and CAB and is intended to provide tools and opportunities for people experiencing poverty and social exclusion, and to improve the life chances and health outcomes of those living in the private rented sector in Rochdale (Bare Essentials, n.d.).

The project focus is the relief of food and fuel poverty by means of maximising income and building the skills and knowledge of users of the service, and in so doing, improving the health and wellbeing of individuals and households.

Bare Essentials is funded through the Voluntary Sector Investment Fund of Heywood, Middleton and Rochdale Clinical Commissioning Group, in the first instance for twelve months. The funding enabled the employment of two part time Advice and Wellbeing workers (one based at The Bond Board, although this post was vacant at the time of the evaluation, and one at the CAB) to provide support to private rented sector tenants to maximise income and benefit entitlement, access grants, deal with disrepair, and access Health Care services. Advice services in Rochdale have been cut back in recent years, and prior to the introduction of Bare Essentials few tenants in the private rented sector had access to such advice, particularly welfare rights advice, except for those considered 'vulnerable', that is, with additional support needs such as mental health difficulties or disabilities, for whom the CAB has been able to provide a service.

Anyone living in the private rented sector can access Bare Essentials directly by telephoning the CAB, telephoning or visiting the BB, or making contact via the BB website. They may also be referred to the project by other organisations, or via staff delivering other services provided by the BB. Staff are able to provide on the spot intervention for urgent issues that can be dealt with on initial contact (for example, addressing a straightforward benefits issue, or providing cash for fuel, food parcels or vouchers) and can work to support clients to resolve ongoing and more complex difficulties over a longer period of time.

The project has also attempted to develop facilitated peer support groups to reduce isolation and share skills, knowledge and experience. An existing community worker at The Bond Board has had responsibility for aspects of this part of the project.

1.3 Evaluation Objectives:

The brief for the evaluation was as follows:

To evaluate the effectiveness of the Bare Essential project in achieving its core objectives which are to relieve fuel and food poverty by:

- Maximising the income of service users
- Building the coping skills and knowledge of service users.

The evaluation should also consider how far the project has impacted upon three community criteria for the service users concerned:

- Promoting and supporting a healthy lifestyle
- Supporting people to manage their own well being
- Promoting mental well being

1.4 Report Structure

The report is presented in separate chapters. The next chapter provides a short literature review and chapter three focuses on the research methodology. Chapters four and five describe the findings from the data relating to the two evaluation objectives - the first of these concerns 'Food and Fuel' (maximising income) and the second 'Hope' (health and well-being). Inevitably given the nature of the objectives there is some overlap between these two chapters. Chapter six provides a thematic analysis and discussion of the findings, and presents some points for consideration arising from the evaluation.

Chapter Two: Literature Review

2.1 The significant changes to the welfare system by the Conservative/Liberal Democrat coalition are having an impact on those it is designed to support. Although the main alteration is the introduction of the Universal Credit benefit, other changes include the launch of size criteria for tenants claiming Housing Benefit (also known as 'the bedroom tax'), a cap on benefit that can be received and sanctions placed on benefits, plus changes to Disability Living Allowance and Child Benefit (UK Health Forum 2014). Third sector organisations are playing major roles in the provision of welfare as services such as food banks and soup kitchens become visible in society. In areas of need, the benefit system now carries a punitive role between 'rights and responsibilities' and within civil society there are competing ethical norms of 'charity' and 'rights' (Watts 2014).

Destitution is a word normally associated with homelessness or people subjected to immigration controls, however there are increasing concern for groups located inside the British welfare safety net (Fitzpatrick et al 2015). Politicians have cited the demand for food aid as a result of the rise in the cost of living and increased cost of food as the reasons for the use of food banks. Welfare reform and the problems caused by the changes has been somewhat ignored (All-Party Parliamentary Group on Hunger and Food Poverty, 2014). The links between welfare reform and destitution in the form of food/fuel poverty appear to be gaining consensus, especially within the voluntary sector. Administrative error, delays in processing benefits, and relocating claimants from higher rate, less conditional benefits (such as Incapacity Benefit and Disability Living Allowance) to lower rate and conditional benefits (such as Employment Support Allowance, Job Seekers Allowance, and Personal Independent Payment) have disproportionately affected the most vulnerable sector of society (Fitzpatrick et al 2015).

Benefit sanctions placed upon Job Seekers Allowance and to a lesser degree, Employment Support Allowance over the last few years have been increased with the main goal of moving claimants into work and off benefits (Miscampbell 2014). While there is evidence to show that sanctions increase short term employment for some claimants the longer term outcomes such as employment retention appear

poor (Griggs & Evans 2010). Reports from The Trussell Trust (2014) and The Scottish Federation of Housing Associations (2014) state that the sanctions are leaving tenants without money, for food, fuel or rent and those disproportionately affected are homeless people and those with complex support needs. As a result of the lack of access to basic income maintenance, destitution is beginning to emerge in other sections of society. Destitution takes the form of an enforced lack of basic necessities such as food, shelter, heating, lighting and essential toiletries because income levels are so low that people are unable to provide these items for themselves and/or family (Fitzpatrick et al 2015).

2.2 Voluntary organisations such as the Citizens Advice Bureau have advised the government of the far reaching consequences on the health of the vulnerable population increasing the need for health services (CAB 2012). In the short term there is already a higher demand for primary care as claimants seek advice and evidence for appeals because they have lost benefits. As a result, the need for welfare advice is also expected to increase until the changes to the benefit system are completed and well-known in 2017. The cost and impact upon individuals and families are unquantifiable because of the range of uncertainties around the benefits that are being targeted. One example is that family losing housing benefit could have a number of options; move, cut back on other spending or take in a lodger. While there may be choices available, these may not be clear and it is well documented that financial problems cause anxiety and distress (McCrone et al 2008). Half of the Health and Wellbeing strategies fail to address fuel poverty and yet medical evidence shows a rise in hospital admittance with health problems such as heart attacks, strokes and respiratory illnesses (Dept. of Health 2012). Cold homes affect all the residents as damp and mould will have direct effects on the physical and mental health of adults, older people, and children (Platt 1989). Indoor cold conditions reduce lung function creating reduced physical health. Problems such as the common cold, flu, pneumonia, arthritis, rheumatism, and chronic and/or long-term conditions can also delay recovery from illness. Individuals in cold homes may also be more vulnerable to accidental injury in the home as a result of reduced strength and dexterity (Geddes 2011). Evidence from the Faculty of Public Health (2010) shows that tackling fuel poverty has a positive effect on physical and mental wellbeing as there is a symbiotic relationship. Scientific studies specifically

monitoring mental health have shown that there are significant and immediate improvements to all round health that can be maintained. Therefore tackling fuel poverty and cold homes can reduce demand for health and social care services.

Knapp et al (2011) estimated that 9% of the population showed signs of mental distress around debts before the current financial crisis. Research from Fearnley (2007) also demonstrated the link between debt and depression and/or anxiety rising by a third for individuals with unmanageable debts compared to the population without financial problems (Skapinakis et al 2006). There is a range of health related problems documented such as poor mental health, obesity related illness, reductions and disruptions in access to health care, and potential increases in avoidable winter mortality associated with low income, housing difficulties and insecurity, and fuel poverty. There are significant costs both at individual, family and societal levels due to health service use, lost productivity and debt recovery (Hood and Oakley 2014). Evidence suggests that only half of those with debt problems seek advice but without professional intervention two thirds of those with unmanageable debts will be in the same position a year later (Knapp et al 2011). Debt advice interventions and support to alleviate financial worries and reduce mental health problems are necessary for groups of vulnerable people and complex claims. Balmer et al (2012) states that the move towards technology for advice is detrimental for some groups although for the general population face to face and telephone advice achieve 56% and 47% respectively in making the debt/stress become manageable. Therefore a mix of services is recommended from a variety of providers (Pleasence & Balmer 2007).

2.3 Over the last two years the range of services funded through national Supporting People initiatives has been cut in most local authorities. In 2011 the removal of the grant ring-fence provided the opportunity for collaboration between advice providers as the effectiveness of the system delivered through voluntary sector organisation has been well documented. The cost effectiveness of debt management intervention and support in low income communities has better outcomes and lower costs over a two year period compared to no action (Knapp et al 2011). Unfortunately personalised support for customers has been restricted and considerably reduced by the loss of funding (CIH 2013). Benefit claimants struggling to feed themselves and pay utility bills approach advice centres in the hope that they will get assistance to

resolve the crisis that they find themselves in. According to Synder's hope theory (2002, cited in Garcia and Sison 2012), the capability to generate goal attainment is already diminished, due to a lack of knowledge around the benefit system. Therefore a negative emotional state is already developing. Hope has been shown to have a constructive role in the attainment of wellbeing and having advice, guidance and support from agencies can induce a positive emotional position and refocus on the purpose. Knowledgeable guidance can assist clients to feel 'high in hope' and more able to achieve their goals. This positive emotional state can then be transferred to other goals as individuals feel more confident about their skills. In effect, sustaining motivation is easier which increases the chance of goal achievement and resumes a feeling of self-satisfaction (Umphrey and Sherblom 2014). Supportive relationships and high regard for others regardless of socio-economic status play an important part in subjective wellbeing and motivates clients to engage in activities that are perceived to be expected (Garcia and Sison 2012). This may include a return to employment for benefit claimants.

