



Argyll and Bute Citizens Advice Bureau

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presentation to
Early Years Conference 2016

by Gillian McInnes, Bureau Manager





Argyll and Bute Citizens Advice Bureau



Argyll and Bute CAB (ABCAB) in current form was established in 2002

ABCAB has three offices, Lochgilphead, Helensburgh and Dunoon (opened on 16th Feb)

Clients can have face to face interviews with advisers or phone or email their enquiry to us.

We do outreach sessions in Oban and Campbeltown using the Job Centre Plus offices in these locations. Oban JCP use our office in Lochgilphead to save mid Argyll residents having to go to Oban.

ABCAB currently has:

- 14 paid staff
- 9 Generalist Adviser Volunteers
- 3 Admin Volunteers
- 8 Trainee Generalist Adviser Volunteers





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All CAB's have a twin aim:

- To ensure individuals do not suffer through ignorance of their rights and responsibilities or of the services available; or through an inability to express their needs.
- To exercise a responsible influence on the development of social policies and services both locally and nationally.

Specialist advice agencies are not generally geared up to offer advice across different topics. The CAB service offers a holistic Generalist service which means that it can help people with a range of issues commonly put under the following headings:

Debt, Employment, Benefits, Tax, Family, Health, Housing, Education, Communications, Consumer affairs, Travel, Civil rights, Immigration, Legal rights and responsibilities and more

We use the ABAN on-line referral system to make and receive referrals to specialist organisations such as Allenergy for home energy advice.

www.argyllandbuteadvice.net

Argyll and Bute
ADVICE NETWORK



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In 2015 / 16 we helped people with

8,418 issues

38% of these were for debt

25% of these were for benefits

£1.2 million in client financial gain

Saved at least **70 households** from becoming homeless (at a cost to the Council of approx £1.5 million each year)

Brought in over **£400,000 in grants** to deliver specialist services.





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Financial Inclusion – working in partnership to mitigate the impact of child poverty

Financial inclusion is a broad term which includes routine enquiry and referral to money advice services; debt management; access to grants; budgeting skills; onward referral to employability pathways; mitigation of fuel and food poverty.

Laura Martin, Senior Health Improvement Officer – Early Years (Child Poverty) at NHS Health Scotland.

- Disadvantaged households face a double burden in their experience of health inequalities, as both the children and adults within them are at greater risk of negative outcomes
- The longer that children spend in poverty, the greater the likelihood that they will experience such problems as obesity, unintentional injuries, social, emotional and behavioural difficulties when compared to children who live temporarily in poor circumstances or have never lived in such circumstances.



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Key messages for advice service professionals in working with families ...

- Be aware of the stigma of poverty, and that low-income families are less likely to take up services that are seen as just for the poor, for example 'benefits support'. General money advice services may be less stigmatising.
- Think about your contact with parents and families and what resources you expect them to have and afford.
- Don't assume everyone knows what services are free, and is already receiving everything they are entitled to – many families miss out on things like Healthy Start vouchers, free medicines for children and the free childcare place.
- Make links with local NHS services to ensure that you are working together in the best interests of your clients and their children.
- Be aware of local services on offer which may of use to your clients.



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Improving Children's Life Chances

This year the Scottish Government will publish its first ever life chances strategy.

Life chances is a central motif of this government's social policy, bringing with it a welcome focus on tackling poverty and disadvantage and making opportunities more equal.

Why we can't talk about life chances without talking about poverty

Ensuring families have enough money to live on is critical to improving children's life chances. Children born in poverty are more likely to experience a wide range of physical and mental health and behavioural problems. When incomes rise, these problems are reduced.

Evidence shows that when low-income families see their incomes rise, parents are less likely to be stressed or depressed and are more able to give their children time and encouragement.

