

Authored by



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East Sussex Advice Plus



Tip of the Iceberg?

How far do Voluntary Sector Services meet the demand for advice in East Sussex?

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Executive Summary

Introduction.

Nick Hopkins Consulting was commissioned by East Sussex Advice Plus in April 2010 to carry out a review of the current demand for advice in East Sussex, and of the extent to which the current provision of voluntary sector advice services has the capacity to meet that demand.

East Sussex residents may need advice services for a wide range of reasons including those connected with debt, benefits and tax credits, housing and employment. A range of specialist voluntary sector services, and other organisations within the statutory sector try to meet their needs.

The focus of this report is on the work of specialist voluntary advice organisations in the four areas identified above, their four largest areas of work.

The report aims to guide funders and those working within the sector by:

- Comparing the need for services against the current level of capacity to provide services.
- Highlighting specific issues within the four key themes that might require more attention.
- Providing an analysis of the level of need and provision at a district as well as county wide level.

It sits alongside a companion report, also produce by Nick Hopkins Consulting for East Sussex Advice Plus, '*Financial Inclusion in East Sussex*'.

Given the limitations in the data available, much of the report's analysis relies on extrapolations from national figures. The assumptions involved have been explained at every juncture.

Further detail is available in the main body of the report relating to assumptions made in respect of:

- The comparative levels of need within different districts.
- The precise place of residence of service users.
- The complexity of cases dealt with by providers.
- The relationship between levels of provision and capacity.

Debt Issues.

Demand.

- Between 16,300 and 18,600 households in East Sussex may find themselves in problem debt.
- In the two years since the start of the recession people were put at risk of problem debt because of job loss on over 48,000 occasions.

Capacity to Meet Demand

- There is a striking under provision of debt advice in East Sussex.
 - On a conservative estimate of the number of households in East Sussex experiencing debt problems, only 58% of households in East Sussex receive the quality free of charge services delivered by the identified providers.
 - On a less conservative assumption, only 51% of households in East Sussex receive the quality free of charge services delivered by the identified providers.
- Hastings appears to be comfortably the best provided for area within the county.
- Rother appears to be the worst provided for area within the county, with provision only being sufficient to reach 19% of households in debt.
- The figures for districts can be no more than suggestive because:
 - Estimates for the levels of demand in Hastings might be low, based on the correlation between debt and low incomes.
 - Estimates for Wealden and Lewes might be high on the grounds of having higher income populations, those for Rother and Eastbourne on the grounds of having a more elderly population.
 - Hastings advice services are likely to be used by people from the surrounding district, Rother, where they are more easily accessible than provision through Rother CAB.

Welfare Rights Demand

- An estimated 130,000 benefit and tax credit entitlements are not claimed annually in East Sussex.
- 10,600 to 15,800 older people do not claim the Pension Credit that they are due, 9,300 to 11,500 do not claim the Attendance Allowance that they are due.
- Between 8 and 13,000 people of all ages do not claim their Housing Benefit entitlement.
- 8,600 low income households of working age do not claim the tax credits they are due

Capacity to Meet Demand

- Specialist advice voluntary organisations only have the capacity to deal with, at most, 1 in 5 of the benefit entitlements underclaimed by residents of East Sussex.
- There appear to be particular shortfalls of provision in Eastbourne and Rother.
- The lack of capacity in Eastbourne may be of concern given the age profile of its population, and the greater propensity of older people not to claim their benefit entitlement.

Housing Advice Demand

- 1,000 people apply each year as homeless to councils in East Sussex.
- An estimated 3,800 tenants in the private and social rented sectors find themselves in rent arrears at some point during the year.
- An estimated 1,640 households are in severe arrears with their mortgage.

- An estimated 27,000 people on low incomes live in the private sector, often facing problems with security of tenure, house conditions and disputes with landlords.

Capacity to Meet Demand

Homelessness

- There is a substantial shortfall in the capacity of voluntary sector advice agencies to meet the needs for advice of people affected/ threatened by homelessness in East Sussex, with the capacity to deal with only 60% of people in that situation.
- This shortfall appears to be particularly clear in Eastbourne, Hastings and Rother.

Rent arrears

- There is a substantial shortfall in the capacity of voluntary sector advice agencies to meet the needs for advice of people in rent arrears.
- This shortfall appears to be substantially lower in Wealden than other areas, and particularly high in Rother and Eastbourne.
- A proportion of those within the social rented sector will receive support from within their landlord to deal with arrears. However, this result might also indicate the need, and the opportunity, for local advice agencies to build better links with social landlords.