2.4 To summarise, this review of literature has highlighted a number of significant issues related to food and fuel poverty while attempting to balance health and wellbeing. The focus on supporting benefit claimants is associated with national and UK policy that seeks to get more people of adult working age into employment. The recession, changes to the benefit system and impact of punitive sanctions tends to affect all claimants financially, physically and emotionally. Without access to professional, independent advice services claimants are more likely to suffer food and fuel poverty and widen the gap between socioeconomic groups. There are policies in place to support benefit claimants but these initiatives are being squeezed financially and will inevitably restrict the access criteria, limiting services to the general public whatever their needs. Accessibility to the fragmented benefit service through welfare advice services induces a sense of hope in clients, and can potentially reduce the precarious nature of the situation experienced. However, time to resolve the problem and empathy to bolster hope require action and investment as these requirements can be expensive commodities.

Chapter Three: Evaluation Methodology

3.1 Introduction

The evaluation methodology was designed to meet the objectives outlined in Chapter 1 and employs a mixed methods approach, based on established research techniques.

3.1 Research Methods

Analysis of Documentary Sources:

Both The Bond Board and the CAB collect data concerning individual clients' personal details and circumstances, and about interventions and outcomes concerning people referred to/approaching the 'Bare Essentials' (BE) project. This includes information about any financial gains and about health outcomes as recorded on the WEMWBs tool currently in use to measure the impact on well-being (Tennant, Hiller et al 2007).

The project also has annualised data on the number of people accessing the service and the amount of money that it has supported clients to recover/claim.

Interviews

Face-to-face or telephone interviews (according to the preference of the interviewee) took place with representatives of key stakeholders in the project:

- Six clients
- Three 'delivery staff'
- Three referrers to the Bare Essentials project

3.3 Ethical Considerations

The methodology was discussed in detail with The Bond Board and the CAB, and careful consideration was given to ethical issues, particularly in respect of direct work with users of the Bare Essentials service, many of whom are vulnerable individuals. The evaluation received ethical approval from the University of Salford's College of Health and Social Care Ethical Approval Panel and was also considered by the

Trustees of The Bond Board who were satisfied with the ethical scrutiny undertaken by the University of Salford.

Potential client participants were introduced to the evaluation by Bare Essentials staff, and were provided with verbal and written information about the evaluation. A member of the evaluation team then contacted interested individuals and gave them the opportunity to ask questions about the project before they made a decision about taking part. Anonymity and confidentiality were explained. Participants were given the option of being interviewed about their experiences and/or providing consent for the evaluation team to read their case files. Interviews were offered by telephone, at the BB premises, or at clients' homes. A friend or family member could accompany participants if they wished. Travel expenses were available. Where hard copies of the consent forms were not returned prior to telephone interviews, verbal consent was digitally recorded at the beginning of the interviews. Contingency plans were made to ensure support would be available for any client participants who became distressed during the interview, and to respond to any safeguarding concerns, should these arise. In keeping with the ethical principle of informed consent, participants were advised that they could choose not to respond to specific questions, and that they could withdraw their consent before or during the interviews, and subsequently within a specific 'cooling-off' period following the interviews. A £10 shopping voucher was provided to all participants as a 'thank you' for taking part.

3.4 Data Collection

Project Data: The evaluators were given access to project data relating to the numbers of clients seen, amounts of benefits secured and WEMWBS scores (although as these questionnaires were not completed for all clients the data has not been reported here).

Client Records: Data was extracted from twelve client files provided by both delivery partners relating to individuals who used the 'Bare Essentials' service from its inception to February 2015. These clients all provided informed consent allowing access to their records.

Because the evaluation was commissioned part way through implementation of the project, client consent for access to records had to be obtained retrospectively, which was time consuming for staff and delayed the progress of the evaluation.

Client Interviews: Six clients were interviewed about their experiences of using the Bare Essentials service. The requirement was that clients should be at least 4 weeks post intervention, in order that they could comment on the impact of the service over a longer period of time, rather than providing an immediate response as collected through the WEMWBS tool. Two interviews were conducted over the telephone, and four took place face-to-face at The Bond Board office. Three clients had accessed the project via the CAB and three via The Bond Board. Travel expenses were paid where relevant, and interviewees were given a £10 shopping voucher to thank them for their participation.

The interviews explored:

- How the client found out about the organisation they approached for help
- Their expectations of the service
- How the service helped them
- Their feelings before and after their contact with the service
- What they would do if faced with a similar problem in the future
- How any other services they approached had responded
- What they would have done if Bare Essentials had not existed

Interviews lasted between 20 minutes and about an hour; and were digitally recorded with participants' consent. Individual interviewees are referred to by number throughout this report.

Table 1: Interviewees

Client Number	Type of Interview	Reason for assistance
1	Face to face	Financial assistance required to avoid homelessness.
2	Telephone	Change in benefits reduced the amount of available income.
3	Face to face	Homeless and supported to claim benefits and retain tenancy.
4	Telephone	Change in benefits reduced the amount of available income.
5	Face to face	Charged with fraud.
6	Face to face	Homeless and supported to claim benefits and retain tenancy.

Delivery Staff interviews: Three key members of staff involved in the delivery of Bare Essentials were interviewed. The project employed two members of staff specifically to provide welfare and other financial advice to private rented sector tenants, one based in each service. Unfortunately the BB advice worker left his post before the evaluation interviews began and so was unable to participate. The three members of staff interviewed were: the CAB worker appointed specifically to deliver the welfare rights aspect of the project; the BB manager responsible for line-managing the equivalent (vacant) welfare rights post in the BB, and the BB Community Involvement worker, whose role is to work alongside each individual BB project and where relevant to develop group work to add value to the provision.

The interviews explored:

- The staff member's understanding of the purpose of Bare Essentials
- How clients access the service
- The problems/issues brought to the service
- Staff perceptions of the impact of the service on clients' well-being
- Alternative services available to clients
- Suggestions for the development of the service

Interviews took place face to face, were digitally recorded, and lasted between 60 – 90 minutes.

Interviews with referrers: People who access the service through the CAB almost always refer themselves; however, those accessing the service via The Bond Board are sometimes referred either by other Bond Board staff (i.e. support workers) or via external agencies (e.g. 'Mind'). Three referrers to the project were interviewed – two external referrers (a worker at the local branch of MIND and a landlord) and one employee of The Bond Board working on another aspect of their service.

These interviews covered:

- Awareness of the Bare Essentials project
- Understanding of eligibility criteria
- Experience of referring clients to the project
- Nature of problems referred
- Impact of the service for clients referred
- Alternative services available

The interview with the Bond Board worker took place at the office; those with external referrers were carried out over the telephone. Interviews lasted between 10 and 40 minutes and were digitally recorded.

3.5 Data Analysis

All interviews were digitally recorded and then transcribed. The two members of the evaluation team each separately conducted a thematic analysis of each category of interview data (i.e. service users, delivery staff, referrers), and then across categories. Subsequently results were compared and a final set of themes was agreed.

Chapter Four: Food and Fuel: Maximising Income

4.1 The initial area of investigation for the Bare Essentials Service related to maximising the income of clients and improving their knowledge and coping skills. This was attempted by using workers with the specialist knowledge required to improve the client's financial situation within the benefit system, plus additional ongoing support when required. As the funding for the service is split between The Citizens Advice Bureau and The Bond Board there were some commonalities within the client group such as they were all tenants from the private sector, had problems with their benefit claims and as a result were suffering financial hardship in some form. The differences between the client groups were quite distinct. The Citizens Advice Bureau in Rochdale functions as an advice service, usually by phone, email services, and/or online. Clients accessing the CAB are offered detailed advice that normally includes guidance and signposting that the client actions. These clients are often capable of acting upon the advice and following directions with minimal support. The Bare Essentials Scheme enabled the CAB to alter this format minimally to provide direct contact with a named worker, call back facilities and support through complicated claims. The Bond Board clients have access to the service in a variety of ways; telephone, referral from another service, referral from their landlord, call in at the office, or email through the website. Clients are supported to maintain their tenancies, claim benefits, manage their finances and occasionally develop their living skills to sustain independence.

This evaluation is designed to capture and record the financial gains of clients from both services, a snapshot of problems and outcomes, and the client experience of the service. Permissions from both client groups to access records was granted to gather basic information about the type of problem, time taken to resolve and amount of people affected by the outcome. The client experience throughout the experience was captured during qualitative interviews at least four weeks after they had accessed the Bare Essentials Scheme. Additionally referrers and delivery staff were interviewed to show what the scheme was achieving and provide insight from a different perspective.

4.2 From the beginning of the Bare Essentials project on the 1st of July 2014 the Citizens Advice Bureau and The Bond Board have assisted 244 clients to recover £240,588.83 in benefits (see table below). The figures are based upon the length of the benefit award for The Bond Board and an annualised figure for the Citizens Advice Bureaux.

Table 1. Financial gains of clients supported from the Bare Essentials Project.

