

## **Proposal to deliver Income Maximisation and Financial Inclusion activity within York under the One City banner**

### **Background**

Future Prospects have successfully delivered a programme of income maximisation in targeted communities within York since 2009. This activity was driven by the results and evaluation of the successful multi agency Kingsway Action Project in the Westfield ward which began in 2008. As part of range of activities within the project, Future Prospects were able to deliver an increase of around £57k in increased income to a very targeted geographical area within the ward.

A further £30k investment from CYC allowed Future Prospects to offer a more specific income maximisation project across Westfield, and a subsequent roll out in Clifton, an SOA in York within the 20% most deprived in England. The roll out into Clifton also used an evidence based model of offering the service from a primary healthcare setting, Clifton Health Centre, with GPs as the main source of referrals. Activity in Clifton has generated over £100k in additional revenue through maximising benefits and income, as well as linking residents to other support services within the financial inclusion agenda under the One City banner.

### **Success of the co located or' integrated 'model**

The success of an integrated service is that it targets activity at specific customer groups, in a context which maximises both value for money and increases return on investment., and most importantly, results in a tangible difference to the end user.

Certain key locations within the community, such as GP practices, have a key role in establishing the wellbeing needs of the local population, particularly where it intersects with financial inclusion. Rolling out of this model to other health settings provides an entry point for CYC's future role in managing Public Health, and supports GP practices to focus on one of their new priorities of prevention.

### **Impact of the economic downturn**

The effects of the recession on those with low income is well documented nationally, and key policy drivers link health inequalities and low income inextricably ( Marmot Review). Local research undertaken by the Joseph Rowntree Foundation around anti poverty measures also indicate rising pressures on those with low incomes in the city, through a mixture of pressure

on the labour market, as well as slow economic recovery. In addition, pressures on family members to either re enter the job market, or to identify other options to either generate or to make up for lost income through redundancy has been documented by Future Prospects during the economic downturn, with the number of out of work households increasing 6% within our service users. In addition, successful claims for benefits such as attendance allowance and disability living allowance bring in additional funding to the local authority from central government through the formula spending share.

### **Activity proposal**

£25K investment would allow a 0.6 FTE Future Prospects Specialist Income Adviser to continue activity within the Clifton Health Centre, and to roll out the service to another lower level super output area within the Heworth Ward, targeted around some specific postcodes. An income maximisation and Financial Health Check service will operate from Victoria Way Surgery ( Abbey Medical Group) which draws in patients from a targeted area within the Heworth Ward. Activity will be focused on raising income levels for those claiming benefits, as well as those whose health and income has been affected adversely by the recession, and reducing debt for those who are experiencing difficulties. This includes those who need to swiftly reassess their income needs for other reasons such as redundancy or a cut in hours.

These areas have been selected from current live data which demonstrate that benefits claims and income levels highlight a clear need for intervention.

There will also be additional activity which ties in to the York on a Budget campaign, ensuring that beneficiaries of the project can access further support through linking in with other agencies such as CAB, and North Yorkshire Credit Union, and combating fuel poverty through partnership work with Hotspots. Support for the prevention aspect of financial inclusion will also be done through charitable funding applications for those in need of household goods where affordability is a key issue.

### **Outputs**

We will aim to work with 200 people within the scope of this project  
All beneficiaries will undertake a health impact assessment using an evidence based impact tool EQ-5D.

### **Return on Investment**

We will aim to increase income in the areas of activity by £300k annually, roughly a 12 fold return on investment