

Manchester City Council Report for Resolution

Report to: Communities and Equalities Scrutiny Committee – 12 October 2016

Subject: Update on Advice Services in the City

Report of: Hazel Summers, Strategic Director, Adults Social Care

Summary

This report provides members with an overview of the advice services within the city. It details the range of provision across the system and describes the required outcomes of the advice contracts which the Council commissions. It articulates the pressures that are increasing for all advice providers in serving Manchester's population. The report explains the offer that other advice providers give, including the Council's retained advice service, the Gateway Debt Advice and Money Education Centre and Registered Providers provision.

Recommendations

The Committee is asked to note the report and give their views and opinions on the social welfare and debt advice that is provided in the city.

Wards Affected: All

Contact Officers:

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Background documents (available for public inspection):

The following documents disclose important facts on which the report is based and have been relied upon in preparing the report. Copies of the background documents are available up to 4 years after the date of the meeting. If you would like a copy please contact one of the contact officers above.

Economy Scrutiny 20th July - Cumulative Impact of Welfare Reform
http://www.manchester.gov.uk/meetings/meeting/2722/economy_scrutiny_committee

Communities Scrutiny Committee - 8 January 2014 - Provision of Advice Services 2014-16

http://www.manchester.gov.uk/meetings/meeting/1983/disestablished_communities_scrutiny_committee

Executive 10 April 2014 - Advice Services

<http://www.manchester.gov.uk/meetings/meeting/2076/executive>

Economy Scrutiny Committee 4 September 2013 – Advice Services Impact

http://www.manchester.gov.uk/meetings/meeting/1925/economy_scrutiny_committee

Low Commission Report on the Future of Advice and Legal Support

<http://www.lowcommission.org.uk/>

1.0 Introduction

Our Manchester Strategy articulates a vision of our city where residents from all backgrounds feel safe, can aspire, succeed and live well. An intrinsic enabling element to support our overall vision is to have a fit for purpose advice offer, which focuses on helping people to help themselves out of poverty, helping them become independent and gain the knowledge and skills to be able to self support and to help and support others in their community wherever possible.

Social welfare reforms, cuts to services across the public sector, changes to housing, the introduction of Universal Credit and the expectation people can manage their money, set within the context of insecure employment contracts have led to an increasing number of people needing and accessing debt and advice services.

The Council's advice contracts within the City provide this service and through the provision of a broad service offer deliver a wealth of information to both the general population who can access this independently in addition to providing more targeted advice for those people who need a little more help to access, understand and act on the information given to them.

2.0 The Advice Contract

The City-wide Advice Partnership consists of three organisations:

- Citizens Advice Manchester (CAM)
- Shelter and
- Cheetham Hill Advice Centre (CHAC)

These advice contracts help Manchester residents to solve problems, change lives and move towards becoming independent citizens. Last year the commissioned organisations helped 28,583 people over the telephone or face to face with nearly 36,000 enquiries. This was in addition to a website offer that provided advice for 29,521 visitors to the site. Of the 28,583 people who were helped, 10,593 of these stated their initial presenting issue as debt or benefits concerns.

The contract consists of both a universal offer, for all people to access legal advice and information, and a targeted offer for people who need a more specialist and individual approach.

2.1 Background

Since 2011, advice provision has changed substantially across the city. As a result of reduction in government funding significant efficiencies have been made from the Council's advice contract commissioned from the voluntary sector. This is at the same time as £704,000 per year ceased to be invested into advice services in Manchester due to the changes brought about by the Legal Aid, Sentencing and Punishment of Offenders (LASPO) Act 2012.

These changes resulted in a fresh approach to providing advice services across the city and a new model was commissioned in 2014. The new approach still aimed at

meeting the need for residents, particularly the poor and marginalised, to have access to good quality independent advice and legal support.

The key principles underpinning the approach are:

- Early intervention and prevention action, rather than allowing problems to escalate
- A one-stop Manchester helpline and website, providing a comprehensive advice service for the general public which can act as a safety net for those who have nowhere else to go or, whose needs cannot be met by other providers
- Use of new digital technology, not just to reduce costs, but to provide information and advice in innovative ways to interact with service clients who are not digitally excluded
- Ensure that more face to-face, in-depth and resource intensive support can be targeted at those most in need and most disadvantaged
- Maximising investment into front line advice provision rather than in buildings through embedding advice in settings where people regularly go, such as GP surgeries and community centres
- Collaborate to provide a seamless, joined-up service which collects important data to feedback to government (locally and nationally) about how to reduce demand caused by systems failure
- Working to maximise the potential for Pro Bono work and advice through Registered Providers

As a result of the above and by using improved technology and an increased digital offer, there were 29,521 visitors to the advice website accessing 95,890 pages of advice.

The new service model has driven further value through the contracting approach by moving away from providing expenses for buildings and three Citizens Advice centres have been closed; finances have been focused on staffing for the telephone and digital offer and on providing outreach in libraries and other local community centres. The advice providers have developed community access points in over 35 community venues and health centres across the city. They have sought to develop the assets, talents and knowledge of local people by training them as volunteers to help run services, thus helping them to gain vital experience for future job opportunities, improving community knowledge, and ensuring excellent value for money. There are therefore over 150 trained and knowledgeable volunteers who are being developed to provide advice through the contract.

