

REVIEW OF FREE DEBT ADVICE PROVISION IN OXFORDSHIRE

Submission from Oxford Advice Centres' Forum

Questions raised by Councillors:

Question 1: where in the county is free debt advice available and what form does that advice take?

Response from Oxford Advice Centres' Forum:

NB. This describes the situation in Oxford City only.

Forum members include city-wide and universal advice providers such as Oxford CAB; city-wide specialist providers such as Age Concern, Oxfordshire Chinese Community & Advice Centre, and Mind; and locally-based advice centres. They provide face-to-face advice at drop-in sessions and/or by appointment; advocacy on behalf of clients and representation at court hearings; referral to other agencies where appropriate. The advice and advocacy is free, confidential and impartial.

The areas within Oxford City which are served by local advice centres are as follows: Barton, Blackbird Leys, Greater Leys, Rose Hill, Donnington, Littlemore, Cowley, Weirs Lane estate.

Oxford CAB are also expanding their telephone advice service in order to help those who cannot attend their office. Some of the local advice centres provide telephone and e-mail advice to their own communities.

Oxford Community Work Agency, based at Barton, offer debt advice across the county. Turpin Miller Solicitors advise clients who have access to legal aid.

It is important to recognise the value of the relationship between debt advice services, other advice services and other front-line organisations in both the voluntary and public sectors dealing with, for example, housing, welfare benefits, disability and health issues.

Question 2: are there geographical gaps in the county where no free advice is available, and if so, where are they?

Response

Within the City, there are a number of areas which have no local provision. These include Marston, Cutteslowe and North Oxford, Wolvercote, Botley, the Cowley Road area. The CAB is available to all but is very busy.

Forum members point out that, as well as geographical gaps, there are structural gaps such as provision for people who are at work during the day. For this reason, all the advice centres would like to run more sessions in the evenings or at weekends but do not at present have the resources.

The County Council has available to it a report prepared in 2007 by the Oxfordshire Data Observatory on Indices of Deprivation in Oxfordshire. This report identifies those areas of greatest deprivation in the county and should help councillors conclude where the need for free debt advice is most essential.

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Question 3: how is the quality of free debt advice established and maintained by the organisations providing it?

Response

Most of the members of the Oxford Advice Centres' Forum have the Legal Services Commission Quality Mark, which requires an audit every two years.

The Citizens' Advice Bureau is subject to the national CAB quality audit procedures, which monitor quality of advice as well as processes.

Members share good practice through the Forum, and the Oxfordshire Money Advice Group. They all ensure that advisers undergo regular training.

Advisers as individuals can also become members of the Institute of Money Advisers, which provides training to ensure that advisers are up-to-date, and which is developing an online course.

Conclusion

The resources of all the advice providers who are members of the Forum are stretched to the limit. The need for their services will almost certainly expand at a time of national and local government cutbacks and they would like to make the case for an increase in provision. They suggest that the most cost-effective way of doing so would be to fund the existing services to provide "outreach" sessions in areas where it is not currently available, and at times other than during normal working hours.

The County Council could also support the advice sector in other ways, for example: by making Council officer expertise available in setting up websites; by facilitating meetings between advice providers; by ensuring that the public are aware of all the agencies which are available to them.

They wish to remind elected councillors that, as voluntary and charitable organisations, they provide excellent value for money. The income which they help clients to access amounts to far more than the cost of providing the service, and this income tends to be spent locally. The debt and money management advice they give helps clients to retain their homes (whether private or publicly provided) and to remain independent of any need for further county council support.

Sue Tanner
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