

Manchester City Council Report for Information

Report to: Communities and Equalities Scrutiny Committee – 10 January 2023

Subject: Advice Services Update

Report of: Director of Housing Operations

Summary

This report provides members with an overview of the advice services within the city. It details the range of provision across the city and outlines the outcomes achieved through the advice contracts that 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 and Registered Providers provision.

Recommendations

The Committee is recommended to consider and comment on the information in the report.

Wards Affected: All

Environmental Impact Assessment - the impact of the issues addressed in this report on achieving the zero-carbon target for the city

The City-wide Advice Service (CWAS) providers play their part in limiting the impact of climate change. They are committed to reducing waste, limiting energy consumption, and procuring materials from sustainable sources where possible. They are looking to include this commitment within their supply chain. Their work includes addressing tenancies affected by damp and disrepair. The resulting property improvements increase their energy efficiency. On back of CWAS funding one of the providers Citizens Advice Manchester (CAM) obtained additional funding for an energy champion. They deliver efficiency advice and training programs empowering citizens to make informed choices.

Equality, Diversity and Inclusion - the impact of the issues addressed in this report in meeting our Public Sector Equality Duty and broader equality commitments

The inequalities suffered by some individuals or groups were comprehensively evidenced in the Marmot Report 'Build Back Fairer in Greater Manchester: Health Equity and Dignified Lives'. It has since been acknowledged that in Manchester that the need for advice services is directly related to the disadvantages suffered by some individuals or groups because of their characteristics.

The work of Advice services in supporting residents helps the city council to meet our public sector equality duty and broader equality commitments.

People accessing advice services are some of the most vulnerable and marginalised communities in the city.

Manchester Strategy outcomes	Summary of how this report aligns to the OMS/Contribution to the Strategy
A thriving and sustainable city: supporting a diverse and distinctive economy that creates jobs and opportunities	Advice services, including the City-Wide Advice Service (CWAS) contract provides a range of employment opportunities to Manchester residents. The city-wide advice contract also brings in additional funding and job opportunities, including for people with lived experience.
A highly skilled city: world class and home grown talent sustaining the city's economic success	The CWAS partners have made a commitment to pay the Manchester real living wage and invest in staff, volunteer and resident training programs Assisted digital services empowers residents through information, advice, and education. They are investing into local communities, building resilience, and providing sustainable solutions. Two of the CWAS providers Cheetham Hill Advice Centre (CHAC) and Citizen Advice Manchester's (CAM) decision-making boards are all volunteers from their local communities. CWAS design involved people with lived experience in both the co-production and co-evaluation.
A progressive and equitable city: making a positive contribution by unlocking the potential of our communities	Advice provision aims to remove or reduce inequalities enabling all residents to have a fair and equal chance to contribute no matter where they live enhancing community resilience and vibrancy.
A liveable and low carbon city: a destination of choice to live, visit, work	Advice provision strengthens citizens' ability tackle issues around fuel poverty and take steps to improve energy efficiency making Manchester a destination of choice for people to live.
A connected city: world class infrastructure and connectivity to drive growth	CWAS providers are an advocate for digital inclusion, and offer advice through a range of digital channels such as video, whatsapp and facebook messaging. Their office and outreach locations are accessible by public transport encouraging sustainable travel choices.

Full details are in the body of the report, along with any implications for:

- Equal Opportunities Policy
- Risk Management

- Legal Considerations

Financial Consequences – Revenue

None

Financial Consequences – Capital

None

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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.

Citizens Advice Cost of Living Dashboard

[CA cost of living data dashboard | Flourish](#)

1.0 Introduction

- 1.1 The Our Manchester Strategy 2025 articulates a vision of our city where residents from all backgrounds feel safe, can aspire, succeed, and live well. A key element of this is having a robust advice offer that supports those who can, to access advice independently, with more targeted support in place for those people who need a little more help to access, understand and act on the information given to them.
- 1.2 This paper provides an update on the Manchester advice sector, including the CWAS contract and other non-commissioned services, as well as setting out the challenges faced by the sector.

2.0 Background

- 2.1 Over the last decade advice provision has changed substantially across the city. A new city-wide advice service (CWAS) model was commissioned in 2014 and recommissioned in 2019. This service is underpinned by a new approach to delivering advice focused on developing individuals' capacity to self-manage, as well as delivering a range of advice channels to meet different needs. The key principles of this 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 individuals who are not digitally excluded
 - Ensuring 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.

