

Stockton & District Advice & Information Service

Child Poverty Scrutiny Review



Stockton & District Advice & Information Service (SDAIS)

- Citizens Advice Bureau – member of National Association of Citizens Advice Bureaux
- Registered Charity and Limited Company
- Quality Assured:
 - NACAB Membership & Audit
 - AQM – Advice Quality Mark
 - ISO 9000
 - Investors in People

SDAIS Services (1)

Welfare Advice Services

- Advice on all welfare issues:
 - Welfare Benefits, Debt, Housing, Family, Employment, Health & Social Care etc
- Holistic and Integrated advice
- General Help and Specialist Casework

SDAIS Services (2)

Social Policy Evidence and Action

- Collecting detailed data on welfare problems:
 - what is happening
 - where is it happening
 - when is it happening
 - who is it happening to

SDAIS Services (2)

Social Policy Research and Evidence

- Identifying where services are required
 - Identifying root causes of problems
 - Proactive engagement with Policy makers
- Local – eg Social Fund changes
- National – eg Pay Day Loans

SDAIS Services (3)

Financial Capability

- helping people manage their money effectively
- budgeting; saving; credit; fuel switching
- 1-1 Advice and Support
- Group Training – residents and Front-Line Workers

Partnership Working

- Stockton Borough Council
 - Housing Benefit (Benefit Cap Project)
 - Housing Options (Mortgage Rescue Service)
- Warm Homes Healthy People – integrated health/social care provision
- Children's Centres – Families
- SWAN Network (Stockton Welfare Advice Network)

SDAIS Activity – 2012 - 13

- Debt
 - 2,073 clients
 - 9,222 new Debt Enquiries
- Welfare Benefits
 - 4,076 clients
 - 15,196 new Benefit Enquiries
- Housing
 - 1,067 clients
 - 3,372 new Housing Enquiries
- Total
 - 9,809 clients
 - 39,350 new enquiries

Services to Families at risk of Poverty

1. Debt Advice
2. Welfare Benefit Advice
3. Housing & Mortgage Rescue Advice
4. Employment Advice
5. Financial Capability Advice
6. Family Advice
7. Social Policy Action
8. Partnership Working and Service Development

Services to Families at risk of Poverty

Debt Advice

- Income maximisation
- Debt Casework Service
- Identify and action strategy for dealing with debt
 - challenge liability
 - freeze/token payments/repayments
 - Debt Relief Orders/Bankruptcy
- Negotiation and Representation for clients with creditors
- Developing supported “self-help”
- 2012-13 – Assisted clients with debts of £4,468,781

Services to Families at risk of Poverty

Welfare Benefits Advice

- Income maximisation
- Identifying eligible benefits
- Claim, Review, Appeal
- Representation at Tribunal
- Take up Campaigns

2012-13 – Assisted clients secure over £1.1 million in welfare benefits

Services to Families at risk of Poverty

Housing Advice

- Housing/Homelessness Advice
- Court Representation
- Mortgage Rescue Schemes

Employment Advice

- helping people overcome obstacles to work
(finances; welfare benefits; bank account; ID etc)
- helping people stay in work
(Employer and Employee Rights and Responsibilities)
- advice and support on resolving Employment problems
(pay; terms and conditions; TUPE)
- advice; casework; Tribunal representation

Services to Families at risk of Poverty

Financial Capability Advice

- Income maximisation
- Budget Management
- Credit Provisions – what to look at
 - alternative credit services
- Targeted activity
 - Young People
 - Families
 - Lone Parents
 - People looking for work

Financial Capability Work

- Working out a budget
- Looking at spending
- Cheaper fuel tariffs
- Opening a bank account

Since 2008 SDAIS has delivered Financial Capability to

- 5,092 people on a 1-1 basis
- 3,988 people on group training sessions

Family Advice

- debt; welfare benefits; financial capability
- child support and maintenance
- divorce/separation/access issues
- domestic violence

Social Policy Action

Local Social Fund

- Data Information on Social Fund Usage
 - client profile
 - administration problems
- Consultation and evidence on Local Arrangements
- Data Collection on new scheme
- Evidence of problems in practice
- Feedback and discussion with local provider and SBC

