

Supporting Information and Impact Assessment

Proposal:	Citizens' Advice Bureau (CAB)
Executive Lead:	Cllr Julien Parrott, Lead for Adults and Children
Director / Assistant Director:	Caroline Taylor, Director Adult Services

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Section 1: Background Information	
1.	<p>What is the proposal/issue?</p> <p>The proposal is maintain the level of funding given to the Torbay Citizen's Advice Bureau (CAB) in 2018/19 following consideration of feedback from public consultation. The original proposal to reduce funding by £6,000 in 2018/19 will not be put forward as part of the Directly Elected Mayor's Budget for 2018/19.</p> <p>The original proposal published for consultation in October 2017 was to reduce the funding given to the Torbay Citizens Advice Bureau (CAB) as previously agreed in the 2017/18 budget setting process.</p> <p>The proposal was to reduce the funding by £6,000 for 2018/19 (£8k of savings were previously realised in 2017/18).</p>
2.	<p>What is the current situation?</p> <p>Torbay CAB provides free, impartial, confidential and independent advice, information and assistance to the public. The issues covered range from life events through all aspects of benefits, debt, disabilities, employment law and relationships.</p> <p>As a charity Torbay CAB receives no direct funding from government and is dependent on grants and donations from a variety of sources. Torbay Council provides a grant that equates to approximately 26% of Torbay CAB's funding (as at 2016/17). This is not a statutory service.</p> <p>The current Service Level Agreement (SLA) between Torbay Council and Torbay CAB is renewable on a yearly rolling basis unless parties choose to terminate by agreement.</p> <p>The proposal was to reduce the level of funding provided by the authority, whilst still providing financial assistance to the CAB to support them in delivering services to the community. Torbay CAB actively seeks to secure resources from other areas, whilst at the same time exploring opportunities to deliver their services more effectively and efficiently. However, this additional funding is not guaranteed (see below) and any potential reductions in alternative financial support would have a</p>

	<p>cumulative impact, when combined with the council's savings proposals. No significant implementation costs are associated with this proposal, though potential costs to the wider community are reflected in section 2. of this Impact Assessment.</p>
<p>3.</p>	<p>What options have been considered?</p> <p>As there is no statutory requirement for the council to support the local CAB, one option could be to cease funding completely (this has occurred in at least one other local authority and others are considering this). There are also other providers who offer information and advice.</p> <p>However, given the nature of Torbay's economy and the underlying deprivation present in some of our communities, it is not felt appropriate at present to cease funding completely. The proposal offers a balance between achieving savings for the council (which will be partly balanced by the CAB itself exploring options to work more efficiently) and still providing an independent advice and information service to the people of Torbay. However, potential reductions in the funding that the CAB receives from other sources would have a cumulative impact, when combined with the council's savings proposals.</p> <p>In parallel to this, future options are being looked at with regards to how we commission and procure information, advice and advocacy services and encourage providers to build on their partnerships with each other, to achieve a more integrated offer to the public.</p>
<p>4.</p>	<p>How does this proposal support the ambitions, principles and delivery of the Corporate Plan 2015-19?</p> <p>Ambitions: Prosperous and Healthy Torbay</p> <p>Principles:</p> <ul style="list-style-type: none"> • Use reducing resources to best effect • Integrated and joined up approach <p>Targeted actions:</p> <ul style="list-style-type: none"> • Protecting and supporting vulnerable adults
<p>5.</p>	<p>Who will be affected by this proposal and who do you need to consult with?</p> <p>The proposal directly affects Torbay CAB, together with potential users of their services.</p> <p>Consultation took place with the following:</p> <ul style="list-style-type: none"> • Torbay CAB; and • general public (via the general budget consultation survey).

6.	<p>How will you propose to consult?</p> <p>Consultation on this proposal commenced following the announcement of the Mayor's draft budget proposals in October 2017. This included direct consultation with Torbay CAB.</p> <p>This proposal was included for consultation as part of the budget setting process for 2017/18 and 2018/19.</p>
<p>Section 2: Expected Implications and Impact Assessment (These sections will be updated and expanded following the consultation period.)</p>	
7.	<p>What are the <u>expected</u> financial and legal implications?</p> <p>The proposal would have achieved a financial saving of £6k.</p> <p>There are limited direct cost implications though the proposed reduction in funding to the CAB might lead to an increase in presentations to Torbay Council information and advice services (see below).</p> <p>There are no legal implications as we are not proposing to terminate the contract at this stage, which is renewable on a yearly rolling basis. The funding is not statutory.</p>
8.	<p>What are the <u>expected</u> risks?</p> <p>As we are not proposing to discontinue funding to Torbay CAB the expected risks are partially minimised. The CAB does access monies from other funding streams but this is not guaranteed and there might be a cumulative impact, if other funders also reduce/cease their financial support to the organisation, on top of the reductions proposed by the council. The impact on the service provider might require them to reduce their service and case-load. A reduced level of information and advice might therefore risk:</p> <ul style="list-style-type: none"> • the CAB may not be able to deliver as many advice sessions to their client base, which may have a negative impact on individuals (including reduced incomes); • there may be an increase in demand across other functions e.g. the council's Connections service (face-to-face and telephone enquiries), GPs, etc; • any reduction in the level of advice provided could lead to higher costs in the wider system e.g. loss of preventative interventions; and • if the proposal is not accepted, savings may need to be found elsewhere.