3.0 Advice Services in Manchester - The City-Wide Advice Service (CWAS) Contract

- 3.1 The current city-wide advice contract is delivered by a City-wide Advice Partnership consisting of three organisations:
 - Citizens Advice Manchester (CAM)
 - Shelter
 - Cheetham Hill Advice Centre (CHAC)
- 3.2 The contract covers the provision of welfare benefit advice, debt management, and housing/homelessness advice, and has three elements:

- General access - multiple channels providing access for the widest range of clients, including online and face to face delivery.
- Priority Access – Proactive advice offer targeted at key partners such as the Early Help Hubs; hospital outreach; joint working with partners such as social work teams, DWP, housing associations, mental health & drug and alcohol services etc.
- Private Rented Sector Advice – Early intervention and prevention for vulnerable tenants, including work with landlords and managing agents.

3.3 The contract was awarded on a three-year basis in 2019 and was renewed in April 2022 for an additional two years. The recommissioning process for a new contract will begin in 2023, with a new contract in place from April 2024. The annual contract value is £960,000.

3.4 Using a blended access approach, advice services are delivered across six main channels:

1. A Gateway website offering a suite of self-help resources covering welfare benefits, debt and housing topics, in easily understood formats.
2. Enhancing Digital access: via website, email, Skype, facebook messenger and WhatsApp
3. Telephone Gateway: for early and brief interventions and referral to specialist advice when required
4. Face-to-face drop-in at Digital Assisted Hubs – one in each of the city’s 12 neighbourhoods
5. Face-to-face appointments at Citizens Advice, Shelter or CHAC’s office where more in-depth advice is required
6. Referrals from partner agencies

3.5 Contact details for the three CWAS advice agencies can be found in appendix 2 of this report.

4.0 City-Wide Advice Service (CWAS) Advice Delivery

4.1 As part of the general access element of the contract, face to face advice is currently delivered at Longsight Library, Wythenshawe Forum, and Newton Heath Library at weekly drop-ins. Virtual access is also provided at various venues via community access kiosks.

	Location	Session times	Frequency
Face to face	Longsight Library, Wythenshawe Forum, Newton Heath Library	10am-1pm	Weekly
Community access kiosk	Longsight Library, Wythenshawe forum, Newton heath Library, Gorton Sure Start Centre, Wai-Yin Welcome Centre, ITC Centre, Avenue Library, Manchester Settlement, Longsight Library, Number 93, Levenshulme inspire, NEPHRA Good Neighbours,	various	Weekly

	Beacon Centre, The Bread & Butter Thing, Yes Centre - Newton Heath, Gorton Hub, Powerhouse, Lime Square, Harpurhey Market, RASTA HQ, St Ambrose primary School, St Georges Community Centre.		
Mobile Advice Van	The Bread & Butter Thing, Yes Centre - Newton Heath, Gorton Hub, MRI, Wythenshawe Hospital, Powerhouse, Lime Square, Harpurhey Market, RASTA HQ, St Ambrose Primary School, St Georges Community Centre	10am – 3:30pm	Dependent on venue

- 4.2 In September 2022 CAM launched their new Advice Van. The van is out in communities across the city throughout the week providing people with immediate access to the information and advice they need. CAM works with partners to target the sessions at groups / communities where there is most need and works with residents to understand where they would be most likely to access the service. Based on this feedback, the van has been taken to shopping centre (Limesquare) and supermarket car parks.
- 4.3 The van also enables CAM to take their service to people who are impacted by the cost-of-living crisis and have not reached out to an advice service before / do not know what help is available. The van includes several digital kiosks through which residents are assisted to make online transactions with energy companies, local and national government supporting their digital inclusion.
- 4.4 A key element of the CWAS general access offer is digital innovation. CAM has adopted Facebook Messenger as a primary access channel allowing customers to send messages both synchronously and asynchronously, which addresses the growing demand outside standard business hours. In addition, they host an Energy Advice Chatbot, which is available through Facebook, Whatsapp and other channels. The Chatbot instantly provides fixed answers to simple questions and common problems by sending clients straight to a self-help page on the public CAM site. The service is also planning to broadcasts live events and offer Q&A sessions through all social media platforms; TikTok, Twitter, and Facebook. The live sessions will ensure the maximum possible reach, raising awareness around key issues including energy. CAM will pro-actively encourage people to ‘ask the expert’ during these sessions and provide viewers with detailed information on how to access services.
- 4.5 Whilst digital innovation has supported the CWAS to reach new communities and engage with residents in different ways, a Digital by Default strategy can cause numerous challenges for marginalised and digitally excluded communities. In response to this, CAM’s Energy Champions focus their efforts on working those communities/individuals who are impacted most by digital exclusion. Plans for 2023 include the Energy Champions delivering awareness

sessions in venues where people will have access to IT equipment and will be helped and supported by our Energy Champion to:

