

Sub-Group 2 Action Plan-Maximising Income and Reducing Debt of People in Poverty

About This Action Plan

This Action Plan for Sub-Group 2 focuses on reducing, and mitigating the effects of, poverty through maximising income and reducing debts.

It is built around revised outcomes based on those taken from two of the six overarching objectives set out in the 'Future Approach To Tackling Poverty and Inequality for Dumfries and Galloway' document approved by Dumfries and Galloway Community Planning Partnership on 12th March 2021, and the Dumfries and Galloway Communities Committee on 6th February 2021.

The original outcomes identified for the group were:

- *Ensuring that Dumfries and Galloway residents receive their full benefit entitlement through:*
 - *Continued investment in core benefits advice services provided by DAGCAS and Dumfries and Galloway Council, ensuring that all parts of the area are reached.*
 - *Maximising the impact of the new Social Security Scotland local team through their partnership working with existing advice providers and intermediary organisations.*
 - *Ensuring that lessons learnt about service delivery from the Covid-19 pandemic in relation to delivery through different channels are intelligently applied.*
 - *Development of outreach and enhanced referral partnership benefits advice work, involving health and social care and education services in particular, and targeted at older people, disabled people/ people with long term conditions, and single parents and families with young children.*
- *Increasing the number of people accessing debt advice at an appropriate and early stage in the development of their problems enhanced investment in debt advice, particularly where a business case can be made, alongside the initiatives outlined under objectives 1 and 2 designed to increase access through better outreach.*

Outcome and Service Objectives

These outcomes have been rephrased, refocused and sharpened in this action plan to reflect the feedback of the members of the Sub-Group, and the changes in the circumstances facing people in poverty since they were first developed. The Sub Group has set three outcome objectives, and four service objectives, the latter covered on the pages which follows:

Outcome Objective 1:

- There is early intervention with people and families from the groups most at risk of persistent and severe poverty to ensure their incomes are maximised, their debts are dealt with, they have access to appropriate financial products, and they are able to develop the knowledge, understanding and motivation to take appropriate decisions on their finances reducing their risk of adverse life experiences and social exclusion.

Outcome objective 2:

- To ensure that Dumfries and Galloway residents do not miss out on entitlement to benefits from the DWP, Scottish Government or Dumfries and Galloway Council.

Outcome Objective 3:

- To ensure that people experiencing, or at risk of experiencing problem debt, access appropriate support at an appropriate time in the development of their problems, thus avoiding debt, or dealing with their debt effectively.

Outcome Objective 4:

- Groups in the population at greater risk of poverty, and people facing specific challenges, are targeted through campaigns, designated services and the delivery of outreach work aimed at increasing take up of benefits, resolving debt issues, and supporting access to employability and employment opportunities.

Outcome Objective 5:

- Advice organisations build their capacity, and the capacity of partner organisations, to manage increases in demand, expected, at least in the short term, to result from progress on the other objectives, and across the longer term from financial pressures resulting from the cost of living crisis.

Membership of the Group

The membership of the group reflects the central role of advice organisations and organisations with advice capacity to delivering these objectives.

The plan has been structured to reflect that there will be a linked response from some partner agencies to income maximisation and debt advice provision, and to avoid repetition in setting that response out.

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Department for Work and Pensions

DGHP / Wheatley Group

Loreburn Housing Association

NHS, Dumfries and Galloway (DGHSCP)

Social Security Scotland

TPRG Vice Chair

Employability Services Team, D & G Council

Benefits and Welfare Team Leader (D&G Council)

Timing of Actions

In what follows, actions have been divided between those to be carried out in the short term, and those to be carried out in the longer term.

Short term actions are a combination of 'quick wins', and 'ground preparation' that should be carried out by the end of September 2022, the precise timescale and priority to be determined by the group. Many of the quick wins focus on sharing of information and work to promote existing services to clients, some are already underway. The ground preparation tasks focus on reviewing thinking about current

practice, opening conversations between organisations, and scoping out service developments- piloting on a small scale when possible. Most of the short-term actions do not require significant resources.

