

# Improving lives for people in South Gloucestershire

A report commissioned by Advice South  
Gloucestershire

May 2014



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## 1. Introduction

This report has been written on behalf of South Gloucestershire Citizens Advice Bureau, Age UK South Gloucestershire and North Bristol Advice Centre, working in partnership as Advice South Gloucestershire.

In 2013, these agencies in a partnership application secured two year funding from the Advice Services Transition Fund, a fund established by the Cabinet Office in collaboration with the Big Lottery Fund (BIG). This report responds to some of the agreed outputs within the context of South Gloucestershire, as agreed with the funders.

In particular it sets out:

- the current climate of advice;
- the changing needs within communities;
- how agencies are responding to funding constraints;
- what leverage agencies exert which adds value to core funding;
- what added social value agencies bring, and
- how these agencies are seeking to maximize their impact so that they can continue to provide an excellent, free and confidential service to individuals and communities in South Gloucestershire.

For ease of reference, recommendations appear at the end of each section of the report.

As part of gathering evidence to present within this report, we have interviewed clients of each agency as well as representatives from the local authority and the voluntary sector working in South Gloucestershire. Thanks are due to all those people who gave up their time freely, and in particular to clients who were generous with their time and their honesty.

## 2. Executive summary

The report seeks to highlight the challenges faced by South Gloucestershire CAB, Age UK South Gloucestershire and North Bristol Advice Centre in meeting the advice needs of South Gloucestershire residents. It considers how these agencies have responded to these challenges to ensure that advice services continue to act in the best interest of individuals and communities in South Gloucestershire.

In particular the following are highlighted:

- **The changes resulting from the welfare reform agenda continue to impact on many people, with demand for debt and welfare benefits advice increasing.**

In particular, agencies are advising many more people with disabilities and/or long-term health conditions. The overall percentage of people with disabilities is estimated to be 15.6% in South Gloucestershire. More than 50% of casework undertaken by both AgeUKSG and NBAC supports clients from this cohort.

- **Despite cuts in Legal Aid funding in March 2013**, agencies were able to provide legal advice to 5,400 individuals living in South Gloucestershire (2.3% of the population) in 2013/14, an increase of 319 individuals from the previous year.
- **From an initial investment of £245,500 in 2013/14 by South Gloucestershire Council, agencies were able to lever in an additional £1,519,417 of resources.**

Of this, £1,185,439 went directly to clients – money, as is demonstrated in the report, is most likely to be spent in the local economy.

- **In 2013/14, agencies were also able to assist people to manage £5,685,000 of debt in an appropriate way.**
- **Interviews with clients demonstrate that they were far from the media image of benefit claimants;**

The majority had worked, and had raised children who were working. The circumstances they have found themselves in were certainly not a lifestyle choice, but rather as a result of ill health or as many saw it 'a bit of bad luck'.

- **The work of agencies clearly supports the current range of key overarching strategies adopted by public sector bodies in South Gloucestershire.**

An analysis of activities undertaken, benchmarked against Council and NHS strategies is included.

- **By supporting individuals directly**, and by working with other providers of services that give additional support, agencies are promoting community cohesion by enabling people and their families to remain and to continue to invest in their communities.

- **Agencies are increasing community capacity:**

By working with smaller agencies to enable them to clearly identify issues and refer individuals;

By promoting a range of volunteering opportunities including the creation of local advice champions; and

By working with schools to improve the financial literacy of young people soon to be leaving school.

- **Agencies are tackling isolation and loneliness, particularly of older people:**

By improving access to advice services to those most isolated;

By promoting new models of group work; and

By offering opportunities to participate in training and learning initiatives.

### **3. The current landscape of advice**

In the context of this report, the term “advice” refers to advice on any legal matter in respect of welfare benefits, debt, employment, housing, immigration, consumer, education and family. Advice can constitute both information giving and the provision of one-to-one advice. It can be one-off in that the issue is resolved through one meeting; or, for more complex issues, it can be on a casework basis, involving a number of individual sessions with a client and multiple interventions with statutory agencies. All advice provided by agencies is free at the point of access, independent, and confidential.

In terms of local demand the consistently highest requirement is for welfare benefits advice, followed by debt advice.

It is important to understand the national context of how demand for these areas of advice has changed in the past four years, and how national changes have had an impact locally.

#### **3.1 Welfare benefits**

When the current government coalition came to power in May 2010, one of the platforms that they had sought election on was a desire to curtail spending on welfare. Welfare expenditure was considered to have hit record highs and due to the world recession this was forecast to climb further as more people became unemployed or underemployed. In 2011/12 the Department for Work and Pensions (DWP) was the biggest spending department with a budget of £166.98 billion. However 47% of this went on state pensions (£74.22bn), with £16.94bn on Housing Benefit, £12.57bn on Disability Living Allowance and £4.91bn on Job Seekers Allowance. In addition, HMRC was responsible for providing a further £12.22bn in Tax Credits and Child Benefit. As the Government was keen to preserve pensioner entitlements, budgets began to be split between working age benefits and pensioner benefits.

According to the pollsters over the last four years, this focus on reducing working age benefit expenditure has sat well with the majority of the population. Pollsters have also indicated that the public perception of expenditure has been at best muddled. A poll undertaken in 2013<sup>1</sup> demonstrated for example that 29% of people believed that expenditure was higher on JSA than on pensions, and that people believed that 34 times more benefit is claimed fraudulently than actual estimates indicated (70p in every £100).

The focus on working age welfare expenditure has therefore led to a plethora of changes impacting on those claiming both in-work and out-of-work benefits. These have included new assessment criteria for those claiming disability benefits, reductions in available accommodation rented through Housing Benefit, reductions in eligibility for tax credits, removal of universal entitlement to Child Benefit, introduction of the benefit cap, increased sanctions for JSA claimants, introduction

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<sup>1</sup> Ipsos Mori June 2013 for the Royal Statistical Society and Kings College London

of the under-occupancy penalty<sup>2</sup>, reductions in local council tax benefits at the local authorities' discretion, reduction in maternity allowances, and the partial introduction of Universal Credit.

There are no current reliable statistics to demonstrate whether people have been put off claiming benefits due to negative press relating to benefit claimants. However, Age UK<sup>3</sup> estimates that £ 5.2bn goes unclaimed annually in means-tested benefits by pensioners alone (income that is far more likely to be spent in the local economy).

### **3.2 Debt**

Debt in itself is not a problem: many people carry debts such as mortgages for most of their lives. But it is the issue of indebtedness that is a problem. Citizens Advice<sup>4</sup> defines indebtedness as being 'unable to pay their current credit repayments and other commitments without reducing other expenditure below normal minimum levels'.

Total personal debt in the UK stands at £1.46 trillion. Average household debt has risen to £54,000, almost double what it was a decade ago. Citizens Advice estimate average household debt excluding mortgages to be £7,975.

Both Citizen Advice and the Centre for Social Justice<sup>5</sup> (CSJ) estimate that 9% of the population constantly struggle with keeping up with bills and other expenditure. The CSJ found that almost half of households in the UK lowest income decile spent more than a quarter of their income on debt repayments in 2011. This pattern is unlikely to have improved in the last three years.

In common with local advice agencies, Citizens Advice report a sharp increase in those seeking help with priority debts (rent, council tax, utilities, benefit over-payments) compared with non priority debts such as credit card debts.

In addition, people who want credit fast or who have poor credit ratings are turning to alternative lenders in increasing numbers.

The rise in payday lenders has received wide press coverage over recent years. According to Which?, the average payday lender charges £25 for every £100 borrowed, if the sum is paid back within the month. (In contrast, an average credit card charge would be £1.50.) The OFT most recently stated that "there is widespread irresponsible lending" in the industry.

Doorstep lenders have been a feature of many people's lives for decades, and there is no suggestion that this industry is in decline. There are few reliable estimates nationally about how much money circulates, and much of it is out of date. However, the Money Advice Service estimates that people repay 272% APR on average, so a loan of £200 will require a repayment of £164 in interest

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<sup>2</sup> Often referred to in the media as the 'Bedroom Tax'

<sup>3</sup> Age UK is the national umbrella body; see Age UK website: [www.ageuk.org.uk](http://www.ageuk.org.uk)

<sup>4</sup> Citizens Advice is the national umbrella body of Citizens Advice Bureaux

<sup>5</sup> Centre for Social Justice Maxed Out 2013

(compared with an average credit card charge of £37). Various debt advice charities suggest that doorstep lending continues to be popular as people receive an instant decision, it happens face to face, and credit rating is not an issue.

One of the major risks of getting into debt is the inability of people to keep up with the costs of day-to-day living. According to Which?, the biggest issue consumers fear are rising energy costs; they distrust energy companies more than any other sector including bankers. In a report issued in November 2013, Citizens Advice estimated that energy prices are rising up to eight times the rate of earnings and since October 2010 have risen by 37%. In a 2013 survey, Which? reported that almost a quarter of respondents had used their savings to pay for energy bills in the last year, with 3 in 10 respondents saying they had no idea how they would heat their homes this winter (2013/14).

The aggregate fuel poverty gap (the additional amount a household in fuel poverty would need to spend annually to be adequately warm) continues to increase and is now estimated to be £448 per household.

Rising fuel costs and static wages are putting extreme pressure on many households with increasing numbers making choices between heating and eating. Food banks have been established across the country, the majority of which established under The Trussell Trust model. The Trussell Trust estimates that the three main reasons for recourse to food banks are benefits delays, low income and unemployment. In 2013, demand from the Yate and Chipping Sodbury food bank rose eight-fold from 117 in the previous year to 931<sup>6</sup>.

### **3.3 Crime**

Although nationally reported crime rates have fallen by 10%<sup>7</sup> in the last year, there has been a 4% increase in shoplifting and a 7% increase in theft from a person. Increases in shoplifting have been associated with the recession, with a significant rise in female first offenders, who are often shoplifting food.<sup>8</sup>

### **3.4 National funding**

As economic conditions have worsened and indebtedness has risen, and in response to the plethora of changes relating to welfare, the demand for free advice has continued to increase. However, as part of the government's programme of departmental expenditure reduction, the Ministry of Justice announced in 2011 its intention to curtail the Civil Legal Aid budget by an estimated £350m. It announced that Legal Aid would no longer be available for the majority of debt issues; for all welfare benefit issues other than appeals to the Upper Tribunals; for the majority of immigration, family and education issues; and for only limited housing issues. These cuts came into force in April 2013 and had a significant impact on voluntary sector advice agencies, removing an estimated £69m of contracts. It also meant

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<sup>6</sup> Bristol Evening Post May 2013

<sup>7</sup> ONS September 2013

<sup>8</sup> Northumbria Police analysis Jan 2014

that private practice would no longer be able to provide free services in these areas.

During the consultation exercise, national agencies pointed out how early intervention on issues in fact saved money in the long term. A study undertaken by Citizens Advice demonstrated that for every £1 spent on advice, savings of between £3 and £10 would be accrued in the longer term, depending on which issue was being resolved. Extensive lobbying by the sector resulted in the Cabinet Office and BIG agreeing to a £69m fund, the Advice Services Transition Fund. Each local authority area was restricted to one application, with a 25% cap on the amount available for expenditure on front line advice. The fund was made available for two years, with most projects commencing in September 2013.

## 4. Local context of need

South Gloucestershire is a relatively affluent local authority area: in terms of economic productivity it is ranked 144 out of 340 on a scoring system devised by Local Futures<sup>9</sup> with the size of the economy well above the national median. It has pockets of deprivation that are addressed by the local authority through its Priority Neighbourhoods programme.

However, local authorities are under extreme pressure to reduce expenditure. Based on current government spending plans, South Gloucestershire council will have to make a further £46m of savings in the next 6 years. Savings of £45m have already been made to date and have largely been managed through internal cost cutting and reorganization. The scale of future saving requirements will mean that difficult decisions will need to be made in respect of the provision of front line and outward facing services, whether they are delivered directly by SGC or through contracts to the voluntary and private sectors.