- Sign up to the Extra Care Register
- Connect to the Energy Chat Bot
- Access the self-help Energy materials on the Citizens Advice website

4.6 Alongside the work delivered by CAM, Cheetham Hill Advice Centre (CHAC) also provide a dedicated and comprehensive advice offer from their offices in Cheetham Hill. CHAC offer face to face appointments Monday to Friday alongside sessions to make appointments or drop off documents on Monday, Tuesday, Wednesday and Thursday between 10am and 1pm. They can provide advice in ten languages and also arrange interpreters when needed.

4.7 The targeted and private rented sector elements of the contract are delivered directly by Shelter. The service provides several face-to-face advice sessions, either via appointment or drop-in at a range of venues across the city.

Location	Frequency	Appointment or Face to Face
Whalley Range Sure Start	Monthly	Appointment
Moss Side Sure Start	Monthly	Appointment
Cheetham Hill Sure Start	Every two weeks	Appointment
Booth Centre	Monthly	Appointment
Cornerstone	Every two weeks	Drop-In
JCP Mosely Street	Every two weeks	Appointment
Manchester Action on Street Health (MASH)	Monthly	Drop-In
Women's Aid	Monthly	Drop-In

4.8 In addition, Shelter has been working closely with the Manchester Communication Academy to deliver rights awareness training to academies/schools whose pupils reside in poor housing provision. The aim of this is to enable front line staff to effectively advocate for the families that they are working with. Shelter has also been providing rights awareness training around homelessness, disrepair, and security of tenure for the Community health/adult social care Integrated Neighbourhood Teams in Hulme, Moss Side and Rusholme.

5.0 Advice Demand, Trends, and Pressures

5.1 The table below details advice given through the general access element of the contract, by advice channel, since 2019.

	2019/20	2020/21	2021/22	2022/23 (Q1 & 2)
Face to Face Drop In	6,000	259	804	1,093
Telephone	58,111	52,460	63,762	32,642
Digital Webchat/Facebook Messenger/Whatsapp	3,200	5,224	5,224	2,990

Website	55,000	59,520	69,051	330,000
Video	0	0	624	552
TOTAL (incl. website)	122,311	117,483	139,485	367,277
TOTAL (excl. website)	67,311	57,963	70,434	37,277

- 5.2 Support via telephone and digital access, including CAM's website, has risen over the last few years, and delivery of face-to-face advice has begun to rise again post pandemic. The development of video advice has also helped to provide a valuable new offer as this allows CAM to increase their reach and the number of appointments that they are able to offer.
- 5.3 All advice services report an increase in demand for advice services, and increased complexity of the issues that people are presenting with. The impact of Brexit and cost-of living increases has played a key part in driving demand and further detail about the impact of cost of living is in section 12 of this report.
- 5.4 The CWAS has seen a significant increase in the number of enquiries this year. There was a 50% jump in the number of enquiries between the beginning of April 2022 to end of September 2022. Since the contract began in 2019 there had been a general decline in the number of welfare rights enquiries as individuals understood Universal Credit. However, since April 2022 this area has seen a 40% enquiry increase, demonstrating the pressures that individuals and families are facing in making ends meet. For the same period debt enquiries worryingly increased almost 8 times from 519 in April to June 2022, to 3,910 in July to September 2022. During this period housing enquiries almost doubled. These statistics show the very real impact that the current economic situation is having on Manchester residents.
- 5.5 Shelter has reported that the level of demand from people in need who contact Shelter Manchester directly means that they must prioritise those families/individuals who are in crisis and where they can add something extra to the support that they may already be receiving. This means that for some of the people who contact them directly they signpost due to capacity to engage in form filling, initiating benefit claims etc. In addition, people are presenting with increased mental health difficulties that often need multi-agency support. This means cases are taking longer to support/resolve, with a lack of suitable accommodation further hindering progress.
- 5.6 The relative proportion of face-to-face to online accessible advice also remains an ongoing issue across the city. 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.
- 5.7 A further area of concern is around employment advice. Access to (free) employment advice for those in work has been a challenge for Manchester residents for a number of years. Whilst CAM has some employment advice as part of the initial contact, general advice and signposting offer it is not currently covered as part of the CWAS casework and specialist contract. CAM has worked in partnership with The Growth Company to provide access to

