

Citizens Advice LeicesterShire

Business Case

Harborough District Core Funding 2020/21

Updated October 2020

March 2020

1. Introduction

Citizens Advice LeicesterShire continues to provide free and independent advice services to a population of nearly 440,000 in the Leicestershire Districts and Boroughs of Blaby, Oadby & Wigston, Melton, Harborough, Hinckley & Bosworth and North West Leicestershire. Our county service is supported by almost 100 volunteers drawn from local communities, delivering services from seven main county branches and 12 outreaches.

In 2019/20 we assisted 10898 Leicestershire clients with 31780 issues. Over half of those clients were assisted via the telephone and email while the rest were seen face to face. We dealt with nearly £7 million worth of debt and supported income gains of over £7 million.

2. Strategic Case

As we have stated previously, access to relevant, impartial advice is a fundamental ingredient of a healthy democracy. Advice helps us to make the right choices, and gives us voice to influence and challenge decisions that affect our lives. When things go wrong, we seek advice to know how to solve problems. Good advice should empower people, give people control and fuel participation and engagement in civic life.

We operate within a wider network of local services and organisations, including Harborough District Council, DWP and the voluntary and community sector. These key partnerships ensure that clients are supported by the most appropriate service for their needs, and that they receive the help they need in a timely and effective manner.

Citizens Advice LeicesterShire is underpinned by the National Association of Citizens Advice, known as CITA, which gives us access to a range of resources that provide us with significant added value at no cost to Harborough District Council, including:

- high-quality and well maintained advice pages;
- policy resources to support service delivery;
- HR and finance support;
- quality assurance;
- training and learning resources;
- operations support.

We also have seamless access to a range of best practice and experience through the national Citizens Advice network, covering every local authority in England and Wales. Clients access the service through an assessment and referral gateway. Access routes include telephone, email and, up to 23rd March 2020, face-to-face channels following self-referral, or referral from other providers in Leicestershire and Harborough.

To be able to continue to provide a meaningful and relevant advice service going forward, we need to review our offer to make sure that it fits with the needs of the community. Up to 23rd March 2020, we were operating a 'traditional' advice model of face-to-face advice, delivered at community hubs and outreach venues, supported by a telephone advice and information

service. This, combined with our co-location approach with local services, ensured that we remained well-placed to support some of the most vulnerable in our communities who are engaged with services, such as the local authority and Jobcentre Plus.

However, as digital technology became more accessible and telephone as a channel became more popular, we started to consider whether an advice service focused on face-to-face delivery was really meeting the needs of the people we are trying to help. Our plan was to commence a major review, engaging with funders, partner organisations, staff volunteers and service users to help shape the service for the future and to answer these questions:

- How can we provide appropriate advice and support for as many clients as possible within the limits of funding available?
- How can we ensure that we are meeting the delivery needs of Leicestershire's communities, including the most vulnerable, such as:
 - Older people,
 - People with disabilities,
 - Traveller communities,
 - Working people,
 - Families,
 - Rural residents,
 - People on a low income.

However, events were overtaken by the pandemic and lockdown on 23rd March, which meant that all face to face advice services stopped, and we had to very quickly move to delivery of services remotely, a situation which remains in place . Details of how we are currently delivering services are contained in the updated Scrutiny Report.

We are now over 6 months into the Covid crisis and the evidence we are gathering with regard to shaping the service has been invaluable. We have also demonstrated that we have, so far, been able to assist everyone who has contacted us for help, although we recognise that there is likely to be small number of people who have been unable to contact us because of their lack of access to devices to use remote channels, or have a lack of ability to cope with remote channels.

We are working with other partner organisations to identify, both in terms of numbers and groups, those vulnerable clients who may need to have a face to face intervention, and how we can safely assist them.

However, given the recent significant increase in Covid 19 cases, and the current and predicted restrictions likely to be in place, the ability to return to face to face services in 20/21 is becoming more remote. We are, therefore currently concentrating on expanding our remote offer as follows:

3. Service Offer

- A telephone service via our Advice Line 37.5 hours per week over 5 days
- Email and Webchat Advice and Information

- Access to video interviewing through the Attend Anywhere system. Attached is a link to an NHS video (there are no videos of other service groups yet) demonstrating the system, to give you an idea of how it works:
<https://www.youtube.com/watch?v=CcIVPp-Wolc>
- An online referral system accessed via our website for partner referrals
- Specialist Debt Advice delivered remotely
- Financial Capability sessions delivered remotely
- Supported access via our website to online information for those able to self help
- A return to a limited F2F service for the most vulnerable/digitally excluded residents when it is safe to do so.

By providing a mixture of self-help support, direction to appropriate services, assisted information and generalist and specialist advice, we will ensure that all Harborough residents can access advice and support at the appropriate level and from the most appropriate services. We will additionally empower clients to solve their problems independently, where they are able to do so, via the channel best suited to their needs and abilities.

The Harborough advice service is delivered predominantly by volunteers, who are highly-trained to provide advice and information across a broad range of every-day issues including benefits, debt, housing, employment, discrimination, immigration, consumer and relationships and family issues.

We also provide a number of specialist advice services for clients in need of more in-depth support with disability benefits and/or debt issues. These specialist services are delivered by trained, and appropriately accredited, paid staff.

Our advice is accredited by the Advice Quality Standard (AQS) and we are regulated by the Financial Conduct Authority (FCA).

Citizens Advice LeicesterShire is uniquely placed to support Harborough residents to solve their problems. The ubiquity and reputation of our brand means that we are often the first port of call for a client when faced with a problem, and also a last resort for vulnerable clients who do not know where else to turn for support.