Mortgage arrears

- There is a shortfall in the capacity of the voluntary advice sector to meet the needs of people in serious mortgage arrears.
- This shortfall is particularly clear in Rother, Eastbourne and Lewes.
- However, the extent of the shortfall is noticeably higher for people in rent arrears in the social and private rented sectors.
 - In relation to social rented tenants, current advice provision might be underestimated due to the availability of alternative sources of help from staff of their landlord.
 - However, such help is not available to private rented sector tenants.
 - The result might also suggest that the advice agencies have better publicity engagement routes relating to owner occupiers.

Private sector property conditions

- There is a substantial shortfall in the capacity of advice agencies to meet the advice needs of private sector tenants experiencing property condition related problems in East Sussex.
- This shortfall is particularly clear in Hastings, Eastbourne and Rother.

Employment Advice.

Demand

- Extrapolating from national data, an estimated 1,100 people from East Sussex take a case to an Employment Tribunal every year.
- At the most conservative estimate based on a further extrapolation, 320 of those people see their chances at Tribunal reduced because they are not represented.

Capacity to Meet Demand

- East Sussex advice agencies are not currently able to meet the demand that exists from local residents for representation at Employment Tribunal.

- The lack of available support may inhibit many more people from seeking external advice on employment issues.

The Rural Dimension

- Although greater concentrations of poverty are to be found in urban rather than rural areas in East Sussex, and greater proportions of the urban population are affected by poverty, substantial number of disadvantaged people live in the county's rural areas.
- These people may have their isolation compounded by a lack of transport, inhibiting their access to advice services.
- Although outreach surgeries in rural areas are delivered by local advice services in East Sussex, there remains a desire to do more that is constrained by available resources.

Recommendations for Action

Responding to the Risk of Cuts

- **Recommendation 1:** The central conclusion of this report, that current voluntary sector advice services in East Sussex are not able to meet the level of demand that exists for them, should be taken into account in the processes determining future funding for the advice sector.
- **Recommendation 2:** It should be understood by funders that severe cuts to advice services would not only increase the pressures on advice services themselves, but also on other public services.

Improving the Sector's Offer.

- **Recommendation 3:** The East Sussex Advice Plus Strategy focuses on the key issues relating to efficiency identified above and in 'Financial Inclusion in East Sussex'.
- **Recommendation 4:** Funding partners give due recognition to the work of the advice sector in this regard.
- **Recommendation 5:** East Sussex Advice Plus partners further explore the potential for information and advice to support self help amongst those currently non accessing services, and those accessing services more capable of resolving issues themselves.

Maintaining and Expanding Services.

- **Recommendation 6:** East Sussex Advice Plus partners should build on the relationships developed over the course of the process of developing the financial inclusion strategy, and extend their engagement efforts to stakeholders in other advice areas based on around an approach of delivering mutual objectives, efficiency, effectiveness and financial gains.
- **Recommendation 7:** East Sussex Advice Plus partners identify priority areas in which they might be able to develop focused bids for new services.

- **Recommendation 8:** East Sussex Advice Plus partners develop a proposal for the creation of a county wide telephone advice service, with a particular promotional effort for usage in rural areas.

1. Introduction

Nick Hopkins Consulting was commissioned by East Sussex Advice Plus in April 2010 to carry out a review of the current demand for advice in East Sussex, and of the extent to which the current provision of voluntary sector advice services has the capacity to meet that demand.

East Sussex residents may need advice services for a wide range of reasons, because they aren't sure that they are receiving the financial support they should from the government, because they are struggling to repay their household bills and borrowings, because they are concerned about losing their home, are in dispute with their landlord or have difficulties with their mortgage provider, or because they are being treated unfairly by their employer in some way.

A range of services seek to meet the advice needs of East Sussex residents:

- Specialist locally based advice organisations within the voluntary sector.
- National specialist advice helplines/ phonelines.
- Other local voluntary organisations as part of a broader range of services that they offer.
- Statutory agencies, either as part of a broader service, or as a specific function.

The focus of this report is on the work of local and national voluntary organisations who specialise in advice provision. In particular, it analyses the extent of demand and capacity to provide in the four main areas of advice provision; welfare rights, debt, housing and employment advice.

This report is being produced at a time at which funding for public and voluntary sector funding is under unprecedented pressure. At such a time funders and recipient organisations need to know, amongst other things, that:

- Funding is not being wasted on services for which there is no demand.
- They are targeting funding on appropriate areas of need to meet their objectives.
- Where cuts have to be made, they take into account the intensity of demand for such services.
- Where possibilities for extra investment exist, they are targeted appropriately geographically.

The report helps deal with some of these issues by:

- Comparing need for services against the current level of capacity to provide services.
- Highlighting specific issues within the four key themes that might require more attention.
- Providing an analysis of the level of need and provision at a district as well as county wide level.