employment advice through local solicitors delivering pro-bono advice to offset this, however demand is still outstripping capacity particularly for more generalist level employment queries. Their employment enquiry figures from April 2022 to September 2022 show a significant increase.

6.0 Impact of the City Wide Advice Service contract

- 6.1 Despite demand and complexity of support needed, the CWAS has been successful in achieving significant cash gains for residents in terms of welfare benefits. They secured £8.1m for residents in 2020/21, rising to £8.3m in 2021/22. In the first two quarters of 2022/23 they have so far secured £4.9m, which indicates that cash gains for this year will likely once again be higher than previous years.
- 6.2 The CWAS providers assist residents to manage or write off their debt liabilities. The cash figure for 2020/21 was £7.1m which rose to £9.6m for 2020/22. From April 2022 to September 2022 this figure stands at £11.3m. Through reducing debt and maximising income, the CWAS providers have a significant positive impact on reducing financial hardship.
- 6.3 Over the past 12 months, the CWAS has been actively involved in preventing households living in the private rented sector (PRS) from losing their homes. This work has included supporting a targeted communications campaign in 10 specific areas of the city and providing dedicated advice resources to those households who need advice. Additional funding of £300k through the Vulnerable Renters Fund was provided to CWAS and this is being used to prevent households in the PRS from becoming homeless.
- 6.4 The CWAS provides a range of volunteering opportunities to Manchester residents with comprehensive training to develop skills and knowledge, and support to meet the needs of disabled volunteers. For many this can be a route into employment – nearly one third of volunteers who leave CAM go into paid employment.
- 6.5 The advice services that make up the CWAS bring in additional investment into the city through other contracts, bringing added value to the contract and increasing the reach and capacity of advice services across Manchester. See 9.0 below for more information.

7.0 Social Value and Tackling Inequalities

- 7.1 Social value and tackling inequalities are key elements of the contract and CWAS partners endeavour to ensure that social and added value is embedded across everything they do. A recent review of the service demonstrated positive delivery of social value in the following areas:
- Being a good local employer
 - Improving the health and wellbeing of the people they support
 - Involving people with lived experience
 - Contributing towards strong local communities

- Environmental impact
- Supporting the Manchester Poverty Truth Commission
- Supporting the Covid-19 Vaccination programme

7.2 The CWAS is also committed to tackling inequalities, both through the advice they deliver and within their own organisations. All staff undertake mandatory annual equalities training to ensure that they are empowered to identify and act upon discrimination. All organisations' boards also have quotas for BAME membership. In addition, Shelter, in response to Black Lives Matter, has undertaken an anti-racism theory of change programme to inform how the organisation needs to change to become truly anti-racist.

7.3 Data from advice providers clearly shows that issues requiring an advice response disproportionately impact certain communities and groups, with many vulnerable groups are being far more disproportionately and detrimentally impacted on than others. In particular, disabled people and people living with long-term health conditions now seek help for issues related to the cost-of-living crisis more than all their other issues combined. Lone or single parents similarly, are having to face extremely tough decisions and many report that they feed their children and go hungry themselves. At the same time, tenants renting in both private and social housing and people of colour are more impacted by negative budgets. This means their essential costs are not met by their income, so they are effectively insolvent. For the 6-month period from March to September 2022 CWAS have seen an increase from 36% to 48% of the number of people with a negative budget.

