



DANGOS

Dangos i bobl sut i helpu eraill
Showing people ways to help others
 (Bridging the advice gap)

1

Ferret Information Systems – who?

- Started in 1980 as a Cardiff CABx project, the world's first, to calculate benefits entitlement
 - Won the 1981 BCS award (highest award in British computing)
- Became a national project in 1982
 - Until the funding ran out in 1987
- Spun off as Ferret
 - World's first large scale roll-out of mobile technology in government 1988
 - World's first web benefits calculator in 1995
 - Best Technology Provider Equity Release Awards 2015
 - Best Technology Provider Pensions Insight 2017

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What we actually do

- Advice and assessment technology
 - Welfare Benefits
 - Calculators for generalist and specialist use
 - Licensed to others, e.g. Turn2Us
 - Impact assessments on tax and benefits for specialists
 - Equity release advisers
 - Pensions advisers
 - Multiple reckoners for discrete assessments in tax and benefits
 - Including
 - periodic effects of different pay and rent periods in Universal Credit, Bedroom tax, Net to gross, Gross to net, Mortgage support, Emergency tax, Self-employed surplus income, Loss carry forward for UC, and many others.
 - Many free to use at www.webreckoners.com
- Social Security Law electronic encyclopaedia 1947 - 2010

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Other areas of assessment

- Social care charging assessments and modelling
- Disabled Facilities Grants assessments
 - >80% of UK authorities use Ferret's systems
- Notional incomes from pension savings
- FFBM Future Benefits Model for impact, affordability and comparative studies for researchers
- Discontinued
 - Child support
 - Legal aid

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Training

- General and advanced benefits training
- Specialist training for financial services
- Disabled Facilities Grant training for local authorities
- eLearning courses covering many benefits and topics
- Bespoke courses

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Other areas of work

- Analysis and reports
 - including UK central government, Welsh Government, other governments, 3rd sector bodies and publication content
- Expert witness work and consultancy
- Advice service utilisation audits
- Technology audits
- WRAC
- NAWRA
- WG and Senedd working groups

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So...

- We have a broad understanding of a range of social welfare areas
 - Law
 - Issues
 - Practice
 - Technology
 - Impacts
- Which helps with Dangos, as you'll see

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Poverty Strategy for Wales

- Children and Families (Wales) Measure placed a duty on Welsh Ministers to develop a Child Poverty Strategy for Wales- 2010
- Tackling Poverty Action Plan – 2012
 - specific targets and milestones for all Welsh Government Departments
- *By poverty, we mean a long-term state of not having sufficient resources to afford food, reasonable living conditions or amenities or to participate in activities (such as access to attractive neighbourhoods and open spaces) which are taken for granted by others in their society*

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Poverty Strategy for Wales

- The Welsh Government has consistently recognised it cannot tackle poverty alone, collaboration and a focus on delivering common outcomes remains a top priority.
- The provision of information, advice and guidance services in Wales is a key component of both the Welsh Government's Tackling Poverty Action Plan and the Strategic Equality Plan.
- Access to these services is seen as central in giving everyone a fair and equal chance in life. As such, the Welsh Government is committed to strengthening information, advice and guidance services, with the aim of helping people to understand and exercise their rights and make informed decisions about their lives.

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National Advice Network

- Investing in advice services provides great value for money, improves health and well-being, employability, prosperity, and financial resilience.
- Advice Services support the delivery of key government initiatives.
- Collaboration makes more of limited resources. We will encourage the development of advice networks across Wales to plan local services, share good practice, and develop local initiatives.

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National Advice Network

- Funding for Advice Services, wherever it comes from, must be targeted at quality services, which are meeting identifiable need and promote continuous improvement.
- Preventing problems is better than solving them. We will work to:
 - improve public legal education for children and adults
 - feed-back to policy-makers how policies are working, and
 - ensure decisions are "right first time".
- Create a culture of continuous improvement across the advice sector – improving the design and delivery of advice services.

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WG Aims

- Getting people to specialist advice when needed, helping people to the right place when capable.
- Recognising widespread
 - Ignorance of available help
 - Ignorance of financial support
 - Ignorance of
 - By individuals and non-advice role frontline workers
- Ideally getting help to people without needing specialist support
- Recognising increasing demand on fewer advisors and less resources.

