

REPORT

from a Breakfast Briefing held at **Emmanuel College Cambridge**
on 29th September 2009

The Impact of Recession in Cambridgeshire

How the four Cambridgeshire Citizens Advice Bureaux
are together responding to the advice needs of the county



Advicehub

a partnership project led by the CABx of Cambridge, Ely, Fenland and Huntingdonshire

Executive Summary

The impact of the recession in Cambridgeshire is shown by the sharply increased demand for the advice services of the Citizens Advice Bureaux of Cambridge, Ely, Fenland and Huntingdonshire such as the 184% increase in JobSeekers Allowance issues compared to a comparable national figure of 99%.

Since 1 in 25 of Cambridgeshire's residents sought our advice – in some parts of the county it was as high as 1 in 10 – the 78% increase in Fuel Debts issues and the 52% increase in Redundancy issues are firm evidence of the real suffering and deprivation in the county.

The difference in the fates of those who seek CAB advice and those who do not is very marked – £0.5m of additional verified welfare benefits each quarter - 15 families each week keep their homes through our Court desk service.

The daily records of all CAB generalist and casework advisers held in the service's CASE recording system provide a unique perspective on the real effects of recession and on the demographic composition of clients from which it is clear that the recession is affecting people across all levels of society.

Much is being achieved by the CABx with the help of short-term additional district, county and national funding, all of which ends in March 2010, just when the predicted 10% cut in funding for public sector organisations will lead to many more of Cambridgeshire's residents losing their jobs and more demands for our services.

The CABx have the following plans to work and plan more effectively to analyse and meet the demand for their services by working with local public and voluntary organisations:

- to use the CASE recording system to inform local planners of the current social and demographic composition of the county and its needs;
- to improve access to our services by integrating e-mail, face-to-face and telephone advice by introducing a 'gateway' assessment procedure;
- to improve our physical infrastructure using a loan and grant of £1.4m. to open in the summer of 2010 an *Advicehub* where we will work with other advice services to provide a seamless service to clients;
- to extend the *Advicehub*, across Cambridgeshire by:
 - developing strong partnerships between local specialist advice providers
 - using innovative ICT to provide services in locations and to people who are marginalised
 - developing satellite *mini-advicehubs* in the county, especially in the deprived rural areas.

Introduction

This report presents a summary of an event held in Cambridge to examine the impact of recession on the people of Cambridgeshire from the unique perspective of the Citizens Advice Bureaux of the county, and outlines a new initiative, *Advicehub*, set up by the service to increase access to quality advice in line with demand.

The aim of the event

The Citizens Advice Bureaux of Cambridge, Ely, Fenland and Huntingdonshire, held a breakfast briefing at Emmanuel College Cambridge on the 29th September 2009, hosted by Lord Wilson of Dinton, Master of the College and former Cabinet Secretary. The event was attended by over 80 senior representatives from the county's local, regional and national government, the NHS, other charities and advice agencies, and local and regional businesses. Two leading CAB figures, Dr. David Livesey, Chair of Cambridge CAB and Board member of Citizens Advice national board, and Linda Hutchinson, Manager of Fenland CAB, took part in a panel discussion, chaired by Antonia Brickell from BBC Radio Cambridgeshire's Drivetime show, to examine the ever increasing demand for advice services since this recession began in earnest in Autumn 2008.

The effects of the current recession are far reaching and in recent months Citizens Advice Bureaux have seen a massive increase in the incidence of issues that require their support. Some short-term funds have been made available, but this funding ends in March 2010.

Citizens Advice – what does it do?

The Citizens Advice service is celebrating 70 years of serving the community. It was set up in 1939 as an emergency service in response to the prospect of a world war and the inevitable social disorganisation that would follow. There are now 416 Citizens Advice Bureaux across England and Wales, all of which are independent charities. Through the training, information

systems and support it provides, Citizens Advice equips bureaux to deliver the highest quality advice to their local residents. In turn, client evidence submitted by bureaux alerts Citizens Advice to widespread problems that require action at national level. Of the 27,000 people who work across the Citizens Advice service, 21,000 of them are volunteers.