Contractual organisations have linked with the Early Help Hubs to provide advice using an early intervention and prevention approach, and to help increase knowledge and build capacity.

Organisations have worked closely with other voluntary sector providers to build capacity and knowledge in communities.

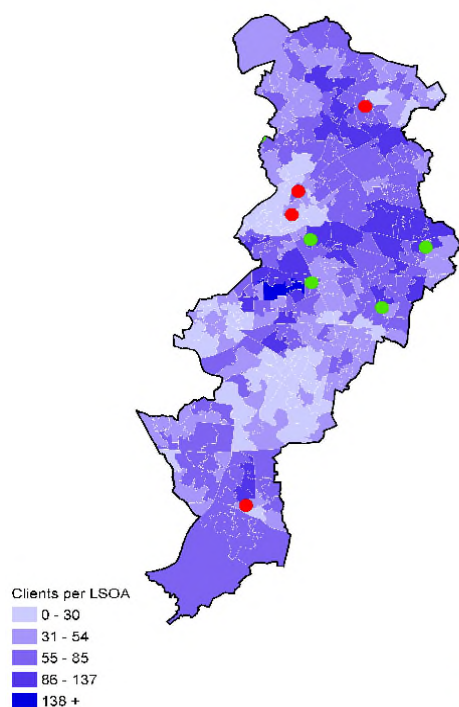
2.2 Current Situation

Over the past year there has been a significant increase in demand for advice. From January to March 2016 Citizens Advice Manchester dealt with 15,382 different advice issues. This was a 27% increase on the same period in 2015. Cheetham Hill Advice Centre saw a 14% increase in demand during 2015-16 on top of a 24% increase the previous year, and Shelter experienced a 16% increase in demand during 2015-16 and are set to realise a further 14% increase based on Q1 and 2 of 2016-17. Almost all the advice categories have seen double digit percentage increases, however with the ongoing impact of changes to benefits, particularly around Personal Independence Payment (PIP) and Employment and Support Allowance (ESA), this enquiry area increased by over 1,500 to 5,401.

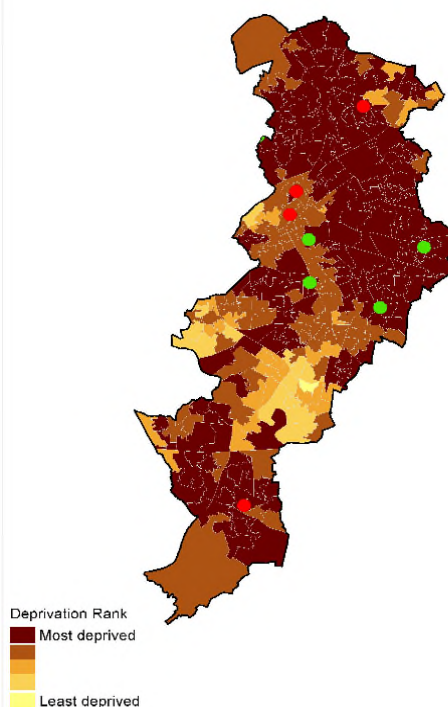
Benefits, Debt, Housing and Employment continue to be the major issues that Manchester residents face accounting for 75% of all enquiries. Employment related enquiries have massively increased by 46% with many clients still having problems around the withholding of pay, unfair dismissal and terms and conditions. People approaching the advice services with housing / rent arrears and family issues have both increased by 53% and 68% respectively over the past year.

In all these areas of advice demand there is a relationship with the official measures of multiple deprivation and poverty. Figure 1 below shows where the advice contract clients live in relation to the indices of multiple deprivation.

Citizens Advice Clients (2015/16) by Lower Super Output Area
Manchester



Indices of Multiple Deprivation (2015) by Lower Super Output Area 2011
Manchester



This increased need for advice in the city has put significant pressure on the advice services, but is being managed through the new advice model. More people are accessing universal provision through specialised internet pages, the telephone advice and triage service has increased whilst people who need additional face to face advice are still being seen.

Table 1 shows the comparison between Q1 2015/16 against Q1 2016/17. This clearly shows a 17% increase in advice issues being presented. It also shows the top three areas of increase, which are benefits, housing, and employment all with double digit increases (please note these figures are slightly different to those above as they are presenting reasons – many people who present have subsequent additional issues that they need support with).

Table 1

Advice Issue	2016/17	2015/16	% Change
Benefits & tax credits	5,333	3,848	39%
Employment	1,131	808	40%
Housing	1,199	945	27%
Total	14,890	12,723	17%

By providing a universal multichannel offer, of the 28, 538 clients who were helped 2015 – 2016:

- 13,356 were advised through the Manchester telephone contact centre
- 8,839 received face-face advice
- 6,388 were advised digitally via webchat and email

Targeted Advice accepts referrals from across the city, mostly from public and voluntary sector organisations that help some of the most vulnerable people in Manchester. Access is via referral, after which appointments are booked in access points across the city to ensure ease of access to Shelter's Services.