Section 2: Implications and Impact Assessment

9. Public Services Value (Social Value) Act 2012

Not applicable.

10. What evidence / data / research have you gathered in relation to this proposal?

There are high levels of deprivation with Torbay falling within the top 14% of most deprived districts in England and Wales in the rank of average scores (Source: Deprivation Indices 2015).

Torbay's total individual insolvency rate was ranked first out of 348 districts, boroughs and unitary authorities in 2015 (Source: The Insolvency Service, 2016).

As part of the budget consultation council officers met with the interim manager of Torbay CAB and the proposal was also included in the questionnaire available to the general public.

11. What are key findings from the consultation you have carried out?

This proposal was included as part of the consultation for the 2017/18 and 2018/19 budget setting process and the findings are outlined below:

To reduce the funding given to the Torbay Citizens Advice Bureau (CAB). This proposal is expected to save £8,000 in 2017/18 and £6,000 in 2018/19.

CAB provides free, impartial and confidential advice, information and assistance to the public. They support people through a range of issues such as debt, benefits, employment law and relationships. The proposed budget for next year (2017/18) would be £68,000.

Do you support this proposal?	Number	Percent
Yes	126	30.2%
No	271	65.0%
No answer	20	4.8%
Total	417	100.0%

In addition to the responses to the survey outlined in the table above, one written representation was received, "As a resident, the plan to cut 10% from the Citizens Advice Bureau and risk the good work they do, seems particularly stupid...Your documents acknowledge their work may be put at risk, that they currently help the poorest access about £1.5M, much of which I assume is external, and that the forthcoming introduction of universal credit may make CAB services in greater demand...The £6k may be in fact be the best-spent £6k in the whole council budget in terms of giving the poorest access to trained advisors to help them improve their finances, and save knock on effects that would lead to greater use of other council or social services."

12.

Amendments to Proposal/Mitigating Actions

This proposal has been amended further to consultation and additional information being provided to the Council. The proposal is now to maintain the existing level of funding to the CAB for 2018/19 and not to reduce the funding by £6,000.

When the previous decision was made as part of the budget setting process for 2017/18 to reduce the funding that the council provides to the Torbay CAB for 2017/18 and 2018/19, this was done in the knowledge that while this would have an impact on the service they also received financial assistance from a variety of other sources. Through regular, quarterly contract monitoring meetings with the then Torbay CAB manager, while it was recognised that a number of these additional funding streams would come to an end in March 2018, they were reasonably confident that these would be renegotiated and/or supplemented from other sources.

In August 2017 the Council was made aware that the previous CAB manager was leaving the organisation. Subsequently we were contacted by Mr Ken Pickering (who had previously managed the service) in September 2017, who explained that he had been invited by Torbay CAB trustees to undertake a strategic review of the service. The strategic review confirmed that in reality **two thirds of the CAB's grant funding would come to an end in March 2018**, leaving the local Torbay branch with significant financial pressures. The review identified a number of other areas, where change was required to improve the service offer and move toward a financially sustainable delivery model.

Subsequently Torbay CAB trustees have appointed Mr Pickering as an interim manager until at least March 2018. In this role Mr Pickering has been meeting with colleagues in the council, Clinical Commissioning Group (CCG), Torbay and South Devon NHS Foundation Trust, and Community Development Trust (CDT) (along with other key stakeholders) to make them aware of the current position of the CAB, share the findings of the strategic review and undertake discussions to start to identify potential short and long-term solutions. Mr Pickering has also produced a draft Business Plan for 2018 – 2021 for the Torbay CAB, for comment and subsequent implementation.

Given the changed financial circumstances that the Torbay CAB find themselves in, officers have recommended not implement the draft budget proposals for 2018/19. In making this recommendation officers recognise that this proposal in itself will not provide a long-term solution to the challenges Torbay CAB faces. Also, we do not feel it is the Council's role to fully supplement the funding lost by the CAB from other sources or support a business model that is not sustainable in the long-term.

