

Welsh Government Advice Provision

Welsh Government funding of 'National' organisations.

The Welsh Government criteria to only fund 'National' Advice organisations have led to loss of specialist, independent, expert and local Advice organisations delivering bespoke services to vulnerable client groups. Notably in Cardiff the Cardiff Law Centre closed. This was the only Law Centre in Wales and had been in existence since 1978. Age Connect Welfare Rights Unit, which had been in existence since 2000, similarly closed

Informed in 2014 the £2 million of Advice funding for Wales was required to be tendered. This Tender period has now expired but funding has not been re-tendered. £4 million of ongoing Advice funding appears to be going to the same national organisations who were successful in the original Tendering round in 2014.

No funding to Cardiff area

In the 2014 Tendering round none of the £2 million Advice funding was allocated to Cardiff. £1.3 Million went to National Cit A for CAB's, but their bid did not include Cardiff and Vale CAB. Consequently none of this significant Advice funding was for Cardiff.

In relation to this, and in terms of need, demand and spread of population, a quarter of the Legal Aid funding of £4 million that used to be allocated to Wales came to Cardiff organisations (£1 million). The distribution of the Welsh Government Advice funding was, therefore, the reverse of the distribution of Legal Aid funding, which it was intended in some respects to replace.

Riverside Advice used to have the largest Social Welfare Legal Aid Contract in Wales with 1500 cases (Welfare Benefits and Debt) in 2013 before the UK Government took this work out of scope. The Government's own Impact Assessment said that the vulnerable would be most disadvantaged by the changes to Legal Aid. The Welsh Government's decision making on Advice Funding then exacerbated this by failing to fund local specialist Advice organisations that delivered accessible services to vulnerable people.

Riverside Advice, one of the very few Cardiff based Advice Agencies and services that have managed to survive this funding crisis, now has no funding from either the Welsh Government or Cardiff Council to support Specialist services to vulnerable people. 88% of our clients have Mental Health Illnesses (rest of client profile in relation to vulnerability below).

At the same time as the Welsh Government's Advice funding decision, Cardiff Council decided to make all their Advice Grants, which had been granted to several bespoke and independent Advice Organisations, into a Single Entity Tender. CAB

was the main bidder, and **rejected** requests to make a collaborative bid from all but one Cardiff Advice organisation. This again resulted in closure of local bespoke Advice organisations delivering specialist services to vulnerable people.

80% of Riverside Advice's casework clients are referred from organisations in all sectors who support vulnerable people, identify their issues and refer directly into an appointment with our Specialist Advisors on an early intervention and prevention basis. This method eliminates triage systems, often used by the larger 'National' Advice organisations, which create access barriers for vulnerable people.

The main problem with the decision only to fund 'National Organisations' is the resultant critical loss of specialist and local Advice organisations. This has created more barriers to Advice particularly for the most vulnerable, and has brought about a lack of Advice funding for the Capital City, which has a higher population than any other city in Wales and a clearly identified need for Advice services.

There has been no ongoing, open funding rounds since all funding went to National Organisations in the first round although the funded time has elapsed.

There are also other Advice type funding streams in Wales. The old Communities First, Money Advice, Better Advice Better Health - these also all go to National CIT A for distribution to CAB's. There is no funding / bidding round for these funding streams, whereas in England funding is distributed across a variety of independent organisations including CAB's.

It is to be noted that CAB's provide a service which is in the main more generalist than that provided by independent specialist Advice agencies, and that access to CAB services is by triage, which to the most vulnerable is a very serious barrier. CAB services are important, but as part of a mix with other more bespoke providers to provide holistic Advice Services that are accessible to all, - particularly to the vulnerable.

Quality Mark

The Welsh Government has produced its own Advice Quality Mark. There are many other Quality Marks in existence already, and there is no clear why a new one is necessary.