### 4.1 Economy and work

The economic recovery is starting to demonstrate some improvements locally:

- In January 2014, 2, 575<sup>10</sup> people were claiming JSA, 1.5% of the population.
- This is a decrease of 28% on the number of claimants this time last year, and the rate remains lower than the national and sub-regional averages.
- Only Kings Chase at 3.4% has a claimant rate above the national average. What remains unclear is whether all the claimants have secured employment, or whether some have dropped out of claiming all together.

Nevertheless gross average weekly earnings of those working in South Gloucestershire are by comparison relatively low:

- Average weekly earnings are £413, compared to £462 in the West of England and £492 nationally.
- This may be in part due to the skills level, as 17.09% of the resident working age population has either NVQ Level 1 or no qualifications, compared to 14.69% in the West of England.
- A recent report by the TUC<sup>11</sup> identified workers in Kingswood to be the worst off in the country, with 48% of people earning less than the aspirational living wage. Gender disparity was also the highest in Kingswood with 56.1% of women earning less than the living wage.

These indicators need to be taken together as those in low- paid employment are as likely to have recourse to benefits as those who are out of work.

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<sup>9</sup> Local Futures is a research and strategy consultancy that provides a geographical perspective on economic social and environmental change

<sup>10</sup> Labour Market Review SGC January 2014

<sup>11</sup> TUC analysis from House of Commons Library 1/4/2014, the Living Wage is calculated at £7.65ph, against the legally enforceable minimum wage of £6.31

## 4.2 Demographics

- The estimated population for mid 2012<sup>12</sup> was 266,100, an increase of 700 since the last census in 2011.
- The broad age structure is clearly aligned to national age distribution. 17% are over 65 compared to an England average of 16.4 %, 64 % are aged 16 - 64 compared to an England average of 64.7%, and 19% are aged 0 - 15 compared to an England average of 18.9%.
- In respect of ethnic diversity the proportion of the population classified as White was 94.98% (2011), compared to a West of England average of 90.98% and a national average of 85.97%.
- In respect of household make-up the proportion of one-person households was 26.55 % against a West of England average of 30.93%.
- Households with married couples and no dependent children were higher at 26.27% compared to a West of England average of 23.8 %.
- Households with married couples and dependent children were also high at 22.39% against a West of England average of 18.69%.
- Lone parent households are locally average at 9.63% compared to a West of England average of 9.87% and a national average of 10.65%.

## 4.3 Health

Overall standards of health are in the top 20% of districts nationally.

- Infant mortality and cancer mortality rates are very low compared to national rates.
- Smoking rates are average at 19.2% of the population compared to 20% in the West of England
- Obesity rates are higher with 26.2% of the population compared to the West of England average of 23.29%.
- 73,000<sup>13</sup> people in South Gloucestershire were believed to be problem drinkers compared to 50,000 in Bristol (which has almost double the population) and 7000 in North Somerset.

## 4.4 Housing and Housing Benefit claimants

- Owner occupation is high: in 2011, 74.94% of the population owned their own homes.
- 23.46% rented their homes against a West of England average of 33.36%
- 0.0% of housing was declared non-decent against a West of England average of 2.36%.
- Overall there has been low growth in average house prices.

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<sup>12</sup> ONS Mid Year population estimates

<sup>13</sup> Crime and Reduction partnership 2012

In February 2014<sup>14</sup>:

- 3,066 households who were in work were claiming Housing Benefit
- 5,103 households who receive out of work benefits were claiming Housing Benefit
- 3,689 households of pension age were claiming Housing Benefit

#### **4.5 Children and Young People**

- 12% of children (6,700) were classified as living in child poverty<sup>15</sup>, a lower percentage than the national average. Wards with the highest levels are Kings Chase (21.3%), Staple Hill (20.3%), Patchway (19.9%), Woodstock (18.7%) and Siston (18.4%).

#### **4.6 Carers**

- There are an estimated 24,000 unpaid Carers in South Gloucestershire<sup>16</sup>, 4,054 of whom are providing unpaid care of more than 50 hours per week. The highest area of growth is amongst Carers who are over 65. This is a worrying trend as older Carers are likely to get to a point where they will also need care for themselves, leading to a significant impact on resources.
- Carers UK reported that 42% of Carers<sup>17</sup> thought that they were missing out on money as a result of not getting the right information and advice. The cumulative cuts to carers' income is estimated to reach £1bn by 2018, with reductions in Housing Benefit and Council Tax support being identified as significant national contributors to this reduction.

#### **4.7 Priority Neighbourhoods demographics and statistics**

In response to the relative deprivation experienced in certain areas of South Gloucestershire, SGC has established six priority neighbourhoods. As this report shows, advice agencies prioritise their services around these neighbourhoods to ensure that those most in need have recourse to local advice.

The SGC Proxy Indicator Profile<sup>18</sup> gives the following statistics:

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<sup>14</sup> SGC Benefit Service Feb 2014

<sup>15</sup> South Gloucestershire Partnership Strategy for Children and Young People (2012 -2016)

<sup>16</sup> South Gloucestershire Joint Strategy for Carers 2011/14

<sup>17</sup> Carers and Family Finances Inquiry (Carer's UK Feb 2014)

<sup>18</sup> SGC December 2013

#### **4.7.1 Patchway Priority Neighbourhood**

- A lower proportion of older residents and a higher proportion of children.
- In September 2013 3.7 % were claiming JSA, above both local and national averages.
- Claimants of key out of work benefits (Carers Allowance, DLA, Incapacity Benefit, Income Support, Pension Credit, Widows Benefit): 14% of working age population above area average of 6.6% and national average 10.9%.

#### **4.7.2 Yate Priority Neighbourhood**

- Lower proportion of older residents; higher proportion of children and working age residents.
- 3% of people claiming JSA.
- 10.8% of people claiming key out of work benefits.

#### **4.7.3 Kingswood Priority Neighbourhood**

- Higher proportion of older residents, lower proportion of children.
- 4.4% of people claiming JSA,
- 14.5% of people claiming key out of work benefits.

#### **4.7.4 Staple Hill Priority Neighbourhood**

- Higher proportion of working age residents, lower proportion of children.
- 3.6% of people claiming JSA.
- 14.4% of people claiming key out of work benefits. The Pendennis Road area has the highest cluster of claimants in SGC at 23.2%

#### **4.7.5 Filton Priority Neighbourhood**

- Higher proportion of older residents, lower proportion of children.
- 2.3% of people claiming JSA.
- 8.8% of residents claiming key out of work benefits.

#### **4.7.6 Cadbury Heath**

- Higher proportion of older residents, higher proportion of children.
- 3.2% of people claiming JSA
- 15.1% of residents claiming key out of work benefits.

#### **Recommendations Section 4**

- South Gloucestershire Council (SGC) should consider routinely providing information on Housing Benefit claimants both in and out of work, to ensure that the needs of low paid households are understood and reported to the Welfare Advice Partnership (WAP).
- SGC should consider routinely securing information from the DWP on households receiving key in-work benefits, to ensure that the needs of low paid households are understood and reported to the WAP.
- Agencies should present an update to the Safer and Stronger Communities Board on the impact of welfare reform coupled with improving local economic conditions.

## 5. Provision of services by advice providers

Information and advice is provided through a number of different avenues. In respect of information:

- Through each agencies individual websites and through Advicewest a general website of advice providers covering the West of England
- Where agencies have offices, they are able to provide a range of information leaflets to assist people with their queries.
- Agencies are also requested to talk to groups of people on particular matters of concern, these interventions being recorded as brief information, and in most circumstances the names of individuals not being recorded on any systems.

In respect of advice – that is where an advisor provides legal information to an individual – this is split into two areas:

- one-off advice, where a client sees an advisor, but the matter is resolved within the one meeting (which may or may not require correspondence to other agencies involved with the problem); and
- casework, where the matter is protracted and requires multiple visits by the client and a range of interventions with other agencies on the client's behalf. In both these cases, clients' details are recorded onto systems.

Both North Bristol Advice Centre (NBAC) and South Gloucestershire CAB (SGCAB) are audited and hold the relevant quality mark for advice. Age UK South Gloucestershire (AgeUKSG) is in the process of working with their umbrella body, Age UK, to implement their new Organisational Quality Standard, which has been accredited by the Charity Commission. In order to offer advice, all agencies are required to hold relevant indemnity insurances.

Agencies provide advice services in different ways:

- through drop-in sessions (where clients can come and wait to see an advisor at particular times in particular venues);
- appointments (where a client arranges a set time to see an advisor);
- phone advice to help with basic queries; and
- home visits where the client arranges for an advisor to see them in their home.

How agencies mix these services is based on a combination of factors, including the vulnerability of the client; the complexity of intervention; the support needs and access needs of the client; the demographics of their target groups; costs of provision; resources available; and demand in different locations. Nevertheless this mix of provision is developed in partnership between the VCS agencies, ensuring that access for clients is maximised across South Gloucestershire and agencies are able to work as efficiently as possible. All agencies seek to ensure individual clients' needs are prioritised, so for example home visits are based on this assessment rather than simply on request. It is however acknowledged that to

date this partnership of provision has not been fully integrated with in-house benefits advice offered by South Gloucestershire Council.

Advice is available by telephone although more complex legal advice will be generally be given in a face-to face context. Both SGCAB and NBAC operate a triage system during their drop-in sessions, ensuring that those with problems requiring immediate remedy, that is where the clients' home or health is at significant risk, are prioritised, with others provided with appointments at a later date. This may not always be the case, as it will depend on the demand on the day. All agencies also try and encourage clients to resolve their own problems if they are able to do so and provide information and support to enable that to happen. However as is demonstrated in the case studies, the complexity of problems often mean that clients are contacting agencies only when they have exhausted their own endeavours.

## **5. 1 Service provision**

The following table identifies the provision of advice services available to residents of South Gloucestershire. Residents may choose to visit out-of-area locations if it is more convenient, for example, NBAC Lockleaze office is one bus ride away from Filton. Both NBAC and SGCAB offer advice on a range of issues including welfare benefits, debt, housing, employment, and family. SGCAB also offer consumer and basic immigration advice.

Whether this range is offered is based on demand both from clients and from funders' expectations or requirements. Both agencies offer specialist advice in welfare benefits and debt, where in most cases they are able to resolve any issue under that legal heading to the satisfaction of the client; and generalist advice in other areas. In respect of these other areas, it may mean that a client is referred (give an appointment with another agency) or signposted (given information about other agencies) elsewhere. This may be to another local provider such as Avon and Bristol Law Centre or a national helpline such as Consumer Direct. However, for many legal fields including housing, employment, and family law, the referral options for free advice have disappeared or are diminishing since the withdrawal of legal aid from these areas. Faced with the prospect of very high legal costs, many, if not most, people will decide they cannot afford to pursue their complaints.

