

Report for Resolution

Report to	Cabinet 16 March 2011	Item
Report of	Head of local neighbourhood services	8
Subject	Financial inclusion strategy progress report and priorities for 2011-12	

Purpose

To seek the views of Cabinet on the progress to implement the Council's financial inclusion strategy and to identify the priorities for 2011-12

Recommendations

That cabinet:

- (1) Comments on progress to implement the financial inclusion strategy
- (2) Agrees to provide grant support to the 3rd sector partners from the financial inclusion budget during 2011-12 as follows:
 - £43,000 to CAB for the Norwich debt advice project
 - £42,000 to MABS for debt management and consolidation
 - £10,500 to Age UK Norwich to enhance income generation for older people
- (3) Reviews the financial inclusion strategy and actions with partners during 2011 and identifies future options in the light of the Council's lean blue print and commissioning strategy.

Financial Consequences

The financial consequences of this report will be met from existing budgetary provision.

Risk Assessment

The failure of the proposed actions will increase the impact of financial exclusion on some of the most vulnerable people in the City which have been intensified by the continued down turn in the economy

Strategic Priority and Outcome/Service Priorities

The report helps to meet the strategic priority "Opportunities for all – communities to be able to access the wide range of services in the city provided by the Council".

Cabinet Member: Councillor Waters – Resources, performance and shared services

Ward: All

Contact Officers

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Background Documents

Making Your Money Count – A Financial Inclusion Strategy for the City

Report

Background

1. In April 2009 the Executive approved a financial inclusion strategy. The strategy was intended to be a dynamic document to reflect developments in the local area as well as national best practice and guidance and sets out thematic work areas to reflect the overarching aims of the strategy and the priorities of the council.
2. The themes in the financial strategy are:
 - Working more collaboratively
 - Income maximisation
 - Access to free money advice
 - Increase access to financial products and services
 - Improve the way people manage their money
 - Increase access to affordable credit.

The Norwich context

3. Norwich is a tale of two cities containing areas of high deprivation as well as those which are considered affluent. At the start of the recession many residents suffered the impact of reduced income and increased costs and as the recession deepened, further restrictions on lending began to hit invariably lower income households. This led to increased levels of financial exclusion in many parts of the city as families most in need were less able to access affordable credit. Also during this time, households have also encountered increasing problems and levels of debt and their ability to cope with creditors.
4. The financial inclusion strategy contained a range of quantitative data regarding levels of indebtedness and financial exclusion across the City and it has been difficult to obtain quantitative data to demonstrate the progress made by implementing the actions arising from the strategy.
5. The following information has therefore been as proxy measures to indicate levels of financial exclusion and quantitative and qualitative information is set out in the appendices of the report,

The data shows that:

- Housing and Council tax benefit claimants have seen an increase in the last year from 18,823 in February 10 to 19,740 in February 11 which is an increase of nearly 5%
- CAB have had an 11% increase in referrals for debt counselling in the last year.
- Personal insolvencies in Norwich have shown a marked increase over the last few years. There were 151 cases in 2004 but 404 cases in 2009. (Experian have produced a map of Norwich showing the areas of the city least likely to be able to access affordable credit – see appendix 1).

6. A progress report providing information on the results of the actions in the financial inclusion strategy is set out in appendix 2 together with a number of case studies of residents who have been provided with support at appendix 3.

Future challenges and priorities

7. A number of activities have taken place that has contributed to meeting the needs of vulnerable residents, including the grant aided work undertaken by the CAB, MAB's and Age UK Norwich. Other activities such as the money fairs where partners information and advice has been made available at local venues have not provided such good value for money.
8. To take the work forward, it is recommended that the Council works with partners to:
 - share information and best practice
 - the lessons learned over the past two years
 - identify current trends and recommend future work priorities
9. The current financial constraints facing the Council and public sector as a whole requires more innovative and effective approaches as well as a review of the Council's role in this work. Internally, the financial inclusion work has involved a number of services within the Council and further opportunities are being considered.
10. For example, the roll out of the city-wide food waste collection scheme has been successful with significant tonnages of food waste being diverted from landfill. Information is starting to be available which identifies areas of the city where there are heavy users of the scheme. For example in the first week of the roll out of the scheme 12 tonnes of food waste was collected from the Mile Cross area with 8 tonnes collected from Eaton area.
11. Nationally has been estimated that it costs the average household £450 per annum in wasted food and money which with some of the levels of deprivation in the city is at odds with the objectives of the financial inclusion strategy. Officers will investigate possible approaches to help people reduce food waste and save money but still meeting recycling targets.