The key Quality Mark for Specialist Advice providers is the Specialist Quality Mark, - recognised and required by Legal Aid Agency. If an organisations has this particular quality Mark, that should be recognised and sufficient for both Welsh Government and Local Councils. Time spent on acquiring another Quality Mark cannot be justified and should not be necessary. The Legal Aid SQM should be sufficient.

Evidence of the essential need and demand for funding of bespoke, specialist, holistic and targeted Welfare Rights Services for vulnerable people. These services are not currently funded by Welsh Government Advice, which is targeted for only 'National Services'. These services are therefore under threat.

The need and demand for the specialist, targeted, holistic and accessible services for vulnerable people, particularly for those with mental Health Illnesses are described best by the following case study, the feedback from the referral Support Organisations and the client feedback.

Riverside Advice services Case Study to demonstrate holistic working involving several Riverside Advice funded services

Client B

Without our intervention this client would have become homeless. After our intervention, he kept his home, his income and health improved and he was able to plan for future. He received an additional £203.55 per week, £10,584.60 per annum and backdated payments of £7,591.82.

Client B was referred to us by the Mental Health Team at his GP surgery. He attended the appointment with his Support Worker from Taff Housing Association where he is a Tenant in supported accommodation.

Suffers from severe depression, anxiety, suicidal thoughts, panic attacks, severe asthma and emphysema.

Had been receiving Employment and Support Allowance (ESA) and in view of the seriously debilitating effects of his condition had been placed in the support group, and his rent had been met by Housing Benefit (HB).

Sadly, he had gone through a period when he was unable to deal with his affairs due to mental incapacity. In particular, he had been unable to respond to letters sent to him by DWP. As a result, his ESA and then his HB were stopped and he had no income at all. Then of course rent arrears arose, amounting to £792, and his Housing Association served on him a Notice to Quit.

Through Income Maximisation, due to the severity of the client's medical condition, we identified him as eligible for Personal Independence Payment (PIP) and assisted him with the completion of the PIP claim form, including all the necessary information to enable him to be found eligible.

We successfully claimed Job Seekers Allowance for the client, so that he had some income until his ESA could be reinstated. During this period, we issued him with food vouchers, so that he could access food banks. We also arranged for his HB to be reinstated and negotiated with the Housing Association concerning the rent arrears. They agreed not to evict the client, provided he made small affordable payments on top of his HB, to gradually clear the arrears.

As part of the BGET Project service we gave him budgeting advice to help with his finances in future, advised him on energy saving measures, to help to reduce his

daily living costs. We helped him switch suppliers, which he found all very useful for future

His ESA was reinstated and his PIP claim was successful. He was awarded the daily living and mobility components at the enhanced rates (equivalent to DLA higher rate care and higher rate mobility); he received £141.10 per week PIP, £7,337.20 per annum, and a backdated payment of £5,281.17.

As client B is now in receipt of a qualifying benefit (PIP daily living component), lives alone and nobody receives Carer's Allowance (CA) for looking after him, he is eligible for the Severe Disability premium in his Employment and Support Allowance (E.S.A.); this is worth £62.45 per week, £3,247.40 per annum; he received a backdated payment of £2,310.65.

His total additional gain, which he said has made a significant difference to his mental health and saved his life, and that he would not have achieved without Riverside Advice is an additional annual payment of £10,584.60. With a backdated payment of £7,591.82 for the period he had had his Benefits stopped.

Partnership working for accessible services for vulnerable people.

Following extracts of feedback received from some of our referral partners demonstrates how Riverside Advice Services are crucial and meet a variety of needs of vulnerable people in and out of Cardiff

South West Community Mental Health Team, The Hamadryad Centre, Butetown
'Riverside Advice offer us a trusted, bespoke service for our service users. Many of the people we ask Riverside Advice to see have multiple, complex needs. These are individuals who would ordinarily not be able to engage with or be offered mainstream Advice Services due to their behaviours and presentations that can so easily be misunderstood. The team at Riverside Advice understand these needs and can quickly generate effective trusting working relationships with these individuals. In my experience, Riverside Advice is the only Advice Service in Cardiff who can quickly engage with these individuals when they are often at their lowest ebb of hope.