Social Policy

Pay Day Loans

- June 2012
 - Information to MPs on Financial Services Bill
 - 3 Case Studies to Alex Cunningham
- July 2012
 - Information to MPs re: Early Day Motions on Pay Day Loan Companies and Financial Exclusion
- August 2012
 - Work with NACB in developing national survey on Pay Day Lender Guidelines
- October 2012
 - SDAIS presentation at Money Advice Conference
- December 2012
 - National CABx survey of Pay Day Lending Guidelines
- March 2013
 - OFT review on Pay Day Lending – including CAB evidence

Partnership Working and Service Development

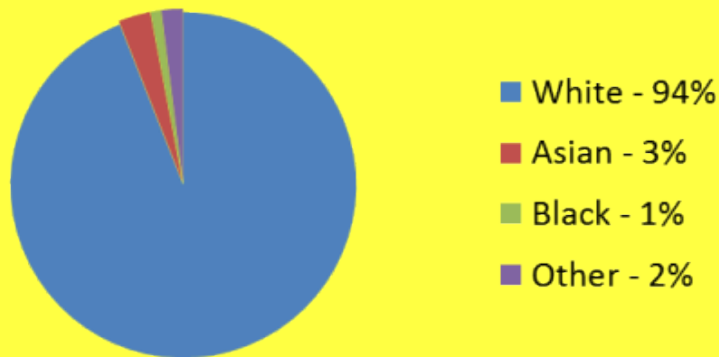
- New projects to meet identified need
 - CRISIS – accommodation for young people
 - money advice training for people with learning disabilities
- Collaborative work to meet existing needs better
 - Mortgage Rescue Scheme with Housing Options
 - referrals from Crisis Team for people with mental health problems
- Future Developments
 - SWAN Project – improved data collection
 - improved data sharing
 - improved client access
 - improved referrals