4. Cost of Service

Below is an estimate of the likely costs of the service in 2020/21 . Please bear in mind that some actual costs, such as salaries and premises, may vary as we do not yet have firm information on increases.

Description	Cost
Salaries (including expected pay increases)	£33,500
Premises	£15,553

Staff and Volunteer expenses	£8,000
Office & Equipment Costs	£4,000
Cross Charges (<i>management, training, finance salaries ; IT and telephone provision, print, stationery, CITA membership fees, governance, premises- everything that is needed to support the service</i>)	£10,870
Total	£71,923

5. Benefits of service

It remains the case that good quality advice reduces the strain on public services, and a continuing service can add significantly to the health and well being of the residents of Harborough, whilst relieving the pressure on local authority and health services. We continue to assert that withdrawal or reduction of our services would put added pressure on these services.

Research has found that 91% clients experience at least one negative outcome as a result of an unsolved problem:

- 82% reported increased stress, depression or anxiety;
- 60% reported worsening physical health;
- 65% reported increased poverty;
- 35% reported worry due to insecure housing;
- 24% reported worry due to insecure employment;
- 37% reported strain on relationships;
- 62% reported harder experience of day-to-day existence.

When clients are able to access timely and appropriate advice for their situation, 82% experience at least one positive outcome as a result of advice:

- 70% reported a reduction in stress, depression or anxiety;
 - 46% reported improved physical health;
 - 44% reported more money to spend;
 - 41% reported more secure housing;
 - 28% reported more secure employment;
 - 45% reported improved relationships with loved ones;
 - 59% reported an easier experience of day-to-day life.
- We continue to assist those threatened with homelessness and this work is likely to increase as the restrictions on taking action against tenants are lifted and possession proceeding re-commence. We are also seeing a substantial increase in employment enquiries especially with regard to furlough and redundancy and there is likely to be more redundancies as furlough ends and businesses make redundancies or even close altogether.

- Also affecting the local authority has been the rise in Council Tax debt. Council tax debt had overtaken all other areas of debt to become the highest area of debt across Leicestershire and in 2018/19 we dealt with 175 Council Tax debts in Harborough. In 2019/20, the number of cases had reduced to 120 but we are expecting a significant rise in this work now that the government restriction on enforcement action has been lifted and local authorities re-commence pursuit of Council Tax debt. This, therefore, along with the predicted onslaught of debt work, continues to make the case for the provision of specialist debt work.
- In 2019/20 the total income gains for Harborough residents was £1,877,624, an average of £27.65 income gain for every £1 of funding received from Harborough District Council. So far in 2020/21 the figure is £769,368 although this figure is not accurate as the DWP stopped informing third party organisations of the outcomes of claims as staff were diverted to other departments to deal with the influx of claims. The information we have is largely based on clients who have informed us of the outcome.

6. Added Value

Below are listed the services/projects, either ongoing or new, which we have been successful in securing funding for and will be running within the period 2020 to 2022 for varying lengths of time. The majority will run until March 2022 with some potentially ending earlier. These services are providing additional services for residents of Harborough.

- **Macmillan Benefits Advice project** covering the whole of the County and the City providing benefits advice and casework (including appeals and representation) for those affected by cancer. The current contract, which was due to expire on the 31st December 2019, has been further extended until December 2021.
- **East Midlands Money Advice Project**, now funded by The Money and Pension Service, which took over from The Money Advice Service, providing specialist debt casework and one off advice across the county. Current contract will run until March 2022.
- **MESO UK Benefits advice project**. This project continues to provide a mixture of telephone and face to face help for people suffering from Mesothelioma, an aggressive cancer related to exposure to asbestos and for which there is currently no known cure. Current contract runs until March 2021.
- **The Pensionwise Service**. LeicesterShire CAB was successful in its bid to deliver the National Pensionwise Service across Leicestershire, Leicester City and Rutland. This provides information to those approaching retirement age who are contemplating taking advantage of the changes in pension regulations allowing people to take part or all of their pension pot as a lump sum. Current contract runs until March 2022
- **The Help to Claim Service**. This service assists new claimants to apply for Universal Credit and continues to assist them until they receive their first full payment. The service provides assistance face to face, by telephone or webchat through a team of specialist advisers. Our face to face services are mainly located in job centres across the county and city which, in the case of Harborough, is in

the Symington Building. This was a DWP response to the many issues around claiming Universal Credit and the acknowledgement of the need for widespread support. Current contract runs until March 2021.

- Project Fairpay - We have secured funding for an initial six month pilot supporting individual garment industry workers to access the information and training they need to achieve the pay and employment conditions they are entitled to, and engaging with employers and employees to identify and eradicate workplace malpractice. Current pilot will run until March 2021.

7. Summary

Citizens Advice LeicesterShire is an independent, local charity. Other than funding for specific projects we do not receive support from national Citizens Advice or central government.

While it is always our aspiration to develop additional funding to enhance the Harborough advice service, for example through remote access channels or community outreach services, without the essential core funding that Harborough District Council provides, Citizens Advice LeicesterShire could not maintain a generalist advice service in Harborough, nor can we attract funding for these additional services.

Although access would remain open to Harborough residents for services funded elsewhere, such as Macmillan, closure of the generalist advice service would remove an essential local gateway to these services, leading to the risk of problems becoming more entrenched due to lack of access. Furthermore, at the current time we have no information on the longevity of Help to Claim, with funding only confirmed until March 2021.

We have been working in partnership with Harborough District Council for many years and hope for a continued productive relationship which is beneficial to both the Council and it's residents.