Riverside Advice has assisted some of our more seriously ill service users with specialist housing legal advice, fuel debt and welfare benefits advice, where mainstream Advice Services have failed. Riverside Advice services resolve Welfare Benefit and Debt issues which maintain and secure a stable income for people with Mental Health Illnesses. This is critical to prevent financial crisis where stresses and anxieties can precipitate deterioration in Mental Health potentially leading to hospitalisation.

It is vitally important for Riverside Advices services to continue in its' current form being able to offer this bespoke service for people with mental illness.'

Tenancy support worker, Salvation Army.

'I work in partnership with Riverside Advice regularly supporting people who suffer with mental health conditions and are at risk of homelessness to complete complicated benefits forms, challenge adverse decisions and provide debt and benefit advice and assistance. I consider that alternative organizations which provide similar support are often not appropriate as they are based in more central locations which are busier to travel to and in generally crowded locations, which in my experience puts many people with social anxieties and depression off and could potentially be a barrier to this section of society receiving the support and help they need. Riverside Advice is relatively central but in a quieter location which puts people at ease and there is generally availability well within time to meet important deadlines. The organization empowers people to face and deal with their debt and financial details with the support and expertise of Riverside Advice.'

Integrated Manager East Vale, East Vale Community Mental Health Services

'Riverside Advice, although outside of our geographical locality has provided an excellent service to the people we have referred. The team at Riverside has shown that they understand the often complex needs and behaviours that impact negatively on people with serious mental illness. With the help of Riverside Advice the people we have referred have been able to deal with mounting debts, evictions notices, and welfare benefit issues positively. It is vital the provision of this bespoke specialist services to people with serious mental illness continues.'

Support Worker- Tenancy Support Services, Gofal.

'I often support service users that suffer complex mental health problems; don't like crowded places, anxiety panic attacks etc. Being able to contact Riverside Advice prior to an appointment and them being aware of the situation is another fact how important their service and understanding is. My service users are seen promptly away from crowded places and dealt with in professional manner. After the appointment my service users feel much better about their situation and this has a positive impact on their mental health.'

AOD/DORS Manager, Whitchurch Hospital

'This is a vital part of the service for the clients that is used and for the team to have this direct contact with the Advisors and it would have an adverse affect on clients if this service was taken away.'

Llamau Tenancy & Floating Support Team.

'Without the specialist service you are able to provide I feel that many of our (and other) vulnerable service users would fall deeper into crisis and face real hardship including homelessness. Often they are not able to engage with mainstream services independently for fear that they will be misunderstood or are unable to communicate effectively on their own. Riverside Advice's Specialist Welfare Rights services are bespoke and designed to reduce barriers in order to be accessible to our clients.'

Social Work Assistant, Pendine Community Mental Health

'They have remained patient and calm throughout the visit. They have been able to carry out home visits to clients who are unable to leave the house due to their mental health difficulties. The service is invaluable and I will continue to use and recommend the service for clients.'

