

Insight

Intelligence

Impact



INTRODUCTION

Welcome to the insight, intelligence and impact report from Advice Station, the partnership of the principal advice providers in the London Borough of Hammersmith & Fulham.

This report brings together information from our experience of developing our local provision through the Advice Services Transition Fund (2013-15), looks ahead to the challenges and opportunities that face our local communities from 2016 onwards, and identifies how we can support our local communities to be more resilient, empowered and enabled for the future through high quality advice services.

You can see the key points in the report summary on page two, and find out more detailed information in the three sections of this report:

Insight

Within our diverse local community, who accesses advice, and how do they engage with services? What changes have advice partners introduced in recent years, and how have these improved services for local people in our borough?

Intelligence

What do we know about the changing community in our borough, and what might this mean for advice services? What impact will policy changes from all levels of government have on our communities in Hammersmith & Fulham?

Impact

How have advice services helped to save money, improved health and wellbeing, and achieved outcomes that benefit both individuals and the wider community in the borough? What sources of data can we access to help demonstrate the impact of advice?

In addition to the information in this report you can also find out more about advice in the borough, and access additional resources, through the Advice Station website at www.advicestation.org.uk or get in touch with any of the Advice Station partners (their details are on the back cover of this report).

What this report shows

We know that advice changes lives. In Hammersmith & Fulham the Advice Station partners helped over 3,100 people to resolve over 5,600 problems in the last year, across all areas of social welfare law. The benefit of this advice was felt by over 7,000 local people, who were able to get advice on the benefits they were entitled to, deal with their debts and get advice that helped them stay in their homes. The success of this work is evident in the 89% of people who were satisfied with the advice given, and who were confident to move on with their lives and deal with the problems they face.

This report highlights the extensive reach of the advice services into every part of our borough - with all communities represented in the people advised, and targeted services having been developed to address any areas of under-representation.

The impact of the high quality advice services in the borough extends beyond the lives improved and the communities who have become more resilient - advice helps to save the public purse (with £1 spent on advice leading to £6 in savings across public services), and can be measured in the positive health and wellbeing outcomes achieved for local people (with evidence showing a £260 spend on advice for someone experiencing mental health problems helping to save £6,600 in healthcare service spending). In addition to these public financial benefits, the people we have advised have benefited too - with over £1.485m achieved in financial gains in the last year alone.

These are challenging times for local communities, and for the advice sector, with significant cuts to public expenditure, a raft of legislative change, and significant welfare reform. We know that poverty is continuing to impact on local people, and that the borough has acute problems with housing affordability, pay inequality and the number of people in temporary accommodation being placed outside of the borough, and away from the support networks they need to deal with the challenges they face.

The Advice Station partners are committed to responding positively to this difficult external environment, ensuring that the life-changing impact of advice continues to bring about improvements to the lives of people across Hammersmith & Fulham in the years ahead.

INSIGHT

Who accesses advice in our borough?

Advice Station partners collated data on the demographic details of the people accessing services, enabling comparisons with the borough profile from the 2011 Census. Partners agreed data sharing protocols that enable us to monitor access to advice services, and develop targeted approaches (including new service developments, outreach activities, promotional work and community engagement) that ensure reach into all communities in the borough.

This partnership working has enabled us to maintain high levels of reach into all groups in our area, including:

31% of clients being affected by a disability (exceeding the borough population of 13%); and

74% of clients coming from Black, Asian or Minority Ethnic backgrounds (exceeding the borough population of 55%).

Looking more closely at the breakdown of statistics on the ethnicity of people accessing advice, we can see high numbers of people from Black African communities needing our help (at 19% of clients, compared to the borough profile of 5.8% of people), as well as Black Caribbean groups (7% of clients compared to 3.9% of the local community), with the advice partners demonstrating reach into all the diverse communities in our borough.

In terms of age, disproportionately more people aged 45-64 seek advice, with a noticeable under-representation of those aged 20-34 when compared to the borough profile. Further work will be needed to extend the reach of services to better enable those aged 20-34 to get the advice they need for the problems they face.



What advice needs do local people have?