This report has been produced alongside another report for East Sussex Advice Plus, '*Financial Inclusion in East Sussex*'. This report does not make recommendations, but its general approach built around partnership working with intermediaries, and 'improving the offer' of the sector, is essentially be the same.

2. Methodology

The report focuses its main analysis on a separate consideration of the four main areas dealt with by advice services within the county:

- Welfare rights and benefits.
- Debt.
- Housing.
- Employment.

The main reason for taking this approach has been the way in which advice services are provided. Although advice on each of these issues can be, and is, provided by generalist advisers, some cases are sufficiently complex to require more specialist advice, and some local services focus on meeting advice needs in specific areas. The sufficiency of advice provision in one field does not necessarily have much relevance for sufficiency in another.

There are also statistical reasons for taking this approach. The form in which statistics are reported on by a number of advice services, in particular by the CAB (who report on advice 'issues' dealt with under 16 different headings), makes analysis of the four most important areas of advice easier than an attempt to quantify the extent to which services meet an estimated level of overall advice need.

The Use of Estimates and Assumptions in the Report.

It is inevitable that, given the incompleteness of the data available on local need, assessing the level of demand for advice services will rely at least in part on a range of assumptions and extrapolations from national level estimates of prevalence of problems. Where this is the case, the report clearly identifies and explains the assumptions made, so that the reader is clear about the route through which its conclusions have been reached.

There is a relationship between many problems requiring advice and income levels. In East Sussex levels of income and poverty are similar to English/ UK averages. However, there are substantial variations between districts. Given that the precise *extent* of the relationships between income and need for advice are not clear, it has often not been possible for the report to identify a robust way of estimating the level of demand for advice within individual districts. The consequences of this for the accuracy of the conclusions drawn about demand for advice at a local level are discussed below.

The information provided to the consultant has not always indicated the place of residence of those using services, although this information on this has been provided by HARC. In the absence of this information for the CABx, the consultant has assumed that the vast majority of CAB advice services are used by people resident within the same district. No assignation of Brighton Housing Trust service users to a district level has been made.

It is not possible to identify whether or not individual service users have made use of more than one advice service. This may result in an overestimate of the number of people reached by advice services, and more significantly in the context of this report, an underestimate of any gap that exists between the level of demand that exists for advice and provision to meet that demand.

It has also not proved possible to come to an understanding either of the varying complexity of cases being dealt with by the advice providers, or of the complexity of the problems experienced by East Sussex residents. This is critical in relation to the services provided by Brighton Housing Trust, the majority of which are funded through the Legal Services Commission (other services receive funding from more varied sources) to deal with more complex cases. The bald statistics on number of clients seen/ issues dealt with by Brighton Housing Trust understate the level of time and commitment involved in the work that they do.

One final assumption should be understood. It is assumed in the report that measuring current provision of services is a reasonable measure of the capacity of services. This does not mean assuming that current services are working as efficiently as might be theoretically possible, but that they *are* working flat out to meet demand, and that improvements to efficiency would require considerable changes to their format of delivery.

Use of Data from Causes of Action Surveys?

A significant attempt has been made to quantify the level of advice need in the general population in England and Wales, the LSRC surveys of 'justiciable problems', under a series entitled 'Causes of Action'¹. Results from these surveys will be used at various points during the report.

However, there are difficulties with using the 'Causes of Action' Surveys as the basis for an assessment of advice need, in particular in using as the basis for an analysis the key finding from the first Survey in 2004, i.e. that one third of the population needed advice every three and a half years.

- All the indications are that the recession has considerably increased demand for advice services on many issues, the most recent 'Causes of Action' report sets out the results from the 2007 survey. To some extent, even data from that survey is out of date.
- It is difficult to ascertain the level of demand for advice in any given year from the surveys:
 - More recent surveys have asked whether people have experienced a 'justiciable problem' over a period up to 8 years prior to the survey.
 - Annualising from the key finding above would not account for the fact that some problems identified in the survey will be ongoing for more than a year.
 - The surveys do not appear to be able to account for respondents who experience more than one problem in the same category over the course of the period on which they are reporting.
- The survey is reliant on the recognition from respondents that they have a problem. This is particularly problematic in a field like welfare rights, in which underclaiming benefits is often the result of being unaware of entitlement.

Two of the chapters within the report do provide an analysis based on the Causes of Action Model, although in both these cases the flaws with this approach will rapidly become clear.

¹ *Causes of Action: Civil Law and Social Justice*, Pleasance et al LSRC, 2004 and following.

3. Debt

Borrowing money is a normal and accepted way of being able to afford expensive purchases of goods and services, enabling purchasers to even out the burden of repayment over a period of time. Debt becomes problematic/ people become over-indebted when levels of repayment on borrowing make it difficult for households to afford day to day expenditures; fuel, food, clothing, housing etc.

