

**Health and Wellbeing Partnership Board  
September 2010**

**Debt advice and support**

**Executive Summary:**

Purpose of Report

To update the Board regarding preliminary work undertaken to investigate the feasibility of coordinating support for advice services across partner organisations.

**History and context:**

Why are we doing this?

Discussion at the June meeting of the HWBP Board, in relation to the lack of resources to progress action intended to improve support to people whose mental wellbeing was affected by debt problems, identified a desire for further discussions to take place.

Where are we in the process?

Information has been submitted to the HWBP Officer Group. At its August meeting it concluded that any attempt to reconfigure debt support across the county probably lay beyond the remit of the HWBP Board and wished to advise the Board to identify a suitable avenue through which to take this forward.

Where else has it been?

The HWBP Officer Group produced this report. Informal conversations have been had with the Oxfordshire Grants Forum but no formal communication with them has occurred.

Where else is it going?

This is a matter for the Board to decide at this meeting.

**Actions requested:**

The Board is asked to:

The paper is provided to inform members as to some of the complexities involved, so that Board members can determine the best route through which to take this forward.

**What does this item require members to take back to their organisation:**

Members are asked to:

Note the outcome of the meeting and inform their representatives on the other bodies as appropriate.

**HWB Partnership Board aims supported by this paper:**

<input type="checkbox"/>	agree priority outcomes for health and well-being in Oxfordshire
<input checked="" type="checkbox"/>	promote action across partner agencies in planning and commissioning services for health and social care improvement
<input checked="" type="checkbox"/>	monitor delivery of action across partner agencies, assess effectiveness
<input type="checkbox"/>	monitor health improvement and other outcomes across the county
<input type="checkbox"/>	review priorities as part of the commissioning cycle
<input type="checkbox"/>	support involvement of service users in developing a strong strategic role
<input checked="" type="checkbox"/>	further the development of joint financial arrangements
<input type="checkbox"/>	ensure the implementation of priorities set out in the Sustainable Community Strategy and delivery of Local Area Agreement targets

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**Person on whose behalf this has been written:**

Jackie Wilderspin,  
Chair of the HWBP Officer Group

**Last date paper modified:** 02 September 2010

## Funding for advice and information services

### Background

The HWBP Board's discussion on 17 June 2010, in relation to mental wellbeing, revealed a willingness to consider (outside the meeting) the possibility of coordinating debt support and exploring the potential for a 'Total Place' type approach. An item was therefore tabled for discussion by the HWBP Officer Group. In preparation for the Officer Group meeting on 13 August 2010 some initial work was carried out to identify:

- the level of grant funding for advice (including debt specific advice);
- potential groups and forums involved with advice provision;
- what other work has been and continues to be done in this area (and the relevant contacts from all the organisations concerned).

### Level of grant funding for advice

Building on some work carried out by the Oxfordshire Grants Forum (OGF), a spreadsheet was compiled setting out the funding for organisations providing advice in Oxfordshire (see **Annex A**). Although some inconsistencies were ironed out for the figures submitted in this report, there are inevitably some areas which remain far from clear cut. For example:

- OGF information is still a work in progress which does not consistently relate to a common financial year and has been compiled from different sources by different people.
- What funding to include and what to exclude remains a grey area. Some organisations have been included, despite advice provision not being their primary function (e.g. credit unions), because they help deal with debt. Benefits advice services are included because they bring in extra income for people, although it is recognised that this differs from debt consolidation services. Other information services are included that highlight people's eligibility for other services (from health or social care).
- The level of funding provided to some organisations may not be broken down consistently to apportion the amount spent that specifically supports advice work (e.g. Age UK).
- Advice and Information services themselves take different forms – few advice agencies provide only money advice (e.g. Citizens Advice Bureaux). Estimates to break down the costs by the sort of advice that agencies provide are inconsistent. With some organisations the full amount of the grant is counted but with others only that part relating to advice of a broadly financial nature has been counted.
- There will be other organisations that provide some advice that are not included in the voluntary sector. There is also a substantial amount of advice provided by the public sector (e.g. housing options advisers).

