

**SAFER & STRONGER COMMUNITIES SCRUTINY COMMITTEE  
8 NOVEMBER 2010**

**FREE DEBT ADVICE IN OXFORDSHIRE**

**Purpose/Recommendation**

1. **Members are asked to consider the findings of the debt advice meeting**

**Background**

2. Debt Advice in Oxfordshire was subject to an earlier Scrutiny Review in 2008/09. However at its meeting on 1 February 2010, this Committee agreed that further work be undertaken in this area but to focus on and consider the current provision of free debt advice to Oxfordshire residents.

It was also agreed that Councillors Lawrie Stratford, Bill Service, John Goddard and John Sanders would be the Lead Member Review Group.

In order to find out what free debt advice is currently available, a meeting was set up between the Lead Member Review Group and a number of providers of free advice. The meeting was to focus on three main areas:

- Where in the County is free debt advice available?
- Are there geographical gaps?
- How is the quality of free debt advice established and maintained?

The meeting was attended by representatives from:

- Oxfordshire Citizens Advice Bureaux
- Oxford Advice Centres Forum
- Wantage Independent Advice Centre
- Advice UK
- Oxfordshire MIND
- Oxfordshire County Council's Trading Standards

**Key Issues**

3. **Findings of the meeting**

The meeting acknowledged that there was a good spread of free debt advice provision across the county, although the Vale area had limited face to face provision.

Online and telephone advice would be offered through a new 'one number' and an enhanced website by the Citizen's Advice Bureaux. Although this will provide full coverage of the County, it was acknowledged that some, more vulnerable users would not necessarily benefit from these services.

## SSC12(a)

Quality assurance programmes were implemented by all of the represented groups.

Provision of free debt advice by local groups fits with Council priorities of breaking cycles of deprivation and with central government priorities on locality based service provision.

The County Council's role could be further enhanced by continuing to provide assistance with co-ordination between voluntary providers. Additionally, there is an opportunity to effectively signpost from the Council's new customer service centre to the new CABx single point of contact phone line.

It is recognised that office/meeting space is an issue for advice services and the Council will explore opportunities to utilize council buildings with spare meeting room capacity.

### **Conclusion**

- It was felt that this meeting had been invaluable and that it had successfully addressed the focus areas set out for the meeting. Officers and Councillors felt reassured that provision across the County was now well understood (acknowledging dependency on future funding from various sources).
- Oxfordshire County Council officers will take forward areas of opportunity and will liaise directly with the appropriate providers.
- Councillor Stratford will attend the 'Money Matters' conference, and provide a verbal update at the meeting.

### **Report by Councillor Stratford on behalf of the Lead Member Review Group**

Contact: Belinda Dimmock-Smith, Performance and Review Officer  
Tel: 01865 816386

September 2010

**Notes from Meeting of Free Debt Advice Providers  
17 September 2010**

**Attendees:**

Silvana Dallenagra – Oxfordshire Citizens Advice Co-ordinator  
 Barbara Shaw – West Oxfordshire Citizens Advice  
 Ann Groom – Abingdon Citizens Advice  
 Sue Tanner – Oxford Advice Centres Forum  
 Lisa Bengé – Wantage Independent Advice Centre  
 Dal Warburton – Advice UK and Oxfordshire Money Advice Group  
 David Bryceland – Oxfordshire MIND  
 Cllr Lawrie Stratford – Chair of Safer and Stronger Communities Scrutiny Committee, Oxfordshire County Council (*Chair of the meeting*)  
 Cllr Bill Service – Member of Safer and Stronger Communities Scrutiny Committee, Oxfordshire County Council  
 Cllr John Sanders – Oxfordshire County Council  
 John Parry – Associate Director for Shared Services, Oxfordshire County Council  
 David Etheridge – Chief Fire Officer and Head of Community Safety, Oxfordshire County Council  
 Belinda Dimmock- Smith – Performance and Review Officer, Oxfordshire County Council  
 Richard Webb – Deputy Head of Trading Standards, Oxfordshire County Council  
 Kate Davies – Team Leader, Consumer Advice and Intervention, Oxfordshire County Council

**Focus of the meeting**

1. What is the provision of free debt advice in Oxfordshire?
2. Are there gaps in this provision?
3. How do the providers of free debt advice ensure the quality and consistency of the advice they give?

**Key issues**

All attendees were given an opportunity to outline provision of free debt advice in Oxfordshire. Background papers were provided (below) from each organisation, providing details of what services they provide, what gaps they are aware of and quality standards they adhere to.

**Summary**

**Citizens' Advice Bureaux (CAB)**

- There are 9 CABx across Oxfordshire and 30 outlets in total, taking into account outreach centres at GP surgeries, barracks, community centres etc.
- They operate as a consortium