Advice Station partners have a wealth of experience of the needs of the local community, through working with people from across our borough and talking to them about the problems they face and the solutions they want to see. Over the year to August 2015 the partnership worked through 5,606 unique problems across all areas of social welfare law, enabling people to resolve these issues.

The biggest enquiry area across the borough was in relation to welfare benefits, with 25.5% (1,428) of the problems dealt with being in relation to benefits or tax credits - housing benefit saw the most problems (429), followed by Employment Support Allowance (207) and Working & Child Tax Credits (125).

The second highest number of problems presented were in the housing category, at 23.6% of all enquiries (1,321 issues in total). Within this category the most problems were in relation to private sector rented properties (441 issues), followed by local authority housing (245) and housing association properties (177). 46 homeless people were advised over the year, and a further 108 people who were threatened with homelessness were supported.

After benefits and housing, the other major areas of advice were given in:

debt (786 problems, 14% of the total); and

employment (597 problems, 10.6% of the total).

With many people having more than one problem at the same time, the advice partners worked hard to ensure all needs were met - alongside the major advice issues highlighted above the Advice Station partners also advised on: legal problems (5.5%); relationship and family issues (5.2%); consumer goods and services (3.7%); and immigration and asylum issues (2.7%) - ensuring solutions were provided in an holistic way for the people supported.

5,606
problems presented



26% welfare benefits



24% housing issues

Access points for advice



78% clients access via the telephone



89% satisfied with the service

Working collaboratively, the Advice Station partners identified improvements in the customer journey, creating focused access points for advice services – such as a single telephone number for first-contact advice and information in the borough.

These focused access points were supported by trained volunteers able to triage cases, provide initial advice and information, and aim to resolve problems at the earliest stage possible.

The impact of our work in this area has included:

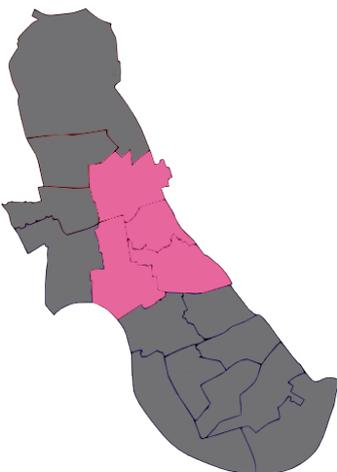
- the single telephone number was established, and 78% of new cases now originate from this access point;

- trained volunteers run the telephone service, with 74% of problems resolved through this first point of contact; and

- client satisfaction levels were consistent with pre-existing services, with 89% of clients expressing confidence in the service they received.

Alongside the access points for advice, Advice Station partners contributed resources to a new website for the borough, acting as a hub for enquiries and access to information materials 24 hours a day. The website, at www.advicestation.org.uk, boasts an extensive range of resources across all areas of social welfare law, developed in response to the problems that local people told us they needed more support with.

Targeting advice services



Through pooling data from partner agencies, gaps in access to services were identified (with certain postcodes showing an under-representation of clients accessing advice, despite indices of deprivation and other data indicating that levels of problems were expected to be consistent with other postcode areas in the borough). Working collaboratively, partners agreed to co-deliver advice outreach services in these target communities, focusing on the W6, W12 and W14 postcode areas.

This sharing of data enabled more strategic planning and delivery of services, and pooling of resources and expertise enabled new services to be delivered in a targeted way. The new outreaches engaged 1,563 clients, ensuring under-represented communities were able to get resolutions to their problems.

Developing prevention services

Our partnership data sharing enabled us to identify “growth” areas in advice need, which would not be met longer-term through existing advice service provision due to limited resources, but where failure to provide support to the community could lead to significant problems emerging.

Working together the partners developed focused prevention services to support local communities to avoid problems, or empowering them with the knowledge to deal with any problems themselves if problems did occur.

The Advice Station partnership work in this area has included:

- recruiting and training 60 volunteers able to disseminate information about welfare reform, reaching over 3,000 people in the community; and

- providing 24 training courses to 249 staff and volunteers from community and advice organisations, with all course attendees reporting that they felt better able to support clients with their problems after receiving the training.