National policy framework

12. A number of government programmes that support financial inclusion are coming to an end (face to face money advice work) and it is not clear what the current government will provide. However, the key area of change that is known is the forthcoming welfare reform changes which will have fundamental and far reaching changes to the welfare and benefits system.
13. The Welfare Reform Bill was introduced to Parliament in February. The bill contains the legislative provisions for the introduction of a universal credit that will replace existing in and out of work benefits and credits, the aim being:
 - to improve incentives to work
 - simplify the benefits system, and

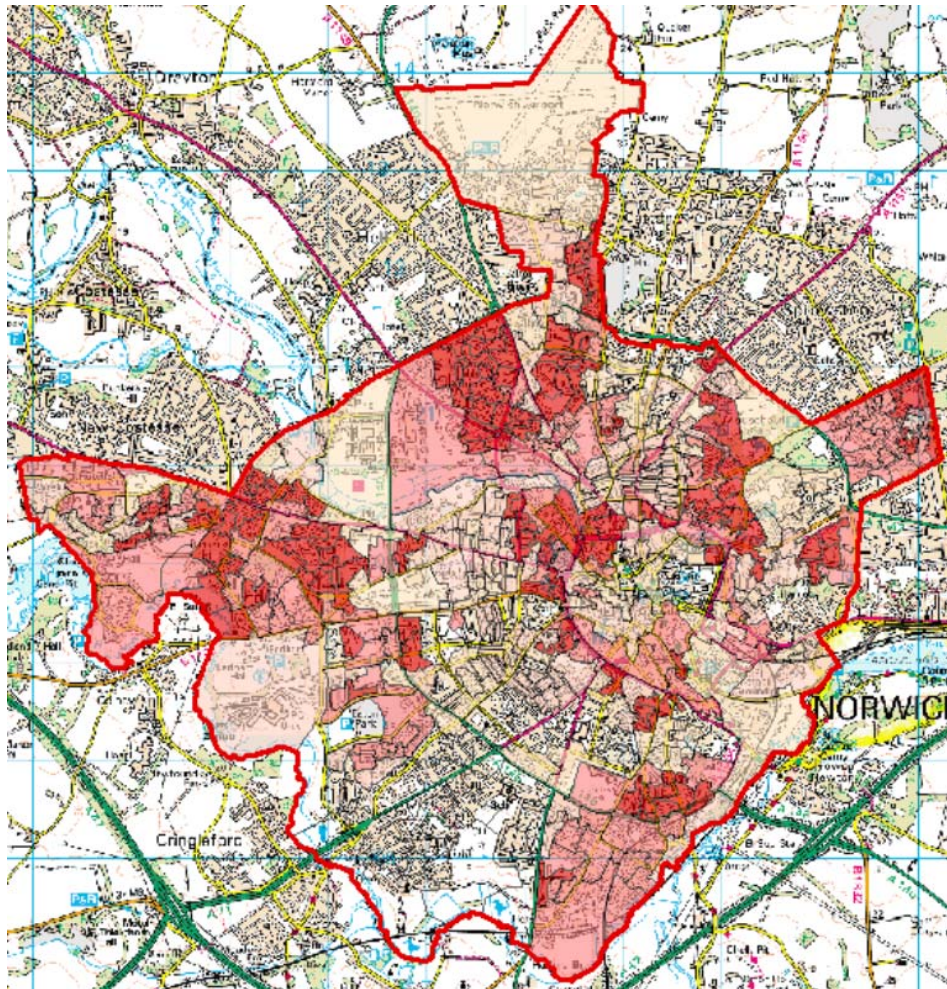
- make it less costly to administer.
14. The bill also makes provision for a new benefit, called personal independence payment, which will replace the existing disability living allowance.
15. Specific items in the bill include:
- abolishing council tax benefit and the localisation of council tax benefit from 2012-14 and reducing its costs by 10 percent
 - abolishing housing benefit and including housing costs in the universal credit and housing costs for pensioners in pension credits
 - the introduction of a maximum housing benefit which will be determined in accordance with regulations which are yet to be decided
 - the mechanism to enable the family size limits for housing costs payments for social housing announced in the emergency budget to be implemented
 - the introduction of an overall benefits cap to be set at the level of average earnings of working households
 - the abolition of community care grants and crisis loans to be replaced by locally administered schemes
 - the introduction of a single fraud investigation service
16. The implications of these provisions have not yet been fully evaluated but as the bill progresses through Parliament, this will be undertaken and further information will be reported to Cabinet.