20% rising to 50% by 2020



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Argyll and Bute Family Pathway - Cowal

Key Change Areas

Continuity of care in transitions between services

27-30 month child health review

Addressing child poverty

Attachment, child development & learning

Parenting skills & family engagement to support learning

Health & Wellbeing

Early Support for Pregnancy and Beyond

Pilot Project 2015/16

Money Advice Service for parents of children at Clyde Cottage Nursery, Dunoon





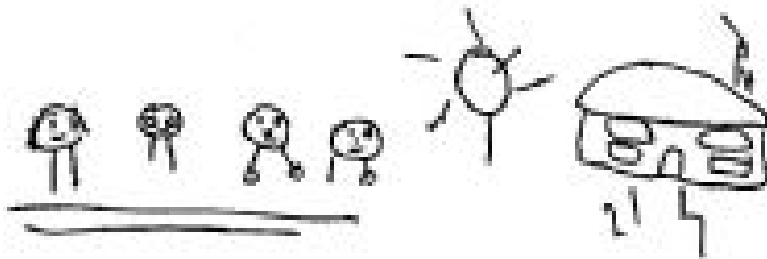
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Early Years Money Advice – pilot project - Clyde Cottage Nursery, Dunoon

What did we do in partnership?

- Developed a bespoke money advice service targeting parents with children at Clyde Cottage nursery.
- Produced an information leaflet which was given to all parents
- Gave nursery staff in-depth understanding of what parents could be offered so that they could encourage parents to seek advice
- Produced posters and leaflets for the local midwives and health visitors so they could refer parents on



"We are really happy to be part of this project and are looking forward to working in partnership with the CAB."

Maureen and Claudia
Clyde Cottage Nursery



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Project Outcomes

Over the 6 month pilot period the CAB Adviser helped clients with **566 enquiries**:

Debt	Benefits	Tax	Housing	Legal	Health	Utilities Comms	Employ- ment	Financial Products
46.5 %	39.6%	3.5%	3.5%	3.5%	1.4%	0.7%	0.7%	0.7%

Client Financial Gain: **£80,583**

Case Study

A young family in Dunoon were struggling to work and look after their child with disabilities. The clients came to the project very stressed with multiple problems.

The CAB Money Adviser did a benefits check and an analysis of the financial impact of working different hours. It was decided that continuing to work but reducing hours while claiming Carers Allowance would be the best outcome and we assisted with the application form.

The clients also had debt issues and were referred internally to one of the CAB Debt Advisers who negotiated with the clients and the landlord over arrears repayments thereby protecting the family from impending eviction action. Other debts are being worked on however a grant was obtained from an energy fund which has cleared the household fuel debts.

The clients were also assisted to use the complaints process to dispute an issue with their landlord over alleged damage. The offer was made to the clients to represent them but they felt **empowered by our support** and were able to do this themselves which is a really good outcome.

The benefits and debt work has resulted in a client financial gain of **over £14,000 this year** and hopefully a much more stable financial future.

The positive effect on the family is tangible with the family having less stress, more time together and Mum and Dad now considering training courses to enable them to get better paid work in the future.





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What was the learning from this project?

It was clear that what made the difference in this project was having someone form a link between nursery staff/midwives/health visitors/ the young families and our service. This link meant that families were made aware of the service and potential impact and benefits and encouraged to seek the free, confidential advice.

Word of mouth is the most effective form of promotion ... but it does take time.

During the project, parents rarely admitted to nursery staff that they were keen to seek our help but did so on their own. It's clear that the message of confidentiality needs to be reinforced continually to give parents confidence to get the help they need.

How will we keep the momentum?

Another partnership is planned between Argyll and Bute Council's Early Years Service and Argyll & Bute CAB for 2016/17. With match funding from the Change Fund we will have a CAB Adviser visit nurseries, midwife units and health visitors across Argyll and Bute to do everything possible to encourage young families to seek our help.



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Happy to take any questions but if you would like to contact me at any time here are my contact details:

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Patient Advice & Support Service

Use your rights
Know your responsibilities
Share your experience
Make a difference



Money Advice for Pregnant Clients

£22,640