<b>Agency</b>	<b>Venue</b>	<b>Times</b>	<b>Matter</b>	<b>Type</b>
NBAC	Lockleaze Office	Mon 9.30-12.30	Welfare Benefits and general advice	Drop in
NBAC	Patchway One Stop Shop	Tues 9.00 – 11.30	Welfare Benefits and general advice	Drop in
NBAC	Kingswood The Park Centre	Weds 9.30-11.30	Welfare Benefits and Debt	Drop in
NBAC	Horfield Prison	Monday	Welfare Benefits and Debt	Arrangement through the prison
NBAC	Lockleaze Office	Weds 9.30 - 10.30	Bristol Credit Union collections	Drop in
NBAC	Lockleaze Office	Thurs 9.30 - 12.30	Debt only	Drop in

<b>Agency</b>	<b>Venue</b>	<b>Times</b>	<b>Matters</b>	<b>Type</b>
SGCAB	Yate Office	Mon 10-1 Tues 10-3 Fri 10-1	All issues	Drop in
SGCAB	Yate Office	Weds All day Thurs All day Tues aft Fri morn	All issues	Appointments
SGCAB	Staple Hill Office	Thurs 10-2 Fri 10-1	All issues	Drop in
SGCAB	Staple Hill Office	Mon Aft Tues morn Thurs Aft	Debt (Mon /Tues)	Appointments
SGCAB	Thornbury Office	Tues 10-1 Thurs All Day	All issues	Drop in and appointments
SGCAB	Cadbury Heath Juice Project	Mon 9.30-12.30	All issues	Drop in
SGCAB	Bradley Stoke Jubilee Centre	Weds 10-12	All issues	Drop in and appointments

Both SGCAB and NBAC also offer home visits but these are very limited and are only offered to the housebound.

## **Age UK South Gloucestershire**

AgeUKSG offers advice in a slightly different way. The agency is established to serve people aged 50 plus, and although they provide a wide range of information, their legal advice is almost exclusively limited to welfare benefits.

They provide this service in the main through home visits, though individuals wishing to access information can visit their main offices in Thornbury Mon- Fri 10am-1pm and 2pm-4pm or the Age UK Charity Shop in Kingswood on Monday, Wednesday and Fridays from 9.30am-1pm where there is a dedicated office area to provide support and guide people through information.

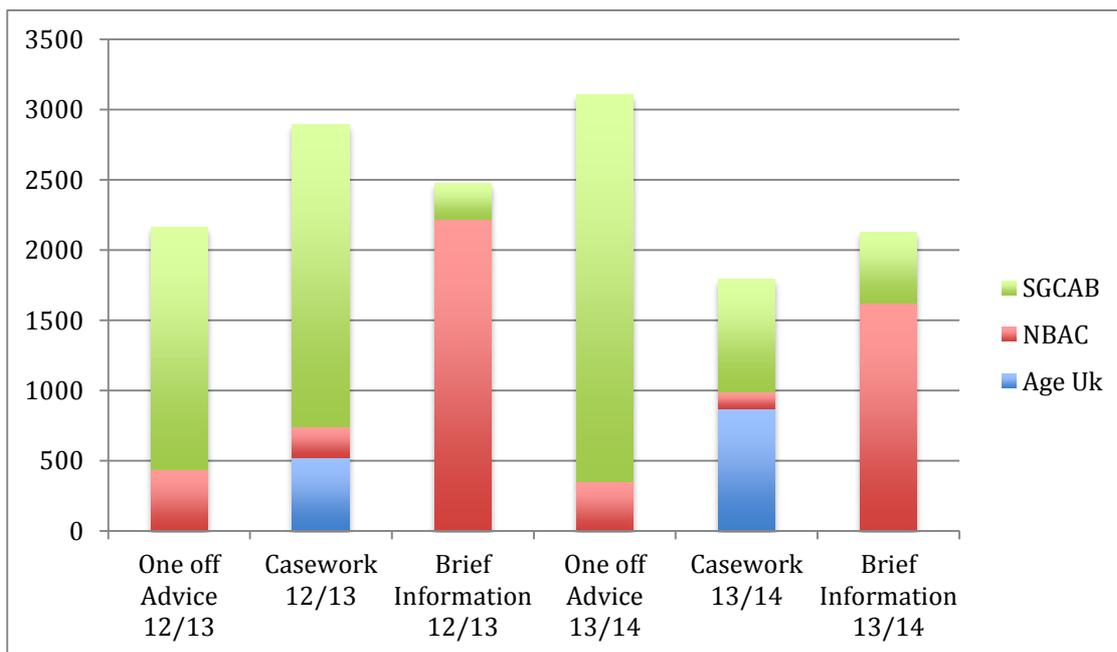
The agency also works on rotation with a number of GP surgeries each year. Each surgery is provided with a letter to send to patients over 75 likely to be eligible for Attendance Allowance, Pension Credit and/or Carers' Allowance. Patients or their carers are invited to contact Age UKSG who will undertake a 20-minute initial assessment, which determines their eligibility and need for a home visit.

### **5.2 People and communities served**

Agencies record how many unique clients (different individuals) they see annually, then identify the type of support provided to these individuals through one-off advice and casework. Agencies also record the brief information given, but as they do not include details of clients, these are not recorded within the unique clients statistics (currently AgeUKSG do not record information-giving as all their benefits work is casework).

Individuals may require more than one intervention by an advice agency annually, but they are only counted once.

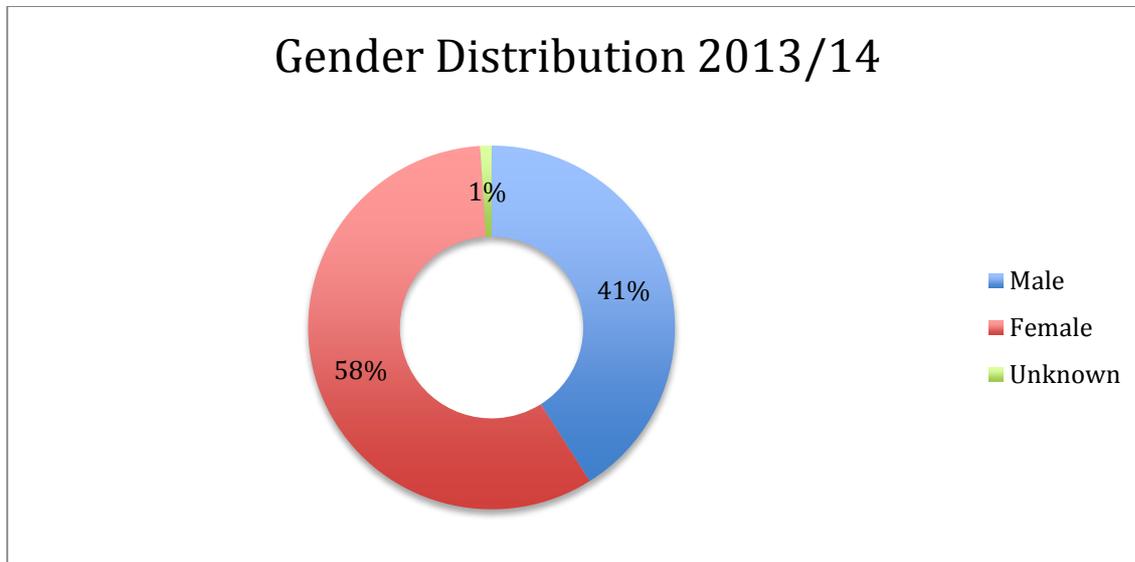
The tables below show the number of people seen by each agency for the year 2012/13 and 2013/14.



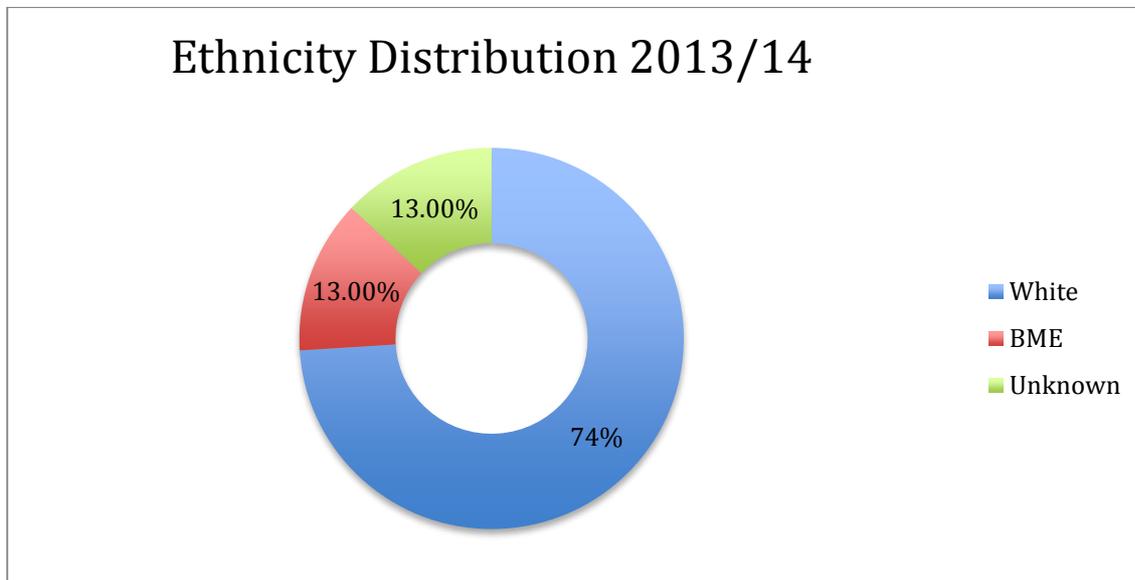
This information provides a general overview of work undertaken, but does not indicate its complexity. For example just under a quarter of all casework provided by NBAC in 2012/13 related to welfare benefits appeals; similar patterns are also being evidenced in 2013/14.

### 5.3 Client data

The following information reflects key characteristics of clients seen by agencies in 2013/14.



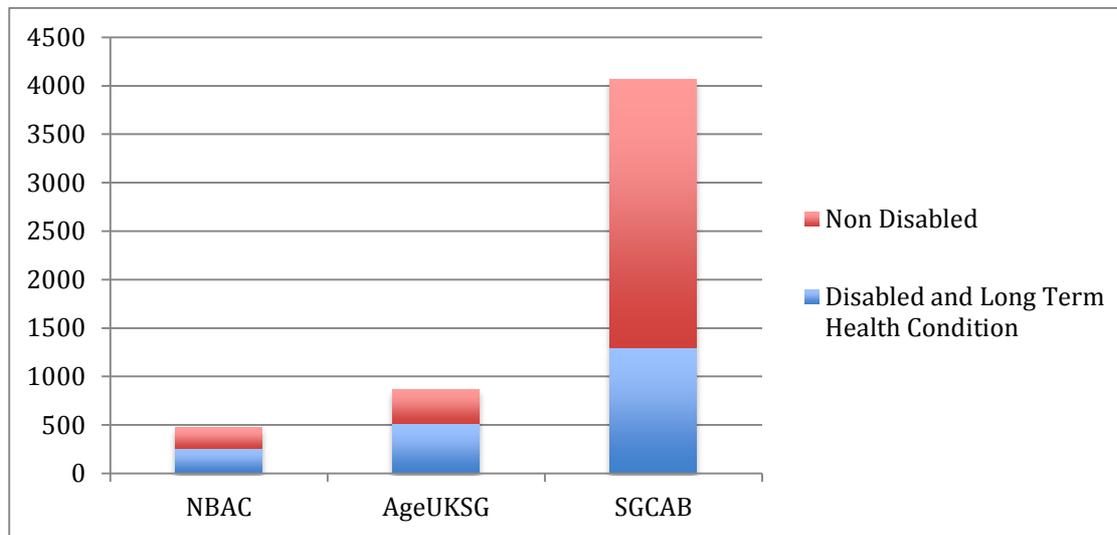
The 2011 census data records that 49.5% of the population is male and 50.5% of the population is female. However all three agencies assist proportionally more women than men. This reflects national trends in advice seeking.



According to the 2011 census, 5% of SG residents are from Black and Minority Ethnic communities. Agencies, particularly SGCAB advise a higher proportion of clients from these communities, as proportionally they live in poorer areas and have a higher level of need than the average population of South Gloucestershire.

