

Hillingdon and Ealing Citizens Advice

Children's Centres Outreach Advice Project



Project Report January – December 2009

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HILLINGDON AND EALING CITIZENS ADVICE CHILDREN'S CENTRES OUTREACH ADVICE PROJECT

Report for January 2009 – December 2009

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EXECUTIVE SUMMARY:

- A total of **775 advice-giving client contacts** were made during this period, advising parents on **2,669 enquiry issues**.
- The greatest proportion of enquiries, 47%, was in connection with welfare benefits and tax credits, resulting in **total known financial gains for clients of £314,256**. This has enabled disadvantaged families to improve their economic wellbeing, alleviating child poverty, social exclusion and disadvantage.
- **Debt advice** was the second highest enquiry area, at 17% of issues raised. In this period our Adviser has assisted parents with debts totalling **£508,793**, and in the process has imparted life skills for the future, building confidence and enabling families to manage their problems and budget better.
- **Feedback on the service** has been exceptionally positive with 97.4% certain to recommend us to someone else. Overall, 96.6% said they were 'very satisfied' and 84.7% felt their confidence and ability to deal with problems had improved.
- Parents have clearly found access to the CAB service within their Children's Centre more convenient than attending a bureau with the service being repeatedly praised by parents in the course of feedback and demand high.
- **The impact of the service** is indicated by the fact that 65% stated it had made 'a great deal of difference' to their situation and 32% 'quite a lot' of difference.
- This feedback, with the results above, indicates that the service has had a very positive impact on the families accessing the service and the assistance they received has helped to improve their quality of life and economic wellbeing.

HILLINGDON AND EALING CITIZENS ADVICE CHILDREN'S CENTRES OUTREACH ADVICE PROJECT

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1. AIMS OF THE ADVICE SERVICE

The aim of the Children's Centres' outreach advice service is to provide advice and support for vulnerable families that need help to resolve problems with issues related to poverty such as debt, welfare benefits and housing, as part of the "one-stop shop" of integrated services provided in Children's Centres.

The provision of a confidential and independent advice service will help to alleviate child poverty and contribute to the improvement of family stability, opportunities and social inclusion by assisting parents to manage and maximise their income through identifying and claiming welfare benefit entitlements, including back-to work benefits and other opportunities to assist them into employment.

Also, parents receive help to manage debts more effectively in changing family circumstances, including the take-up (or loss) of employment, to prevent potential or threatened homelessness, and assistance with the problems caused by inadequate and poor quality housing.

2. THE ADVICE SERVICE

2.1 ADVICE INTERVIEWS



The advice service was set up by Celeste Lovis (Advice Services Manager) in November/December 2008 and has been delivered by an experienced CAB adviser, Teresa Dalton (pictured left).

It has been staffed on a full-time basis from January 2009 with access to advice at four Children's Centres (CC) within the London Borough of Hillingdon (LBH).

Advice was available initially on a drop-in basis with appointments booked as necessary for a later date. However, due to the overwhelming demand and high level of families needing casework assistance and follow-up appointments, this was changed to an appointment system in October.

The service has been available on a weekly basis at each of the four Centres and parents are referred through the CC receptions. Referrals have also been made through Hillingdon & Ealing Citizens Advice (HECA), LBH Children's Services, Healthcare/Midwife Visitors and LBH Social Services.

The current appointment system has been working well with a low level of 'no shows' as the Adviser phones ahead to remind parents of their appointments and has been able to book in other clients in the event of cancellations.

2.2 LOCATIONS OF THE OUTREACH ADVICE SERVICE

NESTLES CHILDREN'S CENTRE:

Weekly advice sessions on Mondays at 1:00pm – 4:00pm

This Centre was originally set up as a Sure Start Centre in June 2003 and is located within easy reach of Hayes Town High Street.

The CC is within walking distance of Hayes CAB and Hayes One Stop, and referral to the drop-in sessions can be arranged through the CAB and the One Stop reception desks.