CABx communicate directly with people who suffer as a result of any life-changing situation, and help them to overcome their issues. Helping people with debt, providing housing, employment and relationship breakdown advice, encouraging benefit take-up and tackling fuel poverty are among the everyday work of a CAB. The management system CAB uses to record all client enquiries gives it a wealth of information about not only the volume and nature of demand for the service, but also the demographic composition of the clients it helps. CAB is knowledgeable about advice – and the valuable information it holds about the shifting pattern of social behaviour gives it an understanding of the wider implications for society as a whole.

CAB has directly influenced national policy makers on issues such as: Putting Bailiffs on the Spot – a campaign on bailiffs' collection practices; Safe Deposits – promoting tenancy deposit protection; and Adding Up – a campaign on education costs. Cambridgeshire, led by the Fenland Bureau, has made important contributions to the case on exploitation by gangmasters, based on the evidence collected from concerned people in the region.

The Panel Discussion

Setting the scene for Cambridgeshire

The event host, Lord Wilson of Dinton, Master of Emmanuel College and former Cabinet Secretary, opened the debate by acknowledging that recent news would seem to confirm that the UK economy is finally starting to show the 'green shoots' of growth. But, he warned, not all areas of the UK will recover at the same time.

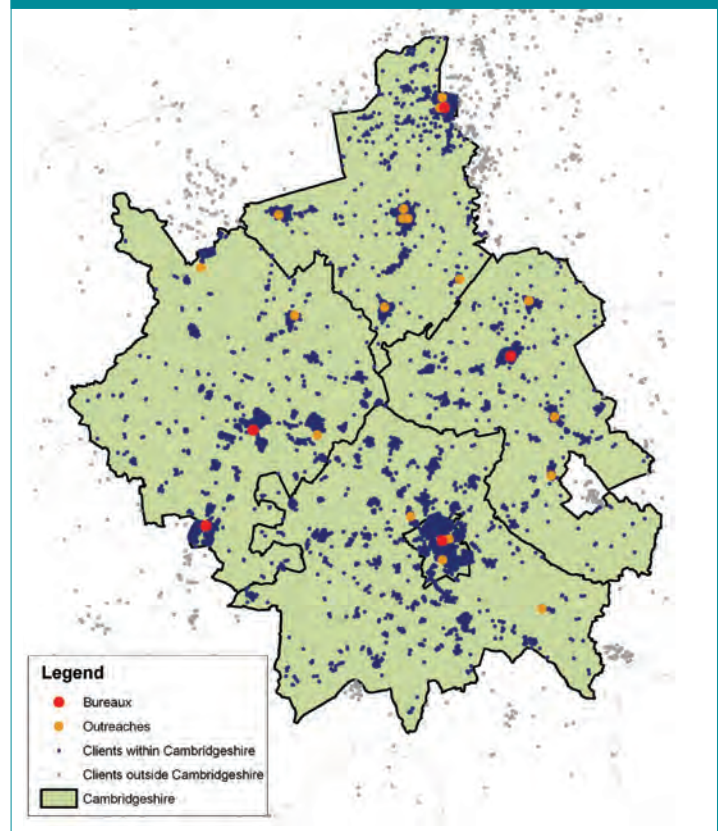
Cambridge city's position as a major global provider of research and development expertise and its high level of public sector jobs, has meant that the city has suffered less to date than other areas of the country and indeed the county. However, while other regions in the UK may start to recover as a result of increased industrial productivity, the looming and inevitable cuts in public spending will lead to a reduction in funding for R&D projects and job losses in the public sector, both of which will directly affect the city's job market with corresponding employment and financial problems.

Lord Wilson handed over to the panel to tell the story of the experiences of Cambridgeshire's four CABx.

The CAB service's experience of recession in Cambridgeshire

The fact that Cambridgeshire as a whole has fared somewhat better in some ways during the recession than some other areas of the UK, masks the real suffering and deprivation in certain areas of the county.

Bureaux and client locations in Cambridgeshire



Nationally, in 2008-09 the CAB service helped nearly two million clients with six million problems and issues. Regional figures show that the four CABx of Cambridgeshire (excluding Peterborough) saw nearly 24,500 clients during the same period – that's more than 1 in 25 people in the county.