## Disability

2013/14:



According to SGC, the population of disabled residents in South Gloucestershire is 15.6%. All agencies see consistently higher number of clients from this cohort. 54.6% of people assisted by NBAC were either physically disabled or had mental health disabilities or both. 59% of those assisted by AgeUKSG were disabled and 32% by SGCAB

The reasons for this relate in the main to what services agencies primarily offer. AgeUKSG only provides advice in welfare benefits and runs this in parallel with a home visiting service; NBAC provides welfare benefits and debt advice. The changes to the welfare benefits system in 2012/13 concentrated on changes to disability benefits, and it is therefore entirely consistent that a higher proportion of clients will have come from this cohort.

## 5.4 Referrals

Referrals in this context describe a situation where a client has been given information from another party to seek help from an advice agency. These are not appointments booked on behalf of the client, nor is any follow up work undertaken by the agency providing the information.

NBAC consistently records how clients have heard of their service. The highest demand comes from people who have accessed the service before, the second highest is through health professionals (GPs, Health Visitors, Community Psychiatric nurses, District nurses etc.). There is a particularly high rate of referrals from the Orchard Medical Centre in Kingswood. Equally Age UKSG received 20% of its clients through health settings. Currently this information is not recorded by SGCAB, although anecdotally there is evidence to show many clients access the service through information provided by libraries, Town and Parish Councils, Councillors and SGC.

AgeUKSG receives a further 20% of referrals through the First Contact scheme, whilst almost the same percentage of NBAC clients hear of the service through word of mouth from friends or other members of the community. NBAC also receives a consistent level of referrals from local housing associations. All agencies are engaged with local VCS agencies and depending on the agencies' specialism or target group, receive a proportion of referrals from a range of agencies providing services in South Gloucestershire.

In terms of referring clients to other agencies, this may happen because the agency does not offer advice in particular areas or at the right level of expertise, or because the agency does not offer that service at all. SGCAB regularly refers clients to local Food banks (and has recently established a training programme with them); Grant Thornton who deliver an IVA service from their Yate office; Avon and Bristol Law Centre for a range of specialisms; South West Law for immigration and asylum issues; Survive for Domestic Violence; and Orchard and Shipman for housing issues. NBAC refers people to Talking Money<sup>19</sup> for money advice; Avon and Bristol Law Centre; South West Law and local Food Banks. All agencies will also refer people to national helplines where they exist such as Consumer Direct. Nevertheless these referrals may not result in the client being able to afford to access advice or to secure appropriate advice.

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<sup>19</sup> Formerly Bristol Debt Advice Centre

## **Recommendations Section 5**

- Agencies should improve the recording of where people are signposted and referred from and to, and to align this information between agencies.
- Clearer pathways between SGC in-house benefits advice service and VCS providers should be established, to ensure both consistency and lack of duplication.
- All agencies should use the same age bands to ensure consistency of reporting.
- Agencies should explore, develop and widen partnerships with other key agencies in South Gloucestershire. In particular they should continue the work with Foodbanks; widen and develop the capacity of Bristol Credit union to offer services; and strengthen relationships with Merlin Housing Association and other social landlords.

## 6. Funding and leverage

All three agencies receive funding from a range of providers. However the extent of what an agency is able to undertake is defined within its constitution and overall aims and objectives, and to a further extent by its membership body.

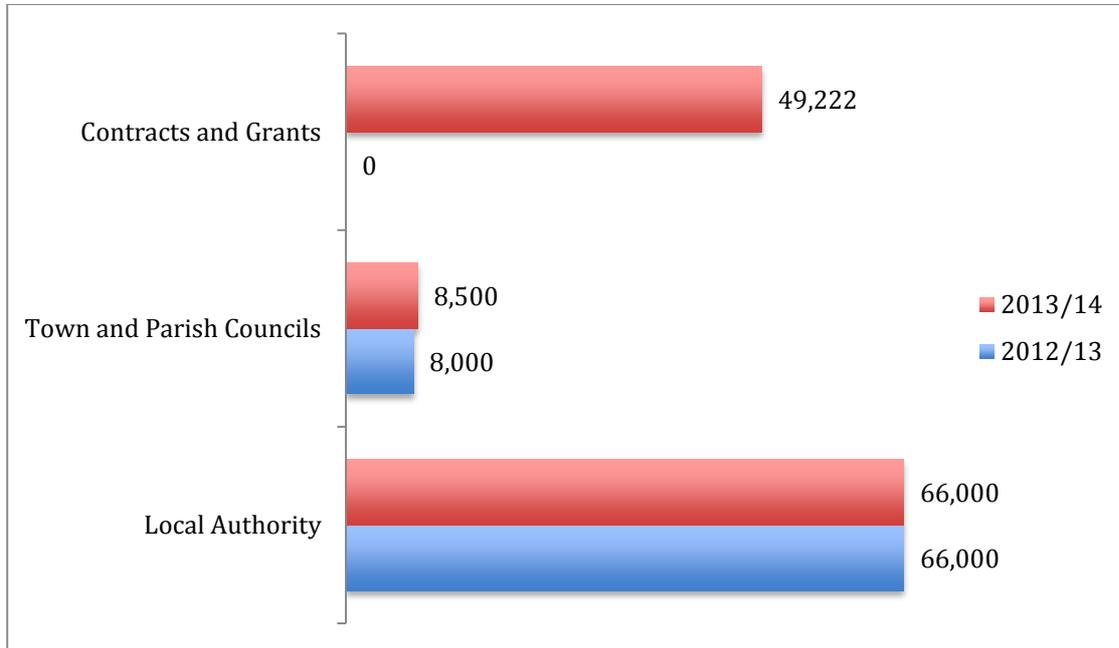
Both SGCAB and AgeUKSG are in membership of their national bodies (Citizens Advice and AGE UK), although they remain in the control of locally elected management committees. The national bodies regulate the work and activities undertaken by each agency and in so doing allow them to use the national brand which has a high recognition value. The brand also provides support and leverage to undertake other activities, which in turn can support the funding of the core service.

NBAC is in membership of Advice UK; this is an elective decision by its management committee, and while some opportunities exist for collaborative work and discounted offers, it is different from the other agencies. However, as NBAC is established on a local community basis, it can take advantage of its community links far more to develop other services. Neither model has any significant advantage or disadvantage over the other.

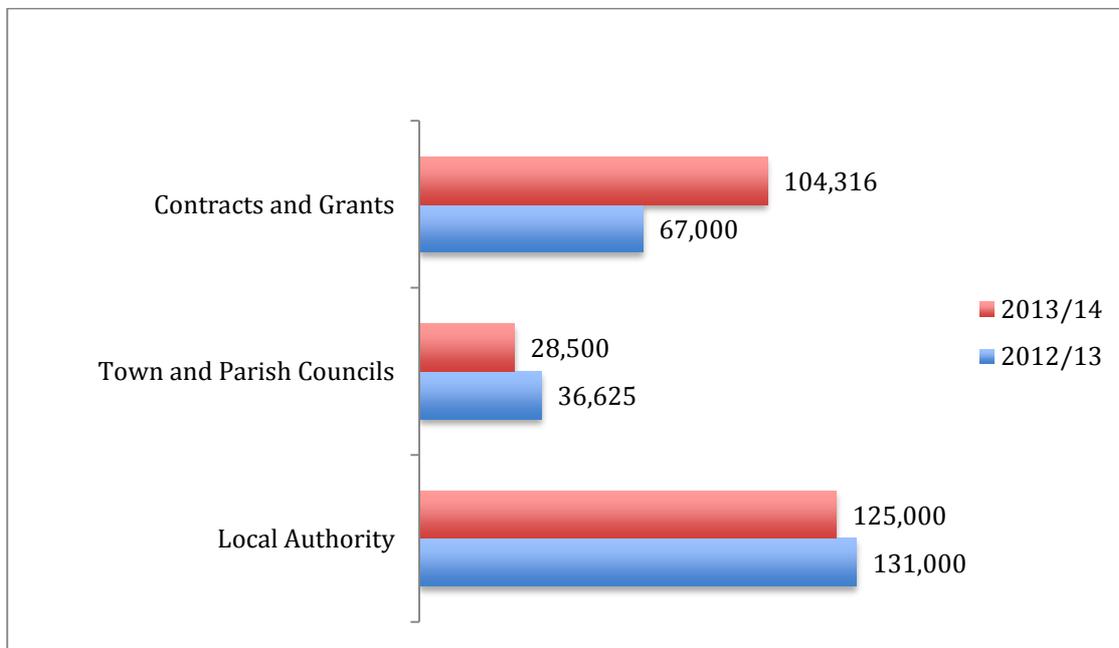
In respect of NBAC and SGCAB, their core activities are solely about the provision of advice and any additional activities are present to either support clients' additional needs or to provide other services whose profit may be utilised to underwrite the principal advice function. AgeUKSG differs, as its remit is to offer a range of different services for older people, of which advice is one function. The other provided services may or may not be used to underwrite the advice function. For the purposes of this report the funding and leverage analysis is considered solely within the context of the advice function.

## 6.1 Funding

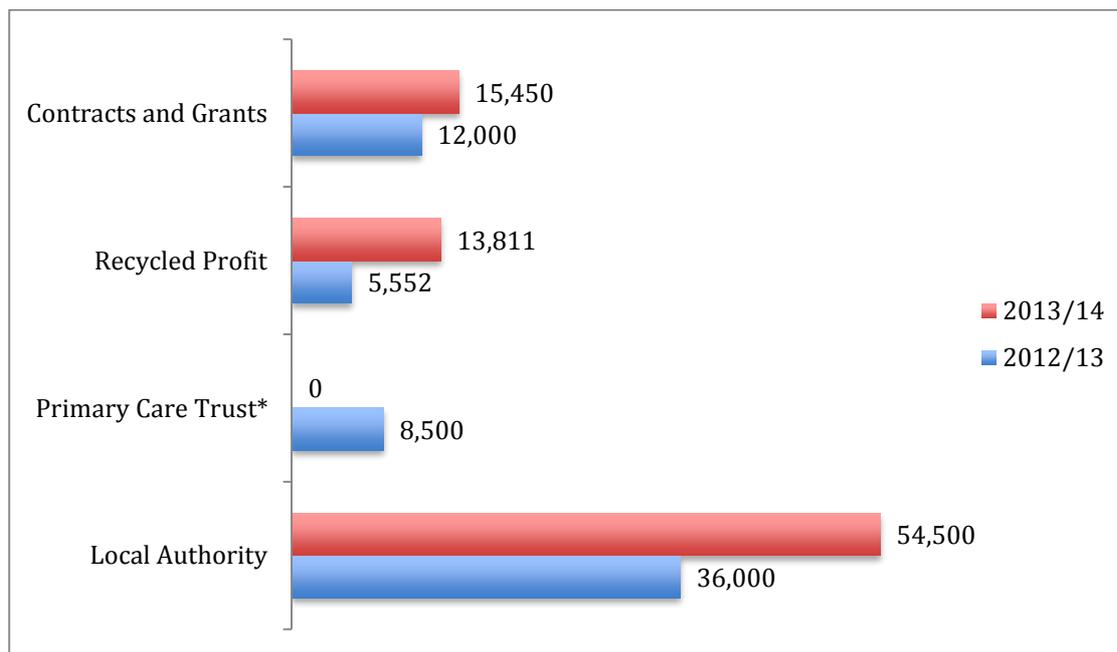
### North Bristol Advice Centre



### South Gloucestershire Citizens Advice Bureau



## AGE UK South Gloucestershire



[\*It should be noted that due to the public health function being subsumed into the local authority, the funding previously received from the PCT was incorporated into the funding from South Gloucestershire Council and the project was expanded.]

The above information demonstrates the capacity of agencies to lever funds from a variety of different sources to support the advice functions of each agency. It also demonstrates the value of supporting a range of providers, who have access to different resources because of their structure or target group or simply because of funding requirements. Agencies are able to lever 66% to 90% of additional funding in support of their core contract from SGC. In addition the requirements of certain funds, the Advice Services Transition Fund and the Advice Services Contract with SGC, required that more than one provider applied for the grant or contract, necessitating a collaborative approach between advice providers.