Longer term actions generally flow from the ground preparation tasks, and involve implementing the decisions of reviews, partner conversations, scoping exercises and small scale pilots where they have been carried out. Some will have significant resource implications. The priority and timescale for the delivery of these will be determined by the group, the results of relevant short term actions, and the availability of those resources.

Understanding the Issues

One of the major investments that local partners make in tackling poverty is in benefit advice services which maximise the income of clients by ensuring that they claim all the benefits to which they are entitled.

Claimants may face a number of barriers to accessing their full benefit entitlement; lack of knowledge of the implications for their situation for their entitlement, particularly when their circumstances change, and in a system in transition; the complexity of the system; literacy and numeracy; stigma; and difficulties interacting with the system. The system itself is liable to make mistakes, particularly during times of transition, and can appear, or sometimes can be, arbitrary in operation. For many people, welfare reform has reduced entitlement or pushed people through a difficult or distressing and confusing assessment process, with disabled people often hardest hit.

There may be particular issues around take up of benefits for disabled people. Extrapolating from national figures, our conservative estimate is that it is possible that 6,700 disabled people locally are currently not claiming the disability related benefit entitlement that they are due. Given the potential impact of disability on some people's ability to work, and the extra costs often faced by disabled people, this may put some at risk of being in persistent, and ultimately severe, poverty.

Too many Dumfries and Galloway residents experience problem debt, reducing the income they have available to spend on essentials, sometimes in a continuing cycle as they seek to manage very low incomes from month to month, sometimes as a consequence of falls in income, for example as a result of job loss, which render previously affordable payments unaffordable. Extrapolating and adjusting from national figures we conservatively estimate that 16,300 local residents were facing over-indebtedness prior to the impact of Covid-19.

Research has demonstrated the impact of council tax debt on people on low incomes, and the relationship between the experience of council tax (and housing) debt, destitution and food insecurity. There is also a large body of evidence from the social housing world about the impact of, and return on, intelligent investment in advice and support services targeted at tenants facing payment difficulties.

Overarching Objective 1.

There is early intervention with people and families from the groups most at risk of persistent and severe poverty to ensure their incomes are maximised, their debts are dealt with, they have access to appropriate financial products, and they are able to develop the knowledge, understanding and motivation to take appropriate decisions on their finances reducing their risk of adverse life experiences and social exclusion.

Service Objective 1.1:

All housing support, homelessness, social work and community based intensive mental health or addictions interventions include the provision of, or referral to, income maximisation, debt and money advice, and financial capability support.

Service Objective 1.2

All those most at risk to persistent and severe poverty have access to enhanced support to find their way through the benefit, advice and financial systems.

Current action.

- Housing support providers deliver basic benefits and financial capability work as part of their delivery of housing support.
- Support provided under Dumfries and Galloway's Housing First programme contains significant income maximisation and money advice elements.
- NHS and Social Work staff refer clients to Dumfries and Galloway Council's Financial Inclusion and Welfare Support Team and DAGCAS

Short Term Actions	Key Partners	Resources Required
<p>Review of current financial inclusion provision within housing support, and of the effectiveness of the referral relationship between the Council's Financial Inclusion and Welfare Support Teams and homelessness services, social work services, community psychiatric and community based addiction services.</p> <p><i>Project Update: Draft Review Questions completed by WJ for Consultation with all Sub-Group 2 Members</i></p>	D and G Council, DGHSCP	Within existing resources
<p>Review of evaluations of/ information on Service Advice Referral Software which would support enhanced support advice projects and analysis of whether these model might offer added value to current provision, and if so, with which specific groups.</p> <p><i>Project Update: Draft Review Questions completed by WJ for Consultation with all Sub-Group 2 Members</i></p>	D and G Council and DAGCAS	Within existing resources
<p>Based on that review an initial small-scale project is piloted within existing resources to explore future delivery options.</p>	DAGCAS with statutory partners	Within existing resources
<p>Potential for peer education approach to Service Advice Referral Software support is scoped out.</p>	The Hub, DGHSCP	Within existing resources