7.4 CWAS service user monitoring for the first two quarters of 2022 showed that:

- 57% of service users were women which is an increase on the 55% figure recorded in 2015/16.
- 37% were from BAME communities a drop from 40% in 2015/16 but still higher than recorded in the Census 2011 for Manchester. This figure varied between the different advice organisations, for example, 83% of clients seen by Cheetham Hill Advice Centre for 2021/22 were from BAME backgrounds. Shelter report that over 50% of the clients that they assist through their Targeted Advice offer are from an ethnic minority.
- 46% were disabled people or people with a long-term health condition compared to 34% in 2015/16 (again, this is significantly higher than the numbers recorded in the 2021 census for people in Manchester who are recorded as having their day-to-day activities as limited). In addition, the 2022 community funded Greater Manchester Law Centre Neighbourhood Advice Project reported that 82% of clients advised disclosed that they have an underlying health issue/disability.

7.5 The CWAS actively seeks to address multiple inequalities through their work, including income inequality, wealth inequality, racial inequality, housing inequality and health inequality. Key elements of this work include:

- Targeting their face - face advice at the most vulnerable communities through their Mobile Advice Unit

- Targeting the work of their energy champions at those most likely to be in fuel poverty
- Providing advice from locations accessible by disabled people and providing support for those who access their services remotely. This includes ensuring they are bearing the costs of accessing advice rather than residents (e.g. phone calls, stamps, envelopes, photocopying, scanning and accessing on-line processes).
- Providing advice to women who are disproportionately in households with poverty, in part-time and lower paid work and disproportionately facing harassment and violence.
- Providing help to people who have no recourse to public funds.
- Providing advice in multiple languages directly and in other languages via translation.
- Providing advice on employment issues that are disproportionately faced by people for racialised communities (e.g. unfair dismissal, wage theft).
- Advising people who are notifying official agencies of a change of name and/or gender.
- Helping older residents to claim access to their pensions, claim pension credits, access bus passes and meet any additional costs needed for their health and independence.
- Working alongside Manchester Deaf Centre to ensure that people with hearing loss are able to access advice
- Undertaking a piece of work with Autizma to ensure that the CWAS service and written materials are accessible to neuro diverse communities.

8.0 Volunteer Programmes

8.1 In 2022 CAM welcomed back a group of volunteers who volunteered with them pre pandemic and recruited a new intake of volunteers. These volunteers have now completed their training and are supporting front line delivery on CAM's Advice Van. A further 10 volunteers have recently been recruited. In addition, CAM have been working with the city's two Universities to give students the opportunity to volunteer with CAM and gain an insight into the advice sector as a career option post-graduation.

8.2 CHAC recruits residents to be volunteer advisors. Initial training is delivered via the Manchester Volunteer Advice partnership (MVAP) partnership. On-going support, supervision and training is provided by an Advice and Volunteer Manager. Expenses are provided.

8.3 Shelter currently has 3 volunteers attached to various programmes, including a person with lived experience, who is receiving funded employment experience as part of a pathway into employment. Shelter's 'Health Now' project also has numerous peer advocates who have lived experience.

9.0 Bringing Investment into the City

9.1 CAM recently secured a new contract with Cadent to provide energy advice across the north-west. This enables them to provide a dedicated energy service for Manchester residents and includes an Energy Champion to work

with residents and front-line workers to raise awareness of energy issues and referral pathways into the service. In addition, CAM deliver advice in Trussell trust food banks across the city with this work is being funded by Trussell Trust.

- 9.2 CAM holds a contract to deliver face-to-face and telephone debt advice (locally and nationally) funded by Money Advice and Pension Service. A planned expansion of the service offer will potentially provide employment opportunities for up to 30 local residents.
- 9.3 Shelter also bring further significant investment into the city. In addition to the 5 Manchester Targeted Advice posts they also deliver the following:
- Motiv8 – 3 posts
 - Changing Futures - 5 posts a shared integrated mental health key worker
 - Network Rail team - 4 posts plus a shared integrated mental health key worker
 - Shelter Funded - 5 Advice Posts; 1 Team Leader; 1 Service Manager
 - Fairer Housing Futures – 2 posts
 - Health Now – 1 post plus peer advocacy service
 - Manchester Legal Team - 6 solicitors, 2 paralegals
 - DIYSA (DIY Skills Adviser) – 1 post
- 9.4 During the current contract, CHAC has raised an additional £821,590 for services to residents in Manchester. This includes £113,904 that was raised by CHAC to be distributed with other voluntary sector groups in the city.