Conclusions

17. The current available evidence suggests a continued need for advice and support to vulnerable residents. The services provided through the financial inclusion strategy have increased the Council's understanding of those which are most effective in particular the locally available, free or outreach information and advice provided by CAB, MABS and Age UK. However, there are other areas, such as money fairs which have not proved so successful.
18. Given the experience of the work undertaken during the past two years, the changing external environment in particular the welfare reform changes, the following actions are recommended for 2011-12:
- to continue to provide grant support to the 3rd sector partners from the financial inclusion budget for a further year as follows:
 1. £43,000 to CAB for the Norwich debt advice project
 2. £42,000 to MABS for debt management and consolidation
 3. £10,500 to Age UK Norwich to enhance income generation for older people

- Review the financial inclusion strategy during 2011 with partners in light of the Council's lean blue print and the commissioning strategy.

Appendix 1



Map of Norwich showing the areas of the city least likely to be able to access affordable credit. Areas in red are those where there is most likely to be difficulties. This can lead to increased reliance on high cost credit providers – doorstep lenders (legal and illegal) and payday loan companies.

Experian

Financial inclusion strategy progress report

Appendix 2

Background

1. Cabinet approved the Councils' Financial Inclusion Strategy in April 2009. The strategy stated that *'the Council would work with key organisations from the public, private and third sectors to ensure that all residents in Norwich have the resources to enjoy a decent quality of life'. This means that people should have enough money in their pockets, advice and support about managing their money effectively and access to reliable and safe sources of credit.'*
2. Support for people in debt was identified as a priority and therefore funding was awarded to two organisations to develop and extend support to the most vulnerable residents in the City. These were:
 - £43,000 to the Citizens Advice Bureau (CAB) for a debt advice project to extend the provision of free debt advice services (this is in addition to the current core grant of £58,872 per annum)
 - £42,000 to the Money Advice & Budgeting Service (MABS) to work with debtors in giving free budgeting advice as well as providing a free debt rescheduling service
3. In addition pensioners and older people who were subject to fixed pension incomes, increasing costs and possibly declining interest from savings and investments were also identified as being at risk and therefore:
 - £10,500 was provided to Age UK Norwich to provide an enhanced holistic advice service to the older customers of the council primarily aimed at increasing their income by ensuring they are claiming their benefit entitlement (this is in addition to the core grant of £10,000 per annum).
4. A range of activities have also been undertaken by the council and partners, including:
 - a programme of money fairs across of the city
 - a benefit take-up campaign focusing on housing and council tax benefit
 - providing information to customers to move from cash to alternative payment methods due to the closure of the cashiers
 - providing a facilitating role with the credit unions to work more closely and co-ordinate their activity to increase the accessibility of low cost credit
 - providing training for front-line council staff and partners including those from the third sector focussing this year on fuel debt and fuel poverty issues
 - working across council services to establish a consistent approach to the implementation and aims and objectives of the financial inclusion strategy
 - developing financial capability money budgeting courses in conjunction with the WEA.