However, in some wards, an even higher proportion of people received CAB advice. For example:

- **Waterlees, Fenland**
1 in 10 people visited a Bureau
- **Abbey, Cambridge**
1 in 15 people visited a Bureau
- **March East, Fenland**
1 in 15 people visited a Bureau

According to statistics recorded for the four Cambridgeshire Bureaux, key areas of advice between Q1 2008 and Q2 2009 show the following increases:

Number of Issues raised by Cambridgeshire CABx Clients from April 2008 through to June 2009

	Q1 2008/ 2009	Q2 2008/ 2009	Q3 2008/ 2009	Q4 2008/ 2009	Q1 2009/ 2010	% increase between Qtr1 2008 and Qtr 1 2009
Job Seekers Allowance	217	318	440	613	617	184%
Redundancy	240	293	449	471	365	52%
Mortgaged & Secured Loan Arrears	236	285	219	366	320	36%
Fuel Debts	210	269	259	372	373	78%
Total Benefits Issues	5404	5672	5522	6942	7348	36%
Total Debt Issues	5972	5996	6160	7557	7638	28%

The average national increase in people seeking Job Seekers Allowance after losing their jobs is 99%. In Cambridgeshire, traditionally seen as an affluent area, the increase is a staggering 184% on last year's figures.

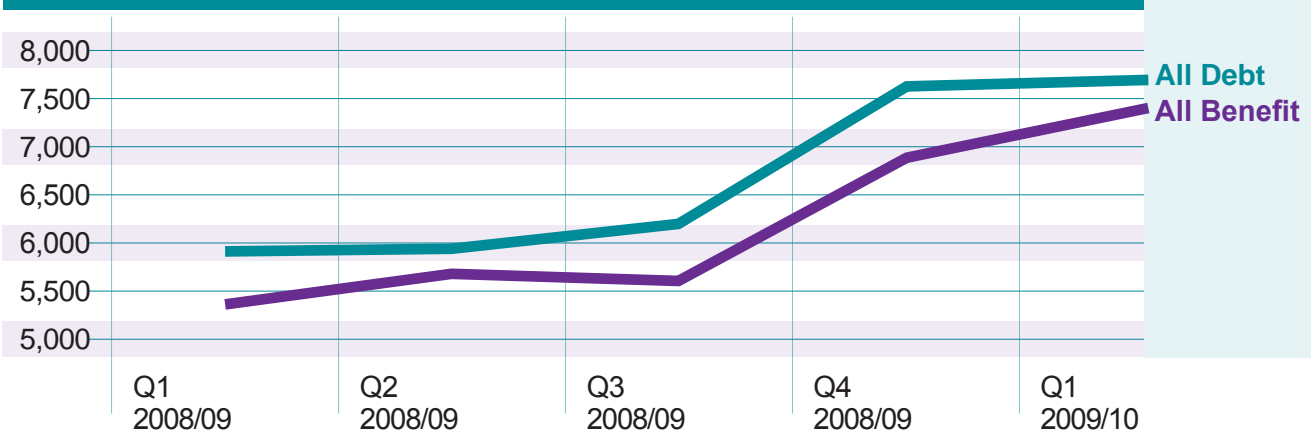
Statistics collected by the Fenland Bureau show that between Q1 2008 and Q1 2009 there was a 30% increase in the number of enquiries about debt (from 5,961 to 7,761) and an increase of 38% for benefits enquiries (from 5,400 to 7,449).

The view from the coalface

Linda Hutchinson, Manager of Fenland CAB, talked about the very different experience of life for many people in Fenland, one of the remotest areas of our predominantly rural region and where approximately 22% of the population suffer from literacy and numeracy problems. Many of them are also still struggling to recover from the last recession of the 1990s.

This increase is mirrored in the figures recorded by the Bureaux in Ely and Huntingdonshire, bringing the total increase from Q1 08 to Q2 09 for the whole of Cambridgeshire to 28% for debt issues and 36% for benefits enquiries. In money terms, that means that Cambridge CAB alone recorded £878,811 total client debt in Q1 08 against a total of £3,012,824 in Q1 09.

Volumes of benefit and debt issues in Cambs April '08 - June '09



Linda told a story of two families whose 'bread-winners' were made redundant at the same time, and the difference in their fates between the family who went to CAB for advice and the family who didn't. This recession is affecting people across all levels of society, including people who have always worked and never thought to be in the position of needing advice or benefits in order to pay their bills.

CABx in Cambridgeshire are currently helping clients to claim over £0.5m of additional verified welfare benefits each quarter. This not only helps the individual families maintain their independence but also generates monies that can be spent on local goods and services. Specific action taken by the CAB service has enabled people to avoid repossession. Through negotiation with mortgage companies and landlords, the CABx in Cambridgeshire currently helps approximately 15 families each week to keep their homes through Court representation.