The Bare Essentials Project	The Bond Board	The Citizens Advice Bureaux	Totals
Number of clients seen	163	81	244
Amount recovered	56,792.43	183,796.40	240,588.83

Due to the difference in client groups and the nature of the service the CAB are able to recover substantially more financial gains for their clients. The CAB is usually providing assistance in order to place clients back into their previous financial position, whereas BB clients are starting from a lower financial status. Therefore the BB is able to process more enquiries, and deal with higher numbers of clients, recording fewer financial gains. For each £1 spent on the workers and organisation, there is a benefit gain of over £5.23. The mean financial recovery per client by the CAB is £2269.09 and for the Bond Board is £348.42.

The majority of benefit claims are settled satisfactorily, however the BB and the Citizens Advice Bureau have shut down a couple of cases quite quickly as there was no assistance available for those clients. The staff at both agencies recognised early in the proceedings which clients had a legitimate claim and which did not. The client base for the Citizens Advice Bureau self-referred into the service, aware that they needed specialist advice. The Bond Board's service users were different in that they were vulnerable and had higher support requirements due to mental health problems, substance misuse, released from prison or fleeing domestic violence. The evidence suggests that the changes to the benefit system and welfare cuts are increasing the demand for advice and support services. The range of benefits in the cases examined from both agencies was extensive (but not exhaustive) and included:

- Employment Support Allowance
- Disability Living Allowance
- Carers Allowance
- State Retirement Pension
- Housing Benefit
- Personal Independent Payment
- Council Tax Benefit/Council Tax Support
- Universal Credit
- Income Support
- Tax Credits
- Child Benefit
- Pension Credit.
- Job Seekers Allowance

4.3 In every single case examined, a change in circumstances had caused a problem with a new or existing benefit claim resulting in a lack of essentials such as food, gas and electric – and in some cases shelter. The clients interviewed or having their case work examined were suffering considerable hardship and doing their best to manage but finding it difficult to pay utility bills, buy food and pay rent. Some had found themselves in a unique situation that was beyond their capability to manage.

I am nearly 63 and I didn't get my pension until January erm you know, my state pension and prior to that I was on ESA (Employment Support Allowance) erm when I eventually got my pension through I was on a lot less money, than I was on ESA. Erm so what they do is erm the benefits people, they sort of stop everything you know? You get a letter to say erm we have suspended your money, basically. (Interview 4, Line 37 – 41).

Sometimes my shopping does suffer. Literally sometimes it's a case of eating or heating. It's a physical test, it shouldn't be like that but it is. I get very upset but they have been very good here. (Interview 3, Lines 119 – 121).

The interactions between the different financial allowances works by shutting down all claims regardless of the benefit involved. This system was particularly detrimental to clients as the main benefit would cease automatically shutting down the bolt on

benefits such as Housing Benefit and Council Tax Benefit. Therefore, moving from Employment Support Allowance to State Retirement Pension is done by the benefits agency involved but only the main benefit claim is transferred. All the add-on benefits have to be applied for again. The clients are informed about the main benefit change but not about the bolt-on benefits that subsidise commodities such as rent and council tax.

But no-one certainly didn't tell me I could claim pension credits. None of them, but at the housing they did direct me to the CAB. Erm, she must have known, they all must have known. They are dealing with it all the time aren't they? I don't know maybe that's what they are told to do because I suppose some will claim and some won't. There's loads of people who don't know what they can claim for isn't there? (Interview 4, Line 128 – 132).

Without assistance the client has the impression that there is nothing else to claim. They are approaching the CAB and BB in desperation because they cannot afford basic necessities.

I was 9 months no money. 9 months! (Interview 6, Line 48)

In the majority of cases examined, claims were interwoven and complicated, to the point where the client was confused on how the system worked and which benefit was the main one.

I used to receive Employment and Support allowance, contribution based, and you can only receive that for one year and then they stop it. And I was invited then to apply for ESA income based. I went for my medical, received Support Group, so....[PAUSES]...I've missed a little bit of the steps...I was on employment and support group contribution based with Carers as an underlying benefit. When my ESA stopped I started receiving Carers' as a paid benefit, right, so then I applied for ESA income based, received it, but because I was already receiving a cash payment from Carers', ESA just topped it up to the £108 per week, rather than saying 'We're paying the £108, make Carers' back as an underlying benefit', and it's just jogged along like that and I've never really thought anything of it because I was getting the right amount of cash, between two different government departments, but as F's explained to me I need to have the full amount of ESA paid to me with Carers' as an underlying benefit because that is a passport to Severe Disability Premium. (Interview 2, Line 140 – 152).

4.4 Making sure that clients have the correct benefits in the right order can mean that an adequate income is provided that will cover the cost of essentials. However claims become convoluted when more than one person is involved. Families and

couples may have an interdependent benefit package which changes with a particular event allowing the whole financial support network to breakdown. The Bond Board clients especially had a distinct lack of material possessions and support network to assist them. The majority were being supported to keep or find tenancies to prevent homelessness and previous financial hardship was impacting upon claims. In Interview 3, the respondent explained how not being able to pay rent previously had affected the present situation;

I have been in arrears with the council, it's not major amounts but it's over the £250 threshold. So they would not give me a flat. (Interview 3, Lines 94 – 96).

According to the files the arrears should have been covered by a bolt-on benefit such as Housing Benefit or Council Tax Benefit, but had obviously not been claimed at that time. Benefits cannot be backdated and the arrears are still owed, therefore, homelessness was a distinct possibility unless this client had intensive support to find and keep accommodation. He goes on to explain why he needs help.

I'm not used to paying bills. Full stop. Council Tax, TV licence, you know what I mean invisible things. Yeah, and you don't realise until you get your own place just how much it entails. It's not just the fact of moving in and getting or having stuff. (Interview 3, Lines 41 – 45).

All the clients had exhausted every avenue with the welfare agencies and did not seem to have the specialist knowledge required to negotiate the benefit system due to the complicated links between benefits. Both client groups complained of a fragmented system that did not inform them of their options.

They don't want to know, you become invisible. (Interview 3, line 85).

Clients used the services from the BB and CAB as a 'last resort' measure.

Respondent 5 was asked if there was anywhere else he could have got help or assistance from;

No, where else could you go? The problem you've got in life, as I believe we are born with numbers. That number then represents a value, in other words I tried on numerous occasions to get legal advice and every bit of legal advice cost me a lot of money. It would have been treble of what they (the benefit office) said I owed them. So what would have been the benefit? None. (Interview 5, Lines 145 -148).

Communications and connections between parts of the benefits system were extremely effective if fraud was suspected or during a sanction period. Claims are

shut down entirely and clients are left in a precarious position without access to financial support. Complicated circumstances and claims take time to resolve before the financial situation improves. The case study below explains one respondent's circumstances to provide an overall picture.

CASE STUDY: M

M came to the UK with his parents as a child, and since leaving school has worked in the Security Industry, most recently as a supervisor and area manager. Having decided upon a change of career he completed a Foundation Degree in Computing and subsequently began an Honours Degree programme. Problems with student finance meant that he had to interrupt his studies and so had to claim Jobseekers' Allowance. During this period he was sanctioned for 4 weeks for missing an appointment due to misunderstanding the new Jobseekers' Allowance regime, and then his landlord informed him that he intended to sell the property in which he was living. The BB supported him in obtaining a new tenancy.

M applied to return to study in order to complete his degree, at which point his Jobseeker's Allowance and Housing Benefit came to an end on the basis that he would again be receiving student finance. Unfortunately further problems arose regarding the payment of student finance and M found himself without income for 5 months, was facing eviction from his new tenancy and was struggling to pay bills and to feed himself. He had pawned everything of value and said '*I've never been in any situation where I can't afford to feed myself, my head [has always been] above water*'.

The Bond Board was able to provide some immediate support in the form of food parcels and cash for fuel, and at the same time negotiate with his landlord and with the utility companies about his circumstances, planning for eventual payment of the debt he was accumulating while waiting for his student loan. They were also able to provide him with the money he needed to obtain a biometric identity document in order to release his student finance.

His student loan came through and he has paid off all debts and rent arrears, including the money for the ID document, which he insisted on paying back in full. M is hopeful that he will now be able to achieve his ambition of becoming an adult education teacher and be employed in a position from which he can begin to repay his student debt.

I'll be in a much better position in a couple of months when I graduate you know, and I've just got a letter telling me that if my result is OK, and I want to do this teaching they are giving me £25,000, which is nothing to do with any funding you know, you can just have that and it's XXX College, I will be able to do teacher's training there.

4.5 Support accessed from the Bond Board and Citizens Advice Bureau varied from client to client. According to the twelve files, all clients received specialist advice on the benefit system. The majority had complicated claims that required intervention as professional assistance was required to navigate the system.

Table 2. Outcomes from selected files.