Long Term Actions	Key Partners	Resources Required
<p>Future commissioning processes for housing support services include allowance for enhanced provision of benefits and money advice if necessary.</p>	D and G Council	Potential additional resources
<p>Income maximisation, money advice and financial capability support form an integral part of expanded Housing First provision.</p>	D and G Council	Within Housing First resources
<p>If new Service Advice Referral Software pilot is successful, approach is rolled out across Dumfries and Galloway, either within a project focused solely on that approach, or within general advice provision- with additional resourcing requirements reflected in the commissioning/ contracting/ grant process, or within more targeted advice services- again with additional resourcing requirements reflected in the commissioning/ contracting/ grant process.</p> <p><i>Project Update: Existing Service Advice Referral Systems used by other LA's to be</i></p>	DAGCAS and D and G Council	Additional resources

<i>presented to Sub-Group 2 for review along with the details of the costs involved (WJ) Approach to be made to the NHS Integrated Joint Board to scope out the potential for funding for this project (WJ/PM)</i>		
Subject to development of clear proposal, project taking peer education approach to the delivery of a new Service Advice Referral Software support is set up, initially as a pilot.	The Hub, Apex, DGHSCP	Additional resources

Service Objective 2:

Dumfries and Galloway residents needing advice on benefits issues or debt issues have access to high quality advice delivered to an appropriate level by an integrated set of consistently funded providers, in relation to benefit and debt issues through DAGCAS, in relation to benefit issues only through Dumfries and Galloway Council, Social Security Scotland, and DGHP (for tenants only).

Current Actions

- DAGCAS delivers its advice services to the general public through paid staff and volunteers:
 - In three core offices in Dumfries, Stranraer and Annan, with general community outreach in Castle Douglas.
 - Whilst these offices are now open, a considerable amount of provision is by phone, and some is delivered online.
 - Through participation in a range of national schemes for which Citizens Advice Scotland is a contractor; Money Talk Team financial health checks, Help to Claim for those claiming Universal Credit, and Pension Wise.
 - Through its In Court Advice scheme for clients in danger of losing their homes.
- Dumfries and Galloway Council delivers:
 - Benefits advice through its Benefits Maximisation Team, focused on the over 60s.
 - Budgeting advice to people with rent or Council Tax arrears through its Financial Inclusion and Welfare Support Team.
 - List face to face provision/ other channels for delivery.
- DGHP delivers benefits/ welfare advice through two welfare rights officers to tenants across the region, alongside an energy adviser supporting people to deal with fuel debt.
- Social Security Scotland's Dumfries and Galloway's Local Delivery Team offers phone, online, or face to face- through home visits and in outreach locations, support with claiming new Social Security Scotland benefits. Support includes basic information, help with form filling and advice and help with gathering supporting evidence. Assistance is not provided with appeals or reconsiderations but information is provided about rights to such.

Short Term Actions	Key Partners	Resources Required
<p>Social Security Scotland's Dumfries and Galloway's Local Delivery Team start delivery of outreach work in community locations.</p> <p><i>Project Update: WJ & CD have met & will be completing monthly meetings to increase partnership working on the above.</i></p>	<p>Social Security Scotland, Poverty & Inequalities Team, D & G Council</p>	<p>Within Existing Resources</p>
<p>Partners review and share information on current referral procedures/processes.</p> <p><i>Project Update: Draft Review Questions completed by WJ & will be reviewed by all Sub-Group 2 Members.</i></p>	<p>Sub Group 2</p>	<p>Within Existing Resources</p>
<p>Advice providers review their experience of delivering services during the pandemic and continue to evolve the mix of channels through which they deliver services, maintaining a focus on client choice and need. The mix is likely to include:</p> <ul style="list-style-type: none"> • The maintenance of face to face services, particularly for vulnerable clients, clients who are digitally excluded or live in areas of poorer digital connectivity, and particularly for initial contact, delivered at advice providers' own premises, at outreach surgeries or other community locations, and where appropriate in clients' homes. • Expanded delivery through phone, e mail and video calling, backed by appropriate platforms for video conferencing, for example 'Near Me'- used by the NHS for appointments which appears to be preferred by patients to Teams or Zoom, and for the scanning and uploading of documents. <p><i>Project Update: Draft Review Questions completed by WJ & will be reviewed by all Sub-Group 2 Members.</i></p>	<p>DAGCAS, D & G Council, DGHP, Social Security Scotland</p>	<p>Primarily within existing resources, some channel development may involve additional investment</p>
<p>Advice providers investigate whether 'Near Me' is the most appropriate/client preferred platform for the delivery of video conferencing.</p> <p><i>Project Update: Draft Review Questions completed by WJ & will be reviewed by all Sub-Group 2 Members.</i></p>	<p>DAGCAS, D & G Council, DGHP, Social Security Scotland</p>	<p>Within Existing Resources</p>
<p>Advice providers continue to develop, or take advantage of developments in the field of document scanning and uploading.</p>	<p>DAGCAS, D & G Council, DGHP, Social Security Scotland</p>	<p>Within Existing Resources</p>