2.3 Background of Advice Clients

Clients of the advice service are from diverse backgrounds and generally experience low (or very low) incomes. The majority have a physical, sensory or learning disability, a long term limiting illness, or mental health problem. Most clients are women and are from BAME backgrounds.

These groups experience higher than average rates of unemployment, debt and homelessness.

Service user monitoring for 2015/16 showed that:

- 55% of service users were women
- 40% were from BAME communities (significantly higher than recorded in the Census 2011 for Manchester) (this varied between the different advice

organisations, for example, 91% of clients seen by Cheetham Hill Advice Centre over the last 6 months were from BAME backgrounds - only 9% were White British)

- 34% were disabled people (again, this is higher than the numbers recorded in the 2011 census for people in Manchester who are recorded as having their day to day activities as limited)

Advice Services are working with these clients to help them improve their ICT literacy to help them self serve in the future whilst addressing their immediate crisis and needs.

When commissioned in 2015, it was anticipated that CHAC would evolve its services and develop an offer outside of its traditional boundaries of Cheetham and Crumpsall. This development has been undertaken and CHAC's reach has significantly extended to meet the demand for face-to-face advice by disadvantaged communities across other parts of Manchester who struggle to access the advice and support they require through telephone and digital services. This is because they are either digitally excluded (45% report having no internet access at home) or have limited English, or are recent arrivals in the UK and do not understand their rights and responsibilities, or because they have illness or disability. These residents are best served by the provision of face-to-face advice and support. Otherwise, they do not get the right advice at the right time, often leading to a crisis in their life (loss of income, homelessness, spiralling debt) causing substantial distress and anxiety to themselves and their families. CHAC therefore also provides advice and casework services at:

- Northmoor Community Centre, Longsight
- Rainbow Haven Welcome Centre, Gorton
- Manchester Refugee Support Network (city-wide services for refugees)
- Europaia (city-wide services for Eastern & Central European nationals)
- Women Asylum-Seekers Together (city-wide services for women seeking/granted asylum)

3.0 Outcomes of the Advice Contract

In 2015-16, 68% of all issues were dealt with at the initial point of contact; the advice contractors assisted people with £11.3 million worth of debt (with average client debt standing at £7,339); they helped people to increase their incomes through £8.2 million in financial gains and helped 284 families from being made homeless.

The multiplier effect of spending by benefits recipients is estimated to be 1.6, with people on benefits level income spending their money locally and immediately. This means that the £6.5 million in benefits gained through the City-Wide Council funded service 2015-16 is worth £10.6 million to the local economy. The money gained for clients goes directly back into the overall economy of Manchester.

The providers develop the knowledge and skills of their clients to support them to handle any future financial or other difficulties, equipping them with skills to manage their money and avoid debt, ensuring they know how to switch to the best deals that meet their needs and reduce their costs.

Research by providers shows that advice improves lives, with 4 in every 5 clients reporting that their help led to additional outcomes; worries are diminished, confidence returns and a way forward can be found at home, at work and in building community cohesion. 96% of clients surveyed were satisfied or very satisfied with the services provided.

3.1 'Our Manchester' capacity building

It is recognised and understood that the capacity of the Advice Service providers cannot manage all the demand in the city. Taking this into account all providers are working with other organisations to build resilience and capacity in the city.

CHAC have developed an asset-based approach to developing the capabilities and capacity of other VCS organisations to provide good quality information and support to their service users. This approach includes the provision of a telephone consultancy service and the training of volunteers for Manchester Refugee Support Network, Rainbow Haven Welcome Centre, Europia, Women Asylum-Seekers Together (WAST), and Northmoor Community Centre. CHAC is also offering volunteer training places to North Manchester Black Health Forum and the Booth Centre. CHAC has developed strong relationships with new ventures including shared volunteer training sessions and mutual referral pathways with the Gateway Debt Advice and Money Education Centre in Collyhurst that has recently opened. CHAC is also a member of Manchester Volunteer Advice Partnership (MVAP), led by Manchester MIND, which has submitted a funding bid to BIG Lottery to scale up their successful pilot project which developed a joint volunteer recruitment, training and experiential development programme amongst 5 partner organisations (other partners include Greater Manchester Immigration Aid Unit, Young People's Support Foundation and Manchester Refugee Support Network).

In order to deal with the tension between capacity and demand, Shelter has developed innovative approaches including the piloting and mainstreaming of their Information Resource Centre (IRC) which provides guided self-help to equip people with the necessary tools and knowledge to be better able to help themselves in the future. This involves people being assisted to make benefit claims online, deal with low level debt and look for housing options within the City or beyond. The approach improves the resilience of the people using the centre and makes them less likely to need to access advice services in the future.

CAM has developed partnerships with a number of partner agencies to strategically align service provision and build capacity. This includes successfully working with North Manchester Work Clubs to deliver holistic sessions which support Manchester residents (back) into employment, enhances their digital skills/confidence and resolves advice needs. CAM also provides training to their staff and volunteers to up-skill them and add capacity.