BELMORE CHILDREN'S CENTRE:

Weekly advice sessions on Wednesday's at 9:30 am – 12:30pm

This newly built CC opened in November 2008 and is mainly attended by the immediate local community. The Centre is surrounded by much social housing and has a higher proportion of lone parent families on low incomes.

COLHAM MANOR CHILDREN'S CENTRE:

Weekly advice sessions on Thursdays at 9:30am – 12:30pm

Here the CAB outreach service has been based in Colham Manor school whilst the CC building was under construction (completion now being due in February 2010).

The school is located in a residential area and within walking distance of Hillingdon Hospital. A room has been provided and a staff member of the Children's Centre assists by providing a reception for the CAB service.

UXBRIDGE COLLEGE/HAYES CAMPUS:

Weekly advice session on Tuesdays at 9:30am – 12:30pm



Initially the CAB advice service was located in the Learning Resource Centre based within the college as work on the building of the CC took place. (The work has recently been completed in January 2010).

A room has been provided with toys, books etc until the centre is up and running. The college provides courses for all age groups and parents accessing the CAB service have come from all over the borough.

2.3 CLIENT PROFILE

In this first full year period the project had 775 advice-giving contacts with parents, from all four of the Children’s Centres covered by the service.

The gender breakdown of service users was predominantly female at 84% compared with 16% of male service users. This compares with 56% and 44% respectively of HECA’s overall service users.



The ethnicity of the parents seeking advice from the project was particularly diverse, the largest group being Black African at 34% followed by White British at 28% and all Asian clients making up 21%.

(For HECA’s clients as a whole, ‘White British’ clients make up 44%, all ‘Black’ clients make up 17% and all Asian clients account for 22%).

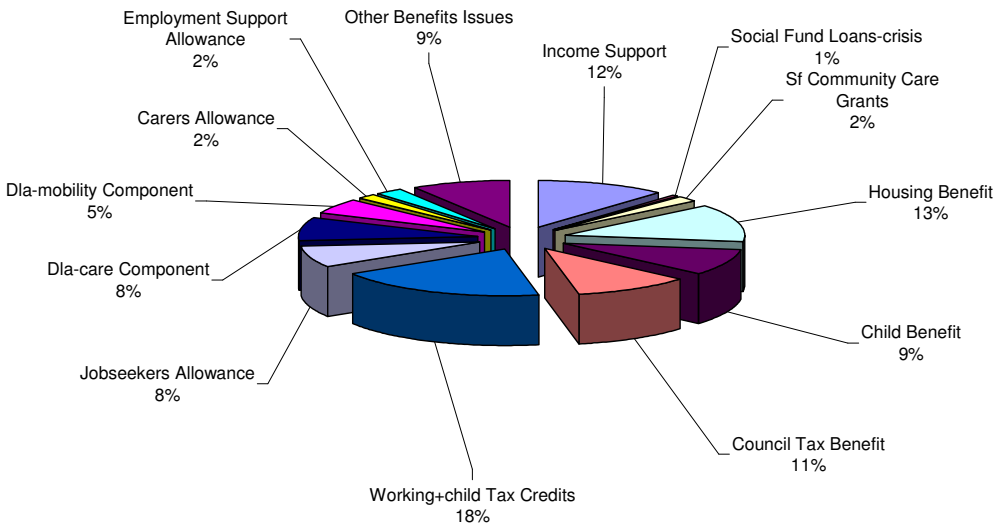
The service users were also substantially younger and less likely to be disabled than the general CAB client group. Our Adviser estimates that approximately 25% of the parents accessing the service have low levels of capability and literacy and therefore need high levels of support if they are to resolve their issues successfully.

Eighty six percent of clients were in the 25-49 years age range. Forty five percent were aged 25-34 compared with 23% of all HECA clients and none were in the 65+ age brackets. A full breakdown of the client profile is provided in **Appendix 1**.

2.5 CLIENT ENQUIRIES - THE ISSUES WE GAVE ADVICE ON

Parents came to our service for a wide range of reasons but their main enquiry area was Benefits and Tax Credits (47%). The welfare benefits system can be complicated and frustrating due to complex regulations and poor administration within the various government departments, and many parents were not receiving their correct benefit entitlements, mainly due to lack of knowledge or incorrect advice from the Department for Work and Pensions (DWP) staff.