Problem debt may result from a number of factors:

- Debts that were previously affordable, or at the margins of affordability, can become unaffordable when income falls, or outgoings rise as a consequence of:
 - Loss of job, or reduction in hours worked.
 - Relationship breakdown, or addition to the number of dependents within a household.
- Borrowing more money than can affordably be repaid.
- Irresponsible lending by financial institutions
- For those on the lowest incomes, borrowing may be the only way that they can survive from month to month.
- Poor money management skills.
- Sudden and unavoidable expenditures.

Need for Debt Advice in East Sussex

There are no figures available to the public which set out the percentage of the population in East Sussex that are in problem debt and therefore have a need for debt advice. This chapter therefore builds its understanding of the level of demand for debt advice on extrapolations from national data.

UK Trends

UK consumer debt has risen rapidly since the end of the last recession in the early 1990s, growing from £53.9 billion in 1993 to £91.2 billion in 1997, peaking at £233.2 billion at the end of 2008, and falling back to £226.8 billion at the end of 2009².

Before the recession many of those holding this debt were potentially exposed to an economic ill wind. The coming of that economic ill wind has resulted in considerable debt related stress on household budgets. Unemployment has risen to 2.51m³ and the ONS estimates that 2.8 million people in the UK are in work but 'underemployed'⁴.

Credit Action, in a recent summary of debt related figures, note a number of the consequences of these trends, reporting that:

- 11% of the UK adult population is spending more than they earn.
- 10% of GB adults are permanently overdrawn.
- 14 million people are using credit cards to cover day to day expenditures⁵.

² *Consumer Credit Counselling Service Statistical Yearbook 2009*, CCCS 2010.

³ *Labour Market Statistical Bulletin*, www.statistics.gov.uk

⁴ Quoted in CCCS, 2010 *ibid*

⁵ *Debt Statistics March Monthly Bulletin*, Credit Action 2010.

YouGov polling provides an indication of the current percentage of the UK population who are experiencing problematic debt, reporting that between 7 and 8% of the population are falling behind on some or many of their financial commitments. This may reasonably be regarded as being an estimate of the percentage of the UK population who are in problematic debt⁶.

Socio-Economic Characteristics and Demographics of East Sussex Population

The likelihood of experiencing debt problems has a strong association with level of income. Those on lower incomes are much more likely to be in problematic debt.

Table 1 sets out key figures relating to the level of income in East Sussex and its districts⁷.

Area	Mean Household Income	Median Household Income	% Below 60% of Median Income	Number of Households below 60% of Median Income
Eastbourne	£32,406	£27,646	25%	11,611
Hastings	£30,794	£26,176	28%	11,281
Lewes	£35,671	£30,489	21%	9,002
Rother	£32,939	£28,029	25%	10,171
Wealden	£38,296	£32,591	19%	11,798
East Sussex	£34,495	£29,153	23%	53,864
South East	£39,231	£33,291	18%	
Great Britain	£35,006	£29,363	23%	

From the table:

- Each of the districts within East Sussex has a median household income lower than the South East as whole.
- Each of the districts has a higher proportion of people in poverty (living in a household at below 60% of median income) than the South East as whole.
- East Sussex as a whole, and three of the districts within it, Eastbourne, Hastings and Rother, have a median household income below the Great Britain level.
- The percentage of households living in poverty is also higher in each of these three districts than the Great Britain level. The level of East Sussex as a whole is equal to that of Great Britain.

East Sussex's economy as a whole might be well understood as having high levels of employment/ low levels of unemployment in a GB/ UK context, but as having relatively low wages. There is a considerable body of research which indicates that the section of the population in work but on low wages has come under huge pressure recently, and is particularly vulnerable to debt⁸. Mosaic analysis confirms that even more affluent districts such as Wealden have considerable numbers of people in population categories likely to find themselves in financial stress.

⁶ Information from YouGov's ongoing Debt Track survey, www.yougov.co.uk

⁷ All figures on East Sussex population, income, households and tenure from www.eastsussexinfigures.gov.uk

⁸ 'Squeezed- the Low Earners Audit', The Resolution Foundation, 2009.

However, there is also a strong association between debt and age, with those of retirement much less likely to be in debt than those of working age. The most striking aspect of the tables presented above is that the East Sussex population is substantially older than the population of Great Britain as whole. That difference is at its greatest in Rother, with those 85+ making up over twice the proportion of the population in that district as they do across the whole of Great Britain. Eastbourne's population is also noticeable for the high proportion of those who are 75 and older.

An Estimate of Problem Debt in East Sussex.