In making this recommendation not to reduce the funding provided to the Torbay CAB in 2018/19, the Council recognises the important role the service provides in supporting some of our most vulnerable individuals, families and communities with regards to debt and benefit advice (amongst other information and advice services). This is particularly important given the full roll-out in Torbay of Universal Credit in September 2018 and the potential impact this may have, given the experience of those areas which have been pilots for universal credit.

The recommendation is given on the understanding that the Torbay CAB implements their Business Plan for 2018-2021 and continues to work with

	<p>colleagues in the council, CCG, Torbay and South Devon NHS Foundation Trust and CDT, to move the organisation to a sustainable delivery model for the future. The draft Business Plan (currently out for consultation and due to be signed-off in March 2018) includes key objectives to: increase access to advice and information; encourage shared working arrangements with neighbouring Citizens Advice offices; and foster new partnerships with other advice, information and complementary service providers (supported by a restructure of the service). The findings from the recent strategic review of the Torbay CAB have been discussed at the Voluntary Sector Programme Board, chaired by the Deputy Chief Executive and Chief Operating Officer of the ICO. The Board has asked the CAB (together with the CDT) to develop a proposal for how information and advice services might be delivered more effectively and efficiently in the future, through a partnership approach. A long-term solution may also include alternative options for the provision of information and advice services.</p>
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Equality Impacts

13	Identify the potential positive and negative impacts on specific groups			
		Positive Impact	Negative Impact & Mitigating Actions	Neutral Impact
	Older or younger people		<p>According to Advice Trends: Quarterly client statistics of the Citizens Advice services in England and Wales (July – Sep 2016) CAB proportionally sees more clients in the ‘working age’ bracket (25 – 64 years of age).</p> <p>Any decrease in funding and potential subsequent reductions in service might therefore impact more on this population group in Torbay.</p>	
	People with caring Responsibilities	No differential impact.		
	People with a disability		<p>According to Advice Trends: Quarterly client statistics of the Citizens Advice services in England and Wales (July – Sep 2016) CAB proportionally sees more clients with a disability.</p> <p>Any decrease in funding and potential subsequent reductions in service might therefore impact more on this population group in Torbay.</p>	
	Women or men		<p>According to Advice Trends: Quarterly client statistics of the Citizens Advice services in</p>	

		<p>England and Wales (July – Sep 2016) CAB proportionally sees slightly more female clients than men.</p> <p>Any decrease in funding and potential subsequent reductions in service might therefore impact more on this population group in Torbay.</p>	
People who are black or from a minority ethnic background (BME) <i>(Please note Gypsies / Roma are within this community)</i>	No differential impact.		
Religion or belief (including lack of belief)	No differential impact.		
People who are lesbian, gay or bisexual	No differential impact.		
People who are transgendered	No differential impact.		
People who are in a marriage or civil partnership	No differential impact.		
Women who are pregnant / on maternity leave	No differential impact.		
Socio-economic impacts (Including impact on child poverty issues and deprivation)		<p>According to Torbay CAB's Annual Report (2016/17) as a result of providing support to people there were confirmed financial gains for clients totaling £1,850,750 during 2016/17.</p> <p>The proposed reduction in funding to the CAB might mean that fewer clients are helped, possibly leading to a fall in income flows to</p>	

		<p>the local economy.</p> <p>According to Advice Trends: Quarterly client statistics of the Citizens Advice services in England and Wales (July – Sep 2016) CAB proportionally sees more clients who are unemployed or economically inactive.</p> <p>Any decrease in funding and potential subsequent reductions in service might therefore impact more on this population group in Torbay.</p>	
	Public Health impacts (How will your proposal impact on the general health of the population of Torbay)	<p>According to Advice Trends: Quarterly client statistics of the Citizens Advice services in England and Wales (July – Sep 2016) CAB proportionally sees more clients with long-term health conditions (32%) and/or mental health issues.</p> <p>Any decrease in funding and potential subsequent reductions in service might therefore impact more on this population group in Torbay.</p>	
14	Cumulative Impacts – Council wide (proposed changes elsewhere which might worsen the impacts identified above)	A reduction in council funding might mean that the CAB might not be able to absorb any increase in demand or might lead to delays in responding to enquiries e.g. through a possible reduction in the opening hours available to the public.	
15	Cumulative Impacts –	Any national or local changes to benefits policies e.g. such as the introduction of Universal Credit might have	

	Other public services (proposed changes elsewhere which might worsen the impacts identified above)	a cumulative impact on the service. This may include an increase in overall enquiries related to benefits or more clients being redirected from other service such as Jobcentre Plus.
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