Benefit Enquiry Issues - January to December 2009



Appendix 2 illustrates the range of issues dealt with by the CC Outreach Advice Project and the number of times each issue was raised. A total of 775 client contacts resulted in advice being given in relation to enquires about 2,669 issues.

Welfare Benefits and Tax Credits made up 47% of all enquiries. Within this category Working and Child Tax Credits totalled 18%, followed by Disability-related benefits at 17%, Housing Benefit at 13%, Council Tax Benefit at 11%, Income Support at 12% and Job Seekers Allowance at 8% (as illustrated by the chart above).

DEBT ISSUES

Debt enquiries were the second largest area at 17% of all enquiries, with our Adviser giving assistance to parents with **debts totalling £508,793**. A detailed breakdown of these enquiries is given in Appendix 3.

The largest category of debt was consumer debt of £362,618, in the form of non-secured loans, credit cards, store cards and catalogue accounts. Worryingly many families have Provident and catalogue debts at very high levels of APR and our Adviser gives guidance on better sources of credit such as Credit Unions in addition to the standard debt advice process.

Priority debts, including mortgage, rent, Council Tax arrears, and utility charges were significant, and welfare benefit overpayments of £37,752, including Income Support, Housing and Council Tax Benefit and Tax Credits were a particular problem.

Many parents expressed a lack of understanding of their entitlement to welfare benefits and had incorrectly completed the claim forms or did not provide information about a change of circumstance, resulting in overpayments of benefit. Repayment was causing further debt and hardship for families already on a low-income.

Financial stress is known to be a major cause of conflict in relationships and of family breakdown, therefore access to a free and convenient debt advice service with full casework assistance for those parents in need of it, is of great importance to the welfare of young children in particular.

Total debts owed by families advised during January to December 2009

Category	Amount
Housing - Mortgage	£54,518
Housing - Rent Arrears	£33,165
Council Tax	£19,319
Consumer	£319,618
Fuel debts	£13,037
Legal	£2,796
Benefit Over-payments	£37,752
Other	£28,587
Total	£508,793



2.6 OUTCOMES / FINANCIAL GAINS FOR CLIENTS

In this 12-month period our service at the CCs brought in known financial gains of £314,256 for parents, a new record for HECA's targeted projects.



This figure included £100,916 in Tax Credits alone (33% of the total) followed by additional Housing Benefit and Income Support/Jobseekers Allowance. Debts written off came to £7,941.

Miscellaneous gains of £7,295 included a £3,000 mortgage protection insurance payment, an £810 refund from a cancelled fitted kitchen contract, a £567 British Gas Energy Trust payment, a £263 refund of

bailiff charges, £312 in Healthy Start Vouchers, £150 refunded solicitor fee, £130 refunded for an incorrect fuel bill and £50 refunded bank charges.

Financial Gains achieved for Clients from January 2009 to December 2009

Category	Amount
Working Tax Credit / Child Tax Credit	£100,916
Housing Benefit	£77,405
Income Support / Jobseekers Allowance	£66,355
Disability Living Allowance / Carers Allowance	£15,383
Council Tax Benefit	£9,161
Child Benefit	£8,222
Incapacity Benefit	£7,242
Social Fund	£5,300
Other Benefits	£9,035
Debts Written Off	£7,941
Miscellaneous	£7,295
Total	<u>£314,256</u>

These figures show that in this twelve-month reporting period significant gains have been made, alleviating child poverty by enabling disadvantaged families to improve their financial and social circumstances and promoting stability within families.

Non-Financial outcomes: as well as financial gains, our Adviser achieved 41 'non-financial' successes for the parents who came to her for assistance. These included:

- Bailiff action being averted
- Repairs made in a Local Authority property
- A new tenancy created following relationship breakdown
- A reduced annual water meter tariff for a vulnerable client
- Backdated gas and electricity bills obtained to settle a debt dispute
- Cancellation of third-party deductions from welfare benefit payments
- The acceptance of token offers and negotiated payments by creditors
- A successful challenge to a Local Authority housing decision averting homelessness

3. CASE STUDIES ILLUSTRATING THE SERVICE PROVIDED

3.1 Child Benefit maladministration causing the suspension of a lone parent's Housing/Council Tax Benefit and Income Support claims

A black, female lone parent with three children aged two, four and seven years, had separated from her husband in December 2008 and was experiencing severe hardship due to non-payment of both Child Benefit (CB), Income Support (IS) and Housing and Council Tax Benefit (H/CTB).



