

Agenda Item	6
Report No	RES/27/14

Advice and Information Services: End of Year Monitoring

Report by the Head of Policy and Reform and the Director of Finance

Summary

Advice and information services are recognised as a critical approach in alleviating poverty in the Council's Programme and Single Outcome Agreement. This report provides Members with the end of year monitoring of advice and information services in Highland for 2013/14. The report also provides an update on the new money allocated for 2013/14 to address the impacts of welfare reform.

1. Introduction

1.1 The Council's Programme states that "The Council will work to alleviate poverty by encouraging benefit uptake and supporting a range of advice services". The Single Outcome Agreement also includes a short term outcome to increase the number of low income households taking up income maximisation advice.

2. Background - current services and resources

2.1 Advice and information services in Highland are provided by eight Citizens Advice Bureaux and the Council's in-house customer income maximisation and money advice teams. Current funding for these services is as follows:

- £1,134,979 third sector services;
- £379,132 in-house customer income maximisation and money advice teams.

Appendix 1 shows the apportionment of costs across these providers.

2.2 It was agreed at the Council's Budget setting meeting in February 2013, that £250,000 be allocated to mitigate the impact of Welfare Reform. This funding was apportioned as follows:

- £150,000 Council's in-house team
- £100,000 CAB network

How this money has been spent and the outcomes achieved is discussed in section 3 of the report.

3. Demand for, and benefits of, advice and information services

3.1 Contact with people seeking advice services remains high in Highland with increases in customer contact experienced by both the in-house and CABx over the last three years. The following summarises the contacts received by the eight CABx and in-house teams.

4.2 Advice Agencies

4.2.1 Total contacts with the advice sector in Highland remain high. These contacts include all those who access bureau services for specialist welfare benefits and debt advice support. There has been a slight fall in the total number of contacts to CAB providers during 2013/14. This is true for the majority of providers across the area. Table 1 outlines the pattern of contacts for the past seven years:

Table 1

	2007/8 baseline	2008/9 Year 1	2009/10 Year 2	2010/11 Year 3	2011/12 Year 4	2012/13 Year 5	2013/14 Year 6
Total contacts	38,139	40,995	30,947	34,598	43,606	44,961	42,415

Bureaux report continuing high demand for welfare benefits advice, particularly in relation to Employment Support Allowance, Personal Independence Payments and issues associated with the changes implemented through welfare reform. Demand continues for representation and reconciliation work associated with appeals.

New monitoring requirements were put in place with the introduction of new contracts in 2013/14. One element of this monitoring considers the total contacts bureaux see by the core advice provision stipulated in the contract. Table 2 demonstrates the split of these across the different advice strands and illustrates the breadth of advice provided but also the level of demand for welfare benefits advice.

Table 2

Total Contacts*	Total Contacts by Advice Type			
	Welfare Benefits	Debt	Housing	Employment
42,415	18829	6145	2852	2623

*NB The total contacts figure also includes other advice areas that are not detailed and therefore the individual strands do not reflect the total contacts figure.

- 4.2.3 A further key statistic relates to the financial gain to customers from welfare benefits cases. During 2013/14, bureaux report financial gains totalling £11.6m for clients, up from £8.2m in 2012/13. The overall increase in Employment Support Allowance appeals will have impacted upon this figure. It is important to note that financial gain can fluctuate because of the level of benefit derived varies dependent upon client entitlement.
- 4.2.4 The number of individuals presenting with debt issues has continued to fall reflecting the shift in demand to welfare benefits advice. Table 3 provides data on the level of debt presented and this too has continued to fall in recent years. Bureaux report that debt advice staff continue to be busy as the complexity of cases presented has increased.

Table 3

	2008/9	2009/10	2010/11	2011/12	2012/13	2013/14
Total Debt presented from Specialist Debt Advice Cases	£14,362,027	£17,241,728	£15,072,327	£15,160,682	£14,708,000	£12,084,580

4.3 *In-house Council Teams*

- 4.3.1 The customer contacts dealt with by the in-house Money Advice Team increased from 2012/13 to 2013/14 by 17%. Although the debt figure dealt with by the Team decreased slightly, the debt cases approaching the Money Advice Team for assistance remain complex. Table 4 below provides further performance data.

4.3.2 **Table 4**

Money Advice/Debt	Out turn	2013/14				Out turn
	12/13	Q1	Q2	Q3	Q4	13/14
Total number of customer contacts	1056	257	275	264	479	1275
Total debt presented by multiple debt clients (excludes mortgages and secured loan debts that haven't been called up)	£7,237m	£1,137m	£1,358m	£1,779m	£2,805m	£7,078m
% of clients renting from HC	39.33%	43.24%	40%	52.41%	49.75%	47.10%
% of clients with incomes <£10k	43.05%	49.55%	44.62%	42.76%	42.21%	44.27%
% Debt queries completed in time from first contact to initial interview of 10 days (ytd)	96.33%	100%	98.27%	97.01%	90.55%	96.46%

The in-house Money Advice Team continues to work closely with Housing Officers and the additional Scottish Legal Aid Board funded staff are working with clients who are at imminent risk of losing their home.

