

Policy in Practice in conversation with Caroline Gale, Your Housing Group

Ed McNamara: Caroline, welcome and if you could just start off by telling us about yourself what are you doing and with what organization?

Caroline Gale: My name's Caroline Gale and I am the team leader for money advice for Your Housing Group and I manage a team of 10. We're geographically dispersed across the North West and my team can do things like benefit check completion, we can give debt advice, we help customers with monetary reconsiderations and benefits appeals if they're having difficulty with their benefit claims. We're very much focused on tenancy sustainability and providing our customers with the tools and skills to be able to be financially viable and stay in their homes and prevent eviction. Of course we want to keep our customers in their homes.

Ed McNamara: Could you please touch on some of the challenges you've seen or faced especially after the pandemic?

Caroline Gale: It's been an incredible challenge in the last 12 to 18 months and with the situation with covid-19. We've seen a rise in people becoming redundant, a reduction in hours and reduced incomes. We've seen a massive increase in sort of disability particularly and people struggling more with sort of basic expenditures such as food and fuel. We've had a massive increase in the amount of food referrals and fuel vouchers we issue and tapping into sort of emergency funds like the winter fund. I just think more people are struggling. We attended a group discussion and they talked about what they called the newly covid affected and these are people perhaps traditionally haven't had to navigate the welfare system before but we also have people who were already vulnerable before the pandemic who have become more vulnerable. We also have other customers and tenants who have just remained in the situation that they have so there's been a real mix of customers that we've had to deal with.

I think we described the benefits system as a minefield and a maze and if you're new to it, I think it's a bit of a culture shock really so we're just trying to provide advice support and guidance to put people in the best financial situation possible, to boost their income, reduce their expenditure and remain sustainable.

Ed McNamara: How did you hear about Policy in Practice and how are you using our Benefit and Budgeting Calculator to face those challenges?

Caroline Gale: I was away from some of our colleagues with the housing providers of the Policy in Practice calculator and I think particularly during covid, we became very aware that we have 10 staff dispersed across the north west but it wasn't enough for the demand and the increase of customers reaching out for our support. We were quite keen to look at what we called the lower level referrals where perhaps people would have some idea of what to do if they had the right information or they could find out what they might be entitled to benefit wise and who perhaps might not need the sort of more intensive support that we offer with my team on a one-to-one basis. So the calculator felt like a good fit really to try and navigate our customers who are digitally enabled and at least have some level of confidence to be able to try and self-help. That then frees my team up to deal with the really vulnerable most serious crisis cases. So I spoke with a few colleagues that I was aware of from other housing providers and then we decided to contact Policy in Practice and do a bit of a trial session on it.

We were really impressed with how intuitive the calculator is and it's got some very unique features where it allows you to do sort of better off calculations. An example for us of is that we see a lot of changeable incomes with universal credit and the calculator doesn't just ask you one set of information it allows you to say if I was pregnant this is the income I would get and this is what I'll get after i've given birth and have the child and that's really good for customers to see because it allows them to think about the future and budgeting and what their financial position might look like. That's quite important when you're navigating covid because people's incomes have been unpredictable and they need to be thinking about if I increase my hours of work what would my income look like and what support would I get.

What I particularly like about the calculator as well is that it's got the links to application forms and it gives a nice little explanation about what the benefit is. For example, if someone's disabled and it identifies that they're eligible for personal independence payment it'll give them a little paragraph about what that is and who might be able to apply and then the links to the sites to find further information. I find it invaluable for giving customers who have very little knowledge of the benefits system a better understanding of what they might be entitled to. With the array of demographics of those who are more experienced benefit advisers and those who are less experienced and new to the role, it's a calculator that can be used for someone who's maybe newer to using sort of benefits systems and advice but also my more experienced staff are very complimentary about the calculator because they are very often dealing with a high volume of combines. What the calculator does is it prompts not just for the actual benefit

support but it identifies other eligibility for wraparound support such as the warm homes discount.

Julia is one of my advisors and what she really values about it that it's not just about increasing the income through the benefits but it is looking at things where you can get council tax reductions and discounts and exemptions and these are things that if you're moving in a very fast-paced environment that it just helps to remind the advisor and the newer members of staff. It navigates and guides them to where they need to be as an advisor and we love the prompts on it, we find it really helpful.

Ed McNamara: That's great. As a housing association what are you hoping to achieve in the next couple of months or what is your focus?

Caroline Gale: We have great plans for our calculators. At the moment we're just looking at training some of the income staff up and as well after our discussion today I'm going to be looking at some of the more frontline staff maybe the neighbourhood officers, just bringing in our key support worker role as well to be able to use the calculator but also if they take a call from our customers who are using the enhanced version of the calculator on our website and they get a little bit stuck they'll be trained just to help guide them through the process of using the calculator.

So that's the next step for us? I think as well we're thinking a lot at the moment about some of the changes that are due in with the reduction and in universal credit the removal of the 20-pound uplift and also the ending of furlough so we're really going to be publicizing the calculator so it is very much about self-help for those who were able to. It's not about replacing the work my team does, it's about enhancing the support and having a far wider reach to our customers and you know people will still be able to come to us and ask for a face-to-face appointment. We will still provide that support but for those customers who will feel confident in using that calculator. It's a stepping stone and it's a starting point for them to start their journey into getting out of debt.

Ed McNamara: Thank you so much Caroline.