

Help where it's needed most



Glasgow Central
Annual Review
2020/21



Glasgow's Advice & Information Network

FROM THE BEGINNING TO WHERE WE ARE

On 15 January 1939 the first CAB in the United Kingdom opened in 212 Bath Street, Glasgow, known originally as the Glasgow (Bath Street) Citizens' Advice Service and has given a service to the city dwellers continuously for over 80 years. Originally it was part of the City of Glasgow Society of Social Service (now the Glasgow Care Foundation), and begun for enquiries anticipated about forthcoming World War II regulations restrictions. It was staffed entirely by volunteers. At that time there was close co-operation with the Red Cross and other voluntary agencies to trace missing persons, prisoners of war and to deal with immediate problems such as food rationing. Training was arranged for the volunteers in other services within the Glasgow area to prepare for problems like budgeting and social welfare.

After the war there was still a need for an advice and information service so the bureau service continued and became known as the Glasgow (Bath Street) Citizens' Advice Bureau, then with an increased range of subject matter. In the 1960s, when funding by grant aid came from the then Glasgow Corporation, the bureau was no longer part of the Society of Social Service but remained with them as a tenant until 1990 when it moved to 87 Bath Street. Between 1975 and 1996 the bureau, like others in the area, was funded by grant aid jointly by the Strathclyde Regional and the Glasgow District Councils. When the Strathclyde Regional Council was abolished in 1975 the bureau was funded mainly by grant from the Glasgow City Council. From 2009 funding arrangements changed to competitive tendering contracts when the bureau became a subcontractor of 2 consortia who had their main contracts with the Glasgow City Council. In April 2015 the funding arrangements changed again when a 'partnership' was formed directly between individual agencies and the Glasgow City Council with core funding returning to grant support. From September 2020 when the Glasgow City Council's Integrated Grant Fund ceased the bureau received funding from the Council's new Transitional Fund. Grant aid from the Glasgow City Council affords the bureau to attract additional funding from a variety of other funding streams.

In 1993 the bureau's governance was reviewed and it then became an incorporated company, limited by guarantee with a Board of Directors (Trustees) in place of the former Management Committee.

In August 1999 the Bureau left Bath Street and relocated to Albion Street, Glasgow and became the Glasgow (Albion Street) Citizens' Advice Bureau. The name changed in March 2004 to Glasgow (Central) Citizens' Advice Bureau to reflect its city wide coverage. In May 2007 it moved to 88 Bell Street Glasgow. The next major change was when the bureau relocated again, this time to the world famous Mitchell Library at Charing Cross. It is in keeping that the UK's oldest CAB is working together in partnership with one of the oldest and largest libraries in Europe originating in 1877.

The Bureau is a member of the Scottish Association of Citizens' Advice Bureaux t/a Citizens' Advice Scotland (CAS) offering an holistic advice service using the CABx comprehensive information system. Membership includes compliance with Quality Assurance and Standards set by CAS. The bureau is part of the Glasgow Advice and Information Network (GAIN).

The service is free at point of delivery to the citizens of Glasgow, is independent, impartial, confidential and is an holistic drop-in.

The Aims of the Citizens' Advice Bureau are:

- to ensure that individuals do not suffer through ignorance of their right and responsibilities, or of the services available, or through an inability to express their needs effectively and equally, to exercise a responsible influence on the development of social policy and services, locally and nationally.

EFFECT OF COVID-19 RESTRICTIONS

For the whole of the year to which this review relates the main bureau in the Mitchell Library has been closed, therefore, there has been no drop-in service from there. However, many of our outreach services continued throughout with appropriate PPE in place by the hosting organisations. National projects also continued. Some face to face consultations took place at outreaches but many were conducted by telephone. All paid staff worked essentially from home. Service delivery has mainly been by telephone and email. Citizens Advice Scotland set up a national telephone helpline (SCAH) to which many of our paid staff were deployed as were some of our volunteers

OVERVIEW OF THE SERVICE

Based within the Mitchell Library the bureau is in an excellent setting integrating with multiple library services. The bureau offers service provision city-wide between the main office full-time drop-in and the many out/in-reaches, mostly by appointment, throughout the city. External operations outwith the main office are mainly projects as are additional services internal within the office. As a bureau the general subject matter is very wide although there is an emphasis on financial inclusion, outcomes and the prevention of homelessness to protect the most vulnerable in our society. Negotiations with third parties form the largest type of work. The complexity of enquiries often involves several issues with a choice of options. Recent years have seen a decline in consumer issues and relationship matters while immigration enquiries have increased considerably.

Being a one-stop bureau advisers often have to address multiple issues for individual clients – some inter-related to one main issue and some completely different in isolation. Mostly clients seek help for money advice often in the form of debt management, benefit checks and claims, housing issues and employment matters. Assistance is given in budgeting, bank accounts, financial capability, debt options, negotiations with creditors – many now being Payday Loans, bankruptcy, benefit applications, housing options, negotiations with landlords, recovery of wages, resolving employment disputes and any other enquiries presented or diagnosed to be underlying. Consumer debt is mainly from store and credit cards and Payday loans. Personal loans have decreased.

