

## **Voluntary Sector Grant Funding Working Group**

Date: 12<sup>th</sup> April 2016, 10am

Present: Councillors T Hayward (TH) and Mrs L A Duffy (LD)

Attending: Batul Dungarwall (BD)

Officers: D Smith (DS), C Stopford (CS) and K Smith (KS - Note Taker)

Apologies: Councillors D Brown and S Criswell

### **Rural Cambs CAB**

BD, Chief Executive Officer of Rural Cambs CAB spoke to the group to provide information on the impact that they consider they have on the community, to consider what information they hold and are able to present in order for the Council to could determine outcome focused performance measures.

TH outlined the subjects that the WG wanted to address, namely:

1. The current situation.
2. How will situation change over the next 4-5 years?
3. What data does CAB have to support the outcome of their work.
4. How does current and planned work impact on the HDC Corporate Plan? With an emphasis on Health and Well Being, Strong and Resilient Communities and Business Growth (specifically small businesses)

BD proceeded by informing the group that last year, CAB dealt with 13902 new issues and this year 14852, each person came in with the average of 4 new issues.

The issues are becoming more complex. The top 5 main issues in terms of number that arose this year were Benefits, Debt, Employment, Consumer Issues and Relationships. The last was for the first time in the top 5. This is believed to be the result of the end of the recession and the public being more open to talking about Domestic Violence.

All of these new issues were a combination of walk-ins and telephone contact. In 2015, 80% of all contact was via telephone and the remaining 20% were face-to-face; this is a major change from 2012 (20% Telephone and 80% face-to-face) BD stated that she believed this change was due to how people access help for their issues, as well as the Contact Centre aims to assist callers on First Point of Contact and minimise repeat contacts where possible.

The possibility of Webchat and Voice Conferencing (Similar to Skype) being introduced in the future for the more rural areas were also being considered.

TH enquired if this would have an effect on the training of advisors with new services. BD responded by stating that their training system and IT systems are adapting to cope with the new services but they still work in Contact Centres.

There was a brief discussion about the viability of CAB kiosks. Cambridge has the kiosks but because of poor reliability and the fact that the data in them could become outdated they were not considered a viable or valuable source of information.

DS then asked about the process of handing off a caller for specialist advice, BD advised the Working Group that Rural CAB does not do home visits, but have partners that can do so on

their behalf, the contact centre operative would assess if this was required and referred as required, there is a shared CRM database with the partner agencies so Rural CAB have records of what was discussed with the partners.

Following a discussion about the length of an incoming First Point of Contact call via the contact centre, BD went into detail about the process of the call and how they aim to prevent repeat calls using a "Tell Us Once" method. It was then discussed that the public are not coming forward to the CAB early enough for assistance and with the upcoming Universal Credit scheme changes on the horizon, the Rural CAB are working to encourage the public to contact earlier and provide budgeting/debt advice.

Further discussion was held regarding Universal Credit, BD explained that CAB are mandating people who come in for debt advice automatically get booked onto Budgeting Sessions to help prevent future contact and are trying to be firm with this as often advice is ignored and CAB see the same people return later in the year seeking escalated advice regarding bankruptcy. Figures were presented by BD stating that in a pilot scheme researching behaviour changes for Universal Credit, high percentages of the public needed help with issues of budgeting, bank accounts and getting online, which serves as a warning to expect increased contact volumes when the scheme launches.

The topic changed to Online Forms, the group were advised that benefit and other forms were complicated to complete and thus time consuming and sometimes difficult to provide immediate advice, as well as that the internet is most commonly used for social media purposes by the public, DS also added that there is an element of fear regarding the internet in the public as well as bringing up that rural areas have lower internet connection availability.

LD added that she has had complaints about timeouts on online forms too as some residents panic when they see they have a limited time to complete forms.

The Working Group discussed the upcoming changes to Universal Credit, BD warned the members that migration to ESA has followed the same pattern as Universal Credit, thus the rural CAB is predicting a large increase in contacts looking for assistance, but they are ready to deal with this as well. It is believed that locating CAB in Pathfinder House later this year will ease 'handover' and communication of problems and assistance.

TH then asked if CAB were expecting an increase of requests for help regarding moving to area from outside of country, in addition language barriers were brought up as these two items were not in the top 5. The Working Group discussed about the increases and the knock on effects to CAB.

The topic of staff and volunteer retention was discussed, BD informed the Working Group that CAB has a very good retention of both, usually 6-7 years and that they recruit for other roles than just advisors.

The Working Group discussed mental health issues and liaising with GPs to assist, Members were informed that CAB are doing preliminary work via surveys regarding this issue.

The Working Group then asked BD a list of questions and were informed that;

- Huntingdonshire has a higher % of payday loan issues, and that evidence collected from the area went nationally to support the ban of Wonga Adverts.
- Child Sexploitation does arise in Huntingdonshire and is on the rise.
- Businesses are engaging with CAB and will help anyone, self-employed, sole traders, and though not as much, bigger businesses would be supported also.

- Issues regarding employers are arising as well. (Non-payment of wages, redundancy)

TH then asked BD about Universal Credit in the long term and its effects; the Working Group was informed that whilst the CAB has limited information, they believe Universal Credit will lead to increased debt as the public do not have sufficient knowledge to handle the shift in responsibility of household budgeting and priority debts. There are concerns too from the CAB that they expect a large percentage of recipients of Universal Credit will spend the funds in ways not intended thus leading to eviction notices and reliance on payday loans.

Following a short discussion on how HDC and CAB can prevent the above from happening as well as preventing repeat assistance requests from the same members of the public, it was suggested that the public should be given the tools to help themselves as well as mandating that when the public approach CAB for debt advice, they should be booked onto a budgeting advice course. Also that CAB needs to not only have high street presence but to be mobile as well.

TH enquired about potential ways to get information out to the public early as a preventative measure. The Working Group discussed different methods including short YouTube clips and to look into the costs of producing CD/DVDs with guides on them for distribution, as well as looking into finding simple ways for the public to access information without hurdles.

TH advised the Working Group that the group may conclude that they want a single organisation for advice rather than fragmented. Then moved on to requesting information that CAB has got in regards to future resilience. BD advised she has a number of data points that are broken down into smaller categories and wards and these will be forwarded to DS. She then informed the Working Group that two-thirds of people who approach the CAB for advice have their issues resolved within 6 months of initial First Point of Contact, there is data for repeat contacts requesting help for the same issue, however this data is fairly new and has no comparative data to measure against.

TH suggested that this data would show the Working Group what the repeat problems are and provides a chance to review if there are services HDC can provide or ask if enough information is being relayed to the person approaching the CAB.

Finally, TH thanked BD for her contributions thus far and asked if she had anything else that she would like to inform the Working Group about, BD informed the group that she will forward sets of supporting Data to DS to distribute to the Working Group, and she thanked the group for their time.

*(At 11:44am, BD left the meeting)*

### **Any Other Business**

Next meeting on the April 26<sup>th</sup> 2016 at 10am – Same format – All attendees happy with how the format is working so far.