

Greenwich: Our Future Together

Feedback from Greenwich Citizens Advice Bureaux

(Emma Knight, Chief Executive)

The advice services provided by Greenwich CAB directly tackle poverty and inequality within the Royal Borough of Greenwich. We provide advice on issues of fundamental importance to local people including welfare benefits, debt, housing and homelessness, employment and immigration.

I am writing to provide you with some information about how we tackle poverty in the Borough and about trends that we have noticed recently, which I hope may be helpful. When a client comes to see us for advice, their profiling information and details of their advice query (along with case notes) are kept on our electronic case management system. This means that we are able to provide detailed statistics on the people who are using our services, the problems they need help with and case studies. I hope that I can also make a strong case for maintaining and developing CAB advice services in the Borough for the future.

Please do not hesitate to get in touch if you would like any further information or if you have any queries.

Key statistics 2015-16 for our advice services in Royal Borough of Greenwich (excluding Seafarers' project):

- **3,800 unique clients**
- **9,500 new problems dealt with**
- **£4.5 million in financial successes**
- **£6 million debt under management**
- **226 people prevented from becoming homeless**
- **90%** of clients of our generalist and debt advice services in Greenwich felt an **improvement in their peace of mind and well-being following our advice.**
- **77%** felt an **improvement in their health and comfort (physical health)**
- **30%** of our clients defined themselves as having **a disability or poor health.**
- **77%** of our clients are from **BAME backgrounds**

About Greenwich CAB - Making society fairer

Greenwich CAB helps people to solve problems. Our service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination. Clients can access our service face-to-face, by phone and via email. Some clients are empowered to solve problems by themselves;

those requiring more support receive specialist casework. In order to prevent problems re-emerging, we also run financial capability training sessions for clients.

By offering advice across key areas such as benefits, debt, housing and employment, we aim to bring about positive changes in people's lives. This ranges from hard outcomes, such as maximising household income and improving health and wellbeing, through to softer benefits, such as improved family relationships.

A main area for us is debt advice. Debt advice is provided on crucial issues such as rent/mortgage arrears, Bailiffs, Council Tax and Housing Benefit debt, utilities debt and consumer credit debt. There is an established link between debt and poor health, in particular poor mental health. Advice to help people manage or write-off their debts alleviates stress, anxiety and improves well-being. Debt advice on rent and mortgage arrears prevents homelessness.

We provide advice on welfare benefits and tax credits, including help claiming. This advice increases people's income and tackles poverty.

Outcomes of Our Advice

There are two types of outcomes from advice work, advice/legal outcomes and personal outcomes for the client. We measure the impact of our advice by assessing whether clients achieve outcomes. Outcomes often include financial gains for clients, such as ongoing benefits awarded or debts written off. These can help to maximise clients' income. Financial gains for clients are recorded on our electronic case recording and statistics system "Petra" and include debt write-offs, benefit entitlement (calculated over one year), lump sums (for example backdated benefits or unpaid wages), charitable grants and other identified gains.

Not all of the advice that Greenwich CAB gives has an identified financial gain, for example we may give essential advice to a client on employment issues which will prevent them from losing their job, or debt advice on arrears which will stop them being evicted, but financial outcomes would not be recorded in such cases.











A summary of the outcomes recorded by Greenwich CAB last year is shown on the next page. Our experience from delivering advice is that some clients can become trapped in a 'vicious cycle', with problems in different areas of their life reinforcing each other over time. In this situation, clients may struggle to think clearly and solve problems, and this is when they turn to us for help. In addition to solving specific problems, Greenwich CAB's holistic support can help clients to achieve a range of outcomes beyond their immediate advice needs, from better health and well-being through to improved capacity to deal with problems independently.

We provide a well-used and accessible generalist advice and casework service for people in the Royal Borough of Greenwich. In addition, we provide specialist debt advice services for local people through our money advice department "Greenwich Money Advice Service". These services are for the diverse communities of Greenwich, focusing on people who are socially excluded and vulnerable. Services are provided in a range of ways including drop-ins at Woolwich, appointments, telephones, email and outreach in community venues.

The results of a survey of client outcomes among 200 clients are summarised on the next page. The survey shows the difference our advice makes to people's health and well-being. This survey was an in-depth postal survey of 200 clients seen 7 months previously (in September 2015) and 30 people responded.