Impacts from Debt Advice. Feedback from Service Users;-

- *A huge stress has been lifted. My mental health means it is difficult to communicate but you gave me the space and chance to resolve my debt problems. I already recommend you to people I know. The Centre is fundamental in helping people in need.*
- *I was experiencing psychological breakdown while my DRO was going through. The centre is fundamental to helping people of Riverside. It saved my life financially emotionally mentally and it's a great comfort to know it's here in riverside, are of the most poorly treated area in Cardiff. Riverside Advice should have more staff and be open longer.*
- *Provided moral support and encouragement. I have maximized my entitlement and can now concentrate on other things such as budgeting rather than worry about finances.*
- *I heard about you from my Doctor's. Riverside are superb, without you to help me I got nowhere, they helped me with my Debts and Benefit.*
- *They helped me get a DRO and a gas cooker. Because I was so pleased and it helped me took a lot of pressure and emotion off me thank you. I was having financial problems getting into debt without them. I would not have got the help, and now I can carry on without any worry or stress took big lift off me. I just want to say thank you for helping.*
- *You have made a huge difference to me and my family. Less stress about money, help with forms that I could not understand gave me peace of mind. You do a fantastic job to help people.*
- *Dealing with understanding disability so humane helpful people. Gwalia support told me about Riverside*
- *I know there a lot of cut backs now but you was a big help I was in hell of a mess with Council tax and bills just you were so helpful I don't know where I would be now if it wasn't for Riverside Advice. Thanks so much*
- *I couldn't have managed without the help of Riverside Advice. Riverside advice has helped me with my financial situation.*
- *Would recommend you to someone else, No changes needed, you are already perfect*

Impacts from Welfare Benefit Advice; Service User feedback

- *Riverside helped me keep my benefit. I have difficulty filling out forms so pressure was off me and as my mental state is fragile You put me at ease. I couldn't have coped without the support of Riverside (THANK YOU).*
- *I cannot thank the organisation enough, you were there when I felt I had nowhere else to turn. The whole service I received was exceptional. Thank you*
- *Riverside Advice are friendly and informative which made me feel at ease from day one. Without Riverside I would not know where to begin I find the benefit forms most difficult to understand. Without the help I received I probably wouldn't have been receiving benefits at all even to this day. Riverside advice staff is providing a marvellous service in economical hard times. I hope this good service you provide will be recognized by the funding establishments.*
- *They reassured me of my benefits that I would be due, plus gave the utmost attention to which I appreciated in all matters concerning the DWP. You gave me consideration, helped in all aspects to which encountered extra monies, to which I was unaware. I believe that the service you provided was at its peak, I believe you can't improve on the highest level already obtained by yourselves (myself) Many thanks*
- *Peace of mind/less stress – know what to do or what not to do. Your advisor was lovely, polite and helpful. Backing me up with my case, making me aware of my rights. Doing a letter of support for me for the tribunal. Attending tribunals is very nerve racking on your own.*
- *You have been amazing support to my family in the last year.*
- *Forms for claiming benefits are very confusing and you need someone to explain things to you. I am awaiting operations and quite immobile. Through pain I get very depressed and can't think straight most days your advice centre helped and avoided further stress.*
- *Nothing less than superb! Sums up every aspect of your support and help*
- *Completed application forms when I was unwell and had lost my job after 11 years service. Listened to my issues – non judgmental. To complete application for PIP due to having depression, anxiety and difficult to concentrate. Also informed me of added SDP eligible to claim. Explained benefit system (worked 32 years not applied for benefits before). Have already recommended Riverside Advice to two friends one of which was also awarded PIP. Used Riverside Advice as part of my work as Support Worker*

to vulnerable adults in supported housing. In July 2017 I lost my job had to live off £72 week pay bills, food etc. Due to successful outcome PIP Nov 2017 more able to live reduced stress of no income – enabled me to focus on getting work. Already used savings 6 months so getting PIP was a godsend. You provide an excellent service to those who need your expertise and help at very difficult times in their lives without your service people lives would be very different and hardships would prevail.