Progress

CAB

5. The CAB debt advice project provides a dedicated debt advice worker to be available for referrals from the Council. Although the Council has its own dedicated money advice team, this team is solely funded through the housing revenue account and therefore their work is restricted Council tenants.
6. The Council has contact with a variety of vulnerable people who have debt issues who are not our tenants and this service address these needs. In addition, customers of a number of services including housing options, the LEAP programme, council tax arrears/recovery, benefit from a direct referral process to this service.
7. The service level agreement with the CAB guarantees that a debtor referred by Norwich city council will meet with the CAB worker within 10 working days, (in fact this is generally achieved within 5 working days). This is quicker than CAB's standard debt advice service, where it may take up to 4 weeks to arrange an initial meeting.
8. At this initial meeting a financial 'health check' is undertaken which may reveal a number of other approaches that will be taken in order to effect a reasonable resolution for the client.
9. In addition the service can be offered within the community on an outreach basis as well as at the CAB's city centre offices. This also includes general debt awareness sessions at, for example, the Norman Centre.
10. During 2009-10, CAB received 7774 enquiries from people in the city regarding debt issues. Preliminary figures indicate that this will be exceeded this year. If after an initial health check, specialist advice is required, then these cases will be referred onto specialist workers.
11. From April 2010 until the end of the third quarter, the CAB had received and assisted with 178 referrals. This is ahead of the SLA target of 60 referrals in the year. By the same period the total amount of priority debt¹ that had being dealt with was in excess of £1.3m with a further £1.6m in non-priority debts also being addressed. Resolutions have included repayment negotiation with creditors, debts written off due to unenforceable agreements and in some cases bankruptcy or individual voluntary agreements (IVA's).
12. At a similar stage in 2009-10 111 referrals had been made, dealing with priority debts of £226,000 and non-priority debts of £350,000. Whilst this was mostly due to the project being set up in the first quarter of 2009, this

¹ Priority Debts include rent, mortgage, council tax and utility bills

shows an improved referral process, a willingness for residents in debt to access advice and potentially an escalating debt problem in the City.

Money advice and budgeting service (MABS)

13. The MABS service operates throughout the City and provides a free debt management or debt consolidation service for people with multiple debts. The service assists by working with a client to prepare realistic budgeting and repayment schedules which the service then co-ordinates and implements on behalf of the client. The debtor makes a single weekly or monthly payment to MABS through a credit union account, which they then distribute to the various creditors.
14. The majority of their clients are council tenants and therefore the service is also helping to secure rent and Council tax arrears income for the Council by recovering the debt with little on-going involvement from our own recovery team, freeing them up to deal with other cases.
15. The nature of their work is such that the relationship between MABS and their clients is long-term and flexible, unlike many of the clients referred to CAB. As a further benefit, their clients build up (albeit slowly) a small amount of savings with the credit union which they can then use to cushion against further financial misfortunes or for special occasions for their family.
16. At the end of the quarter three, the MABS service had exceeded their SLA quarterly target of 60 cases with a further 46 new cases this year. A total of £263,889 debt is being negotiated and starting to be repaid on behalf of their clients. This is twice the amount of debt being handled by the end of the 4th quarter last year.
17. This means that cumulatively, the MABS service is helping clients repay £620,000 of debt and have already repaid over £20,000 in total. 57% of these debts are scheduled to be repaid within 4 years.
18. In the two years that MABS has been operating there have only been 2 cases where clients have defaulted and failed to meet their commitments and a further two cases where clients were referred for bankruptcy. In all other cases clients have continued to meet their regular commitments and have steadily reduced their levels of indebtedness.

Age UK Norwich

19. Using national statistics the Council was able to establish that the proportion of older people in Norwich that were in receipt of disability living allowance (DLA) and attendance allowance (AA) was lower than the national average.
20. Front-line staff regularly come into contact with older people who are struggling to cope either with health issues or bills. By providing basic training on DLA awareness rules to these staff, the Council is able to refer

people to Age UK Norwich who provide additional targeted help to vulnerable older people.

21. Age UK Norwich accept direct referrals from Council staff for home visits by trained workers to look into their personal affairs and ensure that they are receiving the maximum amount of help possible.
22. Like the CAB work, the Age UK service is not restricted to offices but is conducted in people's homes and in general sessions in the community.
23. Last year with assistance from Age UK Norwich, it is estimated that claims for attendance allowance and disability living allowance secured an extra £1.5m for older people in the City.
24. In the first 3 quarters of this year, Age UK completed 684 home visits and staffed 130 outreach clinics throughout the City. The Council's grant aid of £10,500 contributes 20% toward the cost of the home visiting service and 25% toward the cost of the outreach service.
25. All three organisations have participated in financial inclusion events throughout the year in different areas of the city and further participation is planned.
26. Some anonymised case studies from CAB, MAB's and the Norfolk community law service have been provided in appendix 3.