This report will make the assumption that the effects of age and income cancel each other out, and that the percentage of households in debt in East Sussex reflects the national level, currently between 7 and 8% according to the You Gov figures quoted above.

Table 2 contains estimates for the number of households in debt in East Sussex can be estimated as follows, based on those assumptions.

Local Authority	Estimate of Number of Households in Debt- 7% Assumption	Estimate of Number of Households in Debt- 8% Assumption
Eastbourne	3,220	3,680
Hastings	2,840	3,250
Lewes	3,010	3,440
Rother	2,880	3,290
Wealden	4,350	4,980
East Sussex	16,300	18,640

Being in problematic debt is of course not a static position. People move in and out of debt as circumstances change, the numbers of households experiencing problem debt in a given year in East Sussex may be greater than this. Whilst this does suggest that some problems are resolvable through the efforts of households themselves, or are resolved by changes in circumstance, those who have moved to a better financial position may still be vulnerable to sliding back in the future.

Further Thoughts- Unemployment as a Debt Trigger in East Sussex.

As noted above, unemployment is one of the major triggers of being in problematic debt. Over a quarter of people who have a major and unexpected drop in income may find themselves in serious (3 months) arrears on credit arrangements⁹.

It is too easy to forget that unemployment is also not a static situation. The overall level of JSA claimants in East Sussex rose from an October 2007 low of 4,883 claimants, to 10,480 in May 2009, falling back to 10,164 in December 2009¹⁰.

These figures obscure the amount of movement on and off this benefit, largely resulting from people moving in and out of work. Between January 2008 and December 2009, there were 42,890 moves off, and 48,123 onto JSA¹¹.

⁹ Financial Capability in the UK: Establishing a Baseline, Financial Services Authority, 2006.

¹⁰ Figures from www.nomisweb.co.uk

That is, across the first two years of the recession, on 48,000 occasions people in East Sussex experienced an event with the potential to trigger problematic debt, the loss of a job. Even those returning quickly to work may not have found employment at the same wage as before, or may have seen their household's financial status damaged to an irreparable degree. (It should also be recognised that the figure above doesn't include those who left work and claimed another benefit.)

Provision of Debt Advice in East Sussex.

There are four main sources of advice available to those in problematic debt in East Sussex.

- Locally based face to face or telephone advice services provided by Citizens Advice Bureaux.
- Similar services provided through Brighton Housing Trust.
- National telephone based debt advices such as Consumer Credit Counselling Services and National Debt Line.
- Fee charging private sector providers offering debt management plans, support with bankruptcy etc.

The focus of the report is on the first three providers, who provide independent, unbiased services free of charge. Fee charging private sector debt companies cannot be considered suitable providers in the light of their charging policies and ongoing concerns about the quality and impartiality of advice provided.

Provision to East Sussex Residents.

Table 3 sets out:

- The level of provision of debt advice by local CABx. CABx provide information on their provision of debt advice which focuses on the number of debt issues dealt with rather than the number of people dealt with, with each debt recorded as a separate issue. The first column therefore sets out an estimate of the number of debt clients dealt with by the CAB each year in East Sussex and its districts, based on local figures for issues dealt with, and national CAB figures from the CAB which indicate that an average of 3.5 debt issues are dealt with per client. (It is worth reflecting that Wealden CAB indicated to the consultant that an average of 7 debt issues were being dealt with per client by their service at the moment. Using this figure would have generated a much lower estimate of people reached by advice services, and hence a higher estimate of the shortfall in provision. In the absence of similar figures from other local CABx, the national figure was used).
- The provision from Brighton Housing Trust, which is provided in the form of the number of clients seen.
- The provision from National Debt Line. National Debt Line provide figures in terms of the number of calls made to the line. It is not possible from available information to be clear about how many individual service users make calls to the line. For the purposes of this report it has been assumed that no clients have made more than one call to the line. In reality, this will overestimate the number of people in East Sussex who receive a service from National Debt Line.

¹¹ www.nomisweb.co.uk

Area	Number of Debt Issues Dealt with by CAB	Estimated Number of Households Dealt with re: Debt by CAB	Number of Clients Supported by Brighton Housing Trust	Number of Clients Supported by National Debt Line
Eastbourne	2,966	850		
Hastings	7,006	2,000		
Lewes	3,439	980		
Rother	2,159	620		
Wealden	5,188	1,480		
East Sussex	20,758	5,930	198	3,356

Tables 4 and 5 use the 7% and 8% respectively to make assumptions for household debt to generate estimates of the extent to which current provision of debt advice in East Sussex meets demand.