Studies have been undertaken to consider merging advice agencies in order to secure further savings. Independent consultants commissioned both by Advice Centres for Avon and the Advice Network for Bristol, South Gloucestershire and North Somerset, found that few savings would be made within formal mergers. This was because most of the costs associated with the administration of agencies had been significantly reduced, and therefore any substantive savings would need to be made through staff cuts and the reduction in front line provision; and also because the USP of agencies was quite different, enabling them to lever funding from different sources. Nevertheless it was recommended that agencies providing advice should seek to consider different models of provision and wider collaborative partnerships.

## 6.2 Leverage

Leverage considers two aspects of advice agencies' functions: the added leverage provided by agencies' use of volunteers to support advice provision; and the value of advice given in respect of money gained or maintained for the client.

### 6.2.1 Volunteers

Volunteers provide a valuable contribution to the capacity of advice agencies to respond to the needs of communities. However such is the complexity of advice work, particularly the requirements for supervision, casework review and maintaining relevant accreditations and standards, that legal advice is not an area of work that can be supported by volunteers alone.

Leverage provided by volunteers is calculated in the following manner. A median salary across the three agencies is determined, the hours a volunteer provides each week is calculated across an annual 46 week period (subject to the volunteer remaining with the agency), the annual salary is calculated at an hourly rate, and each hour provided is multiplied by this rate, giving the gross contribution. A percentage for each volunteer function is then taken off this figure, incorporating the average costs of the volunteer to the agency, including the physical space, training, supervision, travel etc. Each volunteering function has a different cost. The following volunteering costs are based on people providing their time to directly support the advice function; this does not include the time of volunteer management committee members who are responsible for the overall strategic management of the organisation.

Typically an administration volunteer will staff the reception point, take client details, answer the phone, input information, and deal with correspondence and requests for information. An advice support volunteer will provide support to clients who have secured advice but are under-confident in acting on it; this will include support with online and paper applications, composing letters, and sorting out new arrangements. An advice volunteer will provide the legal advice to a client.

### 2012/2013 Annual Figures

Agency	Function	Salary	Hours	Gross £	Reduction	Net £
NBAC	Admin	£18,500	322	3,181	10%	2,863
SGCAB	Admin	£18,500	1,150	11,362	10%	10,226
AUKSG	Admin	£18,500	370	3,655	10%	3,290
NBAC	Advice Support	£21,000	184	2,064	20%	1,851
AUKSG	Advice Support	£21,000	1320	14,810	20%	11,848
SGCAB	Advice Worker	£24,200	8090	104,522	35%	67,939
Total				<b>£139,594</b>		<b>£98,014</b>

2013/14

Agency	Function	Salary	Hours	Gross £	Reduction	Net £
NBAC	Admin	£18,500	368	3,636	10%	2,999
SGCAB	Admin	£18,500	1,150	11,362	10%	10,226
AUKSG	Admin	£18,500	700	6,916	10%	6,225
NBAC	Advice Support	£21,000	184	2,064	20%	1,651
AUKSG	Advice Support	£21,000	1,320	14,808	20%	11,846
AUKSG	Advice Worker	£24,200	1,540	19,896	35%	12,932
SGCAB	Advice Worker	£24,200	8,140	105,168	35%	68,359
Total				<b>£163,850</b>		<b>£114,238</b>

People volunteer for a range of reasons: to improve skills in order to enter the employment market; to contribute something to the community whilst maintaining an employed position; or to contribute something to the community having retired or taken early retirement. In 2012/13, agencies reported that five volunteers had gained sufficient skills to secure paid employment.

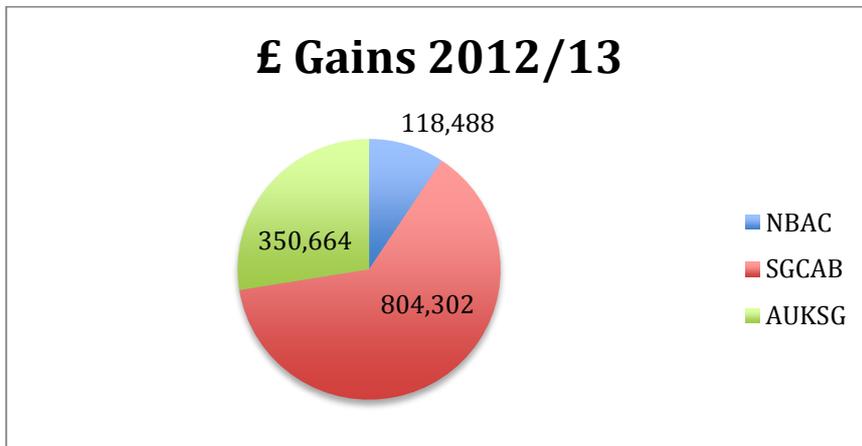
### 6.2.2 Money gained and maintained

Providing advice for clients, particularly in relation to welfare benefits, often improves their weekly income or – in the current climate of reducing the overall welfare benefits expenditure – at least maintains their weekly income. This is not exclusive to welfare benefits. Agencies are also able to seek compensation in other legal areas such as employment, or secure additional resources for households through charitable grants and support. All advice agencies record gains made on behalf of the client, basing the calculation for any long-term gain on the gain made in the weekly income for a period of 52 weeks plus any added back dated payments. Maintained income shows the difference between what the client would have been left with if the advice intervention had not been successful, and the level of income they were maintained on following the advice intervention. Gains are only recorded when evidence is provided either by the client or through confirmation by the provider such as the Department for Work and Pensions.

These calculations are critical to understanding how the presence of a network of professional advice agencies contributes not only to the wellbeing of individuals but also to supporting the local economy. Income from welfare benefit payments is largely spent in the local economy<sup>20</sup> and thus contributes to the sustainability and creation of employment. It is also necessary to understand that the absence of advice provision often means that people are either unaware of their entitlements in the first place or are unable to secure their entitlements due to the complexity of the legislation. For example, overall successful appeal rates to the benefits

<sup>20</sup> The Impact of Welfare Spending on the Glasgow Economy (University of Strathclyde 2003)

tribunals remain relatively high at an average of 38%<sup>21</sup>, but local indices demonstrate that with advice support, the success at appeal is over 80%.<sup>22</sup>



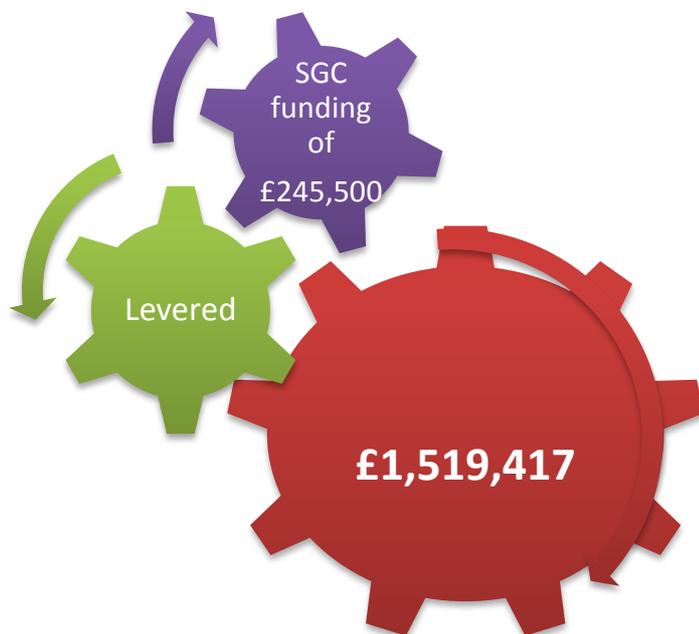
It is important to note that figures for 2013/14 are only those gains confirmed by clients or administrating departments. The decision process on benefit appeals and new claims has slowed significantly in year, with many applications and appeals now pending; therefore it is likely that this figure will increase significantly. For SGCAB the decrease is also in part due to funding streams for welfare benefits advice being reduced in year.

In addition to reporting gains, both SGCAB and NBAC enabled clients to manage debts in 2013/14 of £5,685,000 through their debt-advice function. As this figure simply demonstrates individuals being in control of their circumstances, it is not included within the leverage figures. However, by negotiating proportionate debt repayments for clients, and promoting better money management, client households often find that more of their income becomes available to spend locally on essential items rather than the servicing the demands of non-priority creditors.

<sup>21</sup> Welfare News Service 18/7/2013

<sup>22</sup> Bristol City Council Welfare Rights and Money Advice Service 2013

Taking into account these different aspects in 2013/14:



It is essential to note the interdependency of these relationships. In order to gain additional funding resources, an agency needs to have a stable funding base and a key set of resources to support its structure. This in turn is essential to enable the recruitment of and support to volunteers. The presence of both volunteers and paid staff then enables the agency to see a greater number of people in the community, and to gain and maintain greater amounts for local people to spend in the local economy.

As an example of this expenditure, AgeUKSG recently undertook a survey of 100 clients who, with their support, had received additional income from benefits. They then analysed where the money was spent and what contribution that spending made both to the individual and to the local economy (and potentially the SGC budget):

What have you used the money for?	Positive impact on:		
	S. Glos. Economy	SGC budget	Well-being
Home repairs and garden maintenance.	✓		✓
I can now pay my council tax easily.	✓	✓	✓
I can now buy my personal care.	✓	(✓)	✓
I can have my heating on and pay the bills.			✓
I can have some help in the home and garden.	✓		✓
I can pay the household bills.	✓	(✓)	✓
To pay for some home care.	✓	(✓)	✓
This money is for my friend who has dementia. He used it to do some jobs in his house which were long overdue.	✓	(✓)	✓
I have kidney dialysis 3 times a week and feel quite ill when I get home. I go to bed for the rest of the day. Now I can have help with the cleaning and gardening which would have been too expensive for me before.	✓		✓
Help with cleaning, gardening and shopping.	✓		✓
To pay for a carer.	✓	(✓)	✓
To help in the updating of the bathroom to a wet room as my condition has deteriorated and I have great difficulty getting into and out of a bath.	✓	(✓)	✓
I've bought a reclining chair!	✓	(✓)	✓
To get help in the house.	✓	(✓)	✓
Day to day living expenses.	✓		✓
Some additional help and some aids etc.	✓	(✓)	✓
I get more help with all things.	✓	(✓)	✓
I bought a new garden fence which was long overdue, also to change the misted double glazing units which were 25 years old and needed updating. I can give my partner/carer a rest by having lunch out sometimes	✓	(✓)	✓
It helps with caring for my wife who has Alzheimer's.	✓	(✓)	✓
I can now afford a taxi to go shopping.	✓		✓

✓ indicates a positive impact, (✓) indicates a possible positive impact

## **Recommendations Section 6**

- SGC should consider the addition of a money gained and maintained indicator within the published reporting requirements on the impact of advice.
- Agencies should routinely profile volunteers, using the same data sets as they do clients.
- Agencies should establish a set of agreed outcomes for volunteers, and measure and publish against these.
- Agencies should establish a series of economic indicators that demonstrate the benefit of advice to the local economy.
- Agencies should commission further research to consider in depth the potential of adopting a Social Return on Investment model. This model would further reflect the overarching contributions made to communities by advice agencies.

## 7. The added value of advice

It is understood that in future commissioning arrangements SGC will consider within each tender how applicants meet social value criteria: that is how the agency provides further value in respect of economic, environmental and social impact. SGC will adopt the EU definition of social value, which should be released shortly. Whether each commissioning process will use the same scoring and weighting remains under negotiation.

While we have considered above the financial impact of advice through quantifying its leverage in monetary terms, the added value that advice brings to communities remains unquantified. Each agency requests feedback on their services, and whilst feedback is overwhelmingly positive, it presents a limited snapshot of an individual's experience.