Client	Before	Intervention	After
JWA	2 adults - Problems with finances due to transition of main benefit	Benefit check and support to claim	Increase in available funds
DM	1 adult - Problems with finances	Benefit check	No claim made
JWI	1 adult - Problems with finances	Benefit claim	Claim successful and able to feed herself
JA	1 adult 3 children living in hostel	Looking for a suitable tenancy	Ongoing
CM	1 adult 1 child - Charged with fraud	Support with appeal and tribunal	Successful and benefits restored
AA	2 adults and 4 children - Problems with finances and arrears for essential services such as gas/electric.	Debt advice provided	No claim made
AR	1 adult and 2 children - Problems with finances	Transfer of benefits for children. Support with tribunal.	Family has enough to live on.
JH	1 adult - Problems with finances – mixture of temporary work and benefits.	Ongoing benefit advice and communication with agencies.	Ongoing support with financial management and arrears.
JL	1 adult - Rent arrears on an outstanding Housing Benefit claim	Communication with Benefits Agency	Rent arrears paid and problem resolved.
AP	1 adult - Claim for financial assistance stuck in back-log. Arrears with utility bills, Problems with accommodation.	Support with benefit claims. Hardship payments negotiated. Negotiate with landlord	Ongoing assistance required.
SW	1 adult - Homeless	Tenancy negotiated. Benefit claim. Financial management plan.	Ongoing support required to keep tenancy.
CD	1 adult - Need tenancy re: family breakdown, no fixed abode.	Support with tenancy, benefit claims & essential needs.	Client now working.

The advice, guidance and support available from both services had a beneficial effect in most cases. In the files examined only 2 cases reported no change. Evidence suggests that maximising the income for the other clients is a painstaking process to make sure that once the main benefit is correct, the bolt-on benefits can then be claimed.

F (CAB worker) rang me and she went through everything, told me that I could apply for pension credits and with that, then it was like a knock on effect, you know? Erm she was talking about... she certainly knew her stuff, she certainly knew her stuff. And then she said with that, I have been paying £32 a month council tax and because I was on pension credit and because I had retired erm on the pension you know? I didn't pay that as well so and I didn't know that as well you know, so I thought she was fab.....She rang me back, she rang me back not long after, about a week or so after to ask did I get my pension credits through erm you know, have they sorted things out and then she mentioned the discrepancy in my housing. You know, because I pay a shortfall on my housing, so I have applied for that but I don't know whether I will get that or not but it's just that erm that change from like being £60 a week down to getting it back up again, yes she was very good. (Interview 4, Lines 55 – 66)

The amounts being restored to transition claimants are not huge, and tend to place them back in their original financial position before the change. Occasionally the advice highlights benefits that have been missed because the claimant did not have specialist knowledge available to them.

So there's potentially more money that we can claim, but that wasn't the point of it, it was actually getting my husband's pension credits back for the other benefits that we get from that. Anything else is a huge bonus. (Interview 2, Line 251 – 253).

For those experiencing severe financial hardship, the gains workers achieve in maximising their income are more significant. In some cases homelessness was the largest obstacle to overcome and including a financial income was a building block in that process. The assistance provided by the service offered much more in the way of opportunity.

It (was) difficult but normal now as I have new life. No depression and look at work. (Interview 6, Line 58 – 59).

For those claimants accused of fraudulently accessing the benefit system, the service tends to support the client through the process. The CAB attended to the cases we had access to and clients were assisted with the paperwork to prove their

innocence. Income was reinstated once it was shown that there was not a case of fraud to answer. During that period payments can be suspended and alternative arrangements for essential items, such as food, have to be found. The financial hardship can last for a considerable length of time. If a benefit claim is granted within 6 weeks, it is considered exceptional.

Table 3. Examples of time taken to resolve claims.

<p>CD, male, The Bond Board, case took 12 weeks to complete and during different occasions 5 benefits claimed.</p> <p>JW, female, The Citizens Advice Bureaux, case took 18 weeks to change 9 benefits.</p> <p>JH, male, The Bond Board, working to keep tenancy for the past year due to temporary work and constant changes to wages and benefits.</p> <p>DM, female, The Citizens Advice Bureaux, case took 10 weeks to complete.</p> <p>AP, female, The Bond Board, 5 months to complete due to the backlog of benefit claims for Employment Support Allowance and Disability Living Allowance.</p> <p>CM, female, The Citizens Advice Bureaux, case took 24 weeks to challenge sanction and restart other benefits. A total of 5 benefits were reclaimed.</p> <p>SW, male, The Bond Board, 4 months supporting tenancy to prevent homelessness, 3 benefits were sustained.</p> <p>AR, female, The Citizens Advice Bureaux, took 13 weeks to successfully change 4 benefits.</p>
--

4.6 During sanctions, appeals or waiting for claims to be processed, clients are reporting that their financial position is untenable.

You see these programs on TV where they do the people that receive state benefits and they're all dole dodgers, and hangers on and they're living the high life...and he was giving me this attitude, and I'm thinking, God, I'm struggling to pay the bills, I'm doing this to keep my head above water...[LAUGHS]..and I know I should be getting it. (Interview 2, line 128 – 132).

The first time you know I came I said, you know, I can't even feed myself, [LAUGHS] I was walking out with bags of food..... Yes, she said Oh food, you know; and she said how about electricity? I was feeling a bit shy you know, and she said, no, we have funds for a situation like that. (Interview 1, line 105 – 111).

Landlord referrers to the BB and CAB services are in a unique position to gauge the success of the intervention, not least because of the precarious nature of the benefit system. One respondent explained how problems with the benefit system impacted detrimentally on his tenants and on his business.

I think the biggest one is people who work, and claim their benefits when they go into work, and their work might ...I have one example of somebody with zero hours contract, where you know the housing benefits just go up and down, up and down, up and down, if you're supposed to be changing, you've got the situation where all the paperwork at one site tells them what address they are living, and then you've got another department somewhere in the government which says they are living at a different address and er you know they put a stop on things till they sort things out. (LA. Lines 205 – 211).

More recently this landlord has been referring clients to the Bond Board for assistance with Housing Benefit, due to the amount of mistakes being made within the benefit system. The advice and support service available to the tenant resolved the problem before the tenant was evicted for rent arrears. The tenant had completed the paperwork and sent it into the correct Benefit Department. Some of the evidence supplied by the tenant was not examined or missed, but the claim was successful after the Bond Board intervened and assisted with the case.

Every time there's been anything, any paperwork, when you get a letter from the Housing he's (the tenant) always sorted it out. You know, he's gone down, and on this particular occasion he told me that he'd gone down though they'd got it down that he hadn't. So the benefit office said that he hadn't been down, he hadn't filled this in, and hadn't filled that in, so out of frustration it ended up that he was about six months in rent areas, so you know after the particular meeting I went to I wrote a letter to the tenant and to the BB and they took it from there, and they were 100 per cent helpful. (LA. Lines 92 – 99).

4.7 The interplay between the benefit system and financial security is obvious, as is the relationship between available finances and being able to purchase basic items such as food, fuel and shelter. What is not apparent is the lack of available support for tenants in the private sector.

So if you are a housing association tenant you've got your housing officer, you have a financial inclusion team, with a housing association you have somewhere identifiable to go if you have a problem. So nothing as such particular exists for our client group. (BB1. Lines 7 – 10)

It is reported that the benefit system, designed as a safety net, is affecting clients in a devastating manner due to the fragmentation of the system, mistakes and omissions being made, unclear information provided, new benefits being introduced without thought of how these will impact on the client group.

The introduction of the Universal Credit, because that is now paid monthly and there is a waiting time. So you apply and there is either 5 or 7 days where you are not entitled to any benefit because of the waiting period. This is before you become entitled. So on jobseekers it used to be 3 days, but on the Universal Credit the waiting time is 5 or 7 days. Then you are paid monthly and so you won't get your first payment roughly until 5 or 6 weeks later. They can get an advanced payment of the Universal Credit, which then gets them into debt when the Universal Credit comes through because that (the advance) is then deducted and recently I have had people who have waited for the month and had the advance payment, maybe 2 or 3 weeks after they have applied and got £70 to try to see them through to the when the payment arrives, which would be week 5 or week 6 if everything goes smoothly. So for those people, who maybe don't have a benefit problems as such, because they have done everything right and worked within the system – but it is set up in such a way, it means that people are really, really going to struggle. (BB1, Lines 170 – 183).

It has been clear from the interviews and case files that the client groups catered for do not have the knowledge or ability to navigate the system without assistance. Usually the claims are from ordinary people responding to an event in their life. Maximising the income of clients is an essential service, as one of the workers states;

There has got to be direct links between food, fuel and heat in terms of wellbeing. It is pretty basic stuff isn't it? We are not looking at extra's here, we are looking at the basic necessities of life. (A. Lines 144 – 148).

Chapter Five: Hope: Supporting and Promoting Health and Well-being

5.1 The BE project is premised on the assumption that supporting people to maximise their income so that they are able to meet their most basic needs for food and warmth is likely to have benefits for both physical and mental health and well-being. The expectation was that the project would have a positive impact in:

- Promoting and supporting a healthy lifestyle
- Supporting people to manage their own well being
- Promoting mental well being

These notions are captured and summarised in the 'Hope' of the project tagline. In a widely accepted definition of hope, Snyder suggests that it is a cognitive phenomenon 'integral to well-being' and describes it as 'an enduring pattern of thinking about oneself in relation to life goals' (Snyder, 1994, 2000, 2005 cited in Umphrey and Sherblom 2014). He sees hope as concerned with people's abilities to create goals, to be able to identify strategies to accomplish them and to develop and maintain the motivation to implement those strategies. External agents may have a role in influencing hope, particularly in generating pathways or routes to the attainment of goals, and encouraging motivation to achieve them (Garcia & Sisson 2013).