Money Fairs

27. Following on from last year's programme a further seven money fairs this year were planned with an added focus of fuel poverty and fuel debt.
28. Locations were chosen on the basis of venues where there was a higher footfall. Publicity was sent out to the media who provided coverage, posters were prepared and leafleting carried out in the area immediately prior to the events taking place.
29. Numbers of people attending and engaging with partners were low but surveys carried out gave a very high approval rating from the people that did attend.

Venue	Attendees
West Earlham	15
Norman Centre	20
Thorpe Sure Start Centre	13
Belvedere Centre	35
Bowthorpe Shopping Centre	22
Blackfriars Hall	17 (although 170 attendees at the event)
Greenfields Community Centre	8

30. Members of the public were invited to bring their last year's fuel bills to these events and staff would be available to give advice on reducing their bills and/or comparing alternative fuel suppliers. This was taken up at a number of events with the best response coming from the event at the Belvedere Centre where initial comparisons identified annual fuel savings in excess of £700 for 5 households.
31. The CAB and MABS were available at the events and new clients were identified by the organisations. In addition, benefit staff were available to encourage and assist in the submission of claims. Over 1,700 claim forms were sent out and the average response rate was 11.8%. Benefit was able to be awarded amounting to an additional £1,661.88 per week being paid to previously non-claiming individuals.

Front-line staff training

32. Training has been provided to front line staff to increase their knowledge of a broad range of issues being raised by customers.
33. National energy action were approached to provide training courses on fuel related issues. Two courses were held for staff from the Council, Stonham Housing, MABS and Norfolk Community Law Service covering basic budgeting skills and fuel poverty/fuel debt, with a number of tenants also attending.
34. One off courses have also been run for staff across the council on a number of topics including debt awareness, disability benefits for older people and home contents insurance. By increasing the knowledge of staff, a more confident approach can be provided when directing or signposting people to other agencies for advice and assistance while providing additional pathways and referral routes.

Money advice training

35. The Consumer Financial Education Board (CFEB) have developed a number of training packages aimed at employees and the City Council has taken advantage of these both in terms of pre-redundancy/retirement packages and basic money management skills.
36. Courses commenced in December and will continue into the New Year and will high-light the skills and techniques to be used when dealing with personal finances.
37. This coincided with additions to the website pages 'Bite Back at the Crunch' which had a number of money saving tips leading up to Christmas as well as advice and information for the post-Christmas period.
38. Training on a broad range of money matters for outreach and front line staff that support individuals who are homeless and rough sleepers is being planned in conjunction with the Council's rough sleepers officer.

39. Further trainings/briefings are planned that will coordinate with other related promotions e.g. warnings against the use of 'Payday Loan Companies' with a membership drive by the staff Credit Union.

Working with the local credit unions

40. Following the NRF funded evaluation of the Norwich credit unions in 2009 work has progressed with the three credit unions in the city designed to increase their capacity and thereby increase the availability of low-cost credit to the community.
41. The credit unions have started to address issues highlighted in the evaluation especially those surrounding sustainability. This has resulted in greater collaboration and joint working between the organisations who are now actively seeking new members to use the credit unions as well as getting involved in voluntary activity.
42. With funding from the LEGI programme, training is being provided for the credit unions to address individual issues as well as developing a coordinated citywide response to the credit crunch in the City. By targeting training at more volunteers and allowing more members to participate it is felt that they will be in a better position to deal with increased demand. With the withdrawal of the Government sponsored 'Savings Gateway' there is now no community based savings programme geared towards the more vulnerable members of our community. The Norwich credit unions will be well placed to respond to this need.
43. A new website has been developed www.creditunionsnorwich.org.uk which allows people to search for which Credit Union would be most appropriate for them and the services that each one provides including collection points. Further work is taking place to align back office systems so that there can be more stream lining of services between the different organisations and developing economies of scale.
44. During this last financial year, the Credit Unions in the City have increased their membership by over 200 while also increasing the number of active volunteers to help in the day to day running of the enterprises. More volunteers have undergone training and this has increased the number of collection officers allowing there to be an expansion in the number of collection points available. This in turn allows there to be an increase in areas of the city previously missed. It is to be hoped that the increase in availability of affordable credit will reduce people's reliance on doorstep lenders both legal and non-legal.
45. A map of the city can be found in the appendix that shows the areas where there is deemed to be a lack of affordable credit available.