CAB's strategic approach for the future

Dr David Livesey addressed the audience on more evidence of how the recession is impacting on the advice needs of the county's residents, how these needs will develop over the next few years, and what the regional Citizens Advice service is doing to address this demand.

How CABx gather data

David described how the CAB service's direct access to information about people's need for financial and legal advice, combined with its ability to record and monitor these statistics, gives it a unique perspective on the real effects of recession. CASE, the system on which all Citizens Advice clients and the problems are recorded, is a rich source of data for advice and social policy issues.

Although CAB advisers deal on a daily basis with the impact of the recession on individual families, the CASE recording system enables the organisation to produce valuable statistics on the general impact of the recession on the economy and employment.

What about the future?

Recent information produced by the Greater Cambridge Partnership and Insight East, whilst not playing down the seriousness of the recession, has been reported as being optimistic, relative to the national picture, about its local impact and the future outlook for growth.

The local increase of 184% in clients seeking help with JobSeekers Allowance, against the national figure of 99%, is evidence that the local impact is not always good news.

Add to this the fact that the predicted 10% cut in public funding across the board next year and this effect on public sector organisations will lead to many more of Cambridgeshire's residents losing their jobs.

Advicehub: A solution to meet the citizens' growing need for good advice

The planned population growth in the region will inevitably put more demands on advice services, even after the recession has finished. How are the Citizens Advice Bureaux of Cambridge, Ely, Fenland, and Huntingdonshire changing to meet the challenges of the future?

1. Improved access to services by integrating e-mail, face-to-face and telephone advice by introducing a 'gateway' assessment procedure.
2. Improved physical infrastructure.
3. Setting up *Advicehub*, an innovative new advice and information project for the people of Cambridgeshire.

Cambridgeshire *Advicehub*: an overview



Project Summary

Cambridge Citizens Advice Bureau (CAB) and their partners (the CABx of Ely, Fenland and Huntingdonshire) present the *Advicehub* – an innovative framework to smarter working and knowledge transfer which will transform the way in which people in Cambridgeshire are able to access advice.

Advicehub is a unique advice and information project that will equip and empower people across Cambridgeshire to access their rights and to lead more inclusive lives. It is intended that this project will also act as national beacon of good practice by achieving the following objectives across the county, from the urban centres of Cambridge and Huntingdonshire, to the rural centre of Ely and the deprived remote areas of Fenland.

This prestigious project will

- Achieve synergies between not-for-profit, statutory and commercial organisations to create ease of access, improved quality and better signposting to key support services;
- Bring about economies of scale by sharing key resources through partnership working;
- Create a range of exciting new joint initiatives via this collaborative approach;
- Provide countywide training and job opportunities;
- Promote community cohesion;
- Work actively to address people who are at risk of social exclusion;
- Maximise the potential of local advice services to meet the rapidly increasing needs of the projected enlarged population of Cambridgeshire, which is expected to grow by 33% between now and 2031.

Background

The *Advicehub* concept was first launched in 2004 by Rachel Talbot, CEO of Cambridge CAB, in response to the growing demand for CAB services against a backdrop of reducing funding. Pooling resources and sharing running costs will mean that more funding can be spent ensuring that levels of service keep up with demand.

In Autumn 2008, seed funding of £470k over three years was awarded by the Big Lottery Fund to enable an *Advicehub* team of three to be employed to embark on initiatives to get the project off the ground. Aided by founder partners from the four CABx of Cambridgeshire, the team will identify and coordinate the progress of potential *Advicehub* partners and ensure that partnership services are developed along lines that will meet agreed delivery targets and quality standards.

Having a physical infrastructure in place is vital for the sustainability of the project, both to house potential advice service partners and also to support the technology needed to deliver the outreach services using 21st century communication mechanisms. A flagship building in Devonshire Road, Cambridge has been purchased with an initial investment of £1.43million (of which £1.1million is a loan) from the Futurebuilders fund of The Social Investment Business. The building is currently undergoing an extensive refurbishment and is due for occupation during late summer 2010.