10.0 Other Advice Providers in the City

10.1 Alongside the CWAS, there are also several other organisations across the city providing specialist advice.

10.2 Greater Manchester Immigration Aid Unit (GMIAU)

10.3 The Manchester City Council contract for specialist immigration advice is currently held by Greater Manchester Immigration Aid Unit (GMIAU) who are a voluntary organisation with an established track record of supporting people subject to immigration control from their office in Crumpsall. They offer free legal advice, representation and support services to people seeking asylum, refugees, children and vulnerable adults. GMIAU represents clients at all stages of appeals and Judicial Review in the Immigration and Asylum Chamber, Administrative Court and Court of Appeal.

10.4 GMIAU have held the contract for immigration advice in Manchester since 2014. They have a national reputation for their work as well as a very high profile in Greater Manchester and the north west of England. The contracted service delivers a number of positive outcomes for their client group. These include:

- Being supported and settled into the community

- Achieving freedom and independence
- Developing networks
- Improving positive outlook and mental health
- Access to healthcare and education
- Supportive family units and relationships

10.5 Manchester City Council In-house Advice Provision

10.6 The city Council's in-house advice offer is comprised of 3 distinct teams. The Appeals Team provides free court representation to any Manchester resident whose appeal against a DWP decision (typically Universal Credit or Personal Independence Payment (PIP)) is assessed to have merit, thus ensuring access to justice. Their current cash gains for 2022 stands at £1m. 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. In 2022 they generated cash gains for residents of £4m. A similar condition-specific service is afforded to anyone with a cancer diagnosis (and their carers/dependants) who are receiving treatment in Manchester. The Macmillan advisers are hospital-based and work closely with clinical staff from North Manchester General Hospital, Manchester Royal Infirmary and Wythenshawe Hospital. Approximately 50% of the clients seen are from within the Manchester City Council boundary and this service has secured a current 2022 cash gain of £7m.

10.7 Manchester Volunteer Advice Partnership (MVAP)

10.8 MVAP is a partnership of voluntary organisations, providing free training and voluntary placements to Manchester residents who want to volunteer in advice services. The partnership works in collaboration with partner organisations Greater Manchester Immigration Aid Unit, Manchester Refugee Support Network, Cheetham Hill Advice Centre, and Manchester City Council Homelessness Team to share knowledge and best practice.

10.9 Gateway M40 Debt Advice and Money Education Centre

10.10 Gateway M40 serve tenants from Jigsaw Miles Platting and Housing Operations (formally Northwards Housing) plus referrals from partner organisations, self-referrals and walk ins. They are a team of 7 employees with an FTE 3.8 and around 20 volunteers. Their main office and interview suite is based at Wilson Park, plus 4 outreach centres located at Church of the Saviour Collyhurst, No.93 Harpurhey, Blackley Hub and St Georges Community Centre who offer sessions on a weekly / fortnightly basis. Their qualified caseworkers provide face to face welfare rights and debt advocacy services. In 2022 they completed 1743 face to face debt and welfare benefit interviews and saw 5000 clients as part of a Food Pantry support programme. Their service outcomes included £1.3m of debt managed, £305,430.52 awarded in additional benefits and arranged for 1224 crisis fuel vouchers to be issued. In 2023 they will be offering additional welfare rights and debt advocacy outreach sessions at Newton Job Centre and Newton Heath Library.

10.11 Greater Manchester Law Centre

10.12 Greater Manchester (GM) Law Centre are a campaigning organisation that includes an offer free legal advocacy to residents across the Greater Manchester region. They are a founder member of the Housing Justice Network working in partnership with Manchester Tenants Union. As part of their social policy work, they have successfully challenged Government policy which resulted in asylum seekers with a negative decision being accommodated during the pandemic and recently an upward revision of the rate of support to asylum seekers to reflect the cost-of-living price increases. Their advocacy work focuses on the needs of clients who for multiple reasons of exclusion cannot access legal help from private solicitors. They provide in-depth case work to a specialist level in:

- Welfare Benefits
- Employment
- Housing
- Discrimination
- Human Rights
- Debt
- Domestic Abuse
- Education
- Community Care
- Mental Health
- Immigration and Asylum
- Public Law.

10.13 Since August 2022, GM Law Centre has been delivering the Neighbourhood Advice Project. Through this they have delivered 13 advice sessions at Westcroft Community Centre, Barlow Moor Community Centre, Burnage Library, and Didsbury Mosque. In total, 55 residents have been supported so far.