The various elements of the project were designed not only to resolve the immediate difficulties that service users were facing, but also to equip them to be better able to manage their circumstances through establishing peer support groups, supporting the development of social networks and providing a setting in which people could acquire relevant skills and knowledge relating to budgeting, financial management etc. In both the short term provision of resources, and the extended work designed to resolve specific issues and develop self-efficacy, the project aims to support people to achieve immediate and longer term goals and to develop strategies for doing so in the future.

5.2 The project used the Warwick-Edinburgh Mental Well-Being Scale (WEMWBS) to measure the impact of their work on people's well-being. This is a scale comprised of positively worded items relating to different aspects of positive mental health (Tennant, Hiller et al 2007). In order to provide some measure of the impact of an intervention the tool should ideally be administered pre- and post-intervention. This proved not always to be possible for interventions under BE. For example, those provided by the CAB might be carried out through one telephone call, so that longer term impact upon well-being was not always captured; and the BB staff sometimes experienced difficulties in contacting some of their 'hard to reach' clients for follow-up.

In designing this evaluation, it was decided to undertake qualitative interviews with six service users at least four weeks after they had accessed Bare Essentials in order to explore their experiences of the project and to hear their accounts of the impact upon their sense of well-being. In addition, interviews with delivery staff and with referrers to the service included a question about their impressions of the impact of the project on the people they had worked with.

5.3 *Client Perspectives*

Case Study P

In the events leading up to his contact with advice services P had been made redundant and was looking for work while claiming Job Seekers Allowance. He was actively seeking work and attended one session of a 3 day training course with a large company in order to secure a position. When he realised it was seasonal work and not permanent or full time he cancelled the rest of the course and the subsequent interview. 3 months later he received a deposit into his bank account for wages that he had not earned amounting to £680. The following month another deposit was made, this time over £800. After both payments he got in touch with the company, by phone and in writing, and their payroll department promised to sort out the error.

In the meantime P received a letter from the Benefits Agency stating that he had been fraudulent, working while claiming Job Seekers Allowance, but it was P that had told them about the payments. The company stated that they had managed to stop future payments and provided him with a letter stating that he had never worked for the company and the payments were errors made by them. A copy of the letter was sent to the Benefits Agency however they still insisted that P had committed fraud. It was at this point that P contacted the Citizens Advice Bureau for assistance. The support received from the service and a particular worker was a great relief to P, at this stage he was suffering considerable distress while trying to look for work.

I remember during the time of this investigation and even before meeting F (the CAB worker), I went for 3 interviews and I knew that before I went to the interview I had not got the job. Because my persona, the way I was presenting myself, my attitude, I was blasé, I didn't want to speak or be in an interview. (Line 76-79).

The case went to court. The documentation shared between parties for the court case was incorrect even though P had shared his letter from the company, he was still branded 'a liar and fraudulent' (Line 137). The time scale of this case was considerable at 12 months from start to finish. It was in the latter 4 months that a worker from the Citizens Advice Bureau was providing support. P won his case within 40 minutes and acknowledges the Citizens Advice Bureau worker as the catalyst for hope.

She really lifted my spirits and everything about me as a person; I think she was aware of that. (Line 94-95).

P is now employed full time and his life is back on track. He has learnt new skills and information that he shares with others. He claims that the Citizens Advice Bureau was the only help that he could afford and without their help he may not have been able to prove his innocence.

I can only reiterate that it is an essential service for those who need help. (Line 165).

The above case study provides an example of how one client described improvements in well-being and optimism about the future having received support from the Bare Essentials project. The way in which he talks about his contact with the BE worker is echoed in all the service user interviews. Terms used when talking about BE staff include:

Knowledgeable, calm, compassionate, warm, supportive, motivating, wonderful, godsend, heaven-sent, patient, second-to-none, fabulous.

The attitude and approach of BE staff contrasts with clients' experiences of contact with other organisations, which are often (with some exceptions) described much more negatively:

Provided incorrect information, rude, unhelpful, cold, no compassion, didn't listen, don't tell you anything.

It must be acknowledged that the clients interviewed for this evaluation were those whom BE had been able to help, and the outcome of their contact with the service had been positive, whereas their contact with other services had not resolved their

problems. However the fact that service users felt listened to, respected and understood appears in itself to have had a benefit for them:

Well I've told her she's on my Christmas card list for all the help she's given me. No she has, she's been really, really helpful; she's not superior with it, she's right down to earth with it. She's gone through things with me and not made me feel like I was stupid for not being able to get my head round it on my own, yes...her people skills are great (Interview 2, Lines 442 – 449).

I thought she was fab. She was really, really helpful you know? She was on the same wavelength really [Interview 4, Lines 61 - 62]

They are very supportive you know, in my case I've never seen anything like that you know. I've been to Citizens Advice Bureau, I've been to you know other organisations you know, Salvation Army...I don't see where there's people that ...you know, they help you unconditionally [Interview 1, Lines 153 - 156]

I asked her if she had studied law because she was meticulous, she was astute, she was aware. You know when someone talks to you, you look at them and you think 'you know what, you're not listening'. She was actually listening and not just with her ears she was listening with her eyes and that to me was more valuable than any anything anyone could give you really. It was like you finally had met someone who had a feeling of compassion and without telling you, could do something about it. (Interview 5, line 85 – 90)

This contrasted with some of the experiences people had had elsewhere:

I've had some horrendous phone calls with Job Centre Plus people. There was one of them, and I think we got down to a shouting match at one point, because...you see these programmes on TV where they do the people that receive state benefits and they're all dole dodgers, and hangers on and they're living the high life...and he was giving me this attitude, and I'm thinking, God, I'm struggling to pay the bills, I'm doing this to keep my head above water...[LAUGHS]..and I know I should be getting it [Interview 2, Lines 226 - 232]

You know with the council they are dead cold, they are not bothered, they are not bothered about you...To them you are just a number [Interview 3, Lines 27 - 29]

Some clients made specific reference to the impact on their physical and/or mental health. They talked about the stress and anxiety that their circumstances had caused them, and in some cases the effect of not being able to afford to eat properly due to limited or no income:

This time last year I was seven stone and now I'm nine and a half stone. So I have put two and a half stone on [Interview 3, Lines 51 - 52]

It was 13 months hassle and stress, 13 months constant, constant bombardment of stress...Once I met F, it was as if, well, the doctor had given you a tablet to make you feel totally different [Interview 5, Lines 68 - 70]

[Prior to contact with BE client said she was] ...depressed. Depressed, stressed, erm, it was a big worry, it really was, and F is a huge help. She's a lot younger than me - I'm no spring chicken - but she's been a godsend, she really has. The way she has been able to explain things...as I say, I've got fibromyalgia so I get fibro-fog. [Interview 2, Lines 259 - 261]

Clients talked too about being motivated, encouraged, and supported at a point at which they had perhaps lost confidence in their ability to make progress with their problems, or simply did not know where to start following a change in their circumstances. This seems to have enabled some people to feel they had some degree of control in their lives.

And without having somebody fighting in your corner, you are very much at a disadvantage; yes, very much so, and having F behind me has motivated me to keep pushing this, where before I'd have been thinking 'Oh I can't do this, it's just doing me head in'. And I might have just given up because ...this has been going on from September last year, (Interview 2, Lines 411 - 414)

...you see these [BE staff] they have just given me a bit of patience with things...have gone out of their way to help me, yes gone out of their way [Interview 3, Lines 74 - 76]

Yes, and the very important aspect of the support is, you know, when people, when you have a problem and people talk to you, it's not only just the material support like come and get food or food voucher or electricity; it's to know that people genuinely care. That gave me courage you know, and er I was feeling you know like if I withdraw or didn't do it, it's like letting them down, you know. [Interview 1, Lines 304 - 308]

These are powerful messages about the positive health and well being impact of the service for this group of clients, and about the renewed hope that several of them experienced following their contact with BE at both the BB and the CAB.

5.4 Staff Perspectives

There are some differences between characteristics of the project as delivered by the BB and the CAB as already referred to above (see Para 4.1). In broad terms, it

appears that CAB clients are more likely to be able to act independently on advice provided by the project and are less likely to require on-going support beyond the specific issue for which they need assistance. BB clients are more likely to be facing multiple challenges in their lives. The BB is able to provide immediate practical support in the form of cash for fuel, food parcels and monies for other emergencies, drawing on their Independence Fund maintained for that purpose, whereas the CAB does not have that facility available.

All three staff spoke about the positive impact the service had on those using it, and offered individual examples from their work with clients to illustrate this. These included examples of people in extremely challenging circumstances accessing BE via both services, for whom the project had made a significant difference:

CAB example: *A qualified nurse who was going to be prosecuted for benefit fraud due to an error on her part, who was supported to attend a tribunal and the matter was resolved. Had advice not been available and had she been convicted her professional registration, and so her livelihood (and possibly her liberty) would have been at stake.*

BB example: *An unemployed worker from the EU who was unable to access benefits because he did not have acceptable ID and had no money to obtain it. He received no income for 8 months, and was relying on friends, food banks and skips to eat. Through the project he was loaned money to obtain passport ID and have his claim dealt with.*

For clients such as these, staff saw the impact as significant and suggested that without support from BE, it is likely that their circumstances would have deteriorated.