Her husband had been the CB claimant; therefore, as the parent with care, our client made a claim for CB in January 2009 and was still waiting to receive her CB entitlement when she attended the drop-in session in May 2009.

Our adviser telephoned the CB Unit to check on the progress of the claim and was informed that they would look into it.

The client then received a letter informing her that the CB Unit had lost the original claim and she would have to complete a new claim. Our Adviser helped her to make the new claim and requested that it be fast-tracked due to the CB Unit error.

Despite written follow-up by our Adviser the CB entitlement had still not been received six weeks later. A CB Unit decision maker finally telephoned our adviser and stated that, due to staff shortages, the claim could still take a further twelve weeks to process. Our adviser has assisted the client to make a complaint about the unreasonable delay in processing her claim.

The client was in receipt of IS until April 2009 when payment stopped because the DWP had stated that a reference number was required from CB as proof of her entitlement. The adviser contacted a Jobcentre Plus supervisor and informed him of the CB problem, he agreed to reinstate and backdate payments of IS to ensure continuous entitlement.

She received a backdated IS payment of **£450.10** and interim payments of **£64.30** per week pending the outcome of the CB award.

The client experienced the same problem with her HB/CTB claims and our Adviser contacted the Local Authority HB/CTB claims department, informed them of the problem, and requested interim payments pending the processing of her CB claim.

The client was awarded an interim weekly HB payment of **£253.85** plus a backdated payment of **£1,776.95**, and a CTB payment of **£23.70** per week plus a backdated payment of **£165.90**.

The client received backdated payments totalling £2,392 and, over the next twelve months her family will benefit from an increase in income totalling £17,776.

3.2 A lone parent assisted with multiple debt and benefit entitlement issues

A white, female lone parent with two dependants aged two and sixteen years old and one non-dependant aged twenty years came to us struggling to repay debts on a low income. The parent was in receipt of Housing Benefit/Council Tax Benefit and Child Tax Credits only.



She was unable to make any offers of payment on her debts of over £30,000 due to her low benefit income totalling £65 per week.

A benefit check showed entitlement to Income Support (IS), but her claim in 2008 had been unsuccessful due to a maintenance payment from her ex-partner.

The maintenance payment was made direct to the sixteen year old daughter and not to the mother.

Both Job Centre Plus frontline office staff and the contact centre staff had given incorrect advice to her and as a result, the family was experiencing severe hardship.

Our Adviser assisted the parent in making a new claim for Income Support on the grounds that she was not in receipt of the maintenance. Following four months of dispute and reviews, Income Support was finally awarded at **£64.30** per week, totalling **£3,343.60** per annum. A backdated payment of **£771.16** was also awarded.

A late appeal has also been made requesting Income Support backdating to the original claim due to incorrect advice by Job Centre Plus staff.

Due to the amount of debt, the parent was referred for specialist debt advice and has now decided the best option to deal with the debt is to apply for bankruptcy and make a fresh start. The parent is using some of the backdated IS payment towards the bankruptcy fees.

The parent says that now she has been able to deal with her problems, she has applied to start a training course to become a Nurse and hopes to qualify by the time her younger daughter starts school.

The family is better off by Income Support payments totalling £4,115 which may increase further with the outcome of the appeal. In addition the mother has been enabled to make decisions about her debts and future employment.

4. SOCIAL POLICY EVIDENCE

A twin aim of the CAB service is to exercise a responsible influence on social policy and thereby assist families and the general public by resolving recurrent problems and preventing future ones. In this way we aim to help many more people than visit their local CAB or outreach services on an individual basis.