WHAT DIFFERENCE HAS ALL THIS MADE TO:	SOME /A LOT OF DIFFERENCE
Your confidence?	83%
Your peace of mind and well-being (e.g. stress)?	90%
Your health and comfort (e.g. physical health)?	77%
Your relationship with family and friends?	73%
Your knowledge about how things work?	83%
Your ability to help yourself?	77%

We also undertake an annual "Snapshot Survey" which clearly shows the impact of our advice on how people feel about their situations.

GREENWICH CAB SNAPSHOT SURVEY OF 128 CLIENTS OF THE GENERALIST AND GMAS ADVICE SERVICE-JANUARY 2016				
HOW DID YOU FEEL BEFORE YOU SAW OUR ADVISER? PLEASE CIRCLE ONE FACE.				
				
71 55%	26 20%	15 12%	10 8%	6 5%
HOW DID YOU FEEL AFTER YOU SAW OUR ADVISER? PLEASE CIRCLE ONE FACE.				
				
4 3%	0 0%	7 5%	63 49%	54 43%

Client Needs/Profile

Petra (the Citizens Advice Service's electronic case management and statistics system) enables us to keep profiling information on all clients and monitoring reports are produced quarterly. Analysis of the profiling information shows us who is currently accessing services, and reflects potential unmet need. We endeavour to develop services to meet identified need.

Ethnicity

The table below shows that a wide range of people from Black, Asian and Minority Ethnic communities use our services. London's Poverty Profile shows that to a large extent, the distribution of BAME residents in the borough follows the distribution of disadvantage, with the highest percentages of BAME residents all in the North of the Borough. We provide advice at our bureau and at outreach venues located in the most disadvantaged parts of the Borough, and so are accessible to people from BAME communities.

In 2015-16 the biggest ethnic group for GCAB clients was "Black or Black British African" at 35% (compared to the census figure for the Borough of 7.1%); next was "White British" at 23% (compared to the census figure of 70.5% for the Borough) and then 10% for "White Other" (4.3% for the census).

Ethnic background of people of Greenwich (2011 Census) and Greenwich CAB clients (profiling information from Petra for the financial year 2015-16)

Ethnic Group	% Greenwich (2011 Census)	% GREENWICH CAB clients 2015-16
White British	70.5	23
White: Irish	2.3	1
White: Other	4.3	10
Mixed: White and Black Caribbean	1.0	3
Mixed: White and Black African	0.4	2
Mixed: White and Asian	0.6	1
Mixed: Other	0.6	2
Chinese	1.2	1
Asian or Asian British: Indian	4.4	3
Asian or Asian British: Pakistani	0.9	1
Asian or Asian British: Bangladeshi	0.6	1
Asian or Asian British: Other	0.9	3
Black or Black British: Caribbean	3.2	7
Black or Black British: African	7.1	35
Black or Black British: Other	0.8	3
Other Ethnic Group	1.1	4

Geographical areas

We provide a local advice service which is well used by people from all parts of the Borough, as is shown in the chart below. However, the majority of clients are from Woolwich (SE18). We aim to make our service available and accessible to everybody in the Borough targeting those most in need. We provide our service in a range of ways and at different locations. People can access advice at the weekly community drop-in sessions held at neighbourhood venues across the Borough, at the Woolwich drop-ins, by telephone, email or via our website.

Ward	% GCAB clients (excluding SAIL) – 2015-16
SE2 (Abbey Wood)	8%
SE3 (Blackheath/Kidbrooke)	6%
SE7 (Charlton)	9%
SE8 (Deptford)	1%
SE9 (Eltham)	13%
SE10 (Greenwich)	8%
SE12 (Lee)	2%
SE18 (Woolwich)	37%
SE28 (Thamesmead)	13%
Out of Borough	2%
Unknown	1%

Entitlement to Income Support/Employment Support Allowance

Our client profile shows that 77% of our clients are entitled to Welfare Benefits or Tax Credit. This demonstrates that our services are well used by people with the lowest incomes. We provide advice, to ensure that all Benefits/Tax Credits are claimed, thus raising people's income.

People with disabilities or poor health

30% of our clients defined themselves as having a disability or poor health.

Age

Our client profile shows that we are attracting good numbers of people from all age ranges.

Advice Trends

Advice trends statistics from the Citizens Advice Service in England & Wales (2011 - 2015)

Citizens Advice has produced a document showing advice trends over the period 2011-2015. This is a four year snapshot of client statistics of the Citizens Advice service in England and Wales. The report says:

"Although the economic recovery is under way, and there are more people in work than ever before, new research shows that the majority of people still have worries about day-to-day finances and living costs. Although these issues are more pronounced amongst those with the lowest incomes, money concerns are present across all swathes of society, age groups and income brackets.