Debt in Stockton

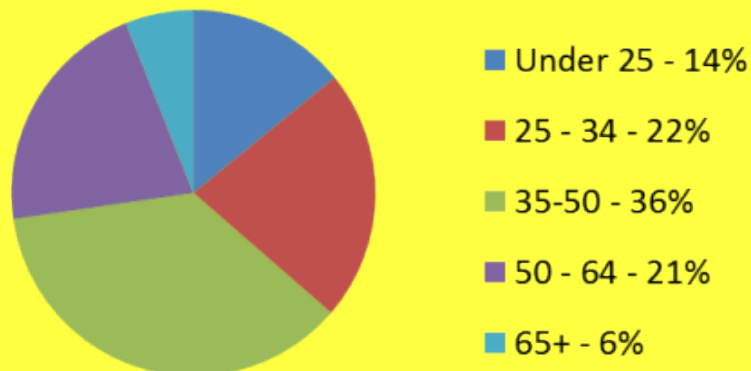


SDAIS Debt Clients – 2012-13

1. Ethnicity

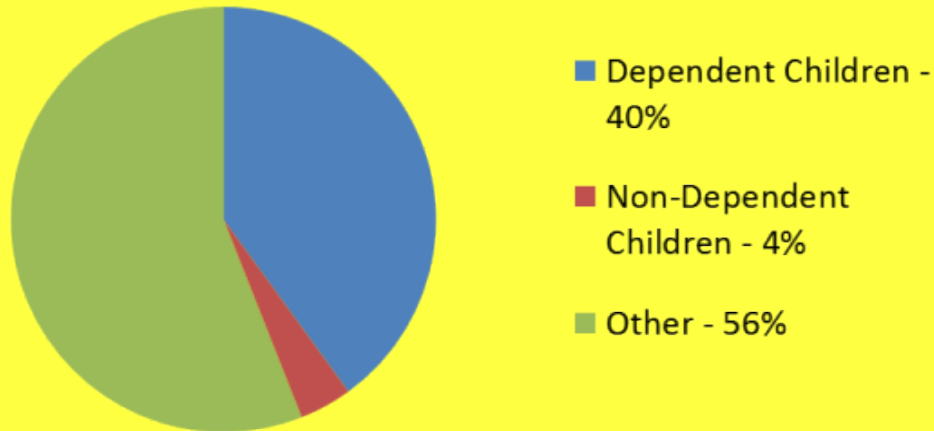


2. Age

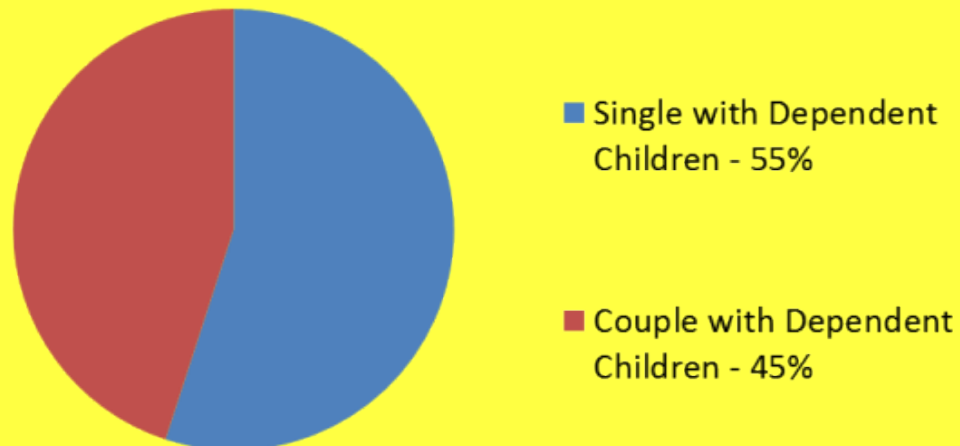


Household

SDAIS Debt Clients 2012-13 – Household Type



SDAIS Debt Clients – 2012-13 - Families



Ward Analysis

Stockton Town Centre (1)

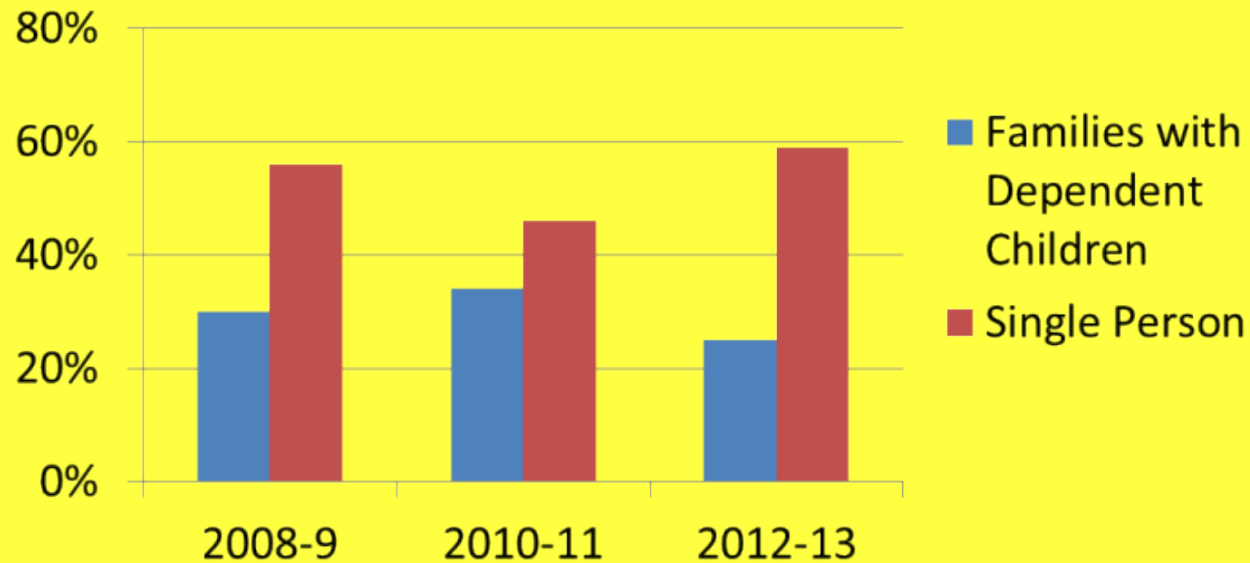
Debt Enquiries	2008 – 9	-	690
	2010 – 11	-	903
	2012 – 13	-	913



Ward Analysis

Stockton Town Centre (2)

Families with Dependent Children	2008 – 9	-	30%
	2010 – 11	-	34%
	2012 – 13	-	25%
Single Person	2008 – 9	-	56%
	2010 – 11	-	46%
	2012 – 13	-	59%



Ward Analysis

Stockton Town Centre (3)