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What is Dangos

- A project to help show people that there are a lot of ways, in Wales, to improve their financial situation, and to show how to ease their worries about accessing help.
- Dangos gives people who are in day to day contact with others who might need help, the information to better understand what help is available. It shows ways to encourage people to take the help they're entitled to and it shows where to find expert support for people in need.
- It raises awareness of trusted frontline workers
- It does not try to turn them into advisers

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Appropriate information

- Wide area of support, not just benefits
- Help in understanding clients needs and responses
- Broaden awareness that is current and accurate but not deep
- Understanding appropriate referrals and signposting
- Recognising whether simple information or help by experts needed
 - Poor awareness can lead to unnecessary or inappropriate referrals
 - Don't waste rare expertise on basic information

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Components

- Marketing
- Website
- Online sessions
- Information Pack
- eLearning
- Forum for news and sharing
- Webinars
- Welsh, English and BSL
 - Possible other languages

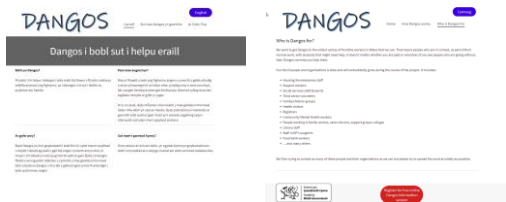
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Half-day sessions

- Interactive and involving
- English, Welsh and BSL
 - (but no BSL takers)
- Year 1 – Basic
- Year 2 – Basic & intermediate
 - With benefits, housing, social care and health variants
- Year 3 – Basic, Intermediate, Older People, Children & Young People, People in Need of Care and What's Changed and Changing

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Websites dangos.cymru dangos.wales



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Eventbrite booking pages



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Online Sessions

What are we going to talk about?

- What are we going to talk about?
- What are we going to talk about?
- What are we going to talk about?
- What are we going to talk about?

3 Hour session
Zoom and Teams
Interactive
In-house and public
Sign-up on Eventbrite

Pethau syml a ail fod yn fyrrdd cyflwm o gael llywyddiant

DANGOS

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Poverty premium

- Paying for energy on a prepayment meter is more expensive
- People on a very tight budget can't take advantage of deals e.g. multibuy
- Pay more for credit for large items and need to use it more
- It takes more mental energy to plan meals and budget for the household
- It takes more time to use public transport (and not cheap) and to shop around
- [Discounts and offers - Help for Households](#)

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3. Any of the condition based benefits on top?

Steps in Income Maximisation	Ms Expecting	Mr Goodchild	The Inworks	Ms Steaker	Mr Notwell	Ms Carling	Mrs Wise
1. NI / Earnings Replacement	SMP or Maternity Allowance	None	None - as £295.47 earnings	New-style JSA	SSP or New-style ESA	Carer's Allowance	State Retirement Pension
Typical from 1	£156.66	£0	£0	£77.00	£117.60	£69.70	£141.85
2. Means tested benefits	- Universal Credit - Council Tax Reduction	+ Universal Credit + Council Tax Reduction	- Universal Credit - Council Tax reduction	- Universal Credit - Council Tax Reduction	- Universal Credit - Council Tax Reduction	- Universal Credit - Council Tax Reduction	- Pension Credit - Council Tax Reduction - Housing Benefit
Typical from 2	£63.44	£272.40 + £10.60	£268.90	£143.10	£184.25	£189.25	£183.85 + 69.40
3. Condition Based		Child Benefit, Disability Living Allowance (child)	Child Benefit		Personal Independence Payment		Attendance Allowance
Typical from 3	£0	£46.25	£36.25	£0	£86.30	£0	£92.40
Total amount	£220.10	£353.30	£600.62	£220.10	£388.15	£257.50	£487.50

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Discretionary Assistance Fund (DAF)

Two types of non-repayable grant support

- **Emergency Assistance Payment (EAP)**
 - Assistance in an emergency or if immediate threat to health or wellbeing. Anyone over the age of 16, to meet costs in an emergency or because of a disaster.
 - Towards essential costs e.g. food, gas, electricity, clothing or emergency travel.
 - It takes 24 hours to process applications (made Monday to Friday). If applying after 12 pm on a Friday, response will not be made until the following Monday.
- **Individual Assistance Payment (IAP)**
 - to help someone live independently in their home or a property that they are moving into. It takes 10 working days to process applications.
 - Must meet conditions such as receiving means tested benefit

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A. Delivering the facts

1. We are motivated by a good purpose
 - The needs to be a good purpose for what we do: the brain hears these messages better
 - 'Why' trumps 'what' and 'how' messages
2. Create compelling messages: turn it around, make it attractive, find what is needed
 - We prefer £10 today > £100 next week: need an attractive message to turn this around - to be of use or interesting

WHY

Which is most attractive?