Welfare Reform and Universal Credit have brought new and challenging enquiries to the bureau. The bureau has a dedicated unit for Help to Claim Universal Credit with webchat.

Advisers have had to address Benefit Sanctions, Mandatory Reconsiderations and new forms of making benefit claims.

Financial gains essentially come from social security benefits, backdated wages, debt forgiveness and consumer redress.

While bankruptcy / sequestration (not suitable for everyone) does not increase income it can alleviate the burden of on-going payments. Other gains include preventing evictions and employer's references and soft outcomes such as opening bank accounts, increasing income, introducing home insurance and energy efficiency. Where appropriate referrals are made to the Strathclyde University Law Clinic for Employment Appeals, the Legal Services Agency in the prevention of homelessness, the Ethnic Minorities Law Clinic for complicated immigration cases and the Glasgow City Council Welfare Rights Team for Social Security Appeals.

Towards the end of the financial year there was a short term project of 3 months for post Christmas debt advice. Additional services include pension guidance through Pensionwise, health service complaints through the Patients' Advisory and Support Service (PASS) and Money Talks.

There is a dedicated team averaging 74 volunteers (17 FTE), some with over 20 years' service and commitment, retaining a volunteer led agency. Support is given by a team of 22 salaried staff.

COMMUNITY BASED OUTREACHES

From the main office in The Mitchell Library the bureau delivers many outreach points of service in various locations throughout the city to reach vulnerable individuals and families in their own locations. These services are within Glasgow Helping Heroes, Glasgow Life community libraries in Springburn, Elderpark, Royston, Ibrox and Partick / Hillhead with a 'floor walking' service to engage with clients, often homeless or potentially homeless, in the Mitchell Library, the Glasgow City Council Service Desk in 45 John Street with referrals from the GCC Departments in the building especially Revenues & Benefits, all three GCC Social Work Casework Teams (north east, north west & south), Chara House, Elder Street Resettlement Centre, Rodney Street, South Portland Street & Clyde Place Hostels, NHS Hunter Street Homeless Services. The bureau takes referrals from the GAIN Helpline operated by Glasgow North West CAB.

PATIENTS' ADVISORY & SUPPORT SERVICE (PASS)

This service has seen an increase in numbers through the PASS Helpline. During the lockdown this year the NHS had to postpone routine surgery, limit other services and avoid face to face consultations where possible due to Covid-19 restrictions. This caused a massive back log which is now being addresses. Currently the Scottish Public Service Ombudsman has an **18** months back log which can delay investigations. In the last year referrals from the PASS Helpline to Glasgow Central CAB have been **28** Acute Hospital complaints, **6** Family Health Services(GP), **13** complaints upheld, **3** partially upheld 2 time barred and **4** to Serious Clinical Incident Investigation. Currently there is concern over patients being refused a face to face service in some areas. The PASS Service strives to resolve a patient's complaint wherever possible and continues to seek to improve how patients are treated by all aspects of the National Health Service

PENSIONWISE

Pensionwise is funded by the UK Government and delivers free, impartial guidance to aid those age 50 or over with a personal or workplace defined contribution pension. The service offers understanding of the options available providing informed guidance to assist with informed choices when accessing a pension pot. Clients can book an appointment on line or by telephone. The national service has observed an increase in people utilising the service during the current pandemic which has resulted in increased access to the service and its Pension Advisers. The project offers a range of training, advice and referrals to other CABx, local organisations and businesses.

TRAINING

Our normal training programme has been severely restricted over the last year as the bureau's main office has been closed due to Covid restrictions. However, there has been no shortage of potential new recruits offering their services when normal services resume. Through Zoom and Teams we have kept in touch with new staff monitoring their on-line training and have given on-line training to existing staff, paid and unpaid. Basic training covered the CAB practices & policies, administration requirements, interview techniques and essential subjects. Continued training covered more specialist subjects like debt management, social security, housing, employment, immigration and mental health awareness. Several staff attended on-line in-service training courses offered by Citizens' Advice Scotland and Money Advice Scotland. The bureau is committed to staff training and development

SOCIAL POLICY

Social Policy is done with an aim to improving legislation to ameliorate issues of concern recognised in society. In particular social policy seeks to give a voice to those who may be lacking in one thus generating data to address social issues present in social systems. Dedicated staff in the bureau collect information about particular cases, review them and compile recommendations for legislators to correct or amend laws for the greater good. The staff in social policy use social research methods to identify, investigate and recommend possible solutions to any form of legislation or regulations that may have let them down.

OPPORTUNITIES FOR YOUNG PEOPLE

The bureau has a good record of increasing employability for volunteers to secure new or alternative employment mainly in administration or ICT. Through SCVO opportunity has been given to young people on Community Jobs Scotland. This affords longer term prospects as well as giving short term assistance to the bureau. The bureau takes students from the University of Glasgow Law Students' Placement Scheme to gain practical experience in working with clients face to face.

