

COUNTY COUNCIL LOCAL COMMITTEE FOR EDEN

Meeting date: 17 January 2018

From: Corporate Director – Health Care and
Community Services

MONEY ADVICE GRANT REVIEW

1.0 EXECUTIVE SUMMARY

1.1 *This report details the findings of the Money Advice Grant review undertaken to give insight to the delivery of the 2017/2018 grant awarded to Carlisle and Eden Citizens Advice for delivery in Eden.*

2.0 STRATEGIC PLANNING AND EQUALITY IMPLICATIONS

2.1 *The Money Advice Grant supports the delivery of Council Plan priority:*
➤ *To promote health and wellbeing, and tackle poverty.*

3.0 RECOMMENDATION

3.1 *Local Committee is asked to note the findings in the report.*

4.0 BACKGROUND

4.1 Local Committee awarded a grant of £34,870 to Citizens Advice Carlisle and Eden (CACE) for delivery of Money Advice in Eden in 2017/18.

4.2 The Money Advice Grant is awarded to a recipient to:

- Provide support for individuals in debt to an extent where their home or liberty are at risk or those whose debts are seriously affecting the health and wellbeing of the individual/family
- Put in place preventative activity that raises awareness of how to avoid debt, educate people about effective budgeting and money management; and supports people to maximise their income

4.3 The grant's terms and conditions expect that 209 cases will be supported in Eden in 2017/18.

4.4 In the first two quarters of the grant 70 cases were supported.

4.5 As part of the grant award CACE provide statistical information on the cases supported and provide case studies.

- 4.6 Local Committee requested a review of the Money Advice Grant; therefore an option for a mid-year review was built into the 2017/18 grant awarded to CACE.
- 4.7 The Community Development Team held a mid-year review meeting with CACE on 1 November 2017.
- 4.8 CACE acknowledged that they had not performed as well as hoped for the first two quarters of the grant period and cited a number of reasons for this:
- New audit process was introduced which took up a considerable amount of case worker time, CACE believe that this will now subside as the new process is embedded
 - New computer system lead to the under-reporting of case work, again CACE fell confident that this issue will be rectified for the remainder of the grant
 - New national telephone platform, Advice line, has offered people calling Citizens Advice the option of speaking on the phone with alternative Debt Advice providers
 - An overall reduction of Eden residents using the service.
- 4.9 CACE believe they can get back on track to deliver the outcomes of the grant and advised:
- Introduction of a new email advice service, this will enable CACE to support clients who may find it difficult to access the service via telephone or face to face during traditional office hours
 - New publicity material with the Penrith CACE office number have been produced so that people can access the office directly rather than through Advice Line
 - New Fuel Switching appointments have been introduced, delivered in Penrith on Wednesdays to ensure people are getting the best deal on energy. Additionally if the case worker providing these appointments identifies debt issues they will refer the client to the Money Advice Team
 - CACE have and will promote the service in a number of ways including:
 - Adverts and articles in the Cumberland and Westmorland Herald
 - Meetings with key partners (e.g. Eden District Council, Eden and South Lakeland Credit Union)
 - Targeted leaflet drops
 - New posters and leaflets for distribution across Eden
 - Appearing on That's TV Cumbria regularly
 - Weekly advice column in the News and Star
 - Regular presence on Radio Cumbria
 - Social media and web presence (Website, Facebook and Twitter)

- 4.10 CACE highlighted aspects of the service/delivery they found challenging:
- Only the most complex debt cases are allocated to the CCC Money Advice project, including Bankruptcy, Debt Relief Orders, Council Tax arrears cases, rent/mortgage arrears cases and protracted/contentious negotiations
 - Debt advice usually relies on a client having a consistent and regular level of income. Any changes to their income level can greatly complicate and prolong the process. This is an issue we are encountering more regularly, as clients are increasingly being subjected to benefit sanctions or having their benefits completely withdrawn
 - Although we carry out home visits, our ability to do so is greatly restricted due to the fact that this is the most time-consuming and most expensive way of delivering services. Although we piloted advice delivery via internet video calling (Tellytalk and Skype), this was not well utilised by clients. In early 2018 we will be carrying out a service review, which will endeavour to address the rurality issue (for example, we will consider the possibility of introducing webchat).
- 4.11 CACE identified areas of possible change that could affect delivery of the service:
- Universal Credit Full Service (May 2018) is likely to result in a substantial increase in demand for our Money Advice services and the intervention of our specialist caseworkers.
 - Local Housing Allowance Cap (2019) the only way to address the shortfall between rent and LHA payable is to apply for a grant from the Local Authority's limited Discretionary Housing Payments (DHP) fund. As the DHP fund is limited and payments are only meant as a temporary solution we anticipate that more clients will encounter budgeting difficulties, become reliant on credit and will once again require specialist Money Advice and intervention from our caseworkers.
- 4.12 CACE agreed that the current specification of the Money Advice Grant met the requirement of clients, detailing:
- As only the most complex cases are dealt with under this project, the issues require the intervention of our experienced, qualified/accredited caseworkers in order to prevent severe loss/detriment e.g. loss of client's home/liberty, or severe impact on the health and wellbeing of the client (or household members).
 - In order to deal with such complex matters, our caseworkers receive regular comprehensive training, ensuring that they are aware of all current legislation/regulation and upcoming changes. This, along with our quality assurance processes, ensures that clients receive consistently high quality and accurate advice.
- 4.13 19 stakeholders were also invited to take part in the review, 8 agreed to either a telephone interview or returned a completed questionnaire
- 4.14 The stakeholder review found:
- Half use alternative advice organisations for debt advice
 - From those that do refer/signpost to CACE all were satisfied with the service provided

- From those that do refer/signpost to CACE all were satisfied that the specification of the grant met the needs of their clients
- Two organisations would like to see a home service tailored to those that need help to understand their debt problems offered as part of this grant
- Two organisations are currently working with CACE to investigate the impact of Universal Credit and see this as a possible change to delivery/services needed for the future
- Four organisations advised that access by telephone into the service provided by CACE was difficult.

5.0 OPTIONS

5.1 Local Committee can note the report.

6.0 RESOURCE AND VALUE FOR MONEY IMPLICATIONS

6.1 There are no financial implications for the Local Committee arising from this report.

7.0 LEGAL IMPLICATIONS

7.1 As this report is to note only there are no legal implications arising from the recommendation.

8.0 CONCLUSION

8.1 The review of the Money Advice Grant has given the current recipient and the Community Development Team an opportunity to highlight the successes and improvements needed for delivery of the grant for the benefit of the residents in Eden.

Brenda Smith
Corporate Director – Health, Care and Community Services

January 2018

APPENDICES

No appendices

Electoral Divisions: Eden-wide

Executive Decision

	No
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Key Decision

	No
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If a Key Decision, is the proposal published in the current Forward Plan?

		N/A
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Is the decision exempt from call-in on grounds of urgency?

	No
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If exempt from call-in, has the agreement of the Chair of the relevant Overview and Scrutiny Committee been sought or obtained?

		N/A
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Has this matter been considered by Overview and Scrutiny?
If so, give details below.

	No
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Has an environmental or sustainability impact assessment been undertaken?

		N/A
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Has an equality impact assessment been undertaken?

		N/A
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PREVIOUS RELEVANT COUNCIL OR EXECUTIVE DECISIONS

Cabinet, February 2017
Eden Local Committee, March 2017

CONSIDERATION BY OVERVIEW AND SCRUTINY

Not considered by Overview and Scrutiny

BACKGROUND PAPERS

Full details of the meeting, telephone calls and questionnaires are available from the Community Development Team

REPORT AUTHOR

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