CAM have delivered bespoke training sessions for a number of partner organisations including; Manchester Deaf Centre, Trussell Trust, Pakistani Resource Centre and Yes Manchester. Referral pathways have been developed with a number of organisations, including Albert Kennedy Trust, LGBT Foundation, Walking with the Wounded, and Buzz Health and Wellbeing Service. This enables these partners to

seamlessly refer service users where an advice need is identified. As part of the advice contract offer, free phone telephone access points have been installed within partner venues, enabling client access to the CAM contact centre.

CAM have delivered a programme of events across the city to engage with communities of interest/experience, including, Manchester Pride and Manchester Mela. In addition, a series of pop-up information and advice sessions have been delivered in a range of locations and settings including children's centres, supermarkets, and Wythenshawe civic centre.

3.2 Volunteer Programmes

The advice organisations have also developed successful volunteer programmes, supporting local people to increase their skills, knowledge and confidence to move into / towards employment. As well as having benefits for the individual, volunteering helps to build resilient communities.

In 2015-16 almost 30% of CAM volunteers were successful in moving into employment. CAM is working with partners to develop targeted volunteer recruitment and training programmes to empower individuals and build capacity within communities.

Shelter runs an ongoing recruitment programme for volunteers, delivering upward of 3000 hours per year. In the past 2 years they have developed 23 volunteers; 14 of which have moved into employment either directly with Shelter or with other employers.

CHAC is currently undertaking a volunteer recruitment drive as 26% of their volunteers have moved into employment or higher education over the last 6 months. 21 prospective volunteers have attended 2 information sessions (with another planned for 30th September) with the first module of the training programme due to start on 14th October. Volunteers have come from diverse backgrounds with an incredible range of skills and abilities – including a solicitor from Syria, a banker from Uganda, a translator, an International Red Cross worker – 3 are service users who want to learn more to help themselves, their families and members of their communities.

3.3 Bringing money into the city through External Funding

The advice contract has provided core funding and a firm foundation for all three advice contracts to develop new services and bid for new work which directly benefits the residents of Manchester and brings more investment into the city.

In total Citizens Advice Manchester's inward investment through voluntary income and other contracts equates to £2,384,943. Since 2015 these include:

- Pensionwise
- Money Advice Service Contact Centre
- British Gas Energy Trust
- Tinder Foundation

- Organisational Benevolent Funds
- Manchester Clinical Commissioning Groups
- Co-operative Bank
- Major Trauma Service

In total Shelters inward investment through voluntary income and other contracts equates to £1,208,000 (this includes statutory, non statutory and Shelter internal funding). The services delivered include:

- Advice Support and Guidance service providing specialist advice in Housing Debt and Welfare Benefits.
- Manchester Targeted Advice providing specialist level advice to vulnerable people already known to support services.
- Information Resource Service to improve digital access and assistance to self-help
- Manchester and Trafford personal budgeting service offering support and advice for people moving onto Universal Credit
- Legal Housing advice funded by the LAA provided by our team of solicitors and legal help advisers
- Access to Private Rented Sector pilot service
- Inspiring Change Engagement Team delivering over 8 years to 600 people with multiple and complex needs
- Housing First Pilot in conjunction with the Inspiring Change
- British gas Energy Trust advice and Guidance funded by British gas and delivering across Greater Manchester

In total, CHAC's funding from charitable trusts and individual donors equates to £174,623 per annum and mainly consists of:

- Reaching Communities (Big Lottery)
- Henry Smith Charitable Trust
- United Utilities Charitable Trust (ending April 2017)

CHAC has also received smaller investments from the Neighbourhood Investment Fund, John Grant Davies and others to fund volunteer costs and environmental improvements. As CHAC is much smaller, it needs to be able to demonstrate ongoing core financial stability in order to be able to apply to additional funding regimes.

All the above investment into the city would not have been possible without the original core investment from the Council.

3.4 Improvements in Health and Wellbeing

Environmental and social factors including housing, employment and education can impact significantly on health and wellbeing. Primary care services in the health system (i.e. GPs in Manchester) are currently spending around 40% of their time dealing with non-medical issues. This finding tallies with findings from a study by Citizens Advice into non-health demands on GPs which found that 80% of the 824 GPs interviewed reported that dealing with non-health queries resulted in decreased

time available to treat other patients' health issues, with almost a fifth (19%) of their consultation time being spent on non-medical matters.

The most common issues raised were personal relationships, housing, employment, welfare & benefits and debt. 84% of GPs said that they refer patients to an advice agency in the community with only 31% reporting that they were able to advise patients adequately themselves on the underlying presenting non-health issues. GPs are reporting an increase in the number of patients who require advice on benefits, debt and financial problems.

In 2016 the Low Commission published an extensive review of the evidence of the relationship between health and advice outcomes and found that the provision of good welfare advice leads to a variety of positive health outcomes. The effects of welfare advice on patient health are significant and include: lower stress and anxiety, better sleeping patterns, more effective use of medication, smoking cessation, and improved diet and physical activity.