In order then to consider how advice supports individuals, we explored how the advice intervention assisted the client beyond the simple resolution of the issue. Each agency was asked to supply a number of clients willing to be interviewed in confidence. Whilst the sample was small, the intention was to demonstrate and reflect the circumstances and needs of people in South Gloucestershire. These individuals gave an insight into the challenges that they have individually experienced; how they felt these had impacted on their lives; and how with the intervention of advice agencies they felt their circumstances had changed.

Fuller accounts of the interviews are contained in the Appendix.

Across all the interviews, there were a number of common features, as follows:

- 90% of people had tried to resolve their issue by themselves, either by contacting departments or filling in forms in the first instance. Within this small sample there appeared to be a high degree of error by administrating departments. Despite adverse circumstances, the majority of respondents were organised and skilled.
- There was an overwhelming view that forms repeated the same question in different ways, and therefore they were either out to trick the respondent or that the respondent felt that they lacked the knack of completing them.
- Many people requiring welfare benefits advice stated they simply did not know at what point they might qualify for a different benefit, particularly where increasing ill-health was an issue.
- Those people contacting administrating departments felt that they had been treated badly, and that staff were rude and dismissive. They were disproportionately grateful when they came across an individual who would listen and help.
- Almost exclusively, respondents did not recognise themselves in the image of benefit claimants depicted in the media. Most respondents saw their situation as one that anyone with a little bad luck could fall into. The

majority of respondents were keen to stress how long they and other members of their family had worked for.

- Respondents said that their health and that of other members of their family had been impacted negatively by the problem they were seeking to resolve. Their health and sense of well being improved significantly following the intervention of the advice agencies.
- Many people anticipated that the consequence of losing financial support would result in the loss of their home and a need to move. This was distressing for people who had put down roots in their local communities, had developed good supportive relations with their neighbours, or had family living nearby to help.
- The fear of selling up and moving was exacerbated for some by the fact that they had adult children living with them, who had secured work, but who were unable to afford to buy or rent in the private market.
- For people seeking help with welfare benefits, they fully expected to have to return to advice agencies in the future when their benefits changed once again.
- However strong their cases, many of the respondents were very fearful of appearing unaccompanied in front of a tribunal. They were particularly under-confident of speaking in public and in front of strangers.

## **8. Responding to South Gloucestershire strategies**

Public bodies, in particular South Gloucestershire Council, have adopted a range of strategies covering their key functions and responsibilities. We accept that many of the strategies were written and aspirations determined at a time when the scale of cuts to public sector expenditure was unknown. Many of these strategies will be reviewed in 2016, and it is anticipated that significant changes will have to be made, given the overall predicted reductions in finances. However, it is important to demonstrate how advice agencies are able to respond to the identified needs of individuals and communities in South Gloucestershire within the current range of frameworks.

The response by advice agencies also demonstrates the variety of activities agencies undertake to support the wider needs of their clients and/or communities.

Strategy	Key recommendations	Advice Agencies' Response
SGC Council Strategy 2012/16	<p><i>Our Economy</i></p> <ul style="list-style-type: none"> <li>• Encouraging take up of apprenticeships, work experience and work based learning</li> <li>• Supporting unemployed people, particularly those in priority neighbourhoods and in vulnerable groups to gain substantive employment</li> <li>• Extending and enhancing learning opportunities at post 16</li> </ul>	<ul style="list-style-type: none"> <li>• NBAC: Variety of courses open to SGC residents. Including IT open sessions, IT for work and online applications, Job Club run in partnership with PLUS. In partnership with UWE and Hewlett Packard raising aspirations of local people to attend UWE.</li> <li>• SGCAB supporting UWE graduate interns into paid employment</li> </ul>
SGC Council Strategy 2012/15	<p><i>Our Communities</i></p> <ul style="list-style-type: none"> <li>• Reducing the number of vulnerable people at risk of financial exclusion, through the provision of financial advice and support</li> <li>• Strengthening the voluntary and community sectors capacity and encouraging volunteering</li> </ul>	<ul style="list-style-type: none"> <li>• In 2012/13 SGCAB and NBAC supported people to manage debts valued at 6.25M</li> <li>• Money management courses run by NBAC open to SGC residents</li> <li>• AgeUKSG, NBAC and SGCAB supporting and managing 45 volunteers within the advice function in 2013/14</li> <li>• AgeUKSG involved in the Precious Time initiative expanding the range of volunteering opportunities</li> <li>• SGCAB working in partnership with SGCVS training non advice groups in referrals and information sources</li> <li>• NBAC training advice mentor volunteers</li> <li>• SGCAB providing money management talks in South Glos schools</li> </ul>

Strategy	Key recommendations	Advice Agencies' Response
SGC Council Strategy 2012/15	<p><i>Our Health</i></p> <ul style="list-style-type: none"> <li>Continuing the delivery of our Better Support for Older People programme, to expand care at home, to support independence for older people. Reviewing older peoples opportunities for employment, volunteering and social activity</li> </ul>	<ul style="list-style-type: none"> <li>AgeUKSG supporting older people through range of activities, including Day Care services, befriending and promoting volunteering through the Precious Time initiative.</li> <li>NBAC providing a Community Support at Home project funded by Comic Relief for older people. Also providing IT courses for older people.</li> </ul>
South Gloucestershire Joint Health and Well Being Strategy 2013-16	<p><i>Making the Healthy Choice, the Easy Choice</i></p> <ul style="list-style-type: none"> <li>1.3 We will support people across the life course to eat well by improving access to healthy food</li> </ul>	<ul style="list-style-type: none"> <li>NBAC developing a fresh food store as a social enterprise, determining opportunities for replication</li> </ul>
Health and Well Being Strategy 2013-16	<p><i>Tackling Health Inequalities</i></p> <ul style="list-style-type: none"> <li>2.1 We will develop ways to support families affected by welfare reform towards financial independence</li> <li>2.2 We will address fuel poverty and housing quality by ensuring that the most vulnerable are supported to live in homes which are well heated, insulated and free from damp</li> </ul>	<ul style="list-style-type: none"> <li>All agencies working with individuals to support them through welfare reform changes. NBAC running money management courses</li> <li>SGCAB and NBAC as part of their work on debt ensure clients access appropriate tariffs to reduce energy bills and embed money management skills in the debt advice process</li> </ul>
Health and Well Being Strategy 2013-16	<p><i>Making the Best Start in Life</i></p> <ul style="list-style-type: none"> <li>3.5 Access to support services, enabling children and young people who have complex needs and disabilities to remain at home with their families</li> </ul>	<ul style="list-style-type: none"> <li>NBAC and SGCAB work with families with disabled children ensuring that their benefits are maintained to enable children with multiple disabilities to remain with their families</li> </ul>

Strategy	Key recommendations	Advice Agencies' Response
Health and Well Being Strategy	<p><i>Fulfilling Lives for All</i></p> <ul style="list-style-type: none"> <li>4.4 We will maximise the opportunities for increased choice, control and independence, we will improve access to information and advice, roll out personal health budgets, revise our self directed support model within social care and review commissioning in line with these approaches.</li> </ul>	<ul style="list-style-type: none"> <li>SGCAB providing information and resources for people at key life stages, e.g. retirement, critical illness</li> <li>AgeUKSG has a wide variety of information on services available to older people and advise people on access to and eligibility for Council services and personal budgets.</li> </ul>
Health and Well Being Strategy	<p><i>Ageing Well</i></p> <ul style="list-style-type: none"> <li>5.1 We will help older people to remain active and socially engaged, sharing their skills, knowledge and energy with all age groups. Older people can be both providers and recipients of voluntary and community support through a range of local voluntary and befriending activities</li> <li>5.2 To maintain independence older people need high quality and timely information on their housing and support options and access to services. We will commission services to support independence and improve access to information and advice to ensure older people are informed about their community based support choices through their social care budgets and direct payment.</li> </ul>	<ul style="list-style-type: none"> <li>AgeUKSG supporting the Precious Time initiative to tackle loneliness and isolation and improve community capacity through activities and volunteering by and for older people.</li> <li>AgeUKSG deliver Activity Day Clubs and a befriending service</li> <li>NBAC provide a Community Support at Home project funded by Comic Relief directed at older people. Also providing IT courses for older people.</li> <li>Age UK nationally provide a wide range of leaflets and factsheets on the rights of older people and these are available via AgeUKSG</li> <li>Majority of volunteers at SGCAB and AgeUKSG are retired older people</li> <li>AgeUKSG Integrated Care pilot funded by CCG to work with 3 GP practices to deliver non-clinical support to patients with long term</li> </ul>

Strategy	Key recommendations	Advice Agencies' Response
Health and Well Being Strategy	<p><i>Accessing the Right Services in the Right Place at the Right Time</i></p> <ul style="list-style-type: none"> <li>6.2 We will work together and with our wider community to develop innovative solutions and build capacity and capability to reduce the need for hospital admissions and support people to return home from hospital as soon as possible</li> </ul>	<p>conditions</p> <ul style="list-style-type: none"> <li>AgeUKSG running targeted over 75's programme through GP surgeries to maximise older peoples income to enable them to maintain independence and remain at home</li> <li>Agencies see over 30% of people with mental health or physical health impairments. Ensuring benefits are being received and debt is under control provides a much improved sense of well being amongst clients</li> </ul>
South Gloucestershire Sustainable Community Strategy 2026	<p><i>Our Communities</i></p> <ul style="list-style-type: none"> <li>Focusing resources to reduce deprivation in our poorest neighbourhoods and support community based initiatives and work</li> </ul>	<ul style="list-style-type: none"> <li>Advice centres and drop in surgeries located in the areas of highest deprivation</li> </ul>
Sustainable Community Strategy	<p><i>Our Health</i></p> <ul style="list-style-type: none"> <li>Make sure information and advice is available and accessible to help people with the big changes in life to help them regain life skills and remain independent</li> </ul>	<ul style="list-style-type: none"> <li>SGCAB compiling resource packs, aimed at life changing circumstances: Critical Illness, Retirement, First Baby</li> <li>AgeUKSG provide range of Age UK national leaflets and detailed factsheets for key decision points faced by older people</li> </ul>
Sustainable Community Strategy	<p><i>Reduce Inequalities</i></p> <ul style="list-style-type: none"> <li>Address the needs of our communities through positive prevention and early intervention to protect the vulnerable and provide extra help and support to those who need it</li> </ul>	<ul style="list-style-type: none"> <li>Advice provision focused on those living in areas of highest deprivation, process of triage in place to enable those who are able to help themselves to do so, freeing resources for the most vulnerable to</li> </ul>

Strategy	Key recommendations	Advice Agencies' Response
		be supported with face to face advice and home visits
South Gloucestershire Partnership Strategy for Children and Young People 2012-16	<ul style="list-style-type: none"> <li>• Vulnerable and disadvantaged children and young people and their families receive the support they need from the right agency/agencies at the earliest stage, including to develop parenting skills and improve resilience</li> </ul>	<ul style="list-style-type: none"> <li>• NBAC targeted families to ensure they were receiving both in and put of work benefits</li> <li>• SGCAB working with school leavers to improve financial capability</li> </ul>
South Gloucestershire Joint Strategy for Carers' 2011-14	<ul style="list-style-type: none"> <li>• Carers will be supported so they are not forced into financial hardship by their caring role and are enabled to fulfill their employment potential</li> <li>• Carers will have access to a wide range of information and advice to support them to carry out their caring role in the context of their individual life</li> <li>• Ensure good access to welfare benefits and money advice to ensure carers' incomes are maximized, provide support for carers' through Housing Options and housing benefit advice</li> </ul>	<p>AgeUKSG providing targeted one to many sessions on benefits awareness, older Carers will be included in these sessions and some will target Carers. One of the criteria for home visits is caring responsibilities that prevent access to agency-based services</p> <ul style="list-style-type: none"> <li>• SGCAB provides a holistic service to Carers, supporting them to claim appropriate benefits and take up suitable employment, advising on the availability of assessments of their needs as Carers, providing money and debt advice as appropriate and advising on legal matters such as power of attorney, mental capacity etc.</li> </ul>

## **Recommendations Section 8**

- Agencies should provide a presentation to key public health officers and to the Health and Well Being Board members on the value of advice.
- Agencies should adopt a series of health and well being indicators that demonstrate the benefits of advice.
- If the Carers' Strategy is refreshed, agencies should ensure that the contribution of advice agencies is reflected within the strategy.
- Learning from the Integrated Care pilot being undertaken by Age UKSG should be shared with other agencies to determine whether it can be replicated for the under 50s.
- Agencies should respond to the West of England Local Enterprise Partnership Strategic Economic Plan. This is currently (March 2014) being submitted to the government for approval.

