

**Wallasey Constituency - Evaluation of the One Stop Shop
Maximisation of Disposable Income Pilot**

This report provides an overview of activities undertaken in support of the above, findings from interacting with Wallasey residents and subsequent to that the outcomes that were achieved.

Background

It was agreed that One Stop Shop Advisors would be used to deliver this service given their experience in providing face to face advice and background of working with other agencies to generate solutions for residents. Three volunteers were chosen in order to ensure that the service could be delivered on the agreed dates and times. The pilot project was launched on 1 July 2014.

Promotion of the Service

Upon launch of the pilot, initial drop-in sessions (outlined below) were arranged in community venues to introduce the scheme to local people; this activity was supported by the Constituency Engagement Officer. This was promoted through Council press release and social media and information sent to community groups and organisations known to the Constituency Team.

- Thursday 10th July: Leasowe Millennium Centre, 1st floor (Constituency Team Meeting Room), Twickenham Drive, Leasowe, Wirral CH46 1PQ. 4pm – 6pm
- Monday 14th July: Seacombe Community Centre, Ferry View Road, Seacombe, Wirral CH44 6QR. 4pm – 6pm
- Wednesday 16th July: Moreton Community Centre, Maryland Lane, Moreton, Wirral CH46 7TS. 4pm – 6pm
- Monday 21st July: Community Action Wirral (CAW), 220 – 224 Liscard Road, Liscard, Wirral CH44 5TN. 4pm- 6pm
- Wednesday 23rd July: New Brighton Community Centre, 1a Hope Street, New Brighton, Wallasey, Wirral CH45 2LN. 4pm – 6pm
- Thursday 24th July: Wallasey Village Library, St Georges Road, Wallasey Village, Wirral CH45 3NE. 4pm – 6pm

A flyer was produced explaining the project's aims (see far below) and in order to maximise interest the service offered a 'Money MOT' and provided a dedicated e-mail address and telephone number for constituents to contact in order to arrange an appointment.

The Advisors were proactive in going out and speaking with a range of organisations within the Constituency area as detailed in Appendix 2a. The Advisors also attended

a number of 'Have Your Say' marketplace events prior to meetings of Wallasey Constituency Committee. Banner stands were used to promote the service at events and during the Advisors' deployment. Advertisements for the service were also placed in the winter editions of the New Brighton Walrus (delivered to circa 7,000 homes), the Liscard Messenger (delivered to circa 5,000 homes) and the Moreton Messenger (delivered to circa 6,500 homes).

The Offer

Residents who spoke with an advisor were encouraged to complete an income and expenditure sheet in order for the Advisor to identify whether expenditure was greater than income and to identify possible areas that the resident could make savings. The sheet encouraged residents to be open about all areas of expenditure and so included things such as the 'big one offs' (i.e. money put aside for birthdays, Christmas, holidays etc.) and also identified what were the priority and non-priority debts.

The Advisors did not recommend individual products but having looked at comparison sites to establish if cheaper deals were available or through referring on to another agency they promoted how expenditure could be reduced.

Some examples of savings / increased income identified are set out below:

- A mobile phone tariff reduced from £69 per month to £30 per month;
- Car insurance reduced from £1097 p.a. to £ 320 p.a.;
- Warm Home discount applied and reduction on monthly pay as you go phone bill of £65 p.m. to a contract of £12.50 p.m.;
- Advised to claim Carers Allowance which in turn gave an entitlement to Council Tax Support meaning £366.69 better off per annum;
- Resident £174.69 better off as a result of advice to claim Council Tax Support and Job Seekers Allowance;
- Savings of £639 p.a. identified as a result of advising a resident that they could reduce their phone tariff from £45 p.m. to £15 p.m. and change internet provider from £40 p.m. to £16.70 p.m.
- Referral to United Utilities Trust fund to help with water debt – resulted in an award of £197.15;
- Advised customer to change mobile contract to reduce outgoings from £42 per month to £8 per month;
- Customer to cancel Sky contract of £116 per month following discussion with the Adviser.

In total £6,247.84 of savings / increased income was achieved.

In addition to this, forty referrals were made to Energy Project Plus to help them assist constituents in identifying better fuel tariffs, discuss possibilities to make homes more energy efficient and where appropriate to look at outstanding fuel debt with the possibility to see if grants could be offered and/or debts written off. Two of the referrals have progressed to application stage and are awaiting a decision on whether their fuel debt will be written off.