The attention and advice that they were able to provide to people via Bare Essentials was something staff valued and talked about with pride and satisfaction:

“It’s been really positive, from the feedback that you do get, it’s quite rewarding being able to give that extra help - they’ve had that extra help and you’ve been able to see their case through...and it’s impacted somebody’s life quite heavily” (CAB worker, lines 263 - 266).

Asked about what alternative support would be available to these service users to resolve benefit issues if BE did not exist, all three interviewees struggled to identify other sources of help. Unless people are social housing tenants and have access to in-house services, there appear to be no freely available advice services, except for some CAB support for individuals with ‘vulnerability issues’:

There’s nothing really for just specifically private tenants...not within Rochdale, ‘cos the council advice team has been moved over to the Bureau so there’s nothing there any more, and it is literally some of the charities have welfare rights advisers...but it’s very limited and it is for specific projects...[CAB worker, Lines 350 – 353].

With respect to other sources of immediate help one staff member hesitated before replying:

I don’t know you know... I actually don’t know...other than making an application to the DCF [Discretionary Crisis Fund] which has quite defined criteria and you are only allowed to access it so many times...I actually don’t know where else they would go, other than have to go without fuel or without food (BBW2 Lines 428 - 432)

Staff appeared to feel that having a service available that could respond to people in crisis - whether this was an immediate practical crisis, or a crisis related to anxieties about coping in changed circumstances - made a contribution to those individuals’ health and well-being:

“A big thing is being able to have that practical response, that’s what people need. If you have not got family and friends to help you out when there is no other option. We can do that for people” (BBW1, Lines 129 - 131)

You do get a lot of clients who’ve been quite distressed and obviously that is part of dealing with the problem, not just the advice they need, it’s trying to make them see round, that things are going to be OKyeah, that ‘s the main thing; how they felt they’ve been treated as a client (CAB, Lines 467 - 477)

All staff understood the importance of demonstrating the impact of the service on health and well-being, but underlying their responses to this question seemed to be a sense of mild frustration in reconciling a human, empathetic, common-sense reaction with the kinds of evidence required by funders and commissioners.

For example, one member of staff saw the health and well being impact as obvious:

“...for someone who has already got mental health problems to put up with that kind of pressure, stress and anxiety; forced into a situation where you have no means of heating your home and no means of lighting your home and no means of eating and potentially at risk of eviction as well, I can only imagine that his mental health suffered...And I can only imagine that having had all of that resolved...there would be some impact about feeling a bit better about where he was in life” (BB1 Lines 129 - 131)

Another identified a potential ethical dilemma in some methods that might be used to demonstrate impact:

You can't say, just as a trial to see what happens to you, we're not going to give you this help, and see what you do with that - because you're not going to do that... (BBW2, Lines 517 - 519)

All had reservations about the appropriateness and effectiveness of the WEMWBs tool in capturing the impact of the project, certainly on its own. The CAB worker talked about having to make a judgement during her first contact with a client about when to ask them to complete the WEMWBs - if her initial assessment is that there is likely to be an ongoing issue, she will try to 'hold off' and get it completed after the matter has been resolved, but often it is done at the end of the first or second call, as no further contact is anticipated. While clients often state that they feel more optimistic and some sense of relief at the end of the phone call compared to how they felt prior to their conversation, there is no way of knowing whether this improvement in mood is sustained.

Measuring and capturing the impact and benefits was acknowledged to be particularly difficult with some of the BB clients, many of whom might be regarded as 'hard to reach'. The BB developed a short 'Customer Feedback Form', which they encouraged clients to complete. One staff member interviewed had followed up

clients by telephoning them and completing this over the telephone some time after their involvement with BE. The form includes a question asking whether and how the help they received has improved their general well being - or why not if the response is negative. Even where the overall situation was still challenging, there were some comments that suggested that BE had made a difference to them. She summarised responses as follows:

It was things like...well I don't know where I'd be. There were a lot of comments that came back like, I am still struggling, it's still...{PAUSE} but I wouldn't have been able to eat that week, or have any gas and electricity; yes it might be that I am still struggling with budgeting this, or I have got this issue, but I am managing it because we're doing this {BBW2, Lines 404 - 408}

Another element of BE within the BB was a plan to develop self-help groups for clients, to enable them to build networks of support and to acquire knowledge and skills to cope better with their situations e.g. budgeting, cooking groups etc. This was acknowledged to have been more difficult than anticipated, and the staff suggested a number of reasons for this - the time needed to develop self sustaining groups; the challenge of achieving this within a twelve month period; practical difficulties in bringing together people who have accessed BE from all over the borough; a view that groups work better when they evolve organically rather than being 'created'; and the fact that often people who have had a crisis may be reluctant to maintain contact once that immediate crisis is over. At the time of the evaluation plans were in hand to integrate this aspect of the project with already existing community groups, and to offer training on basic welfare rights advice and responses to fuel poverty to community workers, who might act as a point of referral, and might also become a resource for BE clients to continue to use once involvement with the project has ended.

5.5 Referrer Perspectives

The two external referrers (one from a local mental health charity and one landlord) had less to say than the other groups interviewed, perhaps not surprisingly as their experience of the project was in effect second hand (i.e. they had not observed the direct interaction between the service user and the BE staff) and based on only one referral each. They identified some similar points relating to the impact of the project

on well-being, concerned with the speed of response, the approach of the staff and the significance of the outcomes, (although one service user's case had been complicated by the departure of the BB BE welfare rights worker part way through the process).

One of the referrers said that he regarded BE as an essential service, given the changes he had seen in the way benefit claims were dealt with, particularly where vulnerable people, such as the individual he had referred, were concerned:

The housing office in Middleton, it's now based in the Library, the county council offices have changed now, so you miss that face to face contact if there was a problem, that's disappeared completely ... what I am actually concerned about is you go to the library and there is a big sign saying 'We're here to help'- but when he goes for the help, you know, they've no help ... [LA, Lines 138 - 141]

In the case of this tenant the landlord himself had unsuccessfully attempted to intervene to support him, but he had also struggled to negotiate the system. He subsequently referred the tenant to BE, and says that had this service not been available to help resolve a particularly complex benefits situation, he might have had no choice but to begin eviction proceedings, given that the tenant had already accrued six months' rent arrears.

The 'internal' referrer was a member of the BB staff whose primary role was not related to the BE project, but whose work supporting clients, involves her in meeting service users accessing other parts of the BB. These clients were already in contact with BB staff, and where they had financial problems relating to benefits or debt, she and other staff were experienced and knowledgeable in resolving many of these. However, for this group of clients BE is an extra resource, able to deal with more complex benefits issues, and importantly to provide immediate support while waiting for other services to respond. , For example, it can take as long as three weeks for British Gas to come and fit a pre-payment meter for a client struggling to budget for fuel costs. BE filled a gap for such people, given the reduction in sources of support for crisis situations; and the commitment and approach of the staff team, in this interviewee's opinion, provides a source of support and reassurance for people in very difficult circumstances:

I think the support we provide is quite good, I think we are thorough and keen; if we can help, we will help. I think people know that; I think they know that we will try all possible options [B, Lines 121 - 123]

Chapter Six: Messages from the Evaluation

6.1 Analysis of the evaluation data revealed some clear messages about the challenges faced by the BE project's clients, staff and referrers, and about the value of the project to all stakeholders. In this section of the report we present these messages in relation to a series of powerful and interrelated themes identified in the data analysis, and have identified some points for consideration for the development of the service.

The key themes are as follows:

- Precariousness
- Fragmentation
- Accessibility
- Time
- Empathy

6.2 Precariousness

Throughout the interviews a sense of precariousness was a pervasive theme. For clients of BE, employment, accommodation, income and access to support services were often uncertain. Irregular, unpredictable and temporary employment, including zero hours contracts, and changes to the welfare benefits system mean that uncertainty about the immediate let alone the longer term future is now a feature in many clients' lives. Moving in and out of the benefits system is not a straightforward process and involves clients enduring gaps in their income, and waiting for payments not knowing when they are going to arrive. Added to this is the changing benefits system, with the remodeling of rules and regulations plus apparently arbitrary and mystifying sanctions, which disrupt the equilibrium of family life. For some, these experiences come as a shock, when following an unexpected life event such as redundancy, unemployment, illness or accident, they find themselves having to cope with a welfare system that does not seem to provide the safety net they expected.

Restrictions on access to welfare advice services adds another layer of uncertainty and anxiety for people for whom having to turn to welfare support is a new

experience, as well as for those people who are dealing with multiple problems with limited personal and/or social resources to draw upon. The generic advice services available on the internet and through telephone help lines cannot provide the sense of security that is required in extreme circumstances. BE workers from the CAB and the Bond Board have been able to support clients throughout complex claims processes, in some cases providing food, payments for fuel and reassuring landlords that rent will be paid on the resolution of interruptions or errors in benefit payments. Alongside or on behalf of clients BE workers negotiate a maze of changes brought on by unusual circumstances and uncertain times, and in doing so have provided an anchor point for clients, in being a reliable source of both practical and emotional support.