- a. 'I have some dry psychological facts that potentially will help you' - not very attractive
- b. I started with 'I have some really helpful tips and tools that come from psychology and behavioural science that will help'

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Simple things that can be quick wins

Benefit checks online - don't need to enter names etc, just a simple set of questions which cover all the means-tested benefits.

Energy improvements from Nest. For people who qualify there are free boilers, central heating systems and insulation.


Grants from the Discretionary Assistance Fund (DAF) to help in emergencies for essentials e.g. food, gas, electricity, clothing or emergency travel if you are experiencing extreme financial hardship

have lost your job

have applied for benefits and are waiting for your first payment

Discretionary housing payment from the local authority can help people to make up their rent if they can't afford to pay it all

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Bereavement

- Work
- Benefits
- Advice and Support

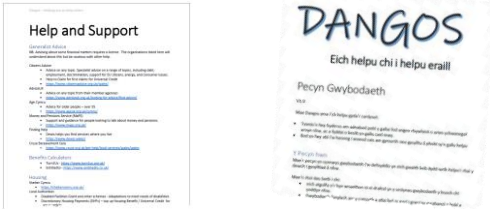
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Discussion

- We'll split into groups to briefly think about **Getting the help**
 - Thinking about what we've looked at, discuss 2 things:
 - Do you meet people who might qualify for the help we're discussing
 - Do they get it and, if not, why might that be?
- Decide on someone to briefly feedback your discussion

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Information Pack



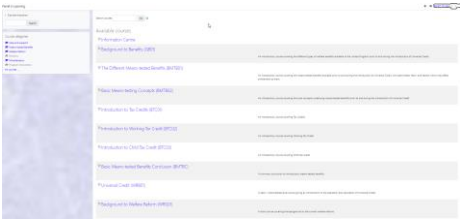
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eLearning

- Taking it further with more detailed benefits training
- English / Welsh courses including 'Other financial help in Wales'
 - With full details about offers, eligibility etc.
 - Blending an eLearning course with a directory of services and entitlements

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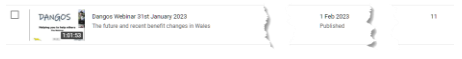
eLearning on Benefits and other topics



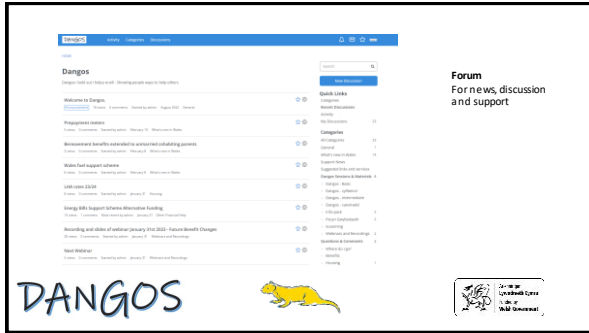
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Webinars

1 Hour session monthly
Presentation plus Q&A
Recorded so can be viewed later



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Initial Target for Dangos

- 1,500 – 3,000 attendees
- Starting in February 2021
- 150 sessions by End of September
- 75 sessions by end March

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Zoom bookings, Teams similar. High demand

Plus, as of 1 Feb. 42 In-house courses booked.

Including: Foodbanks, Community workers, Housing Associations, Police Community Support Officers, Jobcentre-Plus(!) Etc.