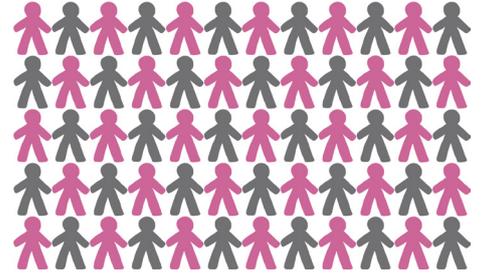
Advice Station partners are committed to continuing to share and review data on need to identify where further developments in prevention services will benefit the local community, and to working together to achieve success with local people.

Planning ahead

Beyond Advice Station data, partners also closely monitor external data sources to help plan to meet local needs. London’s Poverty Profile, compiled by Trust for London and NPI, highlights that Hammersmith & Fulham is in the worst quarter of boroughs for pay inequality, the proportion of temporary accommodation placements outside of borough and housing affordability.

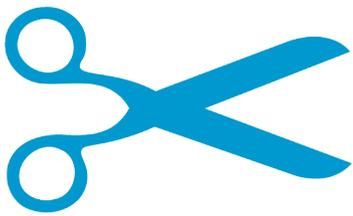
Looking across the capital, pooling all borough data, the Poverty Profile shows a worsening situation over the last five years in all measures of homelessness (rough sleeping, homelessness acceptances and temporary accommodation), two-thirds of the measures of housing (on landlord repossessions and overcrowding), and all measures of work quality (including involuntary part-time workers, involuntary temporary workers, and low paid jobs). These highlight the continuing struggles people face in dealing with modern poverty, and the need for advice agencies to support them.

60
volunteers trained



3,000
people reached

INTELLIGENCE



£50m cut over
four years

Local authority budgets

The local authority have been supportive of advice services in the borough, recognising the significant savings achieved by giving residents timely advice and support, and the income brought to the borough through income maximisation work with local residents, and the ability of advice agencies to bring in funding from trusts, foundations, corporates and other sources through a strong core funding agreement from the local authority.

At the same time as this funding remaining critical for the sustainability of advice services, the local authority's budgets are coming under ever-increasing pressure. Estimates from the council's medium-term financial strategy are that the cut in funding to the local authority from central government between 2014/15 to 2018/19 will be more than £50m, with the budget gap by the end of this period being £66.9m before any savings are made.

Reduction in funding for advice

Cuts flowing from the "Legal Aid, Sentencing and Punishment of Offenders Act 2012" have significantly impacted on advice provision in Hammersmith & Fulham. All welfare benefits cases went out of the scope of legal aid funding, as did employment and private family issues, with the majority of housing law also no longer covered by legal aid. Given welfare benefits and housing were the biggest enquiry areas for local people across all Advice Station partners this cut to funding has a massive impact on the availability of the advice that people need, and requires the advice providers to seek new ways of delivering these vital services to local people.



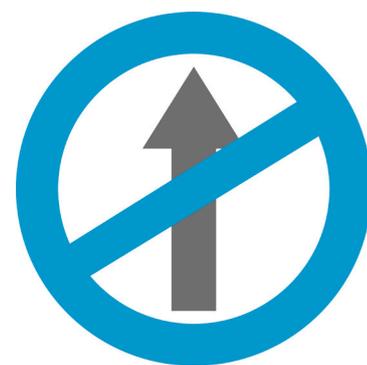
cuts to legal aid hit the issues
local people need help with

Welfare reform

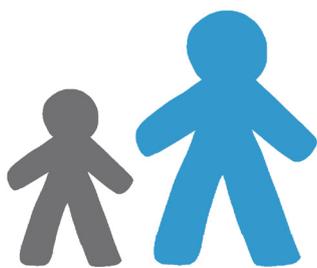
The move to replace Disability Living Allowance (“DLA”) with **Personal Independence Payments** (“PIP”) has been progressing, with 2015 marking the switch for people on DLA with fixed period awards, young people turning 16, those with a change in their health or disability, and anyone aged 16-64 who wishes to be reassessed. New claimants will now be assessed for PIP as standard.

The **Universal Credit** rollout has continued at a slower pace than originally anticipated, with the revised guidance suggesting that rollout will not be complete until late 2016, when all claimants will be supported by Work Coaches in their Job Centre Plus and legacy benefits will be removed. However, the DWP have also publically acknowledged that at least 700,000 claimants will still not be on Universal Credit by the end of 2017.

