

Manchester City Council
Report for Information

Report to: Review of Advice Services in Manchester Task and Finish Group
– 30 September 2019

Subject: Context for Provision of Advice Services in Manchester

Report of: Director of Homelessness

Summary

This report provides an outline for Members of the current position in respect of the recent tender of city-wide advice services. The report highlights a range of issues for consideration with regard to access to and provision of advice in the city and suggests areas where this can be further developed to increase access to quality advice for Manchester residents.

Recommendations

Members are invited to consider and comment on the information contained within this report.

Wards Affected: All

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1.0 Introduction

- 1.1 Access to advice is critical to enable citizens to keep control of their lives, resolve issues and to prevent crisis. Advice services also enable the Council to take a more preventative approach and to reduce demand on crisis-led services.
- 1.2 The City Council has recently re-procured city-wide advice services. This has been done in the context of significant financial pressures on the authority and it was undertaken via a commissioning strategy which set the direction of travel for the city and identified the approach which provided the greatest level of benefit for the city and ensured that a range of access options were available, including face-to-face, digital and a mix of universal targeted advice.
- 1.3 For the purposes of this exercise, the range of areas covered relates to the provision of advice on welfare benefits, debt management, immigration assistance and housing and homelessness.
- 1.4 Advice services play a key role in supporting and sustaining local communities through increasing revenues and disposable income for vulnerable households. Evidence suggests that low income households are more likely to spend their income locally, thereby supporting communities at a micro level.

2.0 The Local Context and Demand

- 2.1 As a Core City the amount that we provide for advice is now very small, as the service has suffered funding cuts since 2010. However, demand for the service continues to increase. Advice services form an integral part of our prevention of homelessness support, and the role of advice services in preventing and reducing homelessness, particularly for private rented sector tenants has become more important crucial.
- 2.2 The picture across GM is mixed. Most Local Authorities have protected their Citizens Advice service, but no other authority has the diversity of provision that Manchester residents benefit from. Whilst Salford, Bolton and Wigan still give a comprehensive offer to people who contact them, the other AGMA authorities fare less well. Provision in Tameside, Bury, Trafford, Rochdale, Oldham and Stockport is more patchy and less specialised than in other areas.
- 2.3 The majority of people presenting to Manchester Advice Services need help with either welfare benefits (26%) or housing (26%), followed by Homelessness (22%). 5% of people seeking advice have separate debt or money problems. Trends identified locally include waiting times for first Universal Credit (UC) payment, residents in the private rented sector having to use advanced payments to pay their rent, and then unable to pay for food or fuel in the interim, and private rented sector landlords unwilling to offer spaces to UC claimants. The number of people seeking help for problems relating to benefits, tax credits and debt has risen sharply in recent times and is anticipated to increase.

2.4 Clients ages range from 18 -93 with 57% female and 43% male. Overall 10% of clients in 2017/18 were registered disabled and 27% had a long term health condition. The ward breakdown is stark. In Woodhouse Park 11% of residents have a disability, but 44% of clients seeking advice from this area of the city identified as disabled. This pattern is repeated across the city in every ward.

2.5 Overall, 59% of clients were White, 14% Asian, 18% Black, 5% Mixed and 5% Other. In all wards apart from Cheetham and Crumpsall the number of BAME clients accessing the service is a greater percentage than those registered on the census, for instance in Withington 39% of clients were BAME compared to 23% of the population registered on the census. Old Moat has 42% BAME compared to 27% on the census - full ward breakdown available. The number of clients per ward varies greatly, from 0.7% in Didsbury West to 5.1% in Gorton South. Every ward within Manchester reports usage of Advice Services but it is clear that the major need is to the north and east of the city.