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Targets

- 1,500 – 3,000 attendees
- 150 sessions by End of September
- 75 sessions by end March – 83 delivered
- 150th Session delivered 8th June – 2,453 Attendees
- Funding substantially extended by Welsh Government for c100 further sessions
- Outcomes monitoring
 - Follow up Survey Monkey emails after at least 6 weeks

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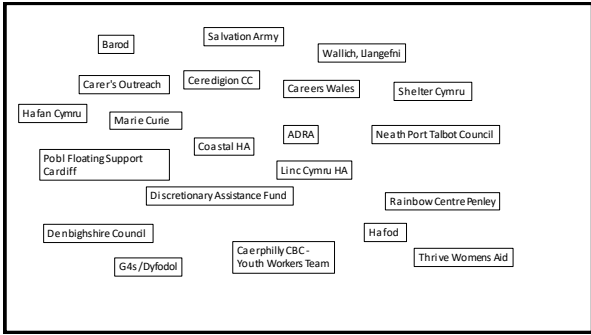
... but

- Requests for further 39 in-house courses averaging 17 attendees
 - 595 attendees
 - Which would make a total of 3,090
 - 183 sessions
- Enquiries from 24 organisations, some wanting multiple courses

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	Public	In-House
Basic Proportions	58%	29%
Intermediate Proportions	42%	76%
	Public	In-House
English	95%	90%
Welsh	5%	10%

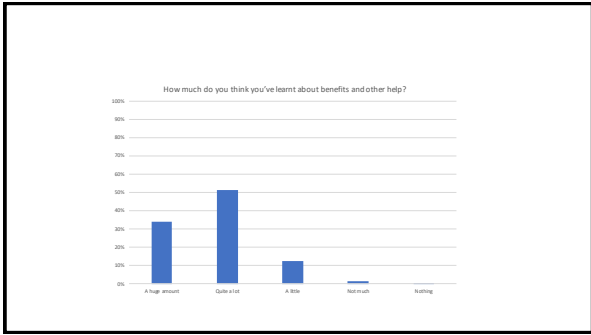
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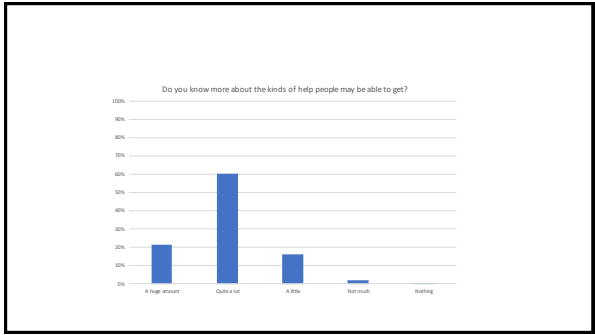
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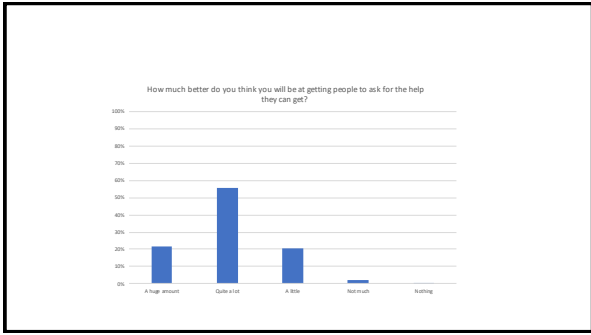
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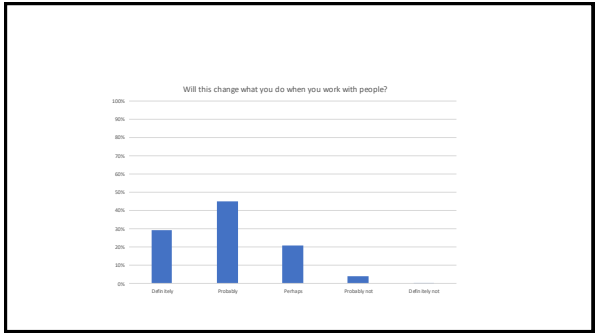
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Sessions Feedback

- "I found this course useful as i don't work in benefits. my role is mainly getting people back into work CFW+ "
- "Interesting course which would be really useful for staff coming into benefits."
- "This was a great refresher session and good to know that I am doing right for my clients. It was also good to hear about different benefits that I wouldn't always use."
- "It was nice talking to others from different backgrounds regarding what is available. Thank you. "

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Sessions Feedback

- "Some new information gained"
- "Would like more detailed courses on how to complete a PIP/DLA and Attendance allowance forms "
- "Very informative and helpful session - Thank You! "
- "Enjoyed the course but I haven't really gained any more knowledge, not because of the course content, but I already have this knowledge...Excellent facilitator though."
- "Not confident in assisting people to actually claim benefits as such however i am confident to sign post"

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Initial Feedback

- "yr amser wedi hedfan! Diolch"
- "annual refresher courses so that we can stay informed on the changes in benefits and the organizations that aid with them"
- "a very useful overview- presentation and resources were good"
- "very good i enjoyed it :-)"
- "Thanks - looking forward to info pack for finer details"
- "Edrych ymlaen at y pecyn a dwi'n siwr fydd y gwybodaeth o help mawr ini yma. Diolch yn Fawr am gyflwyniad mor fanwl i helpu gymaint o wahanol sefyllfaoedd."