<p><i>Project Update: Draft Review Questions completed by WJ & will be reviewed by all Sub-Group 2 Members.</i></p>		
<p>Advice providers continue to keep under review core service delivery to identify opportunities to make them more effective and efficient.</p> <p><i>Project Update: Draft Review Questions completed by WJ & will be reviewed by all Sub-Group 2 Members.</i></p>	DAGCAS, D & G Council, DGHP	Within Existing Resources
<p>A clear case for the value of client choice and diversity of provision is articulated by the Sub-Group, particularly to key local elected members and senior personnel within partner organisations with funding roles.</p> <p><i>Project Update: All Sub-Group 2 Members will be invited to contribute to the final findings of the Evaluation & Presentation to be completed to Elected Members and potential funders.</i></p>	Sub-Group 2	Within Existing Resources

Longer Term Actions	Key Partners	Resources Required
Advice providers continue to evolve the mix of channels through which they deliver services, maintaining a focus on client choice and need, implementing new video conferencing and document sharing	DAGCAS, D & G Council, DGHP, Social Security Scotland	Primarily within existing resources, some channel development may involve additional investment
This Sub Group becomes the forum through which information about partners' development plans is shared, through which joint projects are developed, and through which focused campaigns are planned and delivered.	Sub Group 2	Within Existing Resources
A case is developed for enhanced investment in the advice sector, based on its impact on clients, its impact on the local economy, gains to the finances of local services, reductions in the demands on local services, using national templates for assessing these impacts and local project output and outcome statistics. The case is presented to local elected members, and key strategic managers within the Council and DGHSCP.	Sub Group 2	Potential additional resources

Service Objective 3:

People in poverty in Dumfries and Galloway are aware of benefits and debt advice services, and access them at an appropriate time through clear self-referral routes, and through front line staff across organisations acting as intermediaries- identifying people in need of support and referring them through an effective system.

Current Actions

- Referrals to advice providers are currently made by a variety of front line staff on an ad hoc basis according to existing relationships.
- Information about local advice services is available to the public, but is not brought together in a single, up to date place, and is not always presented in a straightforward manner.
- Direct phone routes into advice services are available for each organisation providing advice, but Council contact details are not as widely publicised due to heavy demand on services.
- Health visiting teams are working with DAGCAS to implement and sustain a new referral pathway.
- DGHP is currently carrying out a group wide review of its referral systems.