- Harpurhey (5%)
- Ardwick (4.8%)
- Bradford (4.8%)
- Moss Side (4.8%)
- Miles Platting and Newton Heath (4.6%)
- Ancoats and Clayton (4.5%)
- Gorton North (4.5%)

2.6 As of March 2018 over 26,000 people with 81,074 enquiries were directly helped by Citizens Advice Manchester since the previous April. This is likely to have generated over £9.5m income gained through debts written off and benefits gained, supporting the local economy, together with over 400 households prevented from being made homeless. A further 13,000 people visited the 13 community hubs to help find their answers online. The assisted digital team also provided help to over 500 people in Job centres to make UC claims.

Top 5 issues at CAB	Clients	Issues
Benefits and tax credits	8759	23985
Debt	5247	18059
Housing	3997	7271
Employment	3138	5403
Financial services and capability	2430	4233

2.7 In terms of access routes, clients currently access advice services through a number of routes:

- Telephone - 53.2%
- Face to face - 33.8%
- Digital - 13.0%

2.8 Discussions with current providers have indicated a number of trends in advice provision:

- More support is being given to PIP and ESA Appeals
- Assistance with form filling is becoming more frequently requested
- Universal Credit First Payment Waiting Time, especially where the habitual residence test is applied (can be up to 12 weeks)
- Council tax support - most people are now aware this has to be claimed separately, but still an issue for those for whom English is not their first language
- Targeted support for people impacted by the Benefit Cap shows that 68% are Lone parents, 60% had multiple issues and the majority of people lived in Private Rented.
- Future challenges include the end of the 6 month Discretionary Housing Payment Award for Claimants affected by the Benefit Cap.
- Major challenges around prioritisation of debts and ongoing budgeting support.

3.0 The Current Position

3.1 City-wide advice services are currently provided under contract by Manchester's City Wide Advice Partnership. This is a partnership between Citizens Advice, Shelter and Cheetham Hill Advice Centre. Immigration advice is commissioned through the Greater Manchester Immigration Aid Unit. The range of provision is as follows:

Provider and Scheme	Description	Level of Support:
Citywide Advice Partnership Provider: Citizens Advice Manchester Provider: Cheetham Hill Advice Centre Provider: Shelter Service: General Advice	The city-wide advice service is a partnership of three organisations that collaborate to provide the Advice service for Manchester residents. They provide debt, welfare, benefits, consumer, immigration, housing and general advice. The main Information Hub is based in the Town Hall, and there is an extensive outreach service throughout the city. They provide information on a face to face basis, on the telephone, online/digital support and also assisted digital support. Their approach is client centred and focused on a commitment to quality and diversity.	

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Greater Manchester Immigration Unit	Offering free legal advice, representation and support services to people seeking asylum, refugees, children and vulnerable adults.	Daily appointments and drop in service on Tuesday.

- 3.2 Advice is given through a variety of channels, either face to face, telephone, websites, phone apps and Facebook live chat. Advice is available throughout the city in designated advice centres, libraries, community venues, and job centres.
- 3.3 Within the contract, Shelter provide priority access to promote greater locality-based access to advice. For example, they provide:
- Advice as part of Early Help Hubs
 - Target early Intervention where possible
 - Promote to social workers, DWP, Housing Associations, drug and alcohol services etc - deliver workshops
 - Drop in's at Wythenshawe, Moss Side and Cheetham Hill
 - Hospital access
 - Fuel poverty/ energy advice
- 3.4 The majority of Manchester residents are in a position to help themselves in terms of accessing online, telephone and alternative community based advice provision from a wide range of providers. This is usually time bound general advice on issues that can be resolved quickly and will result in a reduction in future access needs. More detailed, specialist advice for residents most at risk of escalating need and assessed as needing more intensive support is also available.
- 3.5 Broad advice is provided in-house by a number of City Council services. The most obvious is housing advice being provided to prevent and resolve homelessness. However, within the Customer Service Centre, residents presenting with queries on housing benefit and Council Tax, for example are routinely dealt with as part of the core offer. Many of these issues overlap with broader themes of debt and money management. Services within Adult Social Care also routinely provide advice on navigating the care system and this often incorporates advice on the financial impacts of this.
- 3.6 As the housing market in the city has changed, so access to advice has become more critical for different cohorts of residents. For example, the most common reason for homelessness acceptances is now the loss of a private rented tenancy and this has been reflected in the provision of specific advice within the Homelessness Directorate to target people at risk of eviction from this sector.