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Sessions Feedback

- "really enjoyed the training, it was a really good refresher and great to meet other professionals in different fields"
- "Felt this was too basic given the experience I have"
- "This session was a great help and i feel a lot more confident with regards to the benefits and what is out there "
- "Excellent informative trainer"
- "Diolch yn fawr. Very useful in particular links and additional elearning"

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Sessions Feedback

- "Very useful and relevant to our customer base and the roles we play in advising them to the best places."
- "Good introduction if new starters to department, new to benefits "
- "It's good to get confirmation that I am doing what I can for people"
- "lovely presentation but thankfully all it showed me is that I know more than I was actually aware of."
- "DANGOS just reiterated the fact that I am already using the skills and adapting to the participants needs and emotions when needed."
- "Thank you for a lovely refresher course. We would like to have more training on Universal credit and the new benefits such as the new ESA."

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DANGOS

**Dangos Initial Outcomes
Canlyniadau Cychwynnol Dangos**

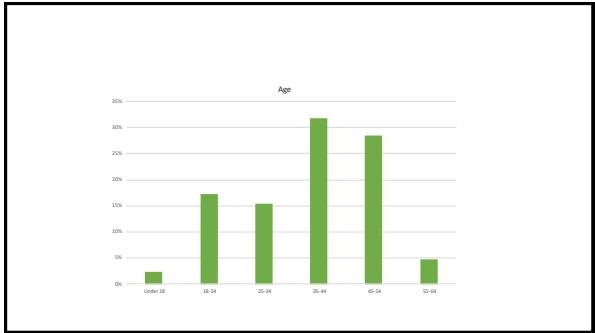


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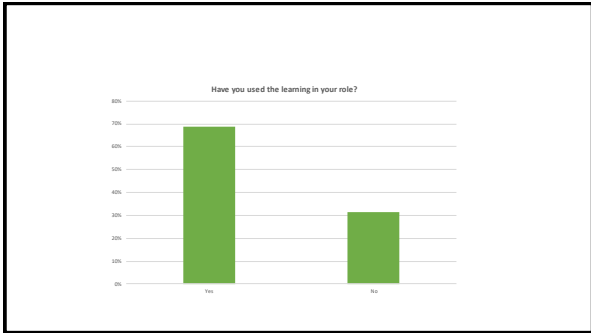
Outcomes