Area	Estimate of Households in Debt- 7% Estimate	Estimated Number of Households Receiving Debt Advice	Estimated Shortfall in Provision	Estimated Percentage Shortfall in Provision
Eastbourne	3,220	850 (by CAB)	2,370 (Only Considering CAB Provision)	73.6%
Hastings	2,840	2,000(" ")	840 (" ")	29.6%
Lewes	3,010	980 (" ")	2,030(" ")	67.4%
Rother	2,880	620(" ")	2,260(" ")	78.5%
Wealden	4,350	1,480 (" ")	2,870(" ")	66.0%
East Sussex	16,300	5,930 CAB 195 BHT 3,356 National Debt Line 9,481 Total	6,820(including BHT and National Debt Line Provision)	41.8%

Area	Estimate of Households in Debt- 8% Estimate	Estimated Number of Households Receiving Debt Advice	Estimated Shortfall in Provision	Estimated Percentage Shortfall in Provision
Eastbourne	3,680	850 (by CAB)	2,830 (Only Considering CAB Provision)	76.9%
Hastings	3,250	2,000(" ")	1,250 (" ")	38.5%
Lewes	3,440	980 (" ")	2,460(" ")	71.5%
Rother	3,290	620(" ")	2,670(" ")	81.1%
Wealden	4,980	1,480 (" ")	3,500(" ")	70.2%
East Sussex	18,640	5,930 CAB 195 BHT 3,356 National Debt Line 9,480 Total	9,160(including BHT and National Debt Line Provision)	49.1%

Conclusions

- There is a striking under provision of debt advice in East Sussex.
 - On a conservative estimate of the number of households in East Sussex experiencing debt problems, the quality, free of charge debt advice services that are available to them only have the capacity to meet the needs of 58% of households in East Sussex experiencing debt.
 - On a less conservative estimate of the number of households in East Sussex experiencing debt problems, the quality, free of charge debt advice services that are available to them only have the capacity to meet the needs of 51% of households in East Sussex experiencing debt.
- The figures relating to provision and demand within the districts are suggestive.
 - Hastings appears to be comfortable the best provided for area within the county.
 - Rother appears to be the worst provided for area within the county with provision only being sufficient to reach 19% of households in debt.
- The figures can be no more than suggestive because:
 - Estimates for the levels of demand for debt advice in Hastings might be low, based on the correlation between debt and low incomes.
 - Estimates for the levels of demand in Wealden and Lewes might be high on because of their higher income populations, those for Rother and Eastbourne may be affected by the more elderly nature of their populations.
 - Hastings advice services are likely to be used by people from the surrounding district, Rother, for people for whom they are more easily accessible than provision through Rother CAB.

4. Benefits and Tax Credits.

The focus of this section of the report is on the levels of underclaiming of benefit and tax credits, as the best way of identifying those in need of welfare rights advice. Those who are underclaiming benefits or tax credits are almost by definition in need of advice, whether they are aware that that is the case or not.

Underclaiming of entitlement is an endemic problem across much of the system of tax credits and benefits designed to support those on low incomes or with other specific needs.

Reasons for underclaiming may include:

- Lack of awareness of entitlement and understanding of a complex system.
- Changes in circumstances, with a lack of awareness of the significance of these changes for entitlement.
- Actual misunderstandings in relation to specific parts of the systems, for example believing that those in work cannot claim Housing Benefit.
- Systems which place considerable reliance on individual people, who may be vulnerable, exercising their rights themselves.
- Literacy and numeracy difficulties.
- Previous poor experience of the systems, including a feeling that systems can be intrusive.
- People's belief that they are only entitled to small levels of benefit/ tax credit, and that claiming is therefore not worth it.
- Particularly for older people; feelings of pride, a fear that seeking help might mean a loss of independence, and stigma being attached to particular benefits.

Need for Welfare Rights Advice in East Sussex.

National estimates of the levels of underclaiming, are produced, generally annually, for a range of benefits and tax credits. Information is available at a county and district level relating to the number and, generally, average size of current claims¹².

Using this information, estimates, often expressed in terms of both upper and lower level amounts can be generated for the numbers of underclaimants of particular benefits in East Sussex. Those underclaiming their benefit entitlement can be understood as forming the vast majority of those who need welfare rights advice.

The estimates in the tables below have been worked out from the number of current claimants in East Sussex, and national lower and upper percentage estimates of underclaiming by caseload¹³.

¹² All information used for this section of the report on current benefit claims in East Sussex at www.dwp.gov.uk

¹³ All estimates of take up rates from '*Income Related Benefits, Estimates of Take-Up*' in 2007-08, DWP 2009 unless stated

Income Based Benefits.

The five key income based benefits are:

- Council Tax Benefit.
- Housing Benefit.
- Income Support.
- Job Seekers Allowance, Income Related.
- Pension Credit.