Through our engagement with parents and Children's Centres we are able to influence central and local Government in respect of policies and procedures which adversely affect the lives of children and add to the challenges of bringing up a child.

During this period the CC Project submitted evidence from thirty two cases to Citizens Advice Social Policy Unit. This evidence has covered a wide range of issues in addition to DWP maladministration and poor customer service; other problems highlighted have been Local Authority homelessness procedures, Local Authority housing repairs, debt collection, harassment by bailiffs and employment issues.

Issues highlighted have included:

- A client with three non-priority debts was charged £900 by a debt solution internet based company for a debt management plan, plus a further £9.00 monthly charge. (The client could have received a free money advice service from CAB).
- Homelessness duty procedures not being correctly adhered to by the Local Authority Housing Department, causing a family severe distress.
- Bailiffs pursuing a Local Authority debt intimidated a parent with misleading information. They were abusive and harassed her by attending her property on a daily basis, calling her mobile phone day and night, and making threats that they could enter her property by force if necessary and remove her goods.
- A mother from the EU, who had experienced an eight month delay in the determination of her initial welfare benefit claim due to DWP maladministration, had her benefit suspended following a random check only four months after it was awarded. She then had to provide all the original information again and experienced the same maladministration problems and a further two month delay in payment of her benefit entitlement.
- A recently bereaved Local Authority tenant was contacted by Hillingdon Homes within days of the bereavement informing her that they were making arrangements to evict her as she did not have succession rights to the Tenancy. The client was advised that she did have succession rights but when she tried to exercise these rights, the housing officer dealing with the eviction was rude, intimidating and unhelpful.
- Several parents have experienced long delays in payment of the new Health in Pregnancy grant due to shortage of staff working in the DWP department to process this new benefit.



5. FEEDBACK ON THE SERVICE

A feedback questionnaire was given to all clients who used the service in January to March 2009 for completion as part of HECA's ongoing annual survey of client satisfaction. One hundred and nineteen completed questionnaires gave the following results:

- 96.6% described themselves as 'very satisfied' with the overall level of service and 3.4% were 'fairly satisfied'. This has substantially exceeded our target of 70% satisfaction with the overall level of service.
- 95.6% were 'very satisfied' with the way our reception works and 4.4% were fairly satisfied. Accessing the service through the current method is working effectively.
- 97.5% felt that our adviser understood their problem 'very well' and 2.5% 'fairly well'.
- 84.7% felt their confidence and ability to deal with their problem had improved.
- 65% felt the CAB service they had received had made 'a great deal of difference' to their situation and 32% said it had made 'quite a lot' of difference.
- 100% said they were fairly treated and 97.4% said that they were 'certain' to recommend us to someone else and 2.6% said they were 'likely to'.

A second survey will be undertaken on the same basis in January to March 2010.

Examples of the general types of comments included:

- *'The service is amazing and you are not made to feel stupid at all, just straight simple advice.'*
- *'Convenience and a good environment – the help I got was very good and that's why I will recommend it to others'*
- *'I found Teresa to be not only professional but ever so kind and easy to talk to'.*
- *'I was pleased with the outcome and felt like a big brick was being lifted off'.*
- *'The lady is very nice and good to me, especially when you have a child with you; it is not easy to queue'.*
- *'Very good, very fast service. Did not have to wait more than 5 minutes. It was very helpful advice and directions'.*
- *'This is an excellent service to offer to parents and carers'.*
- *'Excellent service you don't expect from a free of charge facility'.*
- *'Very comfortable and relaxed environment, adviser very clear and concise'.*
- *'A very good service, please keep it up'.*



6. CONCLUSION

Client demand for the service has built up rapidly since January 2009 and parents have been able to access the service through a variety of options including direct access at the Children's Centres and referrals through other organisations.

Currently, all four CAB Children's Centre sessions regularly run over capacity and referrals from other service providers have increased. Many of the parents accessing the CAB service have not previously visited a Children's Centre and therefore they have also had the opportunity to benefit from the other services provided within the Children's Centres.

Outcomes of the advice work undertaken have been much higher than anticipated with financial gains for families achieving record levels, exceeding those of our other targeted services and demonstrating the contribution the CAB service can make to the Every Child Matters initiative.