- By following up to see if they 'Riverside Advice' have been successful nor not shows the staff care on a human level as well as legal and advice level very much appreciated for the peace of mind I got from very caring people. Thank you. Even though I know how busy the centre is I was seen through an appointment within days of a phone call. Peace of mind that I would not be evicted after owing £15 to Cardiff council. I was advised on claiming for PIP as I am under the doctor with anxiety and depression. I was treated kindly and efficiently. It would be tragedy to close or cut down this service to people like me who have no idea who to see for advice when threatened and feeling helpless.*
- Because you have the insight and knowledge to benefits which we are entitled to which we would have not known about without your help. If it hadn't been for her insight and knowledge I would not now be in receipt of pension credit, as the relevant authorities did not inform me of this entitlement. Please keep on doing the good work you are doing as it can make a big difference to a lot of people Many thanks.*
- Non judgemental attitude, knowledge, advice and support are first rate.*
- The help I was given was excellent and invaluable to me. Support, expertise and knowledge have enabled me to resolve my problems and I am now able to look to the future. I am indebted to you and appreciate all the help you gave me.*
- I was so pleased with the information received from you. Our meetings were very professional & yet informative – which I feel is very important when discussing something so personal & sometimes so upsetting. The advice made these very time consuming & personal forms so much more bearable. Can't praise you enough! Very friendly & very supportive! Thank you*
- Help get the right forms then helped me to fill then in now I get regular payments and manage much better. As for my debts they to have been dealt with and now no longer exist- Thank you.*
- I was in receipt of no benefit going through mandatory review for 7 months. Riverside advice helps me to get by while waiting tribunal. My support worker referred me. Because I was on the verge of losing my home and going*

through stress with DWP. Riverside saved me from so much stress. We need Riverside Advice.

- *You helped with all paperwork making life easier during the appeal. Reducing any stress, leading up to the Tribunal.*
- *Will no longer have to attend ESA assessments and get anxious and stressed out*
- *Because you were Brilliant and I'm now stress free*
- *Recommend to me by disability Officer at Job Centre. I found it very helpful and friendly. I don't feel as pressurised and stressed- it is nice to know that someone will listen to me and put my mind at rest.*
- *Amazing support. Very persistent. Dedicated to help*
- *I have been given hope, a solution and peace of mind.*

Feedback on Impact on Health and 'quality of life' from our service users;-

- *'You took a great worry off me, thus improved my sleep and well being'*
- *Came here through advice from 4Winds. Find it quicker and easier accessing this service. Improves quality of life with my stress and anxiety.*
- *'Increased my benefits which help me cope better in my life'*
- *"...you could really help others as you did me. You have made a huge difference to me and my family. Less stress about money, help with forms that I could not understand gave me peace of mind. No change required you do a fantastic job to help people."*
- *'Very good to have a service from your advice centre would have crumbled without it. Thank you for all your help & support'*
- *"I heard about you from my Doctor's...without you to help me I got nowhere"*
- *'The service is invaluable. Had I not received the support and advice I was given my health would have suffered. I previously used the service many years ago and when difficulties reoccurred it was easy to make a call and have my records traced. I would really like to say a big thank you to you and Riverside Advice for the help you gave me regarding my ESA appeal. For the help for us people who don't understand legal stuff I would recommend you. Helping to deal with legal and understand of the wording of the formal papers and helped with stress of it all. Just carry on, helping those people to see a light through'*

- *'I have difficulty filling out forms so pressure was off me and as my mental state is fragile and you put me at ease. I couldn't have coped without the support of Riverside (THANK YOU).'*
- *'If it wasn't for Riverside Advice I wouldn't know where I would be. I am so grateful for everything you have done for me and I can't thank you enough'*
- *'Riverside do a very professional job and helpful and reduce stress'*
- *'Made my life better in so many ways'*
- *'You have been helpful in sorting my money worries and problems out. Thanks. Put my mind at rest '*
- *'Took a load of stress and worry off my shoulders stopped me doing silly things'*
- *'It has made a vast difference to my life'.*
- *'Helped my son to feel more independent'*
- *'Good quality friendly and realistic advice & help took a lot of stress & worries away'.*
- *You help me to get ESA. It gives me a good mind. It was all good*
- *Your service was excellent. My calls were always returned when I needed further advice. You gave me very good advice - helped me through a difficult time in my life. Thank you, much appreciated*
- *My support worker referred me and it was very easy to make initial contact. It has relieved a lot of stress*