- Follow up Survey Monkey emails after 8 weeks

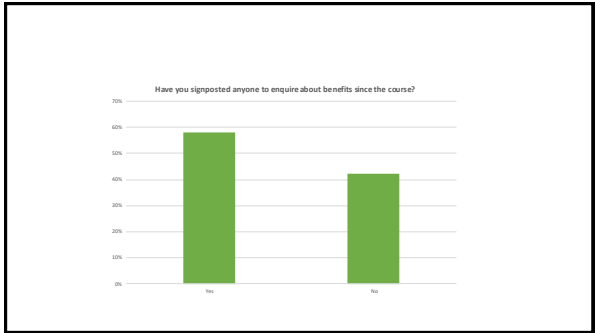
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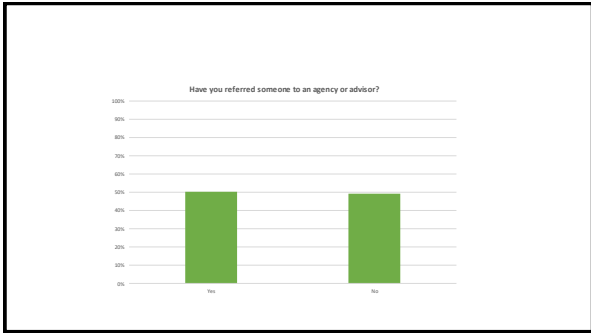
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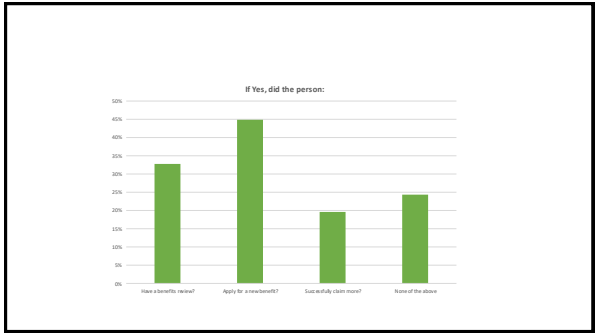
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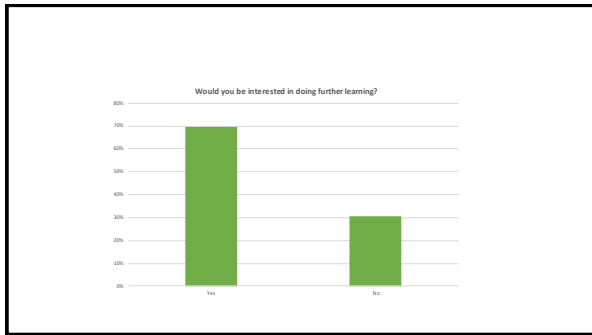
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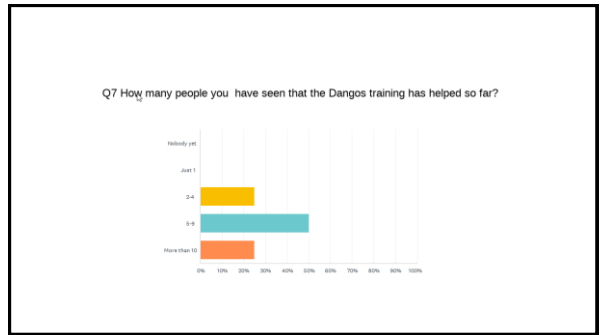
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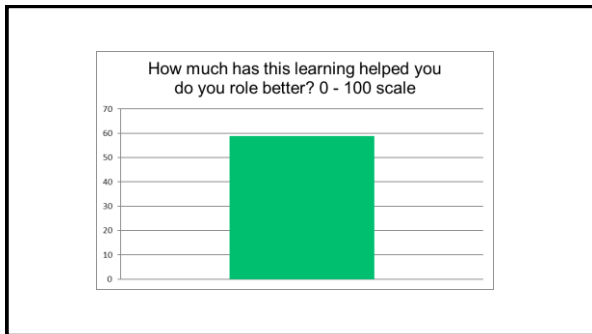
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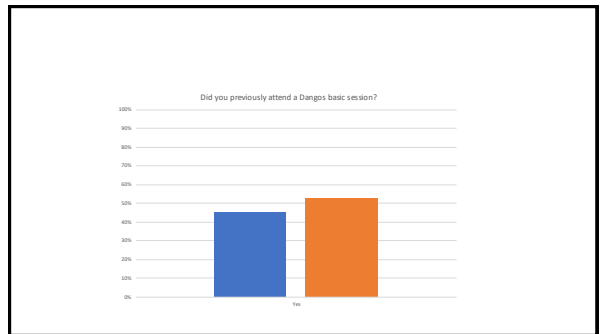
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Outcomes feedback comments

- "I have only needed the basic information on benefits, as my role is Information & Signposting, rather than "advising" or "support". However, it was helpful to get an overview."
- "several families were struggling financially are now entitled to full amount they are entitled and very grateful for the support - might appreciate a refresher esp with the cuts in the UC of £20 next month would help as it was in June and these change all the time."
- "The training was something I have been personally desperate to learn to enhance my skills within my job role. It has been very useful."

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Outcomes feedback comments

- "I was having difficulties with DWP reg Pension Credit for one of my clients - they stated that she needed to applied for state pension 1st - she was not eligible due to not enough contributions - Migration worker - but you reassured me that was not right so I appealed to DWP and the result have been a successful- she has been granted with pension credit guarantee and has been backdated- thank you"
- "I felt that the training was useful. My answers reflect that, since the training, I have had little to do with young people and their benefits. This has nothing to do with the viability of the training. The trainer was engaging and politically sound (thumbs up)- and the content spot on. A big thanks!

