

CC(3)-12-10 (p9)

Note of visit to Swansea Citizens Advice Bureaux (CAB)

Monday 5 July 2010

Attendees

- Delyth Morgan – Projects Manager, Citizens Advice Cymru
- Helene Hayes - Partnership Development Manager, Citizens Advice Cymru
- Jackie Preston – Swansea Citizens Advice Bureaux
- Bethan Wilson – Schools Project Manager, Swansea Citizens Advice Bureaux
- Sharlene Arnall – Swansea Citizens Advice Bureaux
- Bethan Jenkins AM – Communities and Culture Committee Member
- Sarah Bartlett – Committee Service, National Assembly for Wales

Financial Literacy in schools

- CAB has carried out a large amount of project work with schools. They received short-term funding through the Britannia Foundation and the Swansea Development Fund (Welsh Assembly and City and County of Swansea funding – managed by Swansea Council for Voluntary Service).
- Financial literacy is part of the school curriculum but teachers aren't always confident to teach it, they don't always know how to approach the subject and can't assume they are financially capable themselves.
- It is taught as part of PSE lessons but in some schools PSE lessons are being de-prioritised.
- CAB has worked with teachers but feel teachers need more training and support in this area.
- CAB have worked with 22 schools, they have tailored workshops to suit children of varying ages – very positive feedback and they have been asked to go back to provide further workshops.
- CAB has links with school councils. Every school council has a treasurer and CAB have helped them open bank accounts.
- Tuck shops in schools are run by the school councils and CAB has provided business workshops and offer help with business plans.
- Financial websites play an important role in providing advice in comprehensive schools.
- Parents often approach teachers for financial advice – school gate project in Blaenau Gwent and – More information please

Services provided by CAB

- CAB aim to empower clients to make choices and maximise people's income. Services are patchy across Wales.
- Examples of CAB projects - Anti-fuel poverty campaign which helps people manage their gas and electricity bills and save for Xmas.
- CAB work with various agencies and try to use joined up working approach to avoid duplication of services, they look at what's available

locally – Swansea Social inclusion unit bring services in from CAB. CAB also work with Financial capability forums, CEFB, local authority steering groups, Community First projects and housing associations – tenants prefer impartial advice.

- CAB has a role in promoting financial capability: Citizens Advice led on the development of cross sector financial capability forums having secured initial funding from Prudential in 2002. These networks still operate across Wales (and England) and include Credit Unions, Housing Associations, local authority representatives, Trading /Standards and a range of other organisations.
- CAB work with Credit unions – Connect project – Citizens Advice has linked up with ABCUL (the Association of British Credit Unions Limited) on a Financial inclusion partnership project. The aim of the project is to assist bureaux to develop partnerships with their local Credit Union, to identify key challenges to working in partnership, develop best practice and to develop a range of partnership models. A small grants scheme was launched on 2 February 2007 – it was open to all bureaux to apply in partnership with their local ABCUL Credit Union to either develop a new partnership or build on an existing partnership. 68 applications were received from bureaux and ABCUL Credit Unions who wanted to work in partnership. Only £60,000 of small grant funding was available, and therefore only 12 partnerships were funded. (3 in Wales - Caerphilly CAB, Denbighshire CAB and Cardiff CAB). Following the success of the Connect 1 project, Barclays Bank Plc has provided funding for Connect 2 project to improve partnership working between bureaux and credit unions. To further develop the relationship between bureaux and credit unions Connect 2 has set up a small bursaries scheme with a maximum grant of £1,000.
- Credit Unions run saving schemes in schools but some schools are reluctant to hold money on site.
- Adviceline Cymru – CAB offer a telephone advice service. When one bureau's Adviceline assessors are busy, another's will be free. Sharing a telephony system allows CAB to take calls for each other, meaning more can be answered overall and we can offer better services in Welsh across a wider area. CEFB services have also been bolted onto this service allowing the client more choice of debt help.
- CAB link in with the Community.
- Membership Scheme for bureaux this is the quality standards the Citizens Advice audits individual bureau against. Quality Area 8 requires all bureaux to have regular meetings with key stakeholders to enhance provision within the community.
- CAB deals with provident Financial. Clients don't always admit to using illegal money lenders. CAB try and advice people through community groups e.g. toddler groups – they find that people will go away and then seek further advice thorough gateway.
- CAB has a Creditor liaison lead person who leads on relationships with major banks and other lenders. As they deal with such a high level of debt they have established specific telephone lines with a

number of creditors and these ensure their advisers have quicker and easier access to help resolve people's problems.

Welsh Government Financial Inclusion Strategy 2009

- Implementation of strategy varies across Wales.
- CAB themes against the Welsh Government strategies.
- Monitor the activities that they sign up to against the themes.
- Swansea CAB liaise with WAG and feed into the strategy - they are a member of the City and County of Swansea's Financial Inclusion Strategy steering group - they are currently working on a monitoring form with the Community Regeneration team who coordinate this, it includes the same themes as those the Welsh Assembly use.

Current Economic Climate

- Debt is an immense issue for CAB.
- Citizens Advice (Umbrella body) has received a 9% in year decrease in funding cut which will affect frontline services.
- January - March has been a very busy time and they have noticed an increased demand for advice. They are seeing people who wouldn't normally seek advice.
- To deal with this demand CAB have implemented a number of measures:
 - Increased opening hours
 - Gateway assessments
 - Increased over the phone advice via a virtual bureau call centre
 - Branches have joint working to deal with increased pressure
 - Triage assessment system - advice and material suited to clients (some need just a little amount of support which might just be directing them to the website www.adviceguide.org.uk). The triage system allows for prioritisation for clients who need face to face help - it's about enabling clients to make choices.
- These measures have ensured that current waiting lists haven't increased.