Short Term Actions	Key Partners	Resources Required
<p>Design and circulation of a user focused leaflet focused on local advice provision, building on current information, including details of Social Security Scotland and DGHP provision, made widely available through community organisations and other partners.</p> <p><i>Project Update: Completed by Food Network Scotland. Leaflets due to be received in September 2022 for onward distribution to all Food Banks / Support Organisations within our Region.</i></p>	<p>Co-ordinated by D & G Council with assistance from DAGCAS, DGHP, Social Security Scotland, DGHSPC, DWP</p>	<p>Small level of additional resources</p>
<p>Development of online information with similar content, hosted on one or more website, but designed to be quickly accessible through Google searches or via links from D & G Council and other websites.</p> <p><i>Project Update: To be completed by P & IP Comms Sub-Group. Currently being completed.</i></p>	<p>Co-ordinated by D & G Council with assistance from DAGCAS, DGHP, Social Security Scotland, DGHSCP, DWP</p>	<p>Within existing resources</p>
<p>Sharing of leaflets and materials produced under the other action plans with this group.</p> <p><i>Project Update: To be completed between all Sub-Groups.</i></p>	<p>Sub Groups 1, 2, 3 members</p>	<p>Within existing resources</p>
<p>All members of this and other sub groups add their details to the D & G Third Sector Locator Map.</p> <p><i>Project Update: Request made at Meeting on 29th July 2022 for all Sub-Group 2 Members to add their details onto the TSDG Locator Map.</i></p>	<p>Sub Groups 1, 2, 3</p>	<p>Within existing resources</p>
<p>Investigate single advice referral system created in Fife and Glasgow, inviting presentations to the sub group from those involved in the delivery of the above. This would explore the impact of such systems in terms of smooth passage for clients between services and only having to share information once. This would also enable exploration of practical and legal issues around data sharing IT infrastructure.</p> <p><i>Project Update: Presentations can be completed to the Sub-Group at an agreed date & time along with details of the costs for each of the systems involved.</i></p>	<p>Sub Group 2</p>	<p>Investigation within existing resources</p>
<p>Investigate options for the creation of a client access portal or portals for services, both electronic and by phone, exploring lessons learnt from the delivery of DG Support during the pandemic, and drawing on lessons from similar projects (such as Glasgow Helps), where portals set up to</p>	<p>Sub Group 2, D & G Community Planning Partnership</p>	<p>Investigation within existing resources</p>

deal with Covid support are being sustained and developed to support better access to services in the post pandemic environment. <i>Project Update: To be started.</i>		
Deliver Poverty, Child Poverty and Inequalities Workshop to front line health and social care staff involved in the delivery of the Home Teams concept, teams which are being set up in 8 localities across the region and bring together a range of staff working in primary care and social care services. Training would aim to build staff knowledge of issues affecting people on low incomes, how to engage with people on low incomes about money issues, and capacity to identify when people are facing benefit, debt or other money issues and make an appropriate referral. <i>Project Update: WJ & PM are finalising new Training Programme which will then be delivered throughout the Region via Microsoft Teams.</i>	Sub Group 2 co-ordinating, likely contributions from D & G Council DAGCAS, DGHP, Social Security Scotland DGHSCP	Within existing resources

Longer Term Actions	Key Partners	Resources Required
Subject to agreement on concept, pilot an advice referral system with key referring organisations, with full implementation to follow subject to resources and successful trial. Involvement of DGHP, DWP and Social Security Scotland would depend on broader decisions within their organisations about referral processes and data protection.	Co-ordinated by D & G Council with assistance from DAGCAS, DGHP, Social Security Scotland, DWP	Significant additional resources would be required.
Subject to agreement on concept, and alongside or following on from development of and advice referral system, create a client portal, which might contain information on services, information supporting self help, and a mechanism for accessing appointments/ contacting advice organisations. Advice organisations might replicate some of this information and functionality on their own websites, and any portal should link to the third sector locator map. The advice sector may be an appropriate initial focus for the trialling of a broader approach to improving access to services for local residents.	Co-ordinated by D & G Council/ D & G Community Planning Partnership with assistance from DAGCAS, DGHP, Social Security Scotland, DGHSCP	Significant additional resources would be required.
Roll out of 'anti poverty training' to front line staff across sectors and organisations as key part of overall training plan delivering key enabling objective of Poverty and Inequalities Partnership.	Sub Group 2 probably co-ordinating, likely contributions from D & G Council with assistance from DAGCAS, GHP,	Additional resources possibly required.

	Social Security Scotland, DGHSCP	
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Service Objective 4:

Groups in the population at greater risk of poverty, and people facing specific challenges, are targeted through campaigns, designated services and the delivery of outreach work aimed at increasing take up of benefits, resolving debt issues, and supporting access to employability and employment opportunities.