This sense of precariousness affects not only clients, but also staff, whose own employment and/or roles in short term projects such as BE can be likewise insecure, and who are aware too that the services they are providing may have to be withdrawn in the event that funding is not renewed. Workers in both organisations were committed, knowledgeable and passionate about their work, and it seemed that they were well supported by the organisational culture to deliver a service to people who were often in distress. Dealing with emotional clients waiting for sanctions to lift, worrying about paying the bills, or facing eviction can be stressful, but staff provide a professional but empathetic service. However they were conscious of and sometimes frustrated by the limitations of what is possible in a climate of austerity and of negative media presentation of people using the benefits system; and about the challenges of providing acceptable evidence of the benefits of the BE project.

Points for consideration:

- Clients report a lack of services available, maintaining funding to continue with support is essential.
- Extend funding to assist clients with their benefit applications which will maintain a positive impact on physical/mental health and wellbeing.
- Early planning of evaluation strategies, including taking account of the costs of any necessary external or independent advice and research when submitting funding bids.

- Include a computer room within bids for clients to complete forms with someone from services to assist them encouraging the development of new skills.
- Maintain and develop recognition of the impact of this work on staff

6.3 Fragmentation

Clients of BE all talked about their frustration with the number of individuals, departments and organisations involved when they needed to access information, benefits or services, and about the complexity of the rules, regulations and systems involved.

For example, despite the stated intentions of governments to join up the benefit system to provide a more coherent passage for clients, currently it appears that the processes are far from smooth, at least from a claimant's point of view. Clients requiring financial assistance usually have to make at least two claims – for financial support for themselves, and for Council Tax Benefit. Those whose situation is more complex, perhaps involving child support, or health and disability needs, are likely to have to make contact with several departments or organisations. The fragmentation of the benefit system appears to contribute to errors in decisions about the nature and amount of benefits payable. Through the BE project, staff pick up and sort out numerous errors, all of them with significant consequences for clients in terms of interruption to or loss of benefit; and in some cases, where fraud is alleged, such errors could have a serious impact on a client's employment and potentially their liberty.

The evaluation suggests that there are parallel issues of fragmentation for BE staff and at an organisational level. Staff spoke about the number of different services involved with their clients, all broadly addressing similar aspects of their circumstances (particularly in respect of financial support). For the BB in particular, having specialist welfare advice via BE as another in-house service for clients reduces the fragmentation of service delivery they experience.

The clients interviewed were not usually aware of the BE service by name, or had not been aware of this at the time of their first contact whether this was accessed via

the BB or the CAB. The two external referrers were likewise not entirely clear about the specific project that had provided support, although they were each positive about the existence of the service provided to their client/tenant. There are some tensions in determining how to present the project as distinctive and different, both in order to encourage external referrals and make a case for continuing funding, and at the same time integrating the support into the wider 'offer' of each service.

At a strategic level, while there may have been advantages in the movement away from hierarchical state structures for the delivery of public services, such as opportunities for innovation and the design of services that better meet service user needs, in the current atmosphere of austerity, limited government funding potentially results in organisations competing for funding for 'niche' services. The partnership approach of BE i.e. between the CAB and the BB counters this, although in the operation of the project to date there are some differences between the 'typical' client accessing BE via each service.

Points for consideration:

- The clients reported that the integration of 'hope' into the services improved health and wellbeing and a sense of worth, development in this area from the clients perspective is essential for them to maintain equilibrium.
- Develop working partnerships with other services such as Petrus/Salvation Army/Housing providers. A co-operative affiliation between organisations may provide stability and strength when negotiating for bids.
- Co-operative working could have the potential to reduce operational costs as services could be placed in one location and overheads shared.
- Build on relationships with other organisations especially community workers to avoid duplication of services.
- Provide opportunities for client peer support within their own communities and within existing networks.
- Examine the potential for Collective Action – collective switching schemes for lower fuel rates have been achieved by other services e.g. South Lakefield District Council in Cumbria.

6.4 Accessibility

One important feature of BE, commented upon by all the stakeholders we interviewed is the ease of access and the straightforward eligibility criteria for receipt of at least an initial response to their difficulties.

Images about access came up throughout the interviews – participants talked about doors, shutters, gateways, and portals, most of which more often appeared to people as barriers rather than as means of access. By contrast, access to BE was straightforward. Although the CAB offices had had to close their doors because of resource constraints, there was an open door policy at The Bond Board during office hours, so that clients could see a worker face-to-face, as well as the opportunity to contact them by phone or through an enquiry form on their website. Contact with the CAB was by telephone only, but under the BE project callers were asked about their accommodation status, and any tenants in the private rented sector were fast-tracked through to the CAB BE worker. The only eligibility criteria to access advice related to tenure.

In many cases, other services and organisations offered limited or no opportunities for people to talk to staff face-to-face, and applications for benefits have to be made online, with follow-up enquiries only possible by telephone, often to call centres and at the client's own expense. Some clients were unfamiliar with using computers, or could not afford the credit on their phones to make the calls. Interviewees described circumstances where they have been given many phone numbers to call – respondent 5 had been given 16 telephone numbers and 16 separate names of people that were dealing with his case. Access to immediate support from some other charitable organisations or from the Discretionary Crisis Fund at the local authority, (i.e. food parcels, or loans/grants of cash for gas and electricity) was tightly controlled, limited to two or three occasions within a particular time period, and requiring referrals from approved organisations. There were complaints in the interviews that during contact with some of these other services, clients had been provided with incorrect information, encountered rude and unhelpful staff, been subject to unjust accusations or felt that the staff involved have been completely indifferent to their plight.

This is in stark contrast to clients' positive experiences of their contact with the BE project and in particular the personal and ongoing support they received from named members of staff.

Points for consideration:

- Prompt access and clear eligibility criteria are valued greatly by clients, and should be maintained.
- Build on the relationships with landlords and other housing organisations in the area to increase awareness of the service.
- Create contacts with health services via the local Health & Wellbeing Board in order to promote the project in health settings such as GP surgeries.

6.5 Time

References to time arose throughout the interviews with all three groups – clients, staff and referrers. External factors and the processes employed by other organisations resulted in unrealistic expectations about the time within which things should reasonably happen, and about the capacity of individuals to meet such expectations.

In terms of clients, this applied not only to the time that individuals were required to wait for the payment or resolution of benefit claims, and to the lengths of time that individuals might be sanctioned and left without any income whatsoever, but also the lack of value afforded to clients' time, for example, being expected to hold on for extended periods during telephone calls.

The time taken to negotiate benefit claims or resolve problems with the benefits agency is considerable. If a claim is successfully negotiated within 6 weeks it is a rarity, and there are examples of it taking five months or more to resolve more complex matters. During the time taken to process, resolve or appeal a claim, there is very little financial assistance available for clients and any dependents. This situation creates considerable financial hardship. The majority of service users with the Citizens Advice Bureau and The Bond Board have complicated claims that leave claimants without the basic necessities to survive. In comparison with the benefit agencies the response time from the BE project can be immediate and a source of

great relief to service users. At this stage the clients have normally exhausted every other avenue and are reaching the end of their resources, both financial and emotional.

From the point of view of project staff, the BE scheme has allowed the time to address complex welfare issues and the ability to work with the same person over a period of time to develop their financial awareness along with other skills. This appears not to be the case within other services, even those that in the past were able to provide direct help to benefit claimants to complete forms etc. However, BE staff also commented on the fact that the funding available to this project is time limited and at only twelve months provides little time for demonstrating any longer term benefits to clients, or for reviewing, adapting and developing the service so that it might become even more effective. The team made a number of observations about areas for further development which required more time for implementation.

Points for consideration:

- Create links and lobby Health & Wellbeing board for sustainable funding for new projects, over more realistic time periods.
- Clients report improved health due to the time allocated to resolve their problems; therefore this contact time must be factored into funding.
- Head of services (The Bond Board and Citizens Advice Bureaux) to become members of the local Health & Wellbeing Board to promote and cultivate contacts with other health related services.

6.6 Empathy

Clients report that the BE staff team from the Citizens Advice Bureau and The Bond Board actively listen to them, are non-judgemental, appear genuinely interested and concerned, and are committed to the service they provide. It is evident that the clients really appreciate the assistance, knowledge and compassion offered to them. Throughout this study the respondents have emphasised the importance of having that supportive contact providing stability in a time of crisis.

Amongst the clients who took part in the evaluation, this empathetic and humane response to them as people appears to be an important factor contributing to reported improvements in their sense of well-being following contact with the project.

Before contact with The Bond Board or Citizens Advice Bureau many of the clients reported feeling anxious, stressed and worried. However this feeling changes once the support is accessed. Even where underlying problems remained, interviewees acknowledged the efforts of BE staff to support them, and said that they felt that there was someone there who they could contact again if their situations should deteriorate.

The empathy shown to clients by the Bond Board and Citizens Advice Bureau workers appeared to foster a sense of hope, worthiness, and self-esteem. This belief motivated clients towards improving their self-reliance skills. Clients did not want to disappoint the workers that had shown faith in them and their abilities.

The interest and concern of staff was also something acknowledged by referrers.

Project staff talked about a sense of satisfaction in hearing the relief expressed by many clients on realising that there was somebody available to support them at a difficult time, and also in the successful outcomes achieved. This seems to be supported by the cultures of both organisations involved in BE, as observed during the evaluation and spoken about by staff.