Almost a third of people report they face a daily battle to make ends meet, 40 per cent are concerned about having enough money saved for a rainy day and 61 per cent of parents worry about having enough money to provide for their family's future. Only a quarter of people indicated they had no concerns and were generally happy with their life."

Welfare

Over the last three years, benefit related problems have overtaken debt issues as the largest category of issues national Citizens Advice deals with. 22% of clients who came to Citizens Advice for advice with their Employment & Support Allowance claims also had debt problems.

Debt

The type of problems people are coming to Citizens Advice with are changing, with proportionally more household bill debt issues and fewer consumer credit problems. This reflects constraints on consumer credit and incomes not keeping pace with rising household bills. There was a 21% rise in Council Tax arrears issues and a 11% drop in credit, store and charge card issues dealt with (2011 – 2015, England and Wales).

Debt and poor mental health

The Citizens Advice Service for England and Wales released a new report "A Debt Effect" in August 2015. The report uncovers the close relationship between poor mental health and debt. It finds that people with high levels of debt are 24% more likely to experience poor mental health.

Citizens Advice says that people with existing mental health problems can find it challenging to keep on top of bill payments, and also struggle to deal with creditors who may not have adequate systems in place to help people with poor mental health. This could include creditors sending letters with lots of small print or a tight deadline for repayment – which can frighten or intimidate vulnerable people.

Citizens Advice's new analysis finds that those with poor mental health are 60% more likely to have been behind with their Council Tax in the last 12 months.

The study finds that being behind on bills can either contribute to, or be a product of, poor mental health. For example, being in arrears can affect people's living standards and expose them to aggressive forms of debt collection, such as bailiffs knocking on the door – which can cause anxiety, stress and lead to mental health problems.

Evidence from Citizens Advice shows that resolving wider issues in people's lives can help their mental health – 4 in 5 people who get advice on issues affecting their lives, feel less stressed, depressed or anxious.

Greenwich CAB Advice Statistics 2015-16 (all services)

Benefits and Tax Credits	27%
Consumer	1%
Debt	36%
Education	1%
Employment	6%
Finance	2%
Health	1%
Housing	8%
Immigration	3%
Legal	3%
Relationship	4%
Utilities	1%
Other	7%

More detailed information on the Greenwich CAB Generalist Advice Service

Key Statistics for 2015-16 Generalist Advice Service

- **2,600 unique clients** – (i.e. individual people) who have had advice and/or casework on one or more occasions during the period in question. Each unique client is counted only once.
- **6,300 new issues dealt with** (Advice Information Codes)
- **9,900 client events** – client events describe any action that is done with or for the client.
- **£2.3 million in financial successes**
- **£70,000 debt under management**

We have provided a well-used and accessible generalist advice and casework service for people in the Royal Borough of Greenwich. The service is for the diverse communities of Greenwich, focusing on people who are socially excluded and vulnerable. It is provided in a range of ways including drop-ins at Woolwich, appointments, telephones, email and outreach. There is also a service for people who are deaf or have hearing impairment with a BSL interpreter.

Service users are more aware of their rights, entitlements, and responsibilities, have increased income and reduced debt as a result of our advice. Advice is provided on a full range of issues including welfare benefits/tax credits, debt, employment, housing, consumer and immigration.

2,600 people have had generalist advice and casework this year on **6,300 problems, with 9,900 client events**. We are providing advice and casework to the most disadvantaged people in the Borough, **95% of clients are from priority groups. 77% of clients are from BAME groups; 30% are disabled or have long term health problems and 30% are over 50.** Our advice helps people to know their rights, entitlements and responsibilities.

As part of the advice process we help people to manage their own problems, to prevent the need for future advice. The process also involves a benefits check and support with claiming all entitlements to maximise income, for example identifying additional benefit entitlement, unpaid wages, writing off or managing debts and securing charitable grants. In-depth casework is also provided to help people to gain their entitlements. **2,600 people advised last year would have gained an improved level of awareness of their entitlements and responsibilities across a range of generalist subject areas including debt, benefits, employment, consumer, immigration, housing, education and family issues.**

GCAB's intention when advising clients is to establish the client's problem and identify and implement an appropriate strategy. The amount of time taken for each client varies, some clients require advice only and others need in-depth casework to resolve their issues. Client's cases can be complex and involve dealing with a number of different issues, not all of which are evident at the first point of contact.

For the overwhelming majority of clients the root cause of their problems is low income. Although sometimes it is possible to identify ways of maximising someone's income, usually through establishing an entitlement to additional benefits, this is not achievable in many cases.