4.3.3 Table 5 provides information regarding the number of customers that contacted the Customer Income Maximisation Team and the value of confirmed financial gains achieved. During 2013/14, three new members of staff were recruited to the Customer Income Maximisation Team. Following intensive in-house training and job shadowing program to ensure the new advisers had the skills and knowledge they began engaging with clients and building their own caseloads. Although this has had a bearing on 2013/14 performance with a decrease in contacts and a reduction in financial gains from 2012/13 it should be noted the team is now in a position to increase their engagement with clients in the Highlands with more resource directed to help customers address changes as a result of Welfare Reform.

Table 5

	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
Customer Income Maximisation	Out turn	Out turn	Out turn	Out turn	Out turn	Out turn
Number of contacts	911	1040	1090	1640	1828	1691
Total Gains	£402,110	£1,377,928	£1,757,082	£1,734,080	£2,303,574	£1,634,645

4.3.4 The total financial gain to customers from CAB and in-house services amounted to £13.2m in 2013/14. Ensuring benefit take up is of value not just to those people entitled to benefits but also for a more accurate calculation of the Government grant for the Council where this factor is included.

4. Outcomes related to the £250,000 Welfare Reform monies

4.1 As outlined at section 2, it was agreed at the Council's Budget setting meeting in February 2013, that £250,000 be allocated to mitigate the impacts of Welfare Reform. This funding was apportioned as follows:

- £150,000 Council's in-house team
- £100,000 CAB network

4.2 *In-house*

The Council's in-house team utilised the additional funding to recruit 4 new full time members of staff; 3 officers for the Customer Income Maximisation Team and 1 officer for the Money Advice Team. Since September 13 the new Customer Income Maximisation staff have:

- Assisted 75 people with the Scottish Southern Electric Free Appliance Scheme
- Supported 941 people with the City of Inverness Scheme of Winter payments resulting in financial gains of £48,504.
- Managed 195 of their own caseload with approximate financial gains of £192,895 to date.

A new money advice officer was also recruited for the in-house team. The role of this officer has been to deliver and develop budget advice to client groups and also to work with individual clients to help them regain control of their budget. This officer was in place from August 2013 and over the 7 months to the end of March and has:

- Delivered 6 budgeting events
- Is developing budget tools for use by advisers and groups
- Has assisted 39 clients. These clients are vulnerable, so need a great amount of input from the adviser.

4.3 *CAB network*

Funding was awarded to the seven CABx who undertake complex welfare benefits negotiation and representation work on behalf of clients, in recognition of the increased demands as a result of welfare reform. Each CAB has utilised the money in slightly different ways depending upon the demands experienced within the bureau. The outcomes and impact therefore vary. A summary of the purpose and outcomes of the funding for each bureau is outlined below:

Nairn

Appointed a 17.5 hours per week welfare rights worker to undertake direct case work, particularly with regards reconsideration and representation, and also to train volunteer advisers to upskill in the area of welfare benefits. From July 2013 this worker has:

- Managed 85 cases
- Undertaken 10 mandatory reconsiderations
- Represented 15 clients at tribunal
- Achieved approximate financial gains of £71,696.

Lochaber

Appointed a 17.5 hours per week benefits case worker to support existing generalist and welfare rights services and with a role to support vulnerable clients through the complex changes being experienced. From the beginning of July 2013:

- Managed 52 cases
- Provided support to existing services for benefits checks
- Achieved approximate financial gains for clients totally £200,000.

Inverness, Badenoch and Strathspey

Funded an additional 36 hours per week (3 posts) of Welfare Rights officer time and 15 additional hours per week of Money Advice officer time. All were in post from April 2013.

Through the additional Welfare Rights Officer time:

- Dealt with 541 enquiries
- Represented 133 clients at appeals - 82% success
- Achieved an approximate financial gain of £600,000
- 85% of the work undertaken related to ESA claims.

The additional Money Advice Officer time achieved:

- Dealt with 304 negotiations
- Represented 112 clients

East Sutherland

Funded a new Welfare Rights officer post for 14 hours per week from the beginning of May 2013. Focusing on clients support and representation. Outcomes include:

- Supported 156 cases
- Represented 22 clients at appeal
- Achieved an approximate financial gain of £176,424.

Caithness

Funded an additional 16 hours per week of Welfare Rights officer time with a focus on representation. Actioned from April 2013:

- Dealt with 207 cases
- Represented at 44 appeals with 60% success
- Achieved client financial gains of around £166,000

Ross and Cromarty

Funded a new 17.5 hours per week welfare rights officer post, focusing on client representation and reconsideration work. From July 2013:

- Supported 53 clients
- Total financial gain of £228,348
- Represented 12 clients at appeal
- Undertook 20 reconsiderations with a success rate of 80%

Skye and Lochalsh

Increased the welfare rights officer hours by a third in order to support and upskill volunteers to provide more direct welfare benefits support, to provide welfare rights outreach clinics and to cover transport costs to provide client representation at tribunals which are held in Inverness. From April 2013:

- 10 clients represented at tribunal
- 10 welfare rights outreach clinics held – supporting an additional 40 clients
- Volunteer welfare rights adviser trained and supported to provide representation at tribunal.