Unfortunately the Energy Project Plus team are unable to quantify savings identified after speaking with residents.

Costs

Outlined below is a breakdown of the total expenditure of the project.

Item of spend	Amount
Mobile 3G connection for laptop	£161.00*
Flyers for (promotion)	£119.00
Adverts in Messenger	£440.00
Banner Stands (for promotion)	£390.00
Total spend	£1110.00

*This includes pro-rata charges for 2015/16, which are due to be taken from the budget in due course.

Barriers in delivering the service

The Advisors found that there was a mixed reaction to the provision of the service. When they were canvassing outside the Cherrytree Centre and Asda in Liscard residents did not want to stop to discuss how the project could potentially help them. They found that when they engaged with residents in a more formal setting e.g. Victoria Hospital medical hub, they were more receptive to discussing how the project could help.

There was also a clear divide in what residents were prepared to discuss in relation to their finances i.e. discussion about saving money on fuel was generally accepted whereas discussing what benefits were in payment / household composition etc. was not received as positively, albeit in asking those questions it would help to identify potential additional benefits.

A further observation from the Advisors was that whilst residents wished to increase their income there was some reluctance to change their spending commitments to achieve that.

There was also a reluctance to engage with the Energy Project Plus team and consequently they were unable to progress a number of referral made to them.

We would like to record our thanks to the One Stop Shop Advisors who took part in the project, Janet Cowin, Audrey Kerrigan and Gaynor Williamson, as well as the different partner organisations we contacted that promoted the project.

Want more money in your pocket?

Wirral Council One Stop Shops provide comprehensive advice and guidance to members of the public on a wide range of issues, including welfare benefits.

As part of a pilot scheme, we are now looking to see if we can do more by offering advice on budgeting and making your money go further.

 **WIRRAL**



Our 'Money MOT' can help with the following:

- Better budgeting
- Identifying eligibility for benefits that are not being claimed
- Reducing expenditure
- Seeking the best energy tariffs
- Cheaper food shopping
- Use of affordable lending

We can also direct you to other beneficial services such as smoking cessation, healthy eating, etc which could have a beneficial impact on your life.

At present this pilot scheme is limited to residents living in the Wallasey Constituency area.

If you would like a 'Money MOT' or for further information email ossoutreach@wirral.gov.uk. If you don't have internet access please leave a message on (0151) 691 8566 and we will get back to you.

The pilot project is being funded by Wallasey Constituency Committee.

Follow the work of Wallasey Constituency Team:
www.wirral.gov.uk/wallasey
Twitter: @wallaseyteam



Contacts made and activities carried out to support the pilot

- Heart of Egremont
- The Social Project
- New Brighton Children's Centre
- Liscard Children's Centre
- Seacombe Children's Centre
- Leaflet drop at 5 x GP Surgeries in the area – Somerville Medical Centre, Field Road Medical Centre, St Georges Medical Centre, Manor Health Centre, Egremont Health Centre
- Leaflet drop in St Pauls Road, Church Crescent, Matthew Close, Matthew Street, Peter Street, Palermo Close.
- Leaflets passed to shoppers outside the Cherry Tree Centre / Liscard Town Centre
- Promoting the service at VHC Atrium GP waiting area
- The Open Door Centre
- Time spent in the foyer at ASDA in Liscard
- Contacted all primary schools in the Wallasey area via e-mail
- Attended New Brighton primary school
- New Brighton Primary school
- Libraries in the constituency
- Door knocked every house on Rappart Road
- Attendance at the marketplace events
- Working with Reachout in Seacombe library and proposed to work with them to door knock within the constituency area but this suggestion did not progress
- Discussions with manager at Dominick House regarding signposting customers to the outreach
- SVP – discussed project with one of their workers
- Our Family Bereaved - discussed project with one of their workers
- Stoneham Housing - discussed project with one of their workers
- Riverside Housing Association - discussed project with one of their workers
- Wirral Older Adult Mental Health Service, Stein Centre - discussed project with one of their workers
- Housing Options Team - discussed project with one of their workers
- Wirral Community NHS Trust Livewell programme - discussed project with one of their workers
- Wirral Foodbank - discussed project with one of their workers
- Moreton Luncheon Club - discussed project with one of their workers
- Leasowe Community Centre
- Mount Primary School
- Riverside Primary school