The top issues dealt with by the generalist service last year are given below:

Welfare Benefits and Tax Credits – 1,848 Advice Information Codes (AICs), (or **new issues** dealt with) including:

- Housing Benefit – 379 AICs/new issues
- Employment & Support Allowance – 297
- Personal Independence Payment – 269
- Working & Child Tax Credits – 236

Debt – 774 AICs/new issues including:

- Council Tax arrears – 165
- Rent arrears – 126
- Tax Credit overpayment – 68
- Fuel debt - 42

Employment – 624 new issues including:

- Pay and entitlements – 124
- Dismissal – 112
- Terms and conditions - 65

Housing – 852 new issues including:

- Private sector rented accommodation - 218
- Homelessness – 110
- Local Authority housing issues – 104
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Immigration & Asylum – 353 new issues

Relationship & Family – 393 new issues

Consumer – 146 new issues

Legal – 303 new issues

Client feedback

- My special thanks to you for a wonderful job done. The time and effort you put in were certainly worthwhile. I had a very hard time during the past few months with housing benefit but your help meant a lot to me.
- Thank you for all your hard work and for helping me when I needed help. Thank you for winning my case.
- My adviser was amazing. The way the adviser talks to you, you will feel like going to the CAB every day. 10 out of 10.
- We are writing to express our thanks and gratitude for your intervening and helping us to resolve our flight ticket issues with the company... Keep up your good work

and may God bless you and all at Greenwich CAB for being the defenders of the oppressed, needy and common man.

CASE STUDY

Amena lives in the UK with a valid visa. She has two young sons, works in a low paid job and has no recourse to public funds. Amena was very distressed and worried about her situation when she initially came to our Woolwich drop-in.

When Amena first came to see us for advice, Royal Borough of Greenwich (RBG) had been assisting her with her housing costs as her wages were not sufficient to meet the needs of her and her two sons. She approached us with a letter stating that RBG intend to withdraw support as they no longer deemed her to be a priority.

Our adviser wrote to RBG to request a review of their decision, as withdrawal of support would have left our client destitute. After further negotiation and having received a full explanation of the client's circumstances, RBG agreed to continue to support the family.

In addition, Amena asked us for employment advice and we were able to provide leaflets and information to inform her of her employment rights.

This is a good example of the take-up of our service by someone who has an advice need.

CASE STUDY

Diane suffers from a number of health conditions including severe back pain, osteoarthritis, high blood pressure, depression, incontinence, problems with her right wrist and pain in her fingers on both hands.

Diane applied for Employment and Support Allowance (ESA) but was informed that she was not entitled to the benefit and was fit to work. She required assistance in appealing this decision to the First Tier Tribunal.

We gathered medical evidence to support her case and successfully appealed the decision. Diane was awarded ESA including the support component, which is usually only awarded to applicants whose medical conditions are regarded as particularly severe. This award qualified Diane for an Enhanced Disability Premium as well.

As a result of our benefits advice and support Diane is now over £6,500 a year better off.

More detailed information on the Greenwich CAB debt service “Greenwich Money Advice Service” (GMAS)

Key Statistics for 2015-16: Greenwich Money Advice Service

- **Over 1,200 unique clients** – (i.e. individual people) who have had advice and/or casework on one or more occasions during the period in question. Each unique client is counted only once.
- **Advice given on 3,200 new debt issues**
- **£2.2m raised in financial successes for debt clients in the financial year 2015-16**
- **Debt advice delivered at 6 outreach venues across the Borough, targeting those most financially excluded and Council Tenants.**
- **226 people prevented from becoming homeless**
- **Actively involved in local social policy**
- **£6 million of debt under management**

Greenwich Money Advice Service (GMAS) is part of Greenwich CAB. GMAS provides specialist level debt advice to people who live, work or study in the Royal Borough of Greenwich. GMAS improves the health and quality of life of people in Greenwich by reducing debt, increasing income and preventing homelessness.

GMAS provides appointments for clients at the Woolwich bureau, delivers a dedicated telephone debt line and an outreach service for people who have difficulty accessing services. There are six weekly outreach sessions at community venues such as Children's Centres and other community venues, located in the most deprived areas of the Borough. Home visits are provided when needed. GMAS also provides financial capability training for local people.

Since 2004 our strategy has been to increase accessibility to advice by providing outreach services in disadvantaged parts of the Borough. Sessions are held at accessible community venues across the Royal Borough of Greenwich, targeting RBG Council Tenants.

Greenwich CAB's debt work includes dealing with multiple credit debt, bailiffs, Council Tax and Housing Benefit arrears, rent and mortgage arrears and payday loans.