To add capacity and complement the city-wide advice service Citizens Advice Manchester and Manchester Clinical Commissioning Groups have been working in partnership to develop a social prescribing service. The four year pilot provides vulnerable patients presenting at GP practices with non-clinical needs direct telephone access to a CAM advisor, a holistic assessment and bespoke referral pathways into a range of organisations and services.

The Advice contract is a key component of improving and sustaining peoples health and wellbeing and reducing demand on the health and social care system overall.

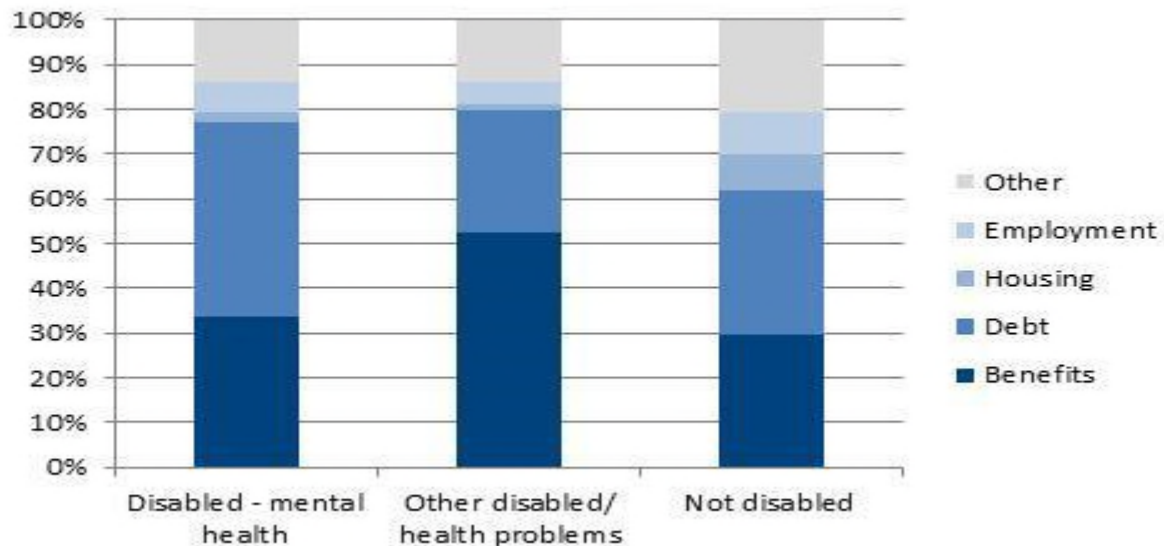
3.5 Health, disability and employment support

Residents in Manchester with disability and long term health problems have particular advice needs which indicate the problems they may face staying in accommodation or employment, or maintaining even a minimum standard of independent living.

In 2015-16, 3,988 of clients were recorded as disabled or with long term health problems, (the actual number will be higher, taking into account those whose disability/ health status was not recorded). 34% per cent of clients living in Manchester were disabled or had a long-term health problem, where disability/health status was recorded. Using the disability types recorded, it is estimated that:

- 43% had a long-term health condition
- 21% had mental health problems
- 20% had physical or sensory impairment
- 2% had learning difficulty or cognitive impairment
- 14% had multiple impairments

Figure 2 below compares the type of problems clients experienced in 2015/16 for different client groups - those with mental health problems, those with other types of disability or ill health, and clients without disability or health problems.



As above, clients with mental health problems have more debt problems than other disabled people, with a similar level as clients who are not disabled, whilst clients with other kinds of disability or long term health problems are less likely to have debt problems. Disabled clients are also, not surprisingly, much more likely to need help with benefits than those without disability or health problems. Disabled and ill clients are less likely to be employed and so more often require help with benefits.

Particular issues include the recent changes in sickness-related benefits, particularly the introduction of employment & support allowance (ESA) which has replaced incapacity benefit. A significant number of clients have been helped to successfully appeal against work capability assessments for ESA. The replacement of Disability Living Allowance in April 2013 by the Personal Independence Payment (PIP) is also causing a large number of disabled people to require advice and assistance.

3.6 Child Poverty

There are 3.5 million children living in poverty in the UK, with 1 in 4 working age adults with children living below the poverty line.^[1] On average, children born in the 20% most deprived areas have a disability free life expectancy of 55-56 years.^[2] Evidence suggests that living in a household with problem debt is often associated with emotional distress, problems at school and exclusion from social activities.^[3]

Of the 10,593 residents who were advised about benefits, debt, or both, 44% had dependent children.

Figure 3 below shows the extent of the advice contractors work concerning debt, financial capability and income maximisation with clients recorded as having dependent children, according to where they live (left hand map), and in relation to the indices of child poverty in the local authority area (right hand map).