The government has made a commitment to lowering the **Benefit Cap** (the limit that people can receive in some benefits), to £23,000 for people living in London. National charity Shelter have conducted some limited research on the impact of this change on families, noting that: (a) under the new cap a family with four children would be unable to find a home with the number of bedrooms they need, anywhere in England; (b) small families in more unexpected areas also get caught by the cap (e.g. families with two children in areas such as Basingstoke, Southampton and Harlow); (c) very small families may now see their benefits capped too (e.g. couple or single parents with just one child in certain areas – and not just traditionally ‘exclusive’ areas of West London, but areas such as Catford and Tottenham). The new benefits cap will also break the link between the cap and median earnings (which was the argument put forward under the coalition for introducing the cap, that families on benefits should not receive more than the £26,000 earned by the median household) – importantly, as some of those in the median household see their earnings boosted by tax credits, the gap between those on benefits and households in work will widen further.



£23k
benefits cap for
local people



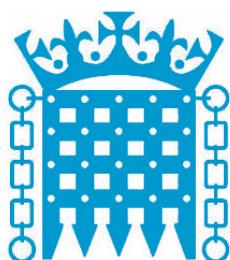
10.4% growth in local population since 2001

Local population changes

At the 2011 Census, the borough's population stood at 182,493, having risen by 10.4% over the decade from 2001. Whilst this population growth is low by London standards (with the borough having the 11th lowest population growth), this is partly skewed by some very large increases (such as Tower Hamlet's 29.6% growth), and is in contrast to neighbouring boroughs (such as Kensington & Chelsea, which saw a 0.2% decrease over this period).

Looking ahead, population projections for 2013 to 2031 suggest the biggest increases will be in the older age groups (the biggest increases being in the 75+ group, at 44%, and the 55-64 group, at 27%) and at the younger end of the spectrum (with the third highest growth group being the 10-19 year olds, at 21%).

As an example of what this could mean for advice providers, the growth in numbers of younger people, when combined with housing affordability projections, points towards an increase in the numbers of private renters in the coming years, and the need for advice to deal with any problems that arise.



changes to rights, welfare, unions and housing will impact on local people

Legislative change

Whilst the manifesto pledge to publish a UK "Bill of Rights" to replace the Human Rights Act within the first 100 days of the new parliament was dropped, the government have stated that they intend to consult widely on this with a view to producing a draft bill in due course. This may, if progressed, have implications for advice services in relation to training of staff, production of new resources, and changes to working practices.

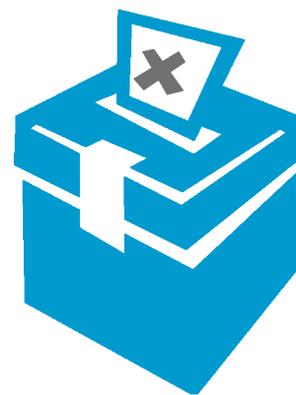
The government pressed ahead with the "Full Employment and Welfare Benefits Bill" which brings in the lower benefits cap mentioned on page eight, but also aims to deliver: a two-year freeze on the majority of working-age benefits (including unemployment benefits, child benefit and tax credits); the removal of automatic entitlement to housing support for 18-21 year-olds; the creation of duties to report on the progress of government policies such as the Troubled Families Initiative, full employment and apprenticeships.

The new Trade Unions Bill will create a higher threshold for workers looking to go out on strike, with more than 50% of a union's members needing to vote for the ballot to be valid, and at least 40% of people entitled to vote must be in favour of strike action. Whilst issues relating to strikes and workers' rights are not currently a significant part of the employment rights issues advised on by

Advice Station partners, changes to the range of actions workers may take could result in workplace disputes manifesting themselves in different ways, with consequent implications for advice (e.g. on disciplinary, grievance and tribunal cases). Also, with any attempts to reduce the power of trades unions, there is the potential for workers to look to alternatives to their unions for advice and support – it could be that any decline in union membership could result in higher demand for advice from employees who no longer have union membership for support and advice, for example.