4.4 It was not appropriate to provide mitigation funding to North West Sutherland CAB given that they do not provide type 3 representation work. However, funding was provided to enable additional outreach services within the north and west Sutherland area.

5. Feedback from the Citizens' Panel

5.1 For the second year, the Council's Performance Survey included a series of questions regarding satisfaction with Advice and Information Services – both in-house and the CAB network.

- 5.2 Of the people who responded to the survey 98.6% (1,132 people) answered this question. Some 89.9% said they had not made contact while 10.1% (114) said they had made contact. This compares with 7.7% of the sample in 2013. Contact levels were highest amongst people who are:
- unable to work 44% (2013 - 26%);
 - unemployed 22% (2013 - 16%);
 - disabled 23% (2013 -14%).
- 5.3 Those who had made contact were asked which of the services they had contacted. Respondents were asked to select all that applied. The responses show that:
- 95.5% had contacted the CAB service;
 - 14.5% (9.6% 2013) had contacted the Highland Council’s Money Advice Service;
 - 9.1% (8.4% 2013) had contacted the Highland Council’s Income Maximisation Service.
- 5.4 Respondents were asked how satisfied they were with the service used in terms of ease of access/waiting times/the way you were treated? Satisfaction levels are outlined in table 6 below:

Table 6

Provider	Fairly/Very Satisfied	Neither Satisfied nor Dissatisfied	Fairly/Very Dissatisfied
CAB Providers*	82%	4%	14%
In-house Teams**	96%	4%	0%

*n=104 **n=23

- 5.5 It is important to note that the numbers responding to this section in the survey are low however it is helpful to gain an insight of usage and satisfaction amongst panel members of advice and information services. Satisfaction levels increased across both CAB and in-house teams compared with the results from the 2013 survey. This will complement satisfaction information gathered on an ongoing basis by the CABx and also quality of advice levels as assessed through annual audits.

7. Resource and risk implications

- 7.1 The current budget for information and advice services (in-house and procured from CABx) is £1,514,111. To meet increasing demand for the service, especially among those affected by welfare reform an additional £250,000 was allocated to CAB and Council services from April 2013 onwards. The CAB contract management has recently moved to the Finance service to sit alongside the in-house team management.

8. Legal Implications

- 8.1 The legislative requirement for advice and information services is set out in Section 12 of the Social Work (Scotland) Act 1968. It outlines the general social welfare services of local authorities, stating that: ‘It shall be the duty of every local authority to promote social welfare by making available advice, guidance and assistance on such a scale as may be appropriate for their area [...]’ Section 12 (1).

9. Climate Change Implications

- 9.1 There are no climate change implications.

10. Equalities Implications

10.1 An updated screening has been undertaken on the new contractual arrangements.

11. Rural Implications

11.1 External services are provided by 8 CABx situated across Highland. This ensures provision is in place across the Council area and within rural and remote rural communities. The Council's in-house team have staff in place across Highland to also ensure equitable access. Advice providers – external and in-house - will provide home visits where appropriate and a telephone advice service to ensure services are accessible across the area.

12. Gaelic Implications

12.1 There are no Gaelic implications.

11. Recommendations

Members are asked to note:

1. The level of support provided to customers across Highland in 2013/14 through the CAB network and in-house teams. The complexity of advice sought is increasing and pressures experienced particularly in the area of welfare benefits as a result of Welfare Reform.
2. Note the outcomes achieved by the allocation of £250,000 to mitigate the impacts of Welfare Reform.

Designation: Head of Policy and Reform and Director of Finance

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Current Advice and Information Budgets

CAB Contracts	Amount
Inverness, Badenoch & Strathspey CAB	£367,620
Nairn CAB	£93,321
NW Sutherland CAB	£42,236
East Sutherland CAB	£77,097
Caithness CAB	£117,490
Lochaber CAB	£121,863
Skye and Lochalsh CAB	£105,455
Ross & Cromarty CAB	£169,054
Total CAB Contract costs	£1,094,136

Additional CAB Funding	Amount
Responsive funding for SDCs (interpretation costs, staff absence cover and other support)	£20,843
Volunteer Development and Support Budget	£20,000
Total CAB Budget	£1,134,979

In-house Budget	Amount
In-house staff costs , Finance Service - Money Advice Team (6 FTE) and a small Benefits Maximisation Team (4 FTE) and joint training with CAB.	£379,132

Total Advice and Information Budget	£1,514,111
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Additional Welfare Reform Funding	£250,000
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Total (<i>incl. welfare reform monies</i>)	£1,764,111
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