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Outcomes feedback comments

- "This training was abysmal, it was death by powerpoint and I can safely say I learnt very little."
- "Really useful training - learned a lot, thank you!"
- "more confident supporting a participant to apply for UC and UC interim payment "
- "It's always useful to know what benefits are available to prospective clients. At the moment, I have had no need to refer onwards, but I'm sure the opportunity will arise in future. "

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Outcomes feedback comments

- "I already work in a benefit role so was aware of some of the information, but it gave me the confidence to advise customers further."
- "I have recently developed a community Facebook page where I frequently share information to advise customers as to where they can get additional benefits support."
- "the booklet of information is useful as quick and easy access to additional info"
- "Very sorry but I found the course very dull."
- "My role is primarily with asylum seekers and refugees and I work a small number of hours. However the training made me feel more confident about the benefits system and I feel like I know where to look and signpost if women do ask me for info about benefits. Although not covered by the training, it did prompt me to look up benefits for asylum seekers and refugees. I would definitely do training on this if it was available."

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Outcomes feedback comments

- "As a result of my training I was able to signpost a couple, who didn't think they could apply for benefits, to apply for PIP, UC and Carer's Allowance even though the husband has a small income and pension."
- "a client got a £3k backdated payment for UC carers element after waiting and querying for 13 months, as didn't get carers allowance for wife"
- "Successfully helped a client set up a universal credit claim following release from prison"

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A telling survey comment

If you have been able to help 1 person or 100 people, you have potentially prevented someone falling into poverty.

14/02/2023 14:11

[View respondent's answers](#)

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Working with Advice providers and networks

- Emphasising building local links
- Wales increasingly using funding models that support cooperation, instead of creating competition, and have longer award periods
- Encouraging people to focus on their expertise, not trying to do work that would be better done by others
- Develop formal and informal networks of expertise
- Creating referral protocols and feedback

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Some less positive learning

- Feedback from some potential attendees & organisations
 - Too busy
 - Staff under time pressure
 - Numbers of staff in work low because of
 - Covid
 - Stress
 - Demand
 - Will do it later
- A number of late cancellations because of this
 - In-house and individuals
- Traditional problem with free resources, too easy to skip

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Replicable – Could it be done elsewhere?

- Content
 - Probably traditional 80/20 mix of UK national v local
- Speed
 - Quicker to adapt existing model than develop new but green field developments still only months
- Cost
 - Developing the whole sessions / information packs / elearning means chunky up front costs but outcomes demonstrate strong business case.
 - Local economic benefits very strong from pulling in UK national support schemes
 - Local service cost reductions
- Delivery
 - Locally knowledgeable presenters
 - Able to answer questions and encourage participation
 - Potentially face to face option in smaller areas

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Summary

- Not creating advisers just better-informed people
 - And lots of them
- People already known and trusted
- Not just 'officials'
- Don't waste your experts on basic work
 - Some of the Dangos attendees may develop into the next generation
 - The 2021 census shows an ageing body of advisors
- Dispelling myths, rumours and old memories
- Close the gap between people and advice
- Create the links to the experts

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March 2013 - "Free Legal Advice In Crisis" Conference GMWRAG

"... what about the really big, often ignored, issue that exists *today* which is that people need advice and information in this area, at this time, before the problems hit them. They need to know *now* what's going to happen to them down the line, so they can plan, so they can prepare, so that they can, if necessary, adjust their circumstances to avoid, or take advantage of, the future situation. How do we 'push' advice to them?

You can't do it with a service that responds to problems."

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March 2013 - "Free Legal Advice In Crisis" Conference GMWRAG

"You can do it by enabling people who are in touch with a wide variety of those needing information and who are trusted by a wide variety of people. That doesn't mean just advisers, it doesn't mean just 'professionals'; it should mean anyone who's willing and able to carry the information out into the community.

There are a lot of people who fit into that category but they're not benefits advisers. So can you turn them into one? ... everybody in social housing, in health services and in any 3rd sector or voluntary group in the area. That might include librarians, lunch clubs, and their drivers, housing association visiting officers including maintenance staff, GPs, the secretary of the local bowls club; even the Womens' Institute. Lots of people who are in touch with as broad a cross section of people as possible and who don't just know them but who are trusted by them."

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Questions and comments

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