10.14 Registered Providers

10.15 Registered Providers play a key role in delivering welfare and debt advice to their tenants. Below are some examples of the schemes offered:

- Housing Services (formally Northwards Housing) employ 4 Money Advisors who are affiliated to the Institute of Money Advice to support their residents. They also offer casework advice on welfare rights, including access to Universal Credit (UC) and Personal Independence Payments (PIP), as well as dealing with debt cases and working alongside the Appeals Team.
- Wythenshawe Community Housing Group (WCHG) has a team of 5 Financial Inclusion Officers who also advise tenants around their welfare benefits rights and debt management. They support tenants with foodbank vouchers, signposting to local food pantries. They have an officer who assists people accessing community support which include warm hubs,

food hubs and schemes designed to reduce social isolation. Their Livingwell fund is currently providing emergency fuel support, and white goods if there are no other support options.

- Clarion provides nonregulated money guidance via the telephone. They help residents to understand their household money needs, budget, entitlements, energy costs and money pressures so an action plan can be agreed. For residents engaging with the service, they can provide short term help in the form of supermarket and or energy vouchers. They can also help with white goods and beds in cases of financial hardship.
- Johnnie Johnson Money Advice Team provides customers with advice and guidance on a range of financial issues such as benefits and entitlements, UC and managed migration, debt and rent arrears, energy advice and money saving tips, budgeting and benefit calculations, understanding bills and priority payments, cost of living information and benefits entitlements. They also have a wellbeing team to provide a holistic support package.
- Arawak Housing association are assisting their tenants through advice communication interventions promoting welfare and energy support schemes.

11.0 Manchester Advice Forum (MAF)

11.1 A key part of Manchester's advice offer is the Manchester Advice Forum (MAF). The MAF, which meets quarterly, works collaboratively with commissioners, statutory, voluntary stakeholders and service users to enable a more coordinated and informed approach to the planning, funding and effective targeting of advice services. The MAF is comprised of advice providers from across the city, as well as the City Wide Advice Service.

11.2 Over the last three months the MAF has been working collaboratively to target resources around communities most impacted by cost-of-living increases. They have also built an awareness of each other's provision, so services are not duplicated. The forum's workplan for 2023 includes developing a collaborative response to the city's new Anti-Poverty Strategy as well as continuing to develop joint working relationships and initiatives, and working to capacity build frontline staff working for the city council, partners, and the VCSE.

12.0 Response to Covid-19

12.1 The global outbreak of Covid-19 in early 2020, and the subsequent UK-wide restrictions created significant challenges for Manchester's advice sector. The sector worked hard to adapt to the changes to service provision necessitated by Covid-19. This included increasing access to telephone and digital channels and investing in new technology and ways of working. Similarly, extensive effort went into establishing new services to meet new and emerging need.

12.2 The City Wide Advice Service invested significant time and resource into developing a new advice model to the city's changing needs. This included expanding referral pathways into their services by developing links with

emergency food providers, homeless day centres and housing solutions teams to ensure access to advice is embedded into support being delivered across the city. They also sought to meet the predicted increase in volume and demand through:

- Extending their service hours to be more agile
- Delivering more capacity on digitally and by telephone
- Increasing volunteer numbers

12.3 A gradual return to face-to-face provision has occurred since restrictions were lifted, but newly developed digital channels have remained in place to meet growing demand.

13.0 Cost of Living

13.1 The cost of living has been increasing across the UK since early 2021. The annual rate of inflation reached 11.1% in October 2022, a 41-year high, affecting the affordability of goods and services for households. Coupled with rising energy and food costs, many individuals and families across the city have seen a real-term drop in incomes. The impact of the cost-of-living crisis also reach far beyond 'disadvantaged' parts of our population: 4 in 5 (82%) Greater Manchester (GM) residents say their cost of living has increased during October 2022 and a similar proportion (80%) are worried about the rising costs of living.¹ A third (34%) of GM homeowners are already finding it difficult to pay their mortgage, whilst almost half (47%) of renters are having difficulties with rent payments.²

13.2 The impact of cost-of-living increases on advice services has been significant. CAM has reported they have experienced unprecedented demand for its services, from young families wondering how they will pay the bills, to people unable to afford to heat their homes, and isolated older people struggling to cope. The number of calls a month has nearly doubled from 4000 to 7000 compared to pre pandemic levels

13.3 Data from CAM shows that between March and September 2022 requests for crisis help increased by 154%. In addition, there has been:

- An 102% increase in the number of people presenting with council tax arrears compared to 2021
- An increase of 1,163% in the number of clients presenting with Buy Now Pay later arrears (eg Klarna) and are getting into financial difficulty.
- A 161% increase in debts such as gym memberships, nursery fees, tuition fees
- An increase from 36% to 48%, in the numbers of people in 'negative budgets', where essential costs are not met by someone's income. This is a challenge as many current debt solutions are not appropriate.