Benefits maximisation is just one area in which the CAB service is able to help alleviate child poverty. Our Advisers also help parents develop much needed financial awareness and skills such as budgeting and debt management which help further. CAB services can also provide short courses on financial capability.

Demand is high and set to grow. Over the next three years, the number of births, particularly in the south of the borough, is going to dramatically increase as evidenced by LBH plans to build a further 18 forms of entry over the next three years. This will further increase demand for Children's Centre services.

Many of the parents were new to the CAB service and without assistance through this project would have faced excessive pressures both financially and emotionally to the detriment of their families. The service has not only helped parents financially, but has also increased their confidence in dealing with their problems themselves. The CAB looks forward to continuing to provide a welcoming and accessible service within the Children's Centres to all parents seeking advice and support.

Teresa Dalton (CC Adviser)



EVERY CHILD MATTERS

**Be Healthy, Stay Safe,
Enjoy and Achieve
Make a Positive Contribution
Achieve Economic Well-Being**

APPENDICES

Appendix 1 – Client Profile

Appendix 2 – Client Enquiry Issue Summary

Appendix 3 – Debt Enquiry Issues

APPENDIX 1: Client Profile (January to December 2009)

Gender	No.	%
Female	652	84%
Male	123	16%
Total	775	100%

Age	No.	%
17 – 24	71	9%
25 – 34	347	45%
35 – 49	318	41%
50 – 64	36	5%
Not recorded	3	0%
Total	775	100%

Ethnicity	No.	%
Asian or Asian British - Bangladeshi	3	0%
Asian or Asian British - Indian	72	9%
Asian or Asian British - Other	71	9%
Asian or Asian British - Pakistani	20	3%
Black or Black British - African	248	34%
Black or Black British - Caribbean	32	4%
Black or Black British - Other	11	1%
Chinese	8	1%
Mixed - Other	2	0%
Mixed - White & Black African	9	1%
Other	16	2%
White - British	217	28%
White - Irish	8	1%
White - Other	58	7%
Total	775	100%

Disability	No.	%
Yes	88	11%
No	657	85%
Unknown	30	4%
Total	775	100%

APPENDIX 2: Enquiry Issues (January to December 2009)

Category	Total	%
Benefits & Tax Credits	1,251	47%
Consumer Goods and Services	12	0%
Debt	441	17%
Education	25	1%
Employment	61	2%
Financial Products & Services	30	1%
Health and Community Care	24	1%
Housing	198	7%
Immigration, Asylum & Nationality	54	2%
Legal	364	14%
Relationships & Family	59	2%
Signposting & Referral	101	4%
Tax	7	0%
Travel, Transport & Holidays	15	1%
Utilities & Communications	27	1%
Total Issues	2,669	100%
	Raised by 775	Contacts

APPENDIX 3: Debt Enquiry Issues (January to December 2009)

Debt	Total	%
Mortgage and secured Loan Arrears	9	2%
Hire Purchase Arrears	15	3%
Fuel Debts	52	11%
Telephone And Broadband Debts	8	2%
Rent Arrears - LAs or ALMOs	13	3%
Rent Arrears - Housing Associations	17	4%
Rent Arrears - Private landlords	13	3%
Council Tax, Community Charge Arrears	39	9%
Bank and Building Society overdrafts	24	5%
Credit, store and Charge Card Debts	41	9%
Unsecured Personal Loan Debts	23	5%
Catalogue and Mail Order Debts	17	4%
Water Supply and Sewerage Debts	27	6%
Unpaid Parking Penalty and Congestion Charges	34	8%
Overpayments of WTC and CTC	15	3%
Overpayments of IS and / or JSA	8	2%
Overpayments Housing and Council Tax Benefits	17	4%
Social Fund Debts	6	1%
3rd Party Debt Collection Excluding Bailiffs	6	1%
Private Bailiffs	16	4%
Debt Relief Order / Bankruptcy	14	4%
Other Legal Remedies	7	2%
Other	20	7%
Total	441	100%