We work with all debt clients to maximise their income, advising on benefit/tax credit entitlement and helping clients to claim. We deal with complex debt issues for clients including bankruptcy, Debt Relief Orders (we are authorised intermediaries), rent/mortgage arrears and provide representation as part of the mortgage duty scheme at Woolwich County Court.

Debt work is usually complex, involving negotiation with several creditors and in-depth casework. For example, it is not unusual for a client to have 10-20 different credit debts and other priority debts such as rent arrears and utilities debts. We always deal with "priority" debts first, these are debts where the consequences of not dealing with them are serious, for example rent/mortgage arrears where the home could be lost. We then deal with "non-priority" debts, such as credit debts. This involves negotiating with all of the creditors and is often very time consuming.

The Money House is an innovative project funded through the Big Lottery's Improving Financial Confidence initiative. It provides financial capability training for 16-24 year old social housing tenants, mainly care leavers, to help them manage their finances as well as possible. It aims to increase financial confidence and help young people maintain their tenancies and stay out of debt. Greenwich CAB employs a trainer and two training assistants as part of this 4 year project which is led by the Hyde Group.

Client Comments:

- Thanking you for all your help. I will have a good summer now, knowing I won't have to worry about my debts the whole time.
- Just a little note to say thank you very much and that we appreciate all the effort that you've put in during our time of need.
- Thanks for your help with our gas supplier. It is such a relief now it is sorted. Thanks again.
- I would like to take this chance to say a massive thank you for your help and advice, it's much appreciated. God willing I will be able to have a new start after putting my finances back on track and pull myself together after going through the bankruptcy process. A fresh beginning which couldn't have been done without you so I'm very thankful...

CASE STUDY

Anthony and his wife are tenants of RBG. Both are in their thirties and have a 12 year old daughter. They are Tamils and originally came from Sri Lanka but are now British citizens.

Up until the time they came to Greenwich Citizens Advice Bureau's debt service, they were running their own off-licence. But then Anthony was diagnosed with Leukaemia and was awaiting a bone marrow transplant. He was too ill to work and closed the business. Greenwich CAB advised them on how to claim benefits: Employment & Support Allowance, Housing Benefit, Council Tax Support and Child Tax Credit, Personal Independence Payment and Carers Allowance.

When the couple sought advice they had rent arrears of about £500 and initially a payment arrangement was agreed with their Income Officer whilst their Housing Benefit claim was assessed.

But four months later the Royal Borough of Greenwich (RBG) was threatening legal action as the rent arrears had not come down very much. The adviser had been in touch with the Income Officer and was told that as the arrears were still over £400 RBG would apply for deductions from Anthony's benefit and would put a hold on legal action. This was a good outcome for Anthony, as he and his family would not have the stress of the threat of losing their home at a time of illness.

But the clients had had other debts of nearly £50,000 with HMRC and two banks. The adviser wrote to them all with medical evidence to seek a write-off of the debts. So far one of the banks has agreed to write off a loan, current account debt and credit card debt which total £16,000. The adviser is still following up with the other creditors.

Anthony had been paying for his prescriptions, but following our adviser's investigation, it turned out that he should not have been paying, he had just ticked the wrong box. He is now aware that he is entitled to free prescriptions.

Anthony is still waiting for a bone marrow transplant but he and his wife are very happy with the results of our advice so far. They are in receipt of all of their benefits and (with deductions from his benefit) their home is secure.

CASE STUDY

Peter was separated from his ex-partner and their children were living with her. That is until she could no longer cope and left. Peter then found himself caring for their 2 children aged 11 & 18 and was unemployed.

Before his appointment there had been a possession hearing for rent arrears of £6,000, but he did not go to the court as he could not face it. It took some time for the adviser to find out what had happened at the hearing, but it turned out that a suspended Possession Order had been made.

Peter also had Council Tax arrears, a loan of £500 and a Magistrates' Court fine.

The adviser advised Peter on his welfare benefits and tax credit entitlements and took him through his options. In his financial circumstances there were, in reality, only two. One was to pay very small amounts to each of his creditors to stop further enforcement action against him. The other was to apply for a Debt Relief Order which would relieve him of his debts. He decided to apply for a Debt Relief Order.

Five months later the application was made for a Debt Relief Order meaning Peter was debt free apart from the Magistrates' Court fine (which cannot be included). The children were still living with him and he was working 16 hours a week

Peter was greatly relieved & felt a great burden lifted from his shoulders. The outcome meant he was able to face his new life with his children, secure in his home.