## 9. Advice agencies' connectivity

Relationships between agencies and integration with other local agencies is described within the referring function of each agency (who they receive referrals from and who they refer clients to, see p.18).

SGCAB, Age UKSG and NBAC are all locally constituted registered charitable companies with voluntary management committee members who live or work in the geographical areas the agencies serve. Management committee members are recruited on the basis of their wider skills and influence, rather than simply relying on an intimate knowledge of advice. Often they have played or play a key role in the local private sector; the public sector including local authorities and the MOD; the legal sector, in either private or commercial practice; or housing associations.

In addition to these connections, which can lead to agencies being enabled to secure additional resources or additional opportunities, paid staff also represent their individual agency or the wider advice sector on committees and forums.

The CEO of SGCAB is

- Chair of the South Gloucestershire Welfare Advice Partnership
- A trustee of South Gloucestershire Council for Voluntary Service
- A member of the VCS Leaders Board
- A member of Advice Centres for Avon (ACFA)

The CEO of AgeUKSG is

- A member of the South Gloucestershire Welfare Advice Partnership
- A trustee of South Gloucestershire Council for Voluntary Service
- A member of the VCS Leaders Board
- A member of the Older People's Programme Group, working closely with the Over 50s Forum and the Dementia working group
- A member of Advice Centres for Avon (ACFA)

The CEO of NBAC is

- A member of the South Gloucestershire Welfare Advice Partnership, and Chair for seven years until 2013
- A member of Advice Centres for Avon (ACFA)

## 10. Looking to the future

The Advice Services Transition Fund has provided agencies with a relatively small cash injection to consider a range of new ideas, which may in turn benefit the sustainability and development of these agencies and /or address the wider needs of communities. The total funding is £294,592 over two years, with 25% dedicated to the continuation of a small proportion of front line advice, lost through the cuts in Legal Aid.

Of the many initiatives that agencies could have considered, some were discounted as not fitting within the local context, and others because previous initiatives conducted under the Advice Plus funding by similar agencies country-wide proved unsustainable and expensive. This was particularly true of paid-for advice services, where agencies were competing in an already crowded market, with many high street solicitors and Internet companies offering similar services. Agencies were also concerned that placing a paid-for service within a free service would have the potential to muddle and confuse clients and deter those in the most vulnerable positions from seeking advice.

The strands of activity identified do not preclude learning from other local or national projects. The umbrella and membership bodies of all the agencies will be monitoring progress of these and informing agencies of potential opportunities for replication.

- Training of non-advice groups in referrals and information sources. SGCAB have secured a worker to support this initiative, which aims to reduce the pressure on agencies by equipping more people to access information which may help them to personally resolve their issue, or, where advice is needed, by ensuring that the client is directed to the right place in the first instance for the issue to be resolved. SGCAB is working with SGCVS to deliver this.
- Developing money awareness and management skills training to meet the needs of school leavers in South Gloucestershire. Working with teachers, SGCAB is delivering short talks on managing your money to young people who will be leaving education within the next year, helping to prepare them for financial independence.
- Compiling resource packs for life changing events, including retirement, critical illness, first child and redundancy. The intention is that a person will have access to a resource that pulls together information and guidance in one place. It is also intended to explore how packages of support may be delivered to different sectors and what potential there is to generate income from the delivery of these packages.
- A Volunteer Programme coordinated by NBAC to develop a programme of Community Champions for advice. This will identify twenty individuals per year in communities who can offer support and help to people who have either received advice or are seeking advice. This project intends to reduce

the pressure on advice providers, and responds to research undertaken by agencies demonstrating that clients need increasing amounts of support to act on advice given, as forms have become more complex, online applications have become more prevalent, and the switch for many to universal credit (albeit delayed) is likely to cause considerable strain on individuals and services.

- Business Support Post. NBAC is developing a social enterprise hub in Lockleaze, which aims to use the learning and potential opportunities from this model, which would return profits to the advice function and could potentially be replicated elsewhere.
- AgeUKSG are testing the feasibility of delivering basic benefits advice in a group setting. They will make the learning available to partners as it is established.

In addition to these particular services, agencies are also working to expand pro bono partnerships with the private sector to extend the range of advice available to residents (as agreed within the ASTF application).

## **APPENDIX - Case studies**

To preserve anonymity, any identifying information and all names have been changed.

### ***Mrs Jones***

Mrs Jones is retired and a widow. She is an owner-occupier, and lives with her daughter and two grandchildren. Mrs Jones receives a state pension and her late husband's work pension, which she uses to pay the mortgage. Her daughter, who works in the care industry, covers the bills for utilities and maintenance of the house and contributes to the weekly shop.

Although Mrs Jones clearly lives modestly, she found herself getting further into financial difficulties. The family have over time relied on doorstep lenders to tide them over in occasional times of crises. Mrs Jones was keen to point out how nice the lenders were, particularly when her husband died. They continued to offer her money and returned weekly to collect payments. The high interest demanded by the doorstep lenders meant that Mrs Jones was unable to keep abreast of her other payments, and she found herself in arrears with the mortgage company, council tax and a number of catalogue companies that she had purchased clothes from. Any small purchase, for example frames for her glasses, clearly had a huge impact on her weekly situation and by her own admission sent her into a panic.

As the debts mounted, she faced an increasing level of contact by her creditors. She became scared to open the post and admitted to sometimes leaving letters unopened, and as a result the creditors started to use the phone. She became confused by their demands, often speaking to a number of different people; she was in tears every day and became very worried and scared. Mrs Jones had also amassed significant council tax arrears, which she knew she had to pay back, and at some point she agreed to the demand to pay back these arrears at a totally unmanageable amount. This meant she fell behind with other payments and was unable to afford food and other necessities. She and her daughter had contacted the Council Tax department on numerous occasions but had found them both rude and dismissive, insisting she continued to pay her arrears off at over £70 per week.

At some stage, whilst speaking to the mortgage company, they advised her to go to the CAB as it was clear that she was experiencing significant problems. She was initially very worried about the appointment, as she didn't know what to expect. Once she had attended her appointment she said she felt like a different person and became more confident about addressing issues. The CAB arranged for the dates of her mortgage payments to be changed and renegotiated the payment schedule with the Council to one she could afford. She now feels comfortable with the level of payments being made, but described being at a loss to understand why this had not happened in the first place. She admits she still struggles with the overall cost of day to day living, but she now believes she is in more control of her day to day expenses. She has found the staff at her high street bank to be very

helpful and regularly now checks that the money is in her account before anything goes out.

Nevertheless she says that if she needed a loan she would not approach her bank, but would approach the doorstep lenders, remembering how kind they were when her husband died, with her viewing them more as friends that would help out in a crisis. Her daughter has been trying to convince her, with little success, that loans of this nature are exorbitant and should be resisted wherever possible.

### ***Mrs Little***

Mrs Little is in her 50s and lives with her husband and her son. They are owner-occupiers and the mortgage is fully paid off. Mrs Little is in receipt of disability benefits due to severe injuries sustained in a car accident when she was a teenager, which have become increasingly debilitating over the years. Mr Little, who is in his early 60s, had worked until 2000 in a variety of jobs, but has been unable to work since due to severe mental health problems provoked by the death of his mother and a series of redundancies. Their son, who lives at home, is registered disabled and is currently employed.

Mrs Little is familiar with the benefits system and comes across as confident and able. She sought assistance from the CAB at the time of her husband's initial breakdown, so is familiar with the support and help they provide.

In late 2012, Mr Little received a letter from the DWP informing him of changes that were being put in place regarding his entitlement to benefits during 2103. The family thought this was an information letter, and assumed that at some point during 2013 forms would arrive for them to complete and Mr Little would have to attend a medical assessment. Neither of these things happened, which clearly worried him and added to his overall health problems. In October 2013, they received their regular bank statement and Mrs Little could not make sense of it. She soon realised that a payment of £100 per week due to Mr Little had been stopped in August. As Mr Little was entitled to both a disability benefit and pension credits, she rang both departments to try to find out what had happened. The person she spoke to to discuss pension credits was totally unhelpful. She then rang the now defunct benefits line and spoke to a helpful young man, who said that her husband would need to appeal and he would send information on how to do this.

Mr Little was totally distraught by the removal of this money, feeling that as he was no longer contributing to the household he was totally worthless. As a result he took all his medication and self harmed. Mrs. Little called an ambulance and Mr Little was taken into hospital and kept in for observation.

Depressed and hopeless, Mrs Little arranged for an appointment at the CAB. The money they received had enabled them to keep their head above water and without it, she saw no option but to have to sell their house and move away from an area that they have lived in for more than 30 years.

On seeing an advisor, she said they were incredibly helpful and were able to sort the situation out immediately. It transpired that the withdrawal of the disability benefit meant that the pension credit should have increased by the amount reduced. Mrs Little was astounded that the person she had spoken to at the pension credit department had not told her this. Within a week the new payment had started, and Mr Little was reimbursed for the arrears accumulated since August. Having resolved this, she said she felt completely euphoric, that the weight of the world had been lifted from her shoulders and if the issue had not been resolved it would have pushed her over the edge. She says her husband, although still struggling, is clearly calmer now he knows that he is contributing once again.

*'If we had lost the £100 a week, we would have kept going, but it would have been incredibly hard. We don't have a mad social life, we don't go on holidays, the last one was 13 years ago on a coach trip, we don't buy things new, we make things last, we are not in debt and do not owe anybody anything, but if something broke, without that money I don't know what we would have done.'*

### **David**

David is in his mid 30s, and is single. He has no children and currently lives at home with his parents. On leaving school, David secured an apprenticeship and worked in the electronics industry. In his mid-20s the company went into liquidation, so he continued working for an agency as well as looking after his grandmother who had increasing health problems.

Due to this experience he decided to switch careers and start a nursing course. At that point he was living with his girlfriend in rented property. He really enjoyed the course, but despite receiving small bursaries when undertaking placements, he found he could not afford his day-to-day expenditure; he started to build up arrears with both his bank and credit cards. As he was not paying anything towards the arrears, they became increasingly persistent; and as the debt amounted to £3,500, he felt that he had no option but to abandon his course at the final dissertation stage, and seek paid employment. He started working for his mother's company.

David firmly believes in living within his means, and is not a big spender. He had saved money to help him during his three-year course, but he simply ran out and needed the money for food and day to day living, money to function.

*'I just used to look out of my window and watch to see if there was anybody looking at the house and wondering if they were bailiffs.'*

He first went to the CAB in Jan 2013. He knew about the CAB because 'it's just a place you know about, all my family knows what it does'. He was quickly able to start a modest repayment plan with his creditors; he cut up both his cards and switched banks so he could have a basic account with no overdraft facility. He felt

that some of his debt had been caused by the ridiculous charges made every time he reached his overdraft limit.

Unfortunately his mother's company went into receivership and he was once again without income. He struggled on for three months, believing that another job would turn up, and eventually he signed on for JSA. He became increasingly nervous that because he had no income he was no longer making the payments that he had agreed to, and returned to the CAB. He didn't want to go down the bankruptcy route.