¹ Greater Manchester Residents' Survey Survey 4 October 2022

² Greater Manchester Residents' Survey Survey 4 October 2022

- An increase in families struggling to manage their energy costs. Nationally, by the end of August, Citizens Advice had seen almost as many people struggling with their energy meter as had been seen in the whole of 2021.
- An increase in the number of people with long-term health conditions and disabilities as well as a deterioration in existing health conditions. There is a huge demand for help to complete personal independence payments applications.
- An increasing number of people who want to challenge their housing band and are struggling to afford private sector rental prices, including people who have recently seen an increase in their private sector rental amount.
- Staff working on CAM's Mobile Van have also advised that they are increasingly seeing people in work who are no longer able to manage.

13.4 Staff delivering advice have reported an increase in the number of residents who are being (verbally) aggressive to advisors, demonstrating the impact that cost of living is having on individuals' stress and capacity to manage. At the same time, providers are seeing higher than average levels of attrition (loss of skilled staff since Covid) across the service. This is partly driven by the competitive job market and other employers / sectors being able to offer more attractive salary packages.

13.5 Evidence also suggests that the complexity of issues faced by people accessing advice services has also increased. Where in the past individuals may have been presented with 1 or 2 simpler issues, more and more residents are presenting with a range of advice issues that are difficult to resolve.

13.6 The advice sector continues to respond to the current challenges with a high quality, comprehensive offer but providers and partners are concerned that many individuals are struggling to access the support they need, with long wait times and services at capacity.

13.7 As part of the Council and partners' cost of living response, an easy-to-use booklet that contains Covid and flu vaccination details, set within essential information to help with heating, food, bills, computer and mobile phone support was launched. These booklets, which form part of the city's Winter preparations, are available at community outlets like churches, mosques, libraries and neighbourhood groups. The booklets are image-led so that they give help quickly and easily with essential written details. This EasyRead format has then also been translated and are set to be available in 11 different languages, Braille and British Sign Language. In support of these booklets, the Council has also launched a cost-of-living helpline to provide essential help, advice and information to Manchester residents. Information for residents on help with the cost of living can be found at https://www.manchester.gov.uk/info/10050/help_with_the_cost_of_living_crisis

14.0 Future Demand and Delivery

14.1 Brexit, Covid-19, the war in Ukraine, and cost of living increases have created a challenging context for both individuals in need of advice, and the organisations providing that advice. The emerging picture is one of increased

need for advice services, and an increasing complexity of the advice being sought. In particular, cost-of-living increases are driving increased demand. 2023 is anticipated to bring further demand and challenges as energy costs, interest rates, housing, and food costs remain high.

- 14.2 It is hoped that changes to the policy and practice of the City Council's Housing Solutions service will help to alleviate some pressures on advice services, as it focus' more on prevention. At the same time, the Advice Forum will continue to work together to tackle current and emerging issues and challenges. Nevertheless, very real concerns about the capacity of advice services to deliver a comprehensive service to all residents in need, remain.
- 14.3 There is also a real need to continue to capacity build frontline staff so they can support residents in accessing general advice information, for example, frontline staff need support in knowing which questions to ask and where to direct people. GM Law Centre report that they only take on cases for 1 in 10 people who call them, demonstrating the importance of signposting to the right organisation/channel in the first instance to prevent an advice 'merry go round' where people are passed from service to service, increasing the risk of disengagement. The CWAS deliver a range of training and resources to capacity build staff outside the remit of their contract, and will continue to work with the wider Advice Forum to develop and deliver this work.
- 14.4 The current CWAS contract is due to expire at the end of March 2024 and commissioners will begin the recommissioning process in early 2023. This will be an opportunity to work with partners and residents to develop a model that responds to current and emerging challenges and need, and that targets support to the most vulnerable and excluded communities in the city.

15.0 Recommendations

- 15.1 The Committee is recommended to consider and comment on the information in the report.