What is clear is that there is a substantial amount of funding provided to the voluntary sector for advice provision. An attempt has been made to quantify this. The present methodology suggests a little under £850,000 is spent on services provided by Citizens Advice Bureaux (CABs) and a further £745,000 is spent on other providers (a little over £1.5 million in total).<sup>1</sup> A large number of agencies are involved – approximately 11 in addition to the CABs.

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<sup>1</sup> NB: changing the parameters for what is in and what is out will alter this figure

## **Other work that continues to be done in this area**

A number of agencies, including Oxfordshire County Council and Oxford City Council, have proposed that there is a need for a more coordinated approach to advice funding. This is not a new idea. Previous efforts to consider how best to coordinate support have had difficulty maintaining impetus. The complexities encountered reveal that this is never straightforward.

Current activity underway elsewhere has a bearing on this expressed desire for greater coordination. For instance, the Oxfordshire Grants Forum has started to collate all revenue grants provided by all the district councils, Oxfordshire County Council and the PCT to all agencies within the Voluntary and Community Sector. This large piece of work is still very much in train and attempts to quantify the total range of grant funding for a vast array of services, many of which are not at all advice related (e.g. village hall repairs or arts and sports development).

There is some joint monitoring of advice work by Oxfordshire County Council and Oxford City Council. Other grant funders also undertake their own individual forms of contract monitoring to try and assess the benefit to their local populations of the services provided. Establishing the outcomes secured for the money invested is often difficult and complex.

## **Outcome of the HWBP Officer Group meeting**

The initial exploration summarised above was discussed at the August meeting of the HWBP Officer Group, and the debate that took place brought out many of the complexities involved, such as:

- Imprecision from the HWBP Board debate as to exactly what should be included within the scope and the outcomes any special meeting was intended to achieve.
- The merits of greater central provision versus the benefits of greater localism – concerns covered both the costs involved in procurement and the types of organisation that might be advantaged or disadvantaged.
- Uncertainty about the right time to assess the county-wide picture, given that current funding arrangements are a snapshot in time and today's levels of funding are extremely unlikely to continue unchanged.
- Discomfort that the HWBP might be over-stepping its remit by moving away from mental wellbeing into broader areas of grant funding.

The group concluded that it is not the role of the HWBP to decide how advice services should be revamped or re-commissioned. The HWBP interest lies in ensuring such advice is widely available and that local people know how to get it. Improving the ability of partner organisations to refer people appropriately is something that HWBP can, and should, address.

## **Recommendation**

**It was recommended to advise the HWBP Board when determining the best route through which to take this forward that:**

- a. there are other bodies, such as the Oxfordshire Grants Forum, that could be asked to review the funding for the provision of advice services;**
- b. there may need to be more discussion at a senior officer and member level to discuss the issues set out in this paper;**
- c. it consider what role partners can play in ensuring better access for local people to advice and information for clients.**