Other work undertaken

46. The possession of home contents insurance has been identified by the financial inclusion taskforce as being one of the measures of financial inclusion. Work has taken place this year to promote the take-up of home

contents insurance amongst council tenants. Over 250 people took part in a survey and of these, 80 people were identified as being without home contents insurance, 70 of which were Council tenants.

47. Work is in progress to identify mechanisms to address this through advice and support to tenants. This will include be a coordinated campaign message from the Council in conjunction with using the experience of our communications as well as involving our insurance partner Aon to promote take-up.
48. This year saw the introduction of free tennis court access in certain parks across the city, which has significantly increased the usage of these courts. This has been highlighted in a bid to the Lawn Tennis Association for capital funding of a project in the city.
49. Since the inception of the Council's free swimming programme in 2009 37,494 free swims have been provided. An average of 400 free sessions is provided per week. In addition, the council also supports the West Norwich Swimming Club which assists over 60 young people to participate and be coached in swimming.
50. The Go4Less membership continues to grow reflecting the growing constraints on people's finances. Facilities being used include the Riverside swimming pool, the Norman Centre gym and various sports pitches including 1649 sessions of pitch and putt, 33 sessions of tennis and 126 sessions of putting.
51. Economic Development are actively supporting a number of initiatives around the city including Foundation East, which makes loans available to Norwich businesses and the Prince's Trust Development awards which gives grants to young people to enable them to take advantage of an employment or training opportunity.
52. Working with Go Warm the Council has identified properties that require up-grading of loft insulation work and this has been carried out throughout the year. Where tenants have been unable to clear their own loft areas, the Council has accessed grant-aid from Norwich Consolidated Charities to provide help to have this work done for them.
53. Norwich Consolidated Charities also assisted with top-up grants that were required for the Warm Front work that took place. While the sums of money were individually small the impact on the individuals concerned has been significant.
54. HPS has a small programme to install heat pumps into 40 properties which have solid fuel heating systems that with correct usage will prove to be considerably more efficient.

Working with Offenders

55. Work has been initiated to develop links with organisations who work with and support offenders through the Integrated Offender Management scheme (Norfolk 180). Working with partners will allow the development of a holistic financial capability package to be targeted at those offenders that need and are responsive to being integrated back into society.
56. An initial “getting to know you” workshop is planned for April between criminal justice agencies, council services and 3rd sector providers when different agencies will be able to network and develop pathways into services, and identify gaps or blockages to enable better access to the provision that is available to support ex-offenders and direct them away from offending.

Appendix 3

CAB – Case Studies

Darren and Holly: Mortgage Rescue

Darren and Holly came to CAB after they had received a notice for possession on their home. They had previously gone bankrupt after Darren's business had collapsed and had been told by the official receiver that they were not allowed to talk to their Mortgage providers about the arrears which were owing as they were a creditor and had to be dealt with directly by them. They were clearly very worried about losing their home and with the hearing only a week away, swift action was required.

We contacted the official receiver who gave us permission to speak to the family's three secured lenders about the arrears and upon learning that there was no further forbearance available, and ensuring that they fitted the criteria, we asked the official Receiver for permission to consider Mortgage Rescue as an option. They agreed and we used our contacts at Shelter and the Council to begin Mortgage Rescue proceedings. As the family had three small children they were in the high risk category and the result was that where they would have been made homeless, they were able to stay in their family home.

Jennifer: Bankruptcy

Jennifer had run a business in the city but despite her best efforts the business had gone under leaving her with debts in excess of £100,000. As a result she had lost her home and was living with her young daughter in one room at her sister's house. She had put off bankruptcy because she didn't fully understand the implications and knew that she had no hope of raising the £600.00 fee to pay the court and cover the Official Receiver's costs.

When she came to CAB we went through all of the implications and made sure that she was fully aware of what bankruptcy would mean for her in both the long and short term. We also examined her residency status and soon realised that she would not qualify for help from Norwich Consolidated Charities, as she had not been resident in Norwich during the last 2 years.

After some research we applied to Hospitality Action who was happy to help with the fees and this has allowed Jennifer to put the past behind her and start over with her daughter.