Current Actions

- There has been previous outreach work done by DGHP to offer support to JCP clients, suspended due to Covid.
- The proximity of DAGCAS offices to Job Centre Plus offices has facilitated referrals between the two.
- DAGCAS deliver:
 - Outreach work in conjunction with Various NHS services including Mental Health Services and Primary Care Services.
 - Outreach work in some of the Region's foodbanks.
 - Support to people involved in significant redundancy processes through PACE, working alongside Dumfries and Galloway Council Employability and Skills Teams, Skills Development Scotland and Job Centre Plus.
- D & G Council Financial Wellbeing and Revenues team:
 - Delivers outreach work at DGRI.
 - Works in partnership with the main Registered Social Landlords to support customers with problem rent arrears.
 - Provides proactive support to families impacted by the 'Benefit Cap'.
 - Provides Discretionary Housing payments for customers who receive Housing Benefit or Universal Credit Housing Element as a means of supporting those in financial crisis.
 - Uses the Council Tax Reduction Scheme to provide effective support against Council Tax Liabilities/debt.
- Pop up advice and support is offered as part of the Scottish Welfare Fund online application and customers are advised by council staff of available help and support during telephone conversations and on outgoing benefit letters/e-mails.
- All Council written communications linked to Council Tax recovery action direct recipients towards support.
- DAGCAS and DGHP promote employability services and opportunities to clients.
- The new Dumfries and Galloway Employability and Skills Partnership is concluding development of a Delivery Action Plan for employability services in Dumfries and Galloway.

Short Term Actions	Key Partners	Resources Required
<p>Consideration is given to restarting outreach work bringing together DGHP and Job Centre Plus, and raising back up/ increasing referrals from JCP to DAGCAS, enabling consistent access for people newly out of work to Better Off Calculations and to basic debt advice.</p> <p><i>Project Update: WJ to organise a Meeting with all to discuss and develop all of the above.</i></p>	<p>Job Centre Plus, DGHP, DAGCAS</p>	<p>Within existing resources.</p>
<p>Referral to advice organisations embedded within delivery of the new 'Home Teams' approach being taken forward by the HSCP, supported by training referred to under Service Objective 1.</p> <p><i>Project Update: TBC</i></p>	<p>DGHSCP</p>	<p>Within existing resources.</p>
<p>DAGCAS further develops the outreach work it delivers with local foodbanks.</p> <p><i>Project Update: WJ to organise a Meeting with all to discuss and develop all of the above</i></p>	<p>DAGCAS, foodbanks</p>	<p>Additional resources</p>
<p>Partners plan for a significant campaign focused on increasing take up of the new Adult Disability Payment.</p> <p><i>Project Update: SSS have shared the information on Adult Disability Payments and further campaign awareness raising is planned.</i></p>	<p>Social Security Scotland backed by DAGCAS, D & G Council, DGHP and DGHSCP</p>	<p>Some additional resources probably required</p>
<p>D & G Council Financial Wellbeing and Revenues team implement improvements identified within a review of how their engagement in the direct provision of benefits to people on low incomes might be the basis for further developing sharing of information about services and available support. An early area of focus may be proactive engagement with customers in receipt of Council Tax Reduction as they reach pension age.</p> <p><i>Project Update: Draft Review Questions completed by WJ & will be reviewed by all Sub-Group 2 Members.</i></p>	<p>D & G Council Financial Wellbeing and Revenues team</p>	<p>Within existing resources.</p>
<p>D & G Council review adequacy of current signposting to support of people who are subject to Council Tax recovery action, and explore whether a more hands on referral approach to a dedicated service might improve payment levels.</p>	<p>D & G Council, DAGCAS</p>	<p>Within existing resources.</p>

<i>Project Update: Draft Review Questions completed by WJ & will be reviewed by all Sub-Group 2 Members.</i>		
<p>Current engagement between the advice and employability sectors is reviewed, looking at both the processes for and extent of referral of people accessing advice services to employability provision, and at referral processes and access to advice services for people engaging with employability services.</p> <p><i>Project Update: Review of current engagement due to be completed by WJ & DGLEP and reported back to Sub-Group Members.</i></p>	Sub-Group 2 and DGLEP	Within existing resources.