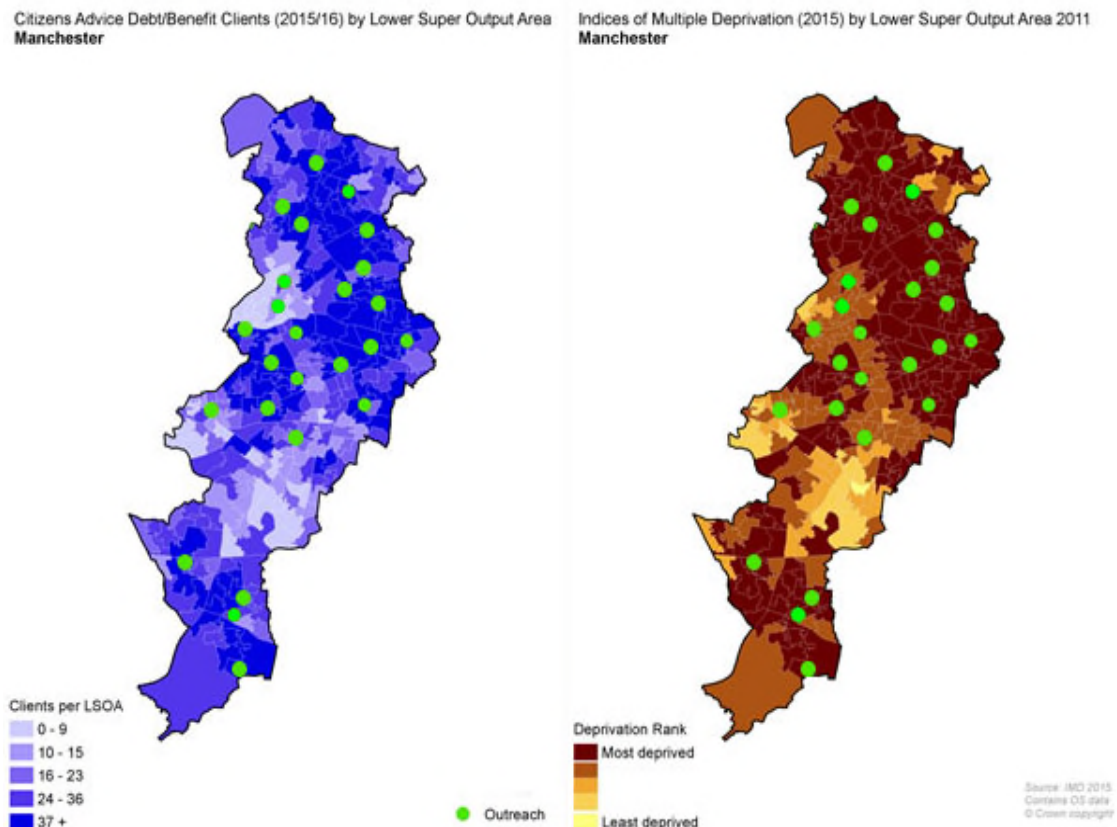


Figure 3: Debt / benefit clients with dependent children 2015/16 and indices of child poverty - Contains OS data © Crown copyright [and database right] 2015

The advice and information provided lifts children out of poverty by increasing income and helping families to manage unaffordable debts.

[1] Joseph Rowntree Foundation (2013), *Monitoring Poverty & Social Exclusion*

[2] Office of National Statistics, *Inequalities in disability-free life expectancy by area deprivation: England, 2001-04 to 2006-09*,

[3] Children's Society (2014), *The Debt Trap: Exposing the impact of problem debt on Children*

4.0 Pressures on the Advice Contract

A risk and needs assessment for 2016 was undertaken, in order to take a forward view and the following was anticipated: -

- The roll-out of universal credit will lead to a greater need for advice on benefits, digital inclusion and financial capability – those with low-level mental health problems in particular are already struggling to comply with all the conditions and thus being negatively impacted by the increasing use of benefit sanctions
- An increase in household debts such as council tax, rent and utility arrears is anticipated
- The condition of property and security of tenure for private rented sector tenants are likely to be issues of increasing concern
- Fewer people in the city can afford to rent or to buy

- An increase in use of the private rented sector impacting on security and quality of accommodation.
- Fuel poverty cases caused or exacerbated by prepayment meter issues have risen steadily and this trend is expected to continue
- Low income, poorly insulated housing, and expensive, inadequate heating systems contributing to fuel poverty
- Low level immigration queries, and especially the demand for help with residency applications by EU nationals post-Brexit, will continue to increase with virtually no capacity in the city able to support clients
- Significant changes to substantive law following Brexit including key areas of regulation, employment and consumer rights, and the rights of EU migrants and citizens are expected
- Gaps in specialist employment advice across the city are putting increasing pressure on frontline general advice services
- Current DLA claimants in Manchester are now receiving letters in increasing numbers informing them their DLA is stopping and they must make an application for PIP if they wish benefit to continue – they are not automatically transferred as the criteria and the assessment process is completely different – the demand for support with completing these complex applications is increasing and placing strain on the city-wide advice service.
- Employment and Support Allowance claimants are being continuously reviewed, with many new claimants receiving a review form within a matter of weeks. Supporting unwell or disabled people to complete these forms and gather medical evidence is a time-consuming and difficult process, for both the individual and caseworker.
- A pattern of employers withholding pay
- An increase in “bogus” self-employment, where people whose work has all the hallmarks of employment have been classified as self-employed to reduce their employers’ costs and responsibilities.