The [Housing Bill](#) will see the “right to buy” extended to housing association tenants, and place obligations on local authorities to sell off their most valuable homes from remaining stock to fund the replacement of homes. This is of interest as it’s (a) the first time a government has intervened to dispose of a charity’s assets at below market value, and (b) been criticised by the Mayor of London for concerns that this could negatively impact on London boroughs where property values may be higher (and thus more likely to be sold to fund the scheme) but building sites are less available and so could lead to existing social housing being sold in London boroughs and new housing only being built outside of the capital. This could clearly impact on social housing availability in Hammersmith & Fulham (in the short-term in properties being removed from the housing association list, in the longer-term in a lack of housing being built in the borough (or through housing associations not being able to borrow to invest in new building works as they have less assets to borrow against, or are less able to demonstrate the security of those assets). Further, with the potential for reduced income and security for housing associations, their ability to invest in advice provision may be impacted – either through the size of their in-house teams providing support to tenants, or in relation to the grants and contracts they can provide to specialist advice providers (e.g. Advice Station partners) to boost access to advice for their tenants. This could (a) reduce the funding available for advice, at the same time as (b) increasing the need for advice from social housing tenants in the borough.

Hanging over the immediate government period is the EU referendum, to be held on 23 June 2016. With a raft of legislation about worker, consumer and other rights embedded in European legislation, the potential for more radical change in the advice needs of individuals (and the impact on advice resources, or training needs for advice organisations) are huge. However, it is impossible to anticipate what these will be until a decision on the future membership of the European Union is decided, and what the timetable for any change would be. Advice Station partners will need to maintain a watching brief on developments in the coming period and plan for the future as needed.



the European Union referendum could have big implications for rights and for advice organisations

IMPACT

Invest in advice to save the public purse



LAG (the Legal Action Group) published research in May 2011 showing the impact of advice spending in financial terms – with a total spend on legal aid in social welfare law of £49m delivering a saving in expenditure of £286.2m (e.g. with housing advice saving money on temporary accommodation and benefits). Based on this research, every £1 on legal advice delivers around £6 in expenditure savings – or, to paraphrase LAG’s report, saving the pennies now costs pounds later in terms of cutting expenditure on advice.

Looking to the Advice Station project partners, the total £228,000 spent on advice will have generated £1,368,000 of expenditure savings in the borough.

Helping the wider community



2.26 people benefit directly for every person advised in the borough

Beyond the purely financial impact of advice on saving the public purse, the value of advice in supporting individuals, families and communities is more difficult to quantify. With many social welfare problems affecting whole households (e.g. an employment, housing or benefits problem facing an individual will affect those they are responsible for, or living with), we can extrapolate the community impact of advice beyond the 3,100 individuals advised in the last year by the independent advice agencies funded as part of the Advice Station project – using the average household size in the borough of 2.26 people, we can expect over 7,000 people to have benefited from the advice provided in the last year. This will also, in part, explain the lower level of younger people accessing advice in the borough, as they may be indirect beneficiaries of advice provided to their parents, guardians or carers.

Positive health and wellbeing outcomes

The link between positive health (mental and physical) and good quality advice is long-acknowledged. In Hammersmith & Fulham there are existing examples of good practice in the colocation of services within healthcare settings, and in working in partnership with disability and health groups in the borough, with Action on Disability and Mind also being partners to the Advice Station group.

Research on financial savings of advice interventions are not as developed as we may wish, but where they are they are compelling – for example Sheffield CAB's demonstration that their average casework intervention of £260 compared to an average mental health care cost of £6,600 per head per year (or as high as £23,000 per person per year if inpatient care is needed).

For Advice Station partners, 21% of people are identified as being affected by mental health problems, showing the potential savings that are being achieved through effective advice interventions rather than healthcare services being required.



£6,600 is saved when
£260 is spent on advising
someone who has a
mental health problem

Achieving financial gains for local people

Through the advice given by Advice Station partners just through the £228,000 funding over the last year as part of the Advice Services Transition Fund we have helped local people to gain £1,485,860 in benefits they were entitled to, in debts being written off, or in accessing grants to support them through difficult times.

Simply put, this return on investment shows that local advice organisations have directly generated £6.52 for every £1 invested in advice services locally - money which will help ensure local people are able to live their lives independently, with much of this being spent in the local economy and helping to promote greater community resilience across Hammersmith & Fulham.