The vision

Using the knowledge base and expertise of Cambridge CAB as a launch pad, *Advicehub*

will provide a platform for a network of agencies to work collaboratively to better meet the needs of their service users. For example, the initial partners include: Ely CAB, Fenland CAB and Huntingdonshire CAB as well as other advice providing organisations who work in similar fields but who rarely join forces for the benefit of those we service.

These organisational partnerships will deliver advice and information services throughout Cambridgeshire, and because *Advicehub* will house a number of key agencies, it will allow faster and wider access to specialist services in the community.

How will it work?

Advicehub will enable new and existing residents and businesses to benefit from an enhanced advice system. This will take place via a range of inter-related strands:

- A Cambridge city centre *Advicehub* building;
- The development of strong partnerships between local specialist advice providers;
- Innovative use of ICT to provide services in locations and to people who are marginalised;
- The development of satellite *mini-advicehubs* in other parts of the county, especially in the deprived rural areas. Each *mini-advicehub* will be created by a partnership of smaller more localised advice agencies who will be fully supported by the infrastructure of the central Cambridge *Advicehub*. Advice points with touch-screens will be set up in key locations to provide a facility from which, using ICT, people can access the central *Advicehub* information and services, e.g. by web-cam.

By providing a pathway for integrated services to be delivered from a multitude of localities and settings, the *Advicehub* model will also provide opportunities to control quality and therefore deliver a better and more consistent level of service.

Advicehub will incorporate social enterprise to sustain core activities and will provide training and work experience opportunities. Through major investment in ICT, people will also be able to speak directly to *Advicehub* advisers via web and video links, either from the comfort of their own homes or from specially designated *mini-advicehubs* – kiosks - in local libraries or at other community information points.

The project will provide:

- Central infrastructure that will support a network of *mini-advicehubs*, both virtual and real, anywhere in the community, which will address social inclusion, particularly for those currently excluded for whatever reason;
- The use of latest ICT and environmental technologies to maximise the efficient use of resources, enhance service delivery and address sustainability issues;
- Heavily subsidised access to training hubs and meeting rooms for small community groups who are unable to find accessible, affordable meeting space elsewhere in the county.

Aims of *Advicehub*

- To develop an advice and information infrastructure that will service the needs of the growing population of Cambridgeshire and beyond;
- To help ensure long-term sustainability of numerous agencies, bringing them under one infrastructure to share central services such as HR, ICT and finance and to implement smart working practice;
- To support the Government agenda to enhance productivity and creativity of the workforce. Personal problems such as debt and relationship worries often distract employees and colleagues, leading to absence management issues. *Advicehub* aims to empower individuals to deal with their life issues by providing information and advice that can prevent problems escalating;

- To promote community cohesion – not just helping socially excluded groups but ensuring that the whole community has access to information and advice in formats they can use;
- To offer access to advice for more people and develop training and work experience opportunities in a supportive yet dynamic setting – particularly for those who face more challenges than most;
- To provide capacity building elements to help migrant workers become active citizens in the community;
- To feature a high level of environmental sustainable features in order to reduce running costs, create income and demonstrate that a not-for-profit project can incorporate social responsibility seriously;
- To assist clients with nil or limited numeracy or literacy (estimated as 20% of the local population).

In addition, *Advicehub* will support the economic development of Cambridgeshire by supporting businesses in the following ways:

- Aiding productivity in the workplace by providing the workforce with easy access to up-to-the minute advice and information on issues ranging from debt advice, health and community care through to relationship and legal difficulties;
- Providing up-to-date-information and advice to them and their employees, preventing problems escalating;
- Assisting businesses with employee management, by providing bespoke training, seminars and/or services designed to suit their specific needs;
- Providing local market data to enhance business processes;
- Offering access to training and meeting rooms at the *Advicehub* building in Cambridge city centre.

So why is CAB leading the project?

If any organisation is well placed to know about the delivery of advice and information services, it's CAB. With 70 years experience in problem solving through innovative working practices, we are perfectly positioned to lead the *Advicehub* project.

CAB has a strong track record in successful project and contract delivery and the organisation is a regulated body, quality controlled under Citizens Advice membership and the Legal Services Commission (kite marks of excellence).

Currently, over 250 paid and volunteer staff make up the Cambridgeshire CAB team, and our philosophy revolves around principles promoting diversity and fair treatment for all; a vision central to the principles of *Advicehub*.

