

## JOINED UP FOR JOBS

### INTEGRATING MONEY ADVICE ACROSS THE JU4J SERVICE DELIVERY MODEL – PILOT PROJECT

#### Introduction

This is a proposal to test the contention that the effectiveness of support for excluded groups to access work can be improved by better integration of money advice. It seeks to draw conclusions about the best way to deliver different kinds of money advice within the spectrum of provision described by the Service Delivery Model. It uses the network established in Edinburgh around the Joined Up For Jobs strategy, which brings the benefits of relatively high awareness of the roles of different delivery organisations and an increasing degree of co-ordination. Delivery of the project is dependent on locating additional external sources of support. It will however be integrated into the Working Together process of strategy development (Article 6 ESF). It also fits into the CCP's Financial Inclusion and Income Maximisation Strategies.

#### Background

For these purposes it is necessary to distinguish a number of issues which are relevant to the central contention above, and which can be investigated through this proposed project:

1. The first is that debt can be a significant disincentive to people considering the possibility of entering work; and conversely that provision of debt advice and promoting better debt management can increase the number of people in excluded groups starting to look seriously for works.
2. Secondly that the same applies to anxiety about financial matters and in particular about the implications of moving from 'inactive' benefits to relying on income.
3. Thirdly that given the complexity of the benefit and tax credit systems it is necessary for personal advisers not only to have access to reliable 'better-off' calculations and to be able to interpret them; but also to be fully apprised of the benefit run-ons etc which are designed to ease this transition.
4. Fourthly that improving financial literacy will improve the sustainability of employment; and that employers therefore have an interest in promoting it within their workforces.
5. Lastly it is suggested that to deal with these issues, the existing money advice agencies need to understand the transition to work process and be able to make referrals if clients request that; that employability providers need to be sufficiently well-trained to be able to identify the debt or financial barriers which their clients may face and then call on the appropriate

specialist advice; and that there is clear signposting to those services, which themselves must be sufficiently resourced.

The JU4J Service Delivery Model distinguishes the spectrum of support needed by people who are moving from being excluded from the labour market to starting work. It will be seen from these arguments that the need for money advice spans this spectrum, and extends beyond into employment.

### The Proposal

The proposal is to combine three measures:

1. A dedicated money advice resource for the JU4J network during the duration of the project, e.g. one additional qualified advice worker, with evaluation experience if possible.
2. Training and awareness-raising of personal advisers to improve effective identification of problems and accessing of appropriate advice
3. Awareness-raising among the staff of advice agencies, e.g. the CEC's Advice Shop and CABs about the scope of organisations in the JU4J network.

In addition existing example of good practice will be identified and used in this process.

### Partnership and Delivery

Partnership is at the core of JU4J and it is assumed that the co-operation of the providers will be available. Additionally, in this case specific partnerships will be sought with money advice agencies e.g. the CEC's Advice Shop; and CABs, one of which will act as host to the project worker. There will also be a specific role for the Employment Academies, through which partnerships with specific employers will be sought.

While the JU4J network form the organisational framework, it is thought that it is probably too large to be encompassed in totality by the project. It is proposed to invite proposals from providers for partnership of relevant organisations to be the participants in the project. ([Providing debt/money advice or financial literacy in the work place is one strand of the FSA's building financial capability framework](#)).

The project would be managed by a sub-group of the JU4J Strategy Group and be comprised of representatives of the key partners (JCP, CEC, SEE&L, CCP, Careers Scotland) plus representatives from the Financial Inclusion strategy. Once this group had selected the participating organisations they also would be represented on the sub-group.

### Evaluation framework

The project will be implemented within an evaluation framework which will be designed to test the contentions set out above, and draw conclusions about good practice for implementation within JU4J and potentially across Scotland. It will be integrated into the JU4J evaluation, strategy development and dissemination frameworks.

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