£1,485,860
gained for local people

CASE STUDIES

Overwhelming debt and facing homelessness

Ms A had been struggling with depression, alcoholism and an errant daughter when she received a court date for a possession claim by her social landlord. Fearful of losing her home Ms A contacted Advice Station (through the helpline serviced by H&F CAB) who referred her to H&F Law Centre for specialist support.

Ms A had £7,000 of rent arrears. With some unpicking, it became clear that the arrears were because the housing benefit that Ms A was entitled to had not been paid for over a year. Additionally, Ms A had been charged the bedroom tax as her daughter had been in care for a period of time.

Ms A had struggled to keep the local authority informed when traumatic and stressful events happened in her life. Ms A's teenage daughter went through some extremely distressing experiences and Ms A suffered a deterioration in her mental health, eventually being signed off work with depression. Although Ms A continued to make payments towards her rent, the loss of the housing benefit payments meant that her arrears continued to increase.

Ms A's landlord went to court to try to evict Ms A due to the rent arrears. H&F Law Centre represented Ms A at Court and helped her to get more time to address the arrears before the court made a decision. H&F Law Centre worked with Ms A, H&F CAB and the council to progress the housing benefit challenges.

Persistent correspondence with the benefit agencies combined with clear and compassionate advice to Ms A resulted in a backdated housing benefit award and a retrospective Discretionary Housing Payment award totalling £5298.62.

Ms A's regular payments now cover her rent in full and make a small contribution towards her remaining arrears of £1,800. In light of the substantial reduction in Ms A's rent arrears, her landlord has agreed not to pursue court action any further. Ms A and her daughter can remain in their home and life is starting to improve for them both.

H&F Law Centre has helped Ms A to access further benefits and has helped her to apply for a grant (£1,600) from a local charity - Doctor Edwards and Bishop King's Fulham Charity - to provide essentials for her home and improve her family's quality of life. H&F CAB have helped Ms A with debt advice and Ms A feels much more able to manage her money.

Lack of support causing problems to multiply

Mrs B was facing eviction due to high rent arrears. These were caused in part by housing benefit problems. She had a diagnosis of schizophrenia but wasn't getting enough support with managing her finances. We applied to suspend the warrant for eviction when the case was adjourned to look into her housing benefit problems. We referred her for floating support and an appointment to sort out her benefits. When we went back to court we were able to tell the judge that she had received a back payment of benefits that paid almost all of the arrears. The warrant was suspended and she was able to remain in her home. She is now getting support with managing her finances

Fighting possession proceedings and poor quality housing

We represented Ms C at court when he was facing eviction as she had two months rent arrears. This is known as Ground 8 and is a mandatory ground for possession. She had arrears that were only £20 over the threshold. The housing association would not negotiate and wanted possession. We found out from Ms C that the condition of the property was poor and despite complaining the landlord had not completed the necessary repairs. She resided in this one bedroom flat with her two young boys. We were able to defend the possession proceedings and make a counterclaim for the poor condition of the property. Ms C won a settlement that paid off the arrears and gave her some compensation too.

Loss of family members leading to potential loss of the home

Ms D had lived with her grandparents the whole of her life. She had two children who also resided with her and her grandparents. They had a tenancy in joint names and had lived in the property for more than 30 years. Sadly both grandparents died within three weeks of each other, leaving Ms D in the property with her two children. This was a four bedroom house and too large for her. Possession proceedings were commenced as Ms D was not entitled to succeed to the property because there had been a succession in the death of the grandmother. We defended the possession proceedings on the grounds of non statutory succession and human rights. The case settled on the grounds that Ms D was offered a new two bedroom tenancy.

Hammersmith & Fulham Law Centre

www.hflawcentre.org.uk

Action on Disability

www.actiondisability.org.uk

Tendis

www.tendis.co.uk

Hammersmith & Fulham Mind

www.hfmind.org.uk

Hammersmith & Fulham CAB

www.hfcab.org.uk

Advice Station was funded by the Big Lottery Fund through the Advice Services Transition Fund from 2013 to 2015, bringing together the main advice providers for Hammersmith & Fulham to deliver for local people



LOTTERY FUNDED