4.1 Welfare reform

Welfare reform has put increased pressure on the advice contracts. Issues such as the Benefit cap, Universal credit, and Sanctions have put increased pressure on families and individuals, leading to higher levels of debt. Further information on the pressures of Welfare Reform are expounded in the ‘Cumulative Impact of Welfare Reform’ Economic Scrutiny report.

http://www.manchester.gov.uk/meetings/meeting/2722/economy_scrutiny_committee

The Council is currently exploring options on how to help advice providers cope with the demands on advice that will occur due to welfare reforms.

4.2 Pro Bono Services

Lawyers acting pro bono (‘for the public good’ i.e. providing their services voluntarily), make a significant but unfortunately reducing contribution to social welfare advice. The areas of social welfare law that are now out of legal aid scope are specialist areas that are difficult to replace with pro bono advice, due to the complexity of relevant laws and regulations. Many small high street firms are as a result under threat and crucially are finding their ability to offer free services diminishing.

The Free Legal Help service, which is based at the Civil Justice Centre and delivered in partnership with Manchester University, coordinates pro bono advice provision as well as a law student volunteering programme. CAM work closely with this team developing referral / signposting mechanisms, training and capacity building sessions for student volunteers.

One of the issues with pro bono advice is its unpredictability, and lack of consistent availability. There is unlikely to be any significant growth in pro bono hours in the foreseeable future.

4.3 Registered Providers

The larger Registered Providers across the city have provided advice to over 3,600 households in the city. This figure will be slightly higher when taking all Registered Providers into consideration. Over and above this, 2,894 complex cases (tier two specialist advice) who were supported by Citizens Advice Manchester were tenants of social landlords. The role of Registered Providers is discussed in more detail in section 6 below, but this clearly shows the need for good advice in the city.

Welfare reform and subsequent changes to legislation has had, and will continue to have, a major impact on landlords and will affect their income. Whilst there is an understanding that Registered Providers will continue to want to provide advice to maximise their income, there is a concern that the efficiencies that Registered Providers will need to make may eventually lead to staffing reductions in their advice teams, which would have a significant impact on the advice contract.

5.0 Other Debt Advice Providers in the City

Apart from the Advice Contract that consists of CAM, Shelter and CHAC, and the advice that registered providers give, there are only two organisations that specifically provide debt advice services in the city. There are a few VCS organisations that provide general help and advice, for example Wai Yin. Such is the demand for advice, it is also provided within other contracts, such as Care and Repair. Whilst undertaking home visits in the year 2015/16, Care and Repair supported 619 clients who struggled to leave their home, but needed debt or welfare advice.

Manchester City Council Advice Services

The service comprises 4 distinct teams which remained operational following the closure of Manchester Advice in 2011 under the first comprehensive spending review. The Appeals Team provides free court representation to any Manchester resident whose appeal against a DWP decision (typically ESA or PIP) is assessed to have merit, thus ensuring access to justice. Mental Health Advisers work in partnership with Health colleagues to advocate for users of secondary level mental health services on key social welfare law issues including benefits, debt & housing, from form-filling to appeal work. A similar condition-specific service is afforded to anyone with a cancer diagnosis (& their carers/dependants) who is receiving treatment in Manchester. The Macmillan advisers are hospital-based & work closely with clinical staff from 4 separate Trusts at The Christie, North Manchester General

Hospital, Manchester Royal Infirmary & Wythenshawe Hospital. A weekly surgery at George House Trust helps people with HIV with benefit issues. Finally, the Homelessness Prevention and Assessment Service assists residents facing home repossession due to rent or mortgage arrears (with 2 of its staff based at the Civil Justice Centre). The advice teams contribute to strategic objectives of prevention of homelessness, reducing indebtedness, promotion of social inclusion and supporting the vulnerable.

The Gateway Debt Advice and Money Education Centre, Collyhurst

This is a new service that has just been created. It is funded by the Church of the Saviour in Collyhurst. It consists of one manager and 10 trained volunteers who are currently running one drop in a week. CHAC is working with the service, sharing training volunteer resources with them.

6.0 The Role of Registered Providers

The original revision of the Advice Contract was based on the assumption that Registered Providers would normally provide the majority of debt and welfare advice for their tenants. Registered Providers are committed to this to maximise tenants' income and ensure they are able maintain their rent payments which form the Registered Providers' primary income. A breakdown of the advice provided by the largest Registered Providers in the city over the last year is shown in Appendix 1.

Changes to welfare benefits, in particular the introduction of the under-occupancy charge, often referred to as the "bedroom tax", have led to increasing efforts by Registered Providers over the last few years to contact all tenants likely to be affected by the changes in order to minimise the impact of the changes on debt levels and look for solutions. However, they are not experts, and do need to refer on to specialist agencies where there are complex issues. As Registered Providers have provided in house advice to over 3,600 households in the city, it is clear that specialist advice is still needed in the city.