John and Angela: Debt Relief Order

John and Angela were referred to CAB by Norwich MABS who had been helping them manage their repayments to their creditors, but it had reached the point where the amount of debt which they owed and the amount of disposable income available to the couple were no longer compatible to making reduced payments a viable option. Angela was a chronic alcoholic with severe depression and other mental health issues and John had given up his work as a lorry driver to look after her.

CAB were able to arrange Debt Relief Orders for them with the fees covered by a charity, and now they can concentrate on Angela's treatment and family life, rather than living in fear of the telephone ringing which had been aggravating Angela's condition.

Claire: Offers and assistance from other Bureau specialists

When Claire came to CAB she was in great deal of distress. She was living in a housing association property and was bank staff for Nursing. Claire is of Eastern European origin and had no idea of what help was available or what she could do.

Claire was suffering from severe depression and this had gradually got worse as time went by. She was verbally abused every time she went outside by her neighbours and terrorised in her own home. Her illness meant that she could not work, and because she was bank staff, she did not get sick pay and so had a zero income when we first saw her. Claire had been forced to use her credit cards to buy food as her income had dwindled away and other debts had begun to accumulate as a result, including rent, Council Tax arrears and electricity. She could no longer use her telephone and felt totally isolated, alone and vulnerable.

The first thing we did was to contact her creditors and ask for time whilst we helped her sort out her income. We referred her as an emergency case to our specialist Welfare Benefits team, who helped her with applications for ESA, due to her illness, Council Tax Benefit and Housing Benefit, as well as ensuring that a crisis loan was made available so that she could buy food as she was no longer eating properly. We also got our specialist Migrant Caseworker to help her with her housing issues.

Once her benefits were approved we helped Claire with budgeting and negotiated affordable offers with her creditors, all of whom accepted our offers and were willing to help. She is now much more stable and living within her means. We understand that her housing association is also looking to help her move as soon as another place becomes available.

MABS Case Histories

Case study A

Referral received from Money Advisor at Norwich Council August 2010. Total debt £5,000 monthly payment £100.00 to 6 creditors. If no change in circumstances debts repaid in 4.2 years.

Single mother with 2 children under age of 10 and a City Council tenant.

Was paying money to a debt consolidation company who had prioritised repayments to companies that had made the most fuss. They had not seen Council rent or arrears as a priority and ignored the debt so the client was faced with eviction.

Following referral by the City Council Money Advisor, the MABS Advisers restructured her budget to make rent and rent arrears payments a priority and negotiated a reduction of other non-priority debts with creditors.

Part of the fee paid to the debt consolidation company was used to open up a credit union account to build savings and provide personal wealth with access to a structured credit union loan in the case of emergency.

(MABS always list rent and rent arrears as priority debts and structure budgets with clients around this).

Case Study B

Referral from Norwich City Council Money Advisor due to client having over 14 different creditors

Husband and wife with two children one requiring special needs, total debt of £13,275.00. This family had worked with Norwich City Council Money Advisers to make arrangements with creditors but struggled to cope with payments to individual creditors.

Husband suffered a mental breakdown in 2007 after a further period of illness in 2009 hours of work were reduced. This led to a reduction in disposable income. Wife only able to work part time due to care needs of son.

Initial appointment finalised financial statement prepared by Money advisor. Disposable income paid by standing order to a non-person account at West Norwich Credit Union, payments to creditors began in July 2010.

The holistic approach to financial stability, making one payment to a credit union account and ongoing support via phone and letter has helped alleviate some of the stress the family faced and allowed them to take responsibility and control of their financial situation.

Case study C

Single mother with 2 children and a City Council tenant, living in West Earlham. Has 8 creditors and debts of £2603 + Council Tax and Rent arrears £1178 which is priority debt.

Norwich MABS received a call from one of their clients who was very distressed as they had a bailiff knocking at her door on behalf of Rossendale's. Bailiff was trying to levy charge against client's property in the house and then go to committal proceedings for non payment of the rent arrears. The Bailiff had been instructed by Rossendale's who claimed the monthly repayment of £20 for November had not been received.

MABS advisers asked the bailiff to come to the office as they had made payments to Rossendale's by bank transfer for November, December and January and had the evidence of payments. The Advisors spoke to Rossendale's who confirmed that payment had been received and then instructed the bailiff to suspend his actions.