As mentioned previously, Futurebuilders has agreed an investment, and the Big Lottery Fund has shown a similar commitment to the project's success by awarding *Advicehub* £470,000 over three years to fund a professional team, comprising a Partnership Development Manager, a Marketing Manager and an Administrator/Research Assistant to drive the project forward. We believe that this is a strong endorsement of the project's viability at a social and economic level. At this stage, we believe all potential barriers have been approached and are now addressed. It is envisaged that funds will be secured during the first three years of the project to guarantee its sustainability and efficacy for the future.

Why is *Advicehub* needed?

Cambridgeshire is evolving rapidly. With the huge growth predicted in the coming years, Cambridgeshire needs an advice and information infrastructure that is flexible enough to meet the demands of this population explosion. Currently, CAB deals with 8,000 enquiries per month (or 96,000 per annum) from people in the Cambridgeshire area, and demand for our services is increasing year-on-year as more people settle in the area. Furthermore, the current economic climate is creating an unprecedented demand for our services as more people face financial and social problems that threaten their normal existence and full inclusion in society. Each of the partner organisations involved in this project likewise report similar increases in demand for their services.

How can you become involved with *Advicehub*?

We are currently engaged in talking with various potential partners in the advice sector about the possibility of developing partnerships with their organisations. These partnerships will help to roll out the *Advicehub* project across the county, through the siting of touch-screen

kiosks to give people access to advice as and when they need it, together with *mini-advicehubs* at strategic locations involving a group of local advice agencies appropriate to client needs. The Cambridge *Advicehub* building in Devonshire Road will house the project infrastructure of the management team and the necessary technological support to maintain and progress the project.

If you are interested in becoming an *Advicehub* partner, sponsor or supporter, or if you'd just like some more information about the project, please contact one of the team, or visit the website at **www.advicehub.org**

Kulbir Singh,

Partnership Development Manager

01223 222765

or email **kulbir@advicehub.org**

Kate Flannery,

Marketing Manager

01223 222697

or email **kate@advicehub.org**

Appendix 1

Number of clients* seen by CABx in Cambridgeshire
in Q1 2008 (April to June against Q1 2009 (April to June)

Ethnic Origin Grouping	Number of Clients		% Increase/ Decrease
	Apr-Jun 2008	Apr-Jun 2009	
White	3738	5148	38.0%
Mixed Race	108	90	-17.0%
Asian or Asian British	128	177	38.0%
Black or Black British	117	144	23.0%
Chinese or other ethnic group	85	108	27.0%
Not Recorded	300	457	52.0%
Total	4476	6124	37.0%

Age profile group	Female		Male		Unknown/ Not Recorded	
	Apr-Jun 2008	Apr-Jun 2009	Apr-Jun 2008	Apr-Jun 2009	Apr-Jun 2008	Apr-Jun 2009
0-16	5	5	4	12	0	0
17-24	298	369	184	232	0	0
25-34	514	703	382	542	1	2
35-49	713	970	585	883	1	6
50-64	430	609	433	660	1	2
65-74	104	179	107	177	0	1
75-84	65	93	59	82	0	0
85+	13	24	12	18	0	0
Not Recorded	331	318	224	228	10	9
Total	2473	3270	1990	2834	13	20

Age profile group	With Disability		Unknown/Withheld		Not Disabled	
	Apr-Jun 2008	Apr-Jun 2009	Apr-Jun 2008	Apr-Jun 2009	Apr-Jun 2008	Apr-Jun 2009
0-16	2	6	1	6	6	5
17-24	34	46	40	93	408	462
25-34	76	114	98	224	723	909
35-49	204	322	134	319	961	1218
50-64	214	309	112	238	538	724
65-74	44	89	25	71	142	197
75-84	32	71	30	34	62	70
85+	6	14	6	12	13	16
Not Recorded	30	48	281	294	254	213
Total	642	1019	727	1291	3107	3814

*Each client presents on average four enquiries

This report is available in large print, electronic format and on the *Advicehub* website www.advicehub.org

Please contact **Helen Wallwork** on **01223 222681**
or email helen@advicehub.org



Advicehub
A project led by Cambridge CAB
72/74 Newmarket Road
Cambridge CB5 8DZ

T: 01223 222681
info@advicehub.org
www.advicehub.org

Charity no: 1056102 Company no: 3191085

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Emmanuel College
Cambridge