- Maintain the positive culture within the organisations and the person-centred approach as this is valued by the clients and fosters a sense of hope.
- Develop new tools to measure the impact of welfare advice on the physical and mental health of clients.

Conclusion

6.7 The evaluation suggests that Bare Essentials succeeds in fulfilling its core objectives of maximising income, and building coping skills and knowledge for those clients in the private rented sector who approach or are referred to the project for support. The project is accessible, responsive, and delivers high quality advice and support; and is successful in enabling clients to access funds to which they are entitled. In some instances, this might be achieved through only one or two contacts; in other cases the project provides continuing support designed to encourage self-efficacy and develop or restore confidence for clients who at the point of contact with the service often feel that they have nowhere else to turn. Clients consistently

reported an immediate sense of relief following first contact with the service as captured by the WEMWBs tool administered by staff; the interviews carried out for the evaluation at least four weeks post-intervention suggest that improvements in mental health and well-being are maintained over a longer period. Clients said that they felt more in control of their circumstances, and better able to cope with new challenges.

6.8 There is an obvious link between shelter, food, fuel and health, whether physical or mental. Clients who are homeless or facing homelessness, or who cannot afford to feed themselves, cook, or keep their homes warm have reported that their mental health suffers alongside their physical health. This scheme provides immediate temporary relief, while addressing factors that will support long term improvements in income and health. The outcomes of the scheme clearly show that clients are motivated by hope and the empathy from the workers to improve their own health and the circumstances that they find themselves in. The interventions are positive in a number of ways, bearing in mind that clients are contacting these services as a last resort, when often their state of mind and possibly their physical health has deteriorated to a point where they are desperate. The initial contact provides hope and motivation to overcome their problems, and at the Bond Board, practical assistance is also available. Clients form a partnership with workers to improve their own situations by learning new skills. In all the interviews and cases examined the clients had taken part in the process and developed an understanding of the system that had been useful for other people in their lives. Clients learnt to take a hopeless situation and with assistance and support, to change it for the better. As a result, all participants in this research reported an improvement in their mental health; some reported increased physical wellbeing also.

6.9 Bare Essentials provides a service to a group of clients in Rochdale who otherwise would have little or no access to support of this kind. Should these types of schemes cease to exist or the access criteria be tightened further, the results would be considerably more people accessing local health services for support with both mental and physical health due to the impact of episodes of food and fuel poverty which they are unable to resolve for themselves, and which risk becoming chronic and intractable.

References

All-Party Parliamentary Group on Hunger and Food Poverty (2014) *Feeding Britain: A strategy for zero hunger in England, Wales, Scotland and Northern Ireland*. The report of the all-party parliamentary inquiry into hunger in the United Kingdom. London: The Children's Society.

Balmer, N. J. Smith, M. Denvir, C. Patel, A. (2012) Just a phone call away: is telephone advice enough? *Journal of Social Welfare and Family Law*. 34. No. 1, March 2012, pp.63-85.

Bare Essentials. (n.d.) '*The Bare Essentials – food, fuel and hope*'. Unpublished briefing paper.

CAB (2012) *Welfare Reform: The Impact on Clients and Advice Services*. Gateshead; Gateshead Advice Centre. Accessed online 2nd April 2015. <https://www.gateshead.gov.uk/DocumentLibrary/GSPDocs/Impact-of-Welfare-Reform.pdf>

CIH (2013) *Delivering housing, health and care outcomes*. Chartered Institute of Housing/Tunstall Summit March 2013. Accessed online 20th January 2015. http://www.cih.org/publication-free/display/vpathDCR/templatedata/cih/publication-free/data/Delivering_housing_health_and_care_outcomes

Department of Health (2012) '*Annual Report of the Chief Medical Officer 2011, Chapter 4 – Social determinants of health*'. Accessed online 2nd April 2014 ; <http://www.gov.scot/Resource/0041/00411579.pdf>

Faculty of Public Health (2010) *Better Mental Health for All*. Accessed online 16th March 2015 at: http://www.fph.org.uk/better_mental_health_for_all

Fearnley J (2007) *Gauging Demand for Free to Access Money Advice: a Discussion Paper*. London: Money Advice Trust.

Fitzpatrick, S. Bramley, G. Blenkinsopp, J. Johnsen, S. Littlewood, M. Netto, G. Sosenko, F. Watts, B. (2015) *Destitution in the UK: An Interim Report*. York; Joseph Rowntree Foundation. Accessed online 15th April 2015; <http://www.jrf.org.uk/publications/destitution-uk-interim-report>

Garcia, J. Sison, K. (2012) Locus of hope and subjective wellbeing. *International Journal of Research Studies in Psychology*. Vol 1. No.3, pp53-58.

Geddes I (2011) *The Health Impacts of Cold Homes and Fuel Poverty*. London: Friends of the Earth and The Marmot Review Team.

Griggs, J. and, Evans, M. (2010) *Sanctions within conditional benefit systems: A review of evidence*. York: Joseph Rowntree Foundation.

Hood, A. Oakley, L. (2014) *A survey of the GB benefit system*. Institute for Fiscal Studies; London. Accessed online 13th April 2015.

http://www.ifs.org.uk/uploads/publications/bns/BN13_Benefits_Survey_2014.pdf

Knapp, M. McDaid, D. Parsosnage, M. (2011) *Mental health promotion and mental health prevention: The economic case*. Dept. Of Health, London. Accessed online 12th April 2015:

<http://www.lse.ac.uk/businessAndConsultancy/LSEEnterprise/pdf/PSSRUfeb2011.pdf>

Lambie-Mumford, H. (2014) *Food bank provision and welfare reform in the UK*. Sheffield: Sheffield Political Economy Research Institute. Accessed online 13th April 2015: <http://speri.dept.shef.ac.uk/wp-content/uploads/2014/01/SPERI-British-Political-Economy-Brief-No4-Food-bank-provision-welfare-reform-in-the-UK.pdf>

McCrone, P. Dhanasiri, S. Patel, A. Knapp, M. Lawton-Smith, S. (2008) *Paying the Price. The Cost of Mental Health Care in England to 2026*. London: Kings Fund. Accessed online 14th April 2015:

<http://www.kingsfund.org.uk/sites/files/kf/PayingthePrice-the-cost-of-mentalhealth-care-England-2026-McCrone-DhanasiriPatel-Knapp-Lawton-SmithKings-Fund-May-2008>

Miscampbell, G. (2014). *Smarter sanctions: Sorting out the system*. London: Policy Exchange.

Platt S (1989) Damp housing, mould growth and symptomatic health state. *British Medical Journal*, 298: pp.1673–8.

Pleasence, P. Buck, A. Balmer, N. O'Grady, A. Genn, H. Smith, M. (2004) *Causes of Action: Civil Law and Social Justice*. London: Legal Services Commission.

Pleasence, P. Balmer, N.J. (2007) Changing fortunes: results from a randomized trial of the offer of debt advice in England and Wales. *Journal of Empirical Legal Studies* Vol, 4:pp465–475.

Scottish Federation of Housing Associations (2014) *Cause for concern? Early impacts of benefit sanctions on housing associations and cooperatives in Scotland*. Glasgow: SFHA.

Scottish Parliament (2014) Welfare Reform Committee 2nd Report, 2013 (Session 4): *Food Banks and Welfare Reform*. Edinburgh: The Scottish Parliament, 2014.

Accessed online 14th April 2015 at:

www.scottish.parliament.uk/S4_Welfare_Reform_Committee/Reports/wrr-14-02w.pdf

Skapinakis P, Weich, S. Lewis, G. Singleton, N. Araya, R. (2006) Socioeconomic position and common mental disorders. Longitudinal study in the general population in the UK. *British Journal of Psychiatry* 189:109–117.

Tennant, R., Hiller, L., Fishwick, R., Platt, S., Joseph, S., Weich, S., Parkinson, J., Secker, J. & Stewart-Brown, S. (2007). The Warwick-Edinburgh Mental Well-being Scale (WEMWBS): development and UK validation. *Health and Quality of Life Outcomes* 5, 63. doi:10.1186/1477-7525-5-63

The Trussell Trust. (2014). '*Latest foodbank figures top 900,000: life has got worse not better for poorest in 2013/14, and this is just the tip of the iceberg*'. Salisbury; Tussell Trust. Accessed online 15 February 2015 at: www.trusselltrust.org/foodbank-figures-top-900000

UK Health Forum (2014) *How to improve health & wellbeing through action on affordable warmth*. London; UK Health Forum. Accessed online 12th April 2014 http://www.fph.org.uk/uploads/UKHF-HP_fuel%20poverty_report.pdf

Umphrey, L. R., & Sherblom, J. C., (2014). The relationship of hope to self-compassion, relational social skill, communication apprehension, and life satisfaction. *International Journal of Wellbeing*, 4(2), 1-18. doi:10.5502/ijw.v4i2.1

Watts, B. (2014). 'Homelessness, empowerment and self-reliance in Scotland and Ireland: the impact of legal rights to housing for homeless people', *Journal of Social Policy*, 43(4).

Williams, K. Sansom, A. (2007) *Twelve Months Later: Does Advice Help? The Impact of Debt Advice: Advice Agency Client Study*. London: Ministry of Justice.