Families with Dependent Children - Clients



- Couple with dependent children - 48%
- Single with dependent children - 52%

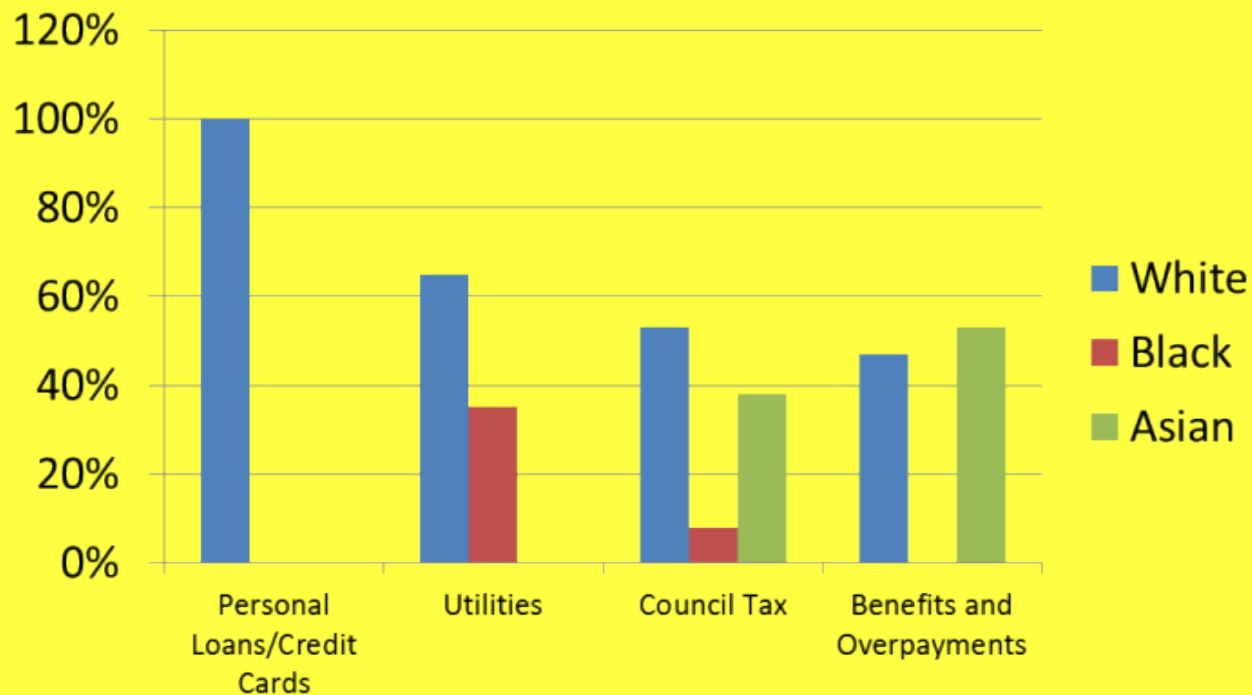
Single with Dependent Children - Types of Debt



- Unsecured Loans - 15%
- Credit/Catalogues - 8%
- Fuel/Water/Tel - 17%
- Housing - 7%
- Council Tax - 15%
- Benefits (Social Fund/Overpayments) - 18%

Ward Analysis

Single with Dependent Children – Types of Debt/Ethnicity and Age



Welfare Benefits – Income Maximisation – Case Study

Benefit Cap Project – SDAIS/SBC

- 48 families referred to SDAIS for Welfare advice
- Welfare Benefits, Debt, Financial Capability, Housing Advice
- Following Home Visits, potential DLA entitlement identified in 22 families
- In 8 households, DLA for child with disabilities
- To date – 4 DLA Child Claims successful
 - 1 refused – being appealed
- Benefits for Families – Increased income
 - Increased support for children
 - Exemption from Benefit Cap

What is Needed

- More Home Visiting Services
 - holistic advice to families
- Earlier interventions
 - benefit health check for all new parents
- More “take up” and income maximisation work
 - general and targeted publicity
 - specific advice and support to progress claims
 - co-ordinated campaigns

What is Needed

Social Policy/Other

- Co-ordinated Social Policy Collection eg Welfare Reform Impact
- Sharing of Data and Evidence
- Effective partnership arrangements
- Bringing in new resources