FUTURE DEVELOPMENTS

The bureau will continue to explore additional means of service delivery to accommodate as many clients as possible from services suitable to them. This will include identifying any gaps, outreach provision, telephony and electronic means of communication. Covid restrictions have enforced the need to diversify and deploy other methods of service delivery.

VOLUNTEERING

The central location, particularly the Mitchell Library, attracts many volunteers to the bureau most of whom seek to become generalist advisers but some prefer reception, administration, social policy or ICT. Some volunteers go on to become tutors, team leaders or specialists in certain subjects. Prospective advisers, if accepted for training after interview, follow a training programme leading to advice giving. In some cases qualifications can be awarded. It is challenging but rewarding work. The experience instils confidence to enter / return to the workplace, change career, return to education or gives an interest to people not seeking work. Many past volunteers have succeeded to prominent positions.

FACTS FROM CORE SERVICES

WORKLOAD MEASURES

1. Signposting:	1.5%
2. Listening Ear:	1.9%
3. Information & Advice:	61.2%
4. Negotiations outside:	34.8%
5. Representation:	0.6% (Legal papers only)

CONTACTS

New contacts	4,576
Bringing	4,470 issues/cases
Total new & repeat	6,440

NEW AND ONGOING ISSUES

Number of issues new clients brought to the bureau and its outreaches 2020/21 broken down as	6,440
Social Security Benefits	2,1262
Immigration, Nationality & Asylum	357
Consumer Goods & Services	256
Legal	268
Debt	789
Relationships	16
Employment	1,112
Tax	157
Financial Products	96
Utilities	362
Housing	786
Other (Health, Education & Travel)	79
Total	6,440

DEBT MANAGED

TOTAL DEBT MANAGED £944,676.778

TOTAL CLIENT FINANCIAL GAINS
2020/21 (where known) **£2,444,214.27**

Case Study 1

A 37 year old EU National presented having been referred by the North West Casework Team and Turning Point after becoming unemployed and seeking work. The client arrived in the UK in 2014 and was in temporary accommodation. The adviser established the EU Settled status and eligibility for means tested benefits; assisted with a Universal Credit application; HMRC Real Time Information (RTI) showed earnings of 32,250 during the assessment period, therefore, no award; found (in partnership with a Revenue & Property Officer and Glasgow Health & Social Care Partnership) that the National Insurance Number had been used fraudulently by someone else; raised an (RTI) dispute with the DWP through the UC Journal providing evidence gathered over several weeks; applied and obtained a Crisis Grant for emergency funds; the RTI dispute became successfully resolved with UC awarded and backdated; the client secured alternative employment and was given a permanent tenancy with the GHA through the NW Casework Team; applied for and was given a Community Care Grant for a variety of household essentials.

Working in partnership with various agencies secured positive outcomes in financial, housing and well-being terms. Assistance was also given for the transition to a permanent tenancy avoiding any need for further emergency homeless accommodation. The client expressed much gratitude and could barely believe the quality of help available to the people of Glasgow.

Case Study 2

A 73 year old veteran was referred from a local food bank having been seen as very distressed and confused. The client has COPD and was on morphine making communication difficult. Other health issues were anxiety and depression. The client was struggling to meet payments to an HP Household Goods Store and had been trying to pay £30 per week. There was a Housing Benefit shortfall of £100 per month and there were housing issues with a water leak which had damaged the bedroom and mattress. The companion bus pass had expired and had been costing inaffordable taxis. Negotiations were made with the furniture company where it was found the balance was much greater than the client had thought. Payments were reduced to an affordable £10 per week. An application was made for a Discretionary Housing Payment to cover the HB shortfall; the Companion Bus Pass was renewed and an application was made for a Community Care Grant for a new mattress. The client stated feeling far more stable and no longer cries every day and further stated, "the help and support you have given me has been amazing and you have helped take some of the weight and pressure off my mind – I know you are there to help if I need it".

Case Study 3

A Portuguese National originally from Angola arrived in the UK with her children in 2020 and applied for EU Pre-settled status which was granted in January 2021. The client found employment but became homeless as the flat she was in with relatives was considered to be overcrowded. She was moved to temporary accommodation by the GCC but her application for Housing Benefit was declined as she did not have a National Insurance Number or a Universal Credit claim in payment. The client presented to the CAB Outreach after having applied for UV and an NI No but was still awaiting the results. The rent was being covered by the Council but she had been told she would need to pay off the debt when moving to permanent accommodation. She already had £3,000 of debt. A benefit calculation revealed she was entitled to full housing benefit. The adviser contacted the Housing Benefit Department to request a review as having no NI No or UC Claim are pre-requisites for Housing Benefit. The Child Poverty Action Group is mounting a judicial review over the issue of withholding HB in the absence of an NI No and/or UC Claim. It was later agreed that Housing benefit would be paid and backdated from the start of the tenancy. Universal Credit has also been paid and an NI Number allocated.



Opening Hours: Mondays to Fridays 09.00 - 17.00
Drop-in Service: Mondays to Fridays 09.30 - 16.30

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