- 3.7 Aside from the commissioned and in-house advice service offer, it is clear that key partners are also providing non-commissioned advice. For example, housing provider partners offer a variety of advice on welfare rights and debt, often linked to the management of rent arrears. It should be noted that this approach to advice would not meet traditional standards of quality and impartiality in respect of debt advice as the housing provider would inevitably prioritise their own debts. However, this provision does add to capacity in the city.
- 3.8 When factoring in non-commissioned services, the overall picture is of a reasonable level of accessibility of advice across the city. However, the continued disparity in levels of deprivation, taken together with divergent housing markets and tenure types mean that some areas of the city will require both a greater level and more targeted advice.

4.0 Future Options For Consideration and Potential Gaps

- 4.1 While Manchester has been relatively successful in protecting an advice offer for residents within a reduced financial envelope, there are a number of areas where future options may be considered to support the core offer. A number of these challenges and opportunities are described below, for further consideration by the Task & Finish Group.
- 4.2 One issue is the interface with other emerging practice across the city. For example, the delivery of advice in localities and its relationship with the developing Integrated Neighbourhood Teams (INT). As INT's develop, they will work with a number of people who will benefit from early access to advice.
- 4.3 Within the Homelessness Directorate, work is being undertaken to develop a city-wide approach to homelessness prevention which will rely on accurate and quality advice being available locally.
- 4.4 It is acknowledged that access to advice for certain groups, including adults with multiple complexities, BAME, LGBT and households who experience changing circumstances remains difficult as demand for services is high, meaning flexible, face to face advice is not always easy to access. Some vulnerable groups may not be aware that advice exists, or where to access this. Therefore, the wider communication of access channels at locality levels remains an area which can be further developed, with a specific focus on equality of access for targeted groups.
- 4.5 The relative proportion of face-to-face to online accessible advice remains an ongoing issue. Many detailed issues relating to welfare benefits and debt in particular are not easily resolved remotely and require a higher proportion of face-to-face access, for example. Specific groups also benefit from this channel, including LGBT and people experiencing domestic abuse, for example.
- 4.6 While the Manchester Advice Partnership has developed to bridge these gaps where possible, including building partnerships between commissioned and

non-commissioned services. There are many small organisations providing advice across the city and services are not necessarily coordinated and aware of what each other, and the advice partnership are delivering.

- 4.7 Were the city to adopt a ‘do-nothing’ approach. There would be a direct impact on the city. The sustained increases in demand for advice services would mean that a stand-still position would effectively mean a real terms reduction in advice and access to it. Factors which will continue to impact on demand for advice include;
- Population growth
 - Continuing welfare reform and continuing complexity
 - Continuing pressure on household finances
 - Local housing market and growth of private rented sector
 - Population diversification
 - People’s lives are becoming more complex and their financial situations becoming more subject to change and unexpected shocks such as ill health, unexpectedly high bills, loss of income etc.
 - The trend towards people being given greater responsibility for managing their money - UC, individual care budgets, when and how to withdraw their pension savings etc.
 - Many consumers still lack the necessary financial capability to make the best financial decisions for them, and guidance is often confusing
 - Insecure working practices such as zero hours contracts
 - More younger people seeking advice - 64% of clients seeking advice from StepChange in 2017 were under 40 - high rents, low incomes, student debt and credit card loans
- 4.8 Similarly, a stand-still position would reduce the opportunity to increase income for vulnerable households and the opportunity for this to support the local economy and local communities in the city.

5.0 Recommendations

- 5.1 Task & Finish Group members are recommended to:

- consider and comment on the information contained within this report; and
- utilise the data and commentary to focus debate on the future direction of advice services in the city.