**PENICUIK CITIZENS ADVICE BUREAU (CAB)**

**JOB TITLE:** Income Maximization Worker

**RESPONSIBLE TO:** ASSISTANT MANAGER

**RESPONSIBLE FOR:** The development and delivery of Income Maximization advice and support to families supported by Midlothian Council’s Children and Families Social Work teams.

**SALARY:** £10,745 (£26,861 pro rata).

**HOURS:** 14 hours per week (.4 FTE)

**Fixed term 12 months to September 2021.**

**The post is an exciting development opportunity for an experienced advice worker.**

**Aim:** to improve the financial circumstances of the familiessupported by Midlothian Council’s Children and Families Social Work teams and improve the outcomes for the children.

**Client group:**

* Families with children on the Child Protection Register
* Families with children subject to a supervision order at home.

The project will work with and receive referrals from Children and Families Social Work Department and link with mental health projects, family support, Sure Start and Penicuik CAB’s specialist debt worker to develop a wrap around service to increase household income and improve quality of life for the family.

**Background.** Newly published research (summery into practice here) <https://www.rip.org.uk/news-and-views/blog/poverty,-inequality-and-neglect-building-strategic-thinking/>  links poverty to Child Abuse and Neglect (CAN).  Neglect is the Public Protection Office in England’s second largest category of registration and is a key theme of their Business Plan. These highly disadvantaged families are particularly difficult to engage with as they often have chaotic lifestyles with drugs and alcohol as a factor.

NHS statisticians estimate that 30% of local families are not getting their full benefit entitlement.

# DUTIES AND RESPONSIBILITIES:

The income maximisation worker will receive referrals from Midlothian Council Social Work professionals and provide money and benefits advice, including income maximization, budgeting advice, advice and assistance with multiple debt issues (including housing debt) and help and assistance with checking benefit entitlement, completing benefit applications and challenging benefit decisions to improve finances for the referred families. The service will be delivered throughout Midlothian at the most appropriate venue for the family including Social Work Centers and home visits where appropriate.

General responsibilities:

* To work closely with Midlothian Council’s Children and Families Social Work Management team to design and develop a service to meet the needs of the client group.
* To develop referral protocols with Midlothian Council Social Work Department.
* To run regular confidential, holistic advice sessions for the client group.
* To develop working practices which enable the worker to triage and gradually work through all the issues the client may be experiencing that act as barriers and in doing so achieve real change in their financial circumstances.
* To develop innovative ways to engage with hard to reach families.
* To follow up case work on complex cases covering welfare rights, debt, employment, housing and other issues
* To provide advocacy, representation, or referral to specialist staff or other agencies if appropriate.
* In co-operation with other professionals offer home visits to people who would otherwise have difficulty accessing the service due to health or caring issues.
* Maintain expertise in relevant legislation e.g. welfare rights, housing, debt and bankruptcy and identify any changes that would impact on users of the service and disseminate that information.
* Develop working links with Social Work professionals, health professionals. mental health projects, family support, Sure Start, the AIM HI Project Workers and CAB specialist debt workers to develop a wrap-around service to increase household income and improve the quality of life for the family.
* To participate in multi-agency forums as appropriate.
* To maintain accurate records of all advice and casework.
* To keep records of benefit income raised, levels of indebtedness and other statistics for both the CAB service and project reporting.
* To contribute to the bureau’s social policy work ensuring that issues affecting the client group are taken up locally, regionally and nationally.
* To carry out other duties and responsibilities which may be reasonably determined by the bureau manager and board of directors.

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| PERSON SPECIFICATION: | | |
|  | ESSENTIAL | DESIRABLE |
| QUALIFICATIONS | * Good general education * Ability to type and use a computer * Evidence of competencies to achieve case worker/specialist accreditation under MASQF. * Evidence of competencies in Welfare Rights advice. | Working knowledge of CASTLE and the CASTLE Debt module.  Knowledge of Lisson Grove Benefit Programme. |
| EXPERIENCE | * Income maximisation and generalist money advice debt/counselling experience * Experience of completing benefit applications including Universal Credit. * Experience of undertaking “what if” benefit checks. * Experience in casework and case .management in a busy environment * Work or voluntary experience in the holistic advice sector. * Experience in representation work. | Experience as a generalist CAB adviser (paid or unpaid)  Experience of project development work.  Experience of preparing reports, plans and proposals |
| SKILLS AND ATTRIBUTES | * An awareness and understanding of the complex needs of the client group. * Good interpersonal skills and client empathy. * Ability to manage a complex caseload in a demanding and busy work environment. * Demonstrate an understanding of the importance of the CAB’s holistic approach to advice work. Ability to work without close supervision and prioritise work. * Ability to work in a crisis situation (such as evictions) and meet deadlines. * Ability to work within a team framework. * Ability to communicate effectively, both orally and in writing, with particular emphasis on negotiation and representation skills * Understanding of the main principles and methods of statistical gathering and service evaluation. | Ability to work hours flexibly as required by the needs of the service  Ability to plan and introduce change as appropriate  Ability to support and motivate |
| KNOWLEDGE | * A sound working knowledge of welfare benefits and of the legal rights of debtors and creditors. * A working knowledge of housing and employment legislation. * A knowledge of money advice strategies * A working knowledge of computers and related packages * An understanding of and commitment to aims, principles and policies of the CAB service. |  |
| OTHER | * Responsible, reliable, good humoured and general good health. * Ability to work under pressure. * A willingness to undertake training identified in collaboration with the Bureau Manager. |  |