The Government estimates take up of income related benefits as being 77% to 85% by expenditure in 2007/08, with between £6.33 billion and £10.52 billion being underclaimed each year.

The sections that follow set out the numbers of underclaimants for the four following benefits in East Sussex; Council Tax Benefit, Housing Benefit, Income Support and Pension Credit. The requisite figures are not obtainable to allow these calculations for Income Based Job Seekers Allowance.

Council Tax Benefit is claimed by those on low incomes unable to afford to meet their council tax liability. Take up by caseload is estimated at 62-68%.

There is strong reason to believe that the figures in the table below will be an underestimate of the numbers of people underclaiming benefit; East Sussex has a higher proportion of older people than the national population, and pensioners are more likely to underclaim benefit than non pensioners. However, statistics relating to the age of Council Tax Benefit claimants in each LA area are not available from the DWP website.

Table 6 sets out estimates of the number of people underclaiming Council Tax Benefit.

Local Authority	Lower Limit Estimate Underclaimants	Upper Limit Estimate Underclaimants
Eastbourne	4,750	6,190
Hastings	5,640	7,340
Lewes	3,620	4,720
Rother	3,770	4,900
Wealden	4,170	5,440
East Sussex Total	21,950	28,590

Housing Benefit enables those on low incomes to meet their housing costs. Levels of take up of Housing Benefit vary between tenants resident in the social rented sector, and those resident in the private rented sector.

- In the social rented sector take up by caseload is estimated at 87%-92%.
- In the private rented sector take up by caseload is 62-73%.

Table 7 sets out estimates of the number of people underclaiming Housing Benefit in East Sussex and its districts. The figures below may be an underestimate given the greater propensity of older people to underclaim Housing Benefit.

Local Authority	Lower Estimate of Underclaimants	Upper Estimate of Underclaimants
Eastbourne Soc. Rented Sector	360	620
Eastbourne Priv. Rented Sector	1,690	2,800
Hastings Social Rented Sector	390	670
Hastings Private Rented Sector	2,200	3,650
Lewes Social Rented Sector	270	460
Lewes Private Rented Sector	950	1,580
Rother Social Rented Sector	270	470
Rother Private Rented Sector	940	1,550
Wealden Social Rented Sector	260	450
Wealden Private Rented Sector	950	1,580
East Sussex Soc. Rented Sector	1,280	2,670
East Sussex Priv. Rented Sector	6,730	11,160
East Sussex Total	8,010	13,830

Pension Credit is used to top up the income of those people entitled to the basic state pension. Take up by caseload is estimated at 61-70%.

Table 8 sets out estimates of the number of people underclaiming Pension Credit in East Sussex and its districts.

Local Authority	Lower Level Estimate- Number of Underclaimants	Upper Level Estimate- Number of Underclaimants
Eastbourne	2250	3350
Hastings	2220	3310
Lewes	1770	2650
Rother	2050	3060
Wealden	2340	3480
East Sussex	10,620	15,850

There is reason to suspect that the estimates below may be on the low side, given the tenure mix in East Sussex and the relationship that exists between underclaiming Pension Credit and being an owner occupier.

Income Support is used to support those who are not required to work, such as lone parents with young children, carers or people who are sick/disabled. Take up of Income Support is estimated at 78-88% by caseload, 85 -93% by expenditure.

Table 9 sets out estimates of the number of people underclaiming Income Support in East Sussex and its districts.

Local Authority	Lower Level Estimate- Number of Underclaimants	Lower Level Estimate- Amount Underclaimed	Upper Level Estimate- Number of Underclaimants	Upper Level Estimate- Amount Underclaimed
Eastbourne	440	£1.05m	910	£2.46m
Hastings	630	£1.60m	1300	£3.76m
Lewes	270	£650K	560	£1.51m
Rother	300	£700K	620	£1.64m
Wealden	280	£610K	570	£1.43m
East Sussex Total	1920	£4.61m	3960	£10.8m

Disability Benefits

This section explores the take up of two key disability related benefits; Attendance Allowance and Disability Living Allowance.

Attendance Allowance is paid to people over the age of 65 who are considered to need support for the performance of everyday living tasks, such as bathing and getting dressed. It is paid at lower and higher rates depending on the level of support required by an individual. It is not means tested and acts as a passport to other benefits/ enhanced levels of other benefits, for example the severe disablement premium paid on top of Pension Credit.

There is no annual official estimate of take up rates for Attendance Allowance. The most recent (1998!) comprehensive effort at generating such an estimate produced a result suggesting between 40 and 60% of older people entitled to the benefit did not claim it¹⁴. There are some indications that the proportion of those entitled to the benefit may have risen since that time, indeed take up figures for East Sussex suggest that the proportion has risen faster in East Sussex than elsewhere.