**Draft**

Revenue Grants Funded By :-

Organisation	2009/10 SODC	2010/11 VWHDC	2009/10 Cherwell	2009-10 WODC	2009-10 Social & Community services	2009-10 other County grants	2010-11 City	2009 - 10 PCT	TOTAL
CAB Abingdon Citizens Advice Bureau	0	89,802	0	0	0	0	0	0	£89,802
CAB Banbury Citizens Advice Bureau	0	0	106,968	0	0	0	0	0	£106,968
CAB Bicester Citizens Advice Bureau	0	0	86,263	0	0	0	0	0	£86,263
CAB Didcot & District CAB	72,638	0	0	0	0	0	0	0	£72,638
CAB Henley CAB	47,167	0	0	0	0	0	0	0	£47,167
CAB Oxford CAB	0	0	0	0	12,165	0	170,000	0	£182,165
CAB Benefits in Practice - Oxford GPs (Oxford CAB)	0	0	0	0	0	0	16,750	20,000	£36,750
CAB Benefits in Practice (West Oxon & South CABs)	0	0	0	0	0	0	0	27,000	£27,000
CAB Thame CAB	47,470	0	0	0	0	0	0	0	£47,470
CAB West Oxfordshire CABs	0	0	0	132,000	16,390	0	0	0	£148,390
<b>TOTAL CAB funding</b>	<b>167,275</b>	<b>89,802</b>	<b>193,231</b>	<b>132,000</b>	<b>28,555</b>	<b>0</b>	<b>186,750</b>	<b>47,000</b>	<b>844,613</b>
Age UK Oxon (specifically for advice) - county NOT West	0	0	0	0	126,485	0	0	0	£126,485
Age UK Oxon (specifically for advice) - West Oxon	0	0	0	0	14,707	0	0	0	£14,707
Age UK Oxon (Info & Advice Outreach worker in OCC dc)	0	0	0	0	17,000	0	0	0	£17,000
Berinsfield Information & Volunteer Centre	7,451	0	0	0	4,321	0	0	0	£11,772
B.B.Leys Neighbourhood Support Service (Agnes Smith)	0	0	0	0	14,684	0	72,554	0	£87,238
Kidlington & District Information Centre	0	0	10,938	0	0	0	0	0	£10,938
Oxford Community Work Agency	0	0	0	0	99,566	0	93,250	0	£192,816
Oxford Credit Union	0	0	0	0	0	6,000	20,000	0	£26,000
Oxfordshire Advice Centre (Banbury)	0	0	0	0	10,720	0	0	0	£10,720
Oxfordshire Chinese Community Centre (Advice & Info)	0	4,675	3,030	0	24,676	0	49,703	0	£82,084
Rose Hill & Donnington Advice Centre	0	0	0	0	14,360	0	77,743	0	£92,103
Wantage Independent Advice Centre	0	39,113	0	0	0	0	0	0	£39,113
Watlington Age UK Advice & Information drop-in centre	0	0	0	0	6,300	0	0	0	£6,300
<b>TOTAL FUNDING (including CAB funding)</b>	<b>£174,726</b>	<b>£133,590</b>	<b>£207,199</b>	<b>£132,000</b>	<b>£361,374</b>	<b>£6,000</b>	<b>£500,000</b>	<b>£47,000</b>	<b>£1,561,889</b>
<b>TOTAL FUNDING (excluding CAB funding)</b>	<b>£7,451</b>	<b>£43,788</b>	<b>£13,968</b>	<b>£0</b>	<b>£332,819</b>	<b>£6,000</b>	<b>£313,250</b>	<b>£0</b>	<b>£717,276</b>
<b>TOTAL CAB funding</b>	<b>£167,275</b>	<b>£89,802</b>	<b>£193,231</b>	<b>£132,000</b>	<b>£28,555</b>	<b>£0</b>	<b>£186,750</b>	<b>£47,000</b>	<b>checked</b>

## **Membership of the Oxfordshire Grants Forum**

Membership consists of the following personnel:

- Hilary Burr                   Oxfordshire Council for Voluntary Action
- Jayne Bolton                South Oxfordshire District Council
- Dene Robson                West Oxfordshire District Council
- Astrid Blackburn           West Oxfordshire District Council
- Sara Anthony               West Oxfordshire District Council
- Toby Warren                Vale of White Horse District Council
- Julia Tomkins              Oxford City Council
- Pauline McCreddie        Cherwell District Council
- Vickie Zielinski            Cherwell District Council
- Gwen Davies                Oxfordshire County Council, Corporate Core
- Alison Partridge,         Oxfordshire County Council, Children & Families
- Carol Frost                 Oxfordshire County Council, Social & Community Services
- Nisha Prakash             NHS Oxfordshire

Val Johnson & Jackie Wilderspin

30 Aug 2010