*' I owe the money, I should pay it back...I found myself looking out the window again worrying they would come and take my dad's TV or something.'*

He successfully renegotiated his payments and believes they (his creditors) probably didn't notice that they had stopped. This was resolved within a couple of weeks, though he refused to allow a direct debit and agreed to a standing order, unwilling to incur bank charges if his income dipped in the future.

He has now started a course to enable him to get a security license, and is optimistic that once completed he will secure his license. He has saved the money to pay for this and he will find a new job.

He was anxious to stress that *'sometimes you need help...if you read some of the papers you think everyone on benefits has been on them forever. I want to make sure people know that agencies like the CAB really can help people and take the worry out of your life.'*

### **Mr Beale**

Mr Beale is in his 50s and is an owner-occupier. He lives with his wife, who works part-time, and his daughter, who works full-time. Mr Beale was diagnosed with cancer in 2000; he had to have major surgery, which resulted in the amputation of one of his limbs. Up to that point he had worked in the family business all his life, and within 13 months of the surgery was able to return to work, albeit on a part-time basis. Over the years, however, the pain he experienced became progressively worse, and he was forced to give up work. He then claimed his entitlements to benefits. When the benefits system was reviewed he was put on a particular benefit for 12 months, following which he was transferred to Job Seekers Allowance. Although he felt that it was inappropriate as his pain threshold meant he was unable to work, he continued to adhere to the Job Centre's requirements. In September 2012 he had a fall, which incapacitated him further. He applied to go back onto disability benefits and after a medical assessment he was accepted, but again only for a further 12 months.

He was very worried about this, as there was no possibility that his condition was going to improve and all medical indications suggested it would get palpably worse. After searching the internet for advice agencies, he located North Bristol, was offered a convenient appointment and was able to go through the forms with them.

*'I just wanted a second opinion and also had reached the limits of my knowledge. I needed help in getting through the fact that I was unable to work.'*

The advisor wrote to the DWP on his behalf and within a few weeks he received confirmation that he would be moved from the work related group to the support group. He confirmed that he had been extremely worried and stressed by the whole process and frustrated that he was unable to resolve it on his own.

*'I recognize that something had to be done because some people have been abusing the system in the past. It seems to me though they have just thrown the baby out with the bath water, there is a mad scramble to get as many people off benefits as they can, clubbing everyone together saying that we are all trying it on.'*

Mr Beale said that whilst he believes this has concluded the matter in respect of this benefit, he is due to be reassessed as another component of benefit he receives is due to change in 2014. He anticipates having to return to his advisor at that point.

### ***Mrs Jennings***

Mrs Jennings is in her early 50s. She lives on her own in a house rented from the local housing association, and has been a tenant for over 30 years. She has three children who are all working and have left home. Before having children Mrs Jennings worked, and she fully intended to return to work once her children were in school. However one of her children had severe epilepsy and she needed to care for him; and by the time his condition was manageable, her own health had deteriorated.

Mrs Jennings was diagnosed with diabetes and asthma when she was a teenager; she also suffers from an aggressive skin condition. These conditions got progressively worse, and five years ago after starting to feel very unwell, she was diagnosed with high blood pressure. In 2012 she was hospitalized after a severe bout of pneumonia, and although she was released from hospital, she felt that she was not getting any better and was finding it increasingly difficult to manage stairs. Later in the same year she was rushed back into hospital and was diagnosed with a terminal illness.

In 2012 she got the paperwork to apply for DLA; she completed it and was turned down. She did not know why this was the case and did not have any idea about how ill you had to be to receive such a benefit. However she did not want to be dependent on her parents, and felt her independence would only be improved by getting a mobility scooter. As her health further deteriorated she applied again in March 2013 and sent the form with reports from her GP. Once again she was refused.

At this point Mrs Jennings was receiving £62 per week in benefits and her rent was being paid through housing benefit.

*'It was incredibly difficult to manage, I don't smoke, don't drink, don't have Sky, all my furniture is second hand from members of the family, I was living on soup and toast and not heating the house, I kept myself out of debt, but some days if it was toast, then it was toast, I don't think this helped my health.'*

At the same time Mrs Jennings was also required to pay additional rent because of the 'bedroom tax'. While she understands that there is a shortage of family housing, she didn't want to move because she did not know where she would go, she has a lot of family nearby to help her, her eyesight has deteriorated significantly and she is comfortable navigating around her home. She was scared of the challenges a new place might bring, and ultimately where she lives is her home.

Shortly after the first refusal Mrs Jennings read in the paper about a place to get advice. A worker at the podiatry clinic she attends had also mentioned that she should apply and could not understand why she did not receive more help. She secured an appointment with an advisor at North Bristol Advice Centre.

*'She took so much time, spent hours with me, and I knew she would know how to word it properly. I was at the end of my tether, she was my last hope and she saved me...without her I would have gone under and got into terrible debt.'*

After the form was submitted a doctor came to assess her. After 3 months and 2 weeks from the date of the original submission, she received a letter confirming she was entitled to £134 per week and with a back payment, as her previous benefit had been wrongly assessed.

*'When I received the letter I couldn't stop crying, I was stunned, I could live out the rest of my life which is not very long in my own home where I feel safe and know the neighbours who always help me. I can put the gas on for a couple of hours in the day now and in the evening without worrying. My doctor said even the stress of moving could kill me.'*

Mrs Jennings home does not have all the adaptations that she really needs, but she says:

*'I have not got that long, I can always go to my mum's for a shower, why go to the expense of putting one in for me, this is a family home and it needs a bath for a family that will move in after I am gone.'*

### **Mr Rodgers**

Mr Rogers is single, in his early 50s and an owner-occupier. Mr Rogers worked for 28 years in Bristol for a variety of different companies, and has no family living nearby.

Mr Rogers suffers from type 2 diabetes, which was undiagnosed for a while while he continued to work. However, it was clear that his health was deteriorating and when he sought medical advice, they said that they were only able to slow the progression of the illness. Eight years ago he was signed off from work completely. Although he received a small company pension, he was also able to claim various health related benefits, which he did.

Over the last two years his health has got significantly worse. He is now unable to walk confidently; standing for any period of time is difficult, which means that he now relies on microwave meals. Fortunately, six years ago, with the advice of occupational health due to his condition, he adapted his home so that it better met his needs. He was reassessed for benefits over 2 years ago, and attended a medical assessment. He was judged to be capable of work and was placed in the work related group. He said:

*'I was asked what I could do in a perfect world, so I told them that in a perfect world I would be able to walk and manage and work, I then added that I wasn't living in a perfect world, but they chose to ignore that part.'*

He attended the required interviews and courses as prescribed by the Job Centre, and as his health further deteriorated he wrote to inform them. However they would not accept it, and did not offer a further medical for some years. He wrote again and this time was told to attend a tribunal. At this point he had no idea what to do. He researched what he was able to do on the Internet and found that it would be better if he could find someone to attend with him, so he approached a number of advice agencies, but they were unable to offer him this service. He was very concerned that if he did not receive the correct level of benefit he would have to sell his home and move away from his neighbours, who are very supportive, accompanying him to the shops and on outings.

Eventually he rang North Bristol Advice Centre and made arrangements to see them the same day. Again he was told they were unable to attend the tribunal but they would help with all the forms.

*'I always think that forms are out to trick you, they ask the same questions in different ways, I was so relieved that someone could help me.'*

On returning home he received a letter from the DWP saying that he was no longer required to attend a tribunal and his claim had been accepted.

*'It was such a stressful time for me, I was so worried about having to go in front of people, then out of the blue they write to tell me they have changed their minds. I am so grateful to the advisor, she was able to spend time with me, reassure me, it was just what I needed. I can't understand what went on with the DWP, I just assume that once it was in the tribunal tray another more senior officer had a look at my papers and changed the decision, but why didn't they do that before telling me to go to a tribunal?'*

## **Caroline**

Caroline is in her early 60s, lives on her own and is an owner-occupier. She has worked all her life, initially in the public sector and latterly for herself in a business she created. This was just coming to fruition when she fell ill.

The illness was incredibly rare and she counts herself lucky that her GP was able to diagnose it quite quickly. However the illness was life changing:

*'I went almost overnight from being a person who was sporty, looked after my health and enjoyed walking, swimming and those things, to someone who was hardly mobile...it was life changing.'*

Although she received a small pension, the majority of her income came from her business, and as she was self-employed at the time of her illness, she didn't get paid if she didn't work. Her GP advised her to contact Age UK, and she immediately rang them to explain her circumstances.

*'They were so understanding, warm and professional, it was such a relief.'*

An advisor visited her and helped her complete the necessary forms to claim her entitled benefits. Her health condition meant that she was too exhausted to do it on her own, and even with the advisor's help, it required two visits to complete the form.

*'I was so impressed by the advisor – he was a young man, having to ask me intimate and potentially embarrassing questions, he was so professional and immediately put me at my ease.'*

AgeUKSG then saw to the administration and posted the forms for her. Several weeks later she was informed of her entitlement, including backdated payments. They were also able to help with other matters, such as recommending people to undertake some maintenance on her home.

Over the next two years, she was supported in making annual claims. In 2013 part of her entitlement was removed, as it was judged that her health had improved sufficiently not to warrant this. Between June and November 2013 she entered an ongoing exchange of correspondence and phone calls with the DWP, by which time her entitlements had been reduced to next to nothing. Determined not to become a victim and to stick up for her rights, she then decided she wanted to take control of the situation herself and to appeal on her own and wrote to the DWP to inform them of this.

*'But then they sent me all the forms that I had completed since 2011 and transcripts of all the phone calls I had made and all the correspondence between them and me...it also included the new criteria, and I was so stressed and overwhelmed I just decided to withdraw....it seems that the new criteria just worked against me, yes I am better, but I am not completely better, I tire easily and find it difficult to walk distances. I am well educated and yet I find the forms complicated and difficult....'*

*'I now receive about £20 per week, which pays for my cleaner. Finances are really tight, I am frugal and good at negotiating with utility companies. Losing my allowance has removed any spontaneity from my life, before I was able to join in with things such as the local art club, able to go swimming, these things are now removed and I feel I am becoming much more isolated.'*

### **Mr and Mrs Smith**

Mr and Mrs Smith are owner-occupiers and have lived in the same house for 46 years. They both worked full time, apart from when their son was a baby. They are now in their late 60s and are both retired. Mr Smith had worked as a carpenter and wood machinist, and gets a couple of small work-related pensions, but as he points out, his industry was not much into pension provision. Mrs. Smith has only recently retired from work in a supermarket.

Their son is currently living at home with his girlfriend. Until recently he has been out of work, but now he has secured employment he is looking to move out of his parents' home.

Both Mr and Mrs Smith have a variety of deteriorating health conditions. After unsuccessfully trying to get a blue badge from SGC, a member of the family suggested that they contact AgeUKSG. An advisor who supported them in completing the forms visited them and they were successful in securing a blue badge. At the same time a benefits check was undertaken and they successfully applied for Attendance Allowance. In January they received a letter saying that the Attendance Allowance was being stopped, but they had no idea why, as their health was not improving and was in fact getting worse.

They wrote a letter with the help of AgeUKSG and were invited to attend the appeal. They felt that they were simply too honest at the tribunal, and were slightly overwhelmed and intimidated by the process.

*'Of course it did us no favours, we were too honest, yes I felt a bit upset, but there are others in a far worse position than us...The thing is we have been working all our lives, we have both paid our stamp, when we try and get a little bit of help, its declined, it just churns you up...it wasn't that much, only £110 per month, but it just made that little bit of difference, taking the worry out of life....We are really grateful to Age UKSG for trying to help us, it's really good to know that they are always there and if we need help in the future, we can go back to them.'*