## SSC12(a)

- 80% of the staff are volunteers and the estimated worth of their work in Oxfordshire alone is £2 million
- Banbury CAB has 1 employed debt advisor. In total, the CAB employs 35 debt advisors, all of whom are CABx qualified. There are 18 full time equivalent debt advisors in the Oxfordshire CABx. There are a further 200 volunteers trained to give debt advice.
- CABx identifies a gap in service provision in the Vale of White Horse area
- There is no centre in Faringdon or particularly near to it. However, there is provision in Abingdon and Witney and Wantage has its own independent centre
- From November 2010 there will be 1 telephone point of initial contact for the whole of Oxfordshire CABx. It will be operated between 10am and 4pm on weekdays by 10 Gateway Advisors, who can signpost to other organisations, make appointments at any local centre and refer for immediate assistance. There is an acknowledged gap in out of hours and weekend provision
- Last year, Oxfordshire CAB handled approx 21,000 debt enquiries and more than 2 thirds were dealt with by face to face assistance – generally agreed to be the most effective form of advice.
- A pilot debt management partnership project is currently underway
- CABx have their own in house training packages. Clients contacts are regularly audited for quality and consistency
- For the last 18 months, Oxfordshire CABx has been running a Financial Capability Project and has provided money management training to more than 500 clients and to approximately 100 other advice providers. Clients have included schools groups, the elderly, college students and people already in debt who have been referred by district Councils where they are in Council Tax arrears.
- A joined up website (providing information of where and who provides free advice across Oxfordshire) will be launched at the end of September.

### **Oxford Independent Advice Centre**

- The Centre provides holistic advice on a range of matters but debt advice is the most time consuming
- They provide an invaluable resource for those who are very poor, have poor literacy, poor English and those that do not have the skills to access or make use of telephone or internet advice. These centres do not have their own websites.
- Lack of a translation service is a problem for the centres
- Funding has come from the Social and Community Services Directorate although it is recognised that it is likely to come under threat as the Directorate focuses on providing personal budgets for its clients.
- The Advice centres are staffed by volunteers and have no paid staff
- 1 or 2 of the independent advice centres also provide money management education e.g. in youth centres.

### **Wantage Independent Advice Centre**

- The Centre has 30 years experience in providing debt advice to Wantage (and surrounding areas, including Faringdon)
- Debt advice is the most time consuming element of the holistic advice available from the centre which is part of the Advice UK network
- It has 30 advisors of whom 12 are debt specialists.
- They try to use written materials from other sources to cut down on costs and do not produce their own guides etc
- They run drop in sessions and give appointments for debt advice
- They refer clients to the CAB if they do not have the capacity to cope.

### **Advice UK and Oxfordshire Money Advice Group**

- Advice UK is a voluntary organisation of more than 850 voluntary and community groups across the country, with 11 member groups in Oxfordshire. These groups advise on a number of different issues.
- Debt Advisors in member groups are expected to meet the Generalist and Caseworker competencies in the Money Advice Trust's Money Advice Standards. Such advisors would also be expected to follow the Institute of Money Advisors' Money Advice Statement of Good Practice.
- Voluntary advice centres often emerge in the areas of greatest need as a result of community action. They provide services to the poorest and most marginalised in the community.
- There are different methods of providing advice from self help guidance at one end of the spectrum to face to face casework at the other (casework includes representing clients in negotiations with creditors or the Courts).
- Oxfordshire Money Advice Forum is a part of the Advice UK network. It is a sub network of those directly involved in money/debt advice provision. There is already a demonstrable and effective networking of such groups to co-ordinate and support each other so far as is practicable. It is also networked with the Thames Valley Financial Capability Forum, which is hosted by Reading CAB and which helps with sharing best practice and resources in financial capability training and advice.

### **MIND**

- MIND help vulnerable clients who use debt advice services
- OCC Money Matters team provides essential support for vulnerable clients
- 1 in 4 people is in mental distress and an essential part of a successful recovery involves stability in income, accommodation and in debt management
- Face to face contact for people with mental health difficulties is essential so web and telephone self help services are of little value to these people
- Education in money management in small groups is also very important to these clients.

### **Oxfordshire County Council (OCC)**

- Trading Standards Advisors signpost to other organisations where it seems appropriate
- Trading Standards enforces criminal aspects of the Consumer Credit Act and has engaged in a partnership with the National Illegal Money Lending Team which seeks to address the problem of loan sharking.
- Within OCC's Shared Services Directorate there exists a Money Management Team which supports the clients of Adult Social Services. Vulnerable clients are given active assistance which includes money management. Currently this service helps approximately 1,000 clients.
- Provision of free debt advice by local groups fits with Council priorities of breaking cycles of deprivation and with central government priorities on locality based service provision.
- OCC can assist with co-ordination between voluntary providers
- There is an opportunity to effectively signpost from the Councils new customer service centre to the new CABx single point of contact phone line
- It is recognised that office/meeting space is an issue for advice services and the Council would explore opportunities to utilize council buildings with spare meeting room capacity
- Opportunity to improve signposting to advice groups on Council's website could be prioritised
- The Council's "Big Debate" on allocation of resources is going on at the moment and all attendees of this meeting were encouraged to attend and contribute towards it, stressing the importance of debt advice
- There is an opportunity as the Council undergoes organisational changes (including the creation of the Deputy Director for Communities post) to consider how the Council will work with advice groups in the future
- Further opportunities exist on developing and training staff with face to face contact with the public in terms of making referrals and signposting where obvious signs of problems are present.

### **Conclusion**

- It was felt that this meeting had been invaluable and that it had successfully addressed the focus areas set out for the meeting. Officers and Councillors felt reassured that provision across the County was now well understood (acknowledging dependency on future funding from various sources).
- Councillor Stratford, Chairman of the Safer and Stronger Communities Scrutiny Committee, will report back to the Committee, outlining the information shared at the meeting, concluding the work on the 'Debt Advice Review'
- OCC officers will take forward areas of opportunity and will liaise directly with the appropriate providers.