From the figures, 54% of all people with complex cases (tier two specialist advice) relating to debt or welfare benefits referred to Citizens Advice Manchester are tenants of social landlords. This is approximately 2,894 cases. Work has been undertaken to understand why the figure of Registered Provider tenants coming to the advice contractors is so high. It has subsequently been understood that there are several reasons for this:

- Personal choice – the reputation of the advice contractors in the city is high, and therefore many individuals choose to approach them for help.
- Many tenants who are in conflict with their landlords prefer to seek independent advice to enable them to sort out their money, housing or other problems, rather than approaching the Registered Provider.
- Some individuals do not want their landlord to know about their debt issues (apart from rent)
- Many individuals have other things they do not want their landlord to be aware of, for example, other people living at the property

- Conflicts of interest, for example Debt Relief Orders where it is inappropriate for the landlord to deal with it
- If the individual wants advice on disrepair, then they will not approach the Registered Provider but will approach an independent organisation
- More specialist advice, for example where immigration is involved.

Other issues are the increasing complexity of welfare and debt advice and the training and specialist knowledge required to deal with complex cases. Welfare reform and subsequent changes to legislation has had, and will continue to have, a major impact on landlords and will affect their income.

The HOOP Service – an example of good housing advice by Registered Providers

The HOOP Service (Housing Options for Older People) is a good example of the advice registered providers can provide. Although this is not debt advice, having good housing advice can make an impact on peoples lives. The comprehensive website and telephone/live chat service can provide advice that people need to start to think about their choices in later life and the locally based Housing and Care Options Advisor has changed the lives of many people over the past 12 months

Housing Options for Older People have helped over 250 people aged 50-95 with bespoke housing options advice. 64 people have moved into a home that better meets their health and care needs so they can continue to age well and live independently. Many people now have less need to use these services as they feel more confident in their home environment and less isolated in a home that was not meeting their needs in later life.

Both the individual people and the professionals involved have valued having a service that can provide the missing link – good quality and practical housing advice (whether to move or stay put) alongside looking at care needs and signposting to financial advice where necessary.

7.0 Conclusion

While the need for advice in the city is increasing the new service delivery model which has been developed over the last 2 years is successful in meeting much of this need, and has provided more advice, and more preventative advice, than previous contracts have managed.

The advice contractors are continuing to work hard to meet the increasing need and are further developing their delivery models to increase engagement with communities of identity and add capacity. Commissioners continue to work proactively with a wide range of advice providers in monitoring demand and ensuring that the provision in the city is maximised, operates in an integrated fashion by developing partnerships and pathways and delivers a focus on early intervention and self management to prevent escalation.

There is work that will be undertaken in the next year to align the advice contract with the 1-3-12 model. This model will also increase the use of volunteers, adding capability and scalability, thereby helping significantly more Manchester residents.

Appendix 1 - Registered Providers Advice

WCHG – Have 13423 units of accommodation

WCHG's financial inclusion team handled 535 referrals across 520 addresses during 2015/16

- 207 debt related
- 24 housing enquiries
- 258 welfare benefit
- 42 money health checks

Officers also dealt with

128 downsizing enquiries

155 DHP and benefit checks (Linked to the bedroom tax) – over 187 addresses.

Money Health checks for new tenants - 652 out of 652

The team dealt with a total of 2226 pieces of case work in relation to the above. All were resolved in house.

One Manchester – Have 12123 Units of accommodation

755 tenants advised – none referred to CAB, but some are referred to Shelter where there could be a conflict of interest. 10 outgoing referrals were recorded over the past year.

Advice is only around debt and benefits

Southway – Have 5822 units of accommodation

764 referrals received. Of these:

- Debt 118
- Money guidance 45
- Employment 25
- Welfare rights 691

Mosscafe – Have 3249 units of accommodation

460 enquiries – 72 referred to Shelter

In house Financial Inclusion Officers deal with budgeting and benefits advice. Debt advice is referred to Shelter, as well as any suspected fraud or high level benefits cases i.e. where immigration status is an issue. Tenants are made aware of services available from CAB.

Guinness – Have 3096 units of accommodation

136 referrals to the Financial Inclusion Team in Manchester and took forward 92 as cases. Around 70% of these cases resulted in a 'business gain' ie Housing Benefit and Discretionary Housing Payments and around 30% resulted in a 'customer gain' - other benefits secured such as Personal Independence Payments, Attendance Allowance or Disability Living Allowance.

Cases referred on – 0 except to food banks or furniture projects.

Reasons are - benefits, low income, temporary and zero hours contracts and debt. Secondary issues were health, housing, drugs and alcohol and family issues.

Northwards – have 13274 units of accommodation

965 face to face cases. 12 were referred to CAB for debt relief orders – only complex cases are referred on. It is difficult to categorise reasons for needing help as many

have multiple reasons. MCC's Appeals team help the team with any specialist appeals. Most queries are around debt and benefits. People who have arrears or disrepair issues are unwilling to come to the office, so won't ask for help.