Longer Term Actions	Key Partners	Resources Required
<p>Partners develop a coherent approach to targeting key groups through service promotion, proactive contact, outreach work through drop ins and appointments in community locations and increased engagement with relevant frontline staff, expanding on existing work. Priorities will be determined by the sub group, potential groups for targeting include:</p> <ul style="list-style-type: none"> • (Most likely initial target) People engaging with health and social care services, particularly people with long term conditions and mental health problems, with a focus on the new Adult Disability Payment. • Older people, with a focus on the forthcoming Pension Age Disability Payment, and resolving issues facing couples reaching retirement age, possible using models making effective use of data and intermediary organisations such as those developed in Glasgow. • People newly out of work/ people considering moving back into work. • Families with children, particularly single parents, in partnership with family support organisations. • People in Council Tax Debt, subject to review identified in short term actions. • People facing severe food insecurity/ using foodbanks. 	Sub Group 2	Additional resources required

<p>The recommendations of the review highlighted above are implemented with the aim of ensuring that; all people accessing advice services who could benefit from employability provision receive information about employability services/ are referred to employability services where appropriate; those delivering employability services proactively identify people in need of advice, particularly benefits or debt advice, and make an appropriate referral to the advice sector, and assessment of need for advice and referral are standard within client employability pathways.</p>	<p>Sub Group 2 and DGLEP</p>	<p>Possible additional resources required</p>
<p>All training on poverty issues delivered under action plans include focus on employability issues and services.</p>	<p>Sub Group 2 and DGLEP</p>	<p>Within resources for training</p>

Service Objective 5:

Advice organisations build their capacity, and the capacity of partner organisations, to manage increases in demand, expected, at least in the short term, to result from progress on the other objectives, and across the longer term from financial pressures resulting from the cost of living crisis.

Current Actions

- Some organisations host support workers who deliver basic advice to their clients, for example Kate's Kitchen.
- DAGCAS has successfully made use of The Kickstart Programme offering training opportunities to young people and supporting participants to secure full time / part time jobs within their Service or elsewhere.
- People seeking Better Off Calculations are encouraged to use online calculators at GOV.UK and Turn to Us, people seeking other information and advice are directed to a wider range of self help materials and information relating to benefits, debt and money advice issues.
- Social Security Scotland's Dumfries and Galloway's Local Delivery Team offers additional capacity which should be taken account of in any overview of the local advice sector.

Short Term Actions	Key Partners	Resources Required
<p>DAGCAS identifies a small number of partner organisations with volunteers interested in becoming more involved in advice work, to explore the possibility of providing them with training to a level equivalent to that of a generalist volunteer advisor. This would enable delivery of accurate information and basic advice to clients of that organisation on benefits and debt with triage and on referral where necessary.</p> <p>DAGCAS then runs a pilot which explores issues around interest, capacity, training and appropriate supervision.</p> <p><i>Project Update: WJ & CS to meet to develop the above.</i></p>	DAGCAS, community anchor organisations	Within existing resources
<p>DAGCAS identifies funding similar to Kickstart for trainee advisor posts, and runs a similar programme with a new cohort.</p> <p><i>Project Update: D & G Employability Team will be assisting with the sourcing of additional funding for this Project.</i></p>	DAGCAS	Additional employability resources
<p>There is a review of the adequacy and appropriateness of printed and online information, tools/ self help packs available and promoted to local residents covering services available to them, benefits, money management and other financial issues.</p> <p><i>Project Update: P & IP Comms Team are completing this Action.</i></p>	D & G Council, DAGCAS, DGHP	Within existing resources
Longer Term Actions	Key Partners	Resources Required
<p>Roll out to other partner organisations of training for externally based volunteers as generalist advisers, applying lessons from pilot project.</p>	DAGCAS, community anchor organisations	Potentially additional resources
<p>Dependent on the results of the review of the adequacy and appropriateness of currently tools, information and materials, new resources are purchased, produced or developed, locally tailored where appropriate.</p>	D & G Council, DAGCAS, DGHP	Additional resources