Table 10 sets out estimates of the numbers of people underclaiming Attendance Allowance, based on assumptions that 60 and 65% respectively of people are underclaiming their entitlement.

¹⁴ *First findings from the disability follow-up to the family resources survey. Research summary no 5.* Craig P, Greenslade M. Analytical services division social research branch, London: DSS. HMSO, 1998.

Local Authority	Numbers Claiming	Estimate of Number of People Underclaiming Attendance Allowance 60% Assumption	Estimate of Number of People Underclaiming Attendance Allowance 65% Assumption
Eastbourne	3,510	2,340	1,890
Hastings	2,440	1,630	1,310
Lewes	3,080	2,050	1,660
Rother	3,800	2,530	2,050
Wealden	4,420	2,950	2,380
East Sussex	17,250	11,500	9,290

Disability Living Allowance. Calculation of the numbers of Disability Living Allowance underclaimants, and level of Disability Living Allowance underclaimed is complicated by the nature of the benefit, which has two components, care and mobility element, and by the fact that take up rates for the former are estimated at 30-50%, for the latter at 50-70%.

Table 11 sets out the number of underclaimants of Disability Living Allowance in East Sussex. For simplicity's sake, the assumption will be made that take up for DLA considered as a whole sits at 60%, conservative in the case of the care element, mid range in the case of the mobility element.

Local Authority	Estimate of Number of u16 Underclaiming	Estimate of Number of Working Age Adults Underclaiming	Total Number Underclaiming
Eastbourne	330	1,970	2,300
Hastings	460	2,370	2,830
Lewes	280	1,480	1,760
Rother	340	1,540	1,880
Wealden	390	1,710	2,100
East Sussex	1800	9,070	10,870

Tax Credits.

Tax credits are used to give extra support to families in and out of work, and to low income working households without children.

There are several different types of Tax Credit. Information is not available relating to take up of all of them at a local authority level, which means that it is not possible to generate figures for the total of tax credit underclaimers and tax credits unclaimed for East Sussex and its districts. The tables below set out information relating to the three types of tax credit for which this calculation is possible.

Table 12 relates sets out estimates for the underclaiming of tax credits by families without children

Local Authority	Lower Level Estimate- Number of Underclaimants	Upper Level Estimate- Number of Underclaimants
Eastbourne	1920	2040
Hastings	2480	2640
Lewes	1240	1320
Rother	1390	1480
Wealden	1580	1680
East Sussex	8610	9160

Table 13 relates sets out estimates for the underclaiming by working families with children of Working Tax Credit and Child Tax Credit.

Local Authority	Lower Level Estimate- Number of Underclaimants	Upper Level Estimate- Number of Underclaimants
Eastbourne	320	550
Hastings	320	550
Lewes	230	400
Rother	230	390
Wealden	310	530
East Sussex	1410	2420

Table 14 relates sets out estimates for the underclaiming by working families with children claiming Child Tax Credit Only, Greater than the Family Element.

Local Authority	Lower Level Estimate- Number of Underclaimants	Upper Level Estimate- Number of Underclaimants
Eastbourne	290	570
Hastings	280	550
Lewes	290	560
Rother	220	430
Wealden	400	770
East Sussex	1480	2880

Table 15 brings together the information contained in tables 6-14 to create a total estimate of the number of entitlements not claimed in East Sussex each year.

These figures are only a starting point. The table effectively makes the unrealistic assumption that all the benefits issues advised on by the CABx relate to the 9 key benefits/ tax credits for which underclaiming figures are provided above.

CAB	Estimate of Number of 4 Income Related Benefit Entitlements Not Taken Up	Estimate of Number Disability/ Health Related Benefit Entitlements Not Taken Up	Estimate of Number of Tax Credit Entitlements Not Taken Up	Estimate of Total Number of 9 Key Benefit Entitlements Not Taken Up
E'bourne	9,490	5,450	2,530	17,470
Hastings	11,080	5,360	3,080	19,520
Lewes	6,880	4,540	1,760	13,180
Rother	7,330	5,230	1,840	14,400
Wealden	8,000	5,930	2,290	16,220
East Sussex Total	42,780	26,510	11,500	80,790

Table 16 sets out a more realistic estimate for the levels of underclaiming in East Sussex. At least 38% of benefit issues covered by CABx nationally do not actually relate to the 9 key benefits included in the analysis above. If the welfare rights clients of CABx generally reflect the profile of the population who underclaim, this figure can be used to generate an estimate of the total numbers of benefit entitlements not taken up in East Sussex.

CAB	Estimate Total Number of Entitlements Not Taken Up
E'bourne	28,180
Hastