27 March Cash First Workshop:
The crucial role of the Advice Sector in delivering a cash first approach

1 What are the barriers to ensuring local advice services adopt a cash first approach?

Cash First Strategy and policy

- There is a lack of political backing/support.
- Advice is in so many priorities for the Scottish Government but investment both locally and nationally does not follow this!
- What next? What's the exit plan – A clear strategy needed for ending crisis and need for food banks
- How does cash first work alongside Universal credit level of income?

Lack of resources for advice and cash first

- Capacity too little to meet demand which leqads to burn out
- Funding too little to meet demand and capacity is limited
- Capacity too little to meet demand
- The capacity of the advice sector needs increasing – investment required to do so
- Funding insufficient to meet demand – additional resource required
- Advice capacity very limited, staff burnout and people are weary
- casework model needs time and capacity
- It is hard to get and keep staff
- The challenge of funding cash first to a level now required

Issues with the processes around advice and cash first

- Local CAB don't have the capacity for a befriending style advice and delivery model – not just being present in the community, building relationships face to face and ongoing support with a trusted face is much more powerful – a change of approach to a client centred
- The challenge of administrative requirements for cash first if there's no wrong door – does everyone need to have good admin support and financial processes?
- The challenge of time needed to provide full support – are there ways that the required time can be reduced?
- Capacity – the team of people needed to process cash first requires additional admin – there has to be an emphasis on an audit trail especially for smaller agencies
- The framework and audit process
- Admin are refusing to triage so income maximisation is not done
- Push button option for a food parcel on the local authority phone line means that an opportunity for income maximisation first is missed before a food bank referral

Barriers for people

- Access to some people (clients accessing welfare rights support)
- What if your income has already been maximised and is still insufficient?
- Reluctance to get help to cash first in case benefits reduced or removed

Issues with referrals

- Trust building needed in relationships in the third sector for more effective referrals
- The FORT e-referrals system is not working very well for the agencies at the table

Issues with the current SWF

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- SWF staff don't have the skillset to take the calls – they don't have the knowledge needed
- SWF original purpose is not the same as is needed now
- The criteria for SWF is too narrow – success rate for grants reduced

Issues of judgement

- Vouchers, and challenging prejudice and assumptions of what people will spend additional income on
- There are still some judgements made about giving people 'cash' that needs to be challenged

Premises issues

- Space for conversation within food banks is limited

2 How might these barriers be overcome?

- Positive change can come from more directed funding
- Food banks should be the last option. More reform needs to be taken of the social welfare level, by Government
- e-referrals systems so that data sharing can be more effective and agencies know how many food bank referrals there are.
- Partnership working
- Partnerships and being able to work together is critical – identifying and streamlining referral pathways with collaboration across community organisations
- Reduce signposting as much as possible – warm referrals
- Benefit checks a must
- Wraparound and holistic advice support from all sides

3 What role do Advice Services have in Campaigning locally and nationally?

- A key role
- Providing Local Knowledge and case studies
- Ensuring good, realistic evidence that's accessible. – stats and case studies for Scotland
- Giving key examples to show how people do not have enough income (eg Castlemilk law centre examples)
- 50% of CAP clients have a broken budget- They understand how different benefits interact
- A key role in addressing stigma
- Highlighting the unfair cost of living and the poverty premium
- Use data and lived experience to demonstrate how people are experiencing poverty , and how easy it it can be to fall into poverty due to change in circumstances
- Success stories of good advice making the difference in getting benefits and no longer needing to return to food banks
- Stories of when income maximisation has worked but income still not enough
- Highlighting the profits being made by companies and supermarkets
- Campaigning for transparency on the cost of produce (supermarkets/retailers)
- Best use of lived experience
- Third sector jobs require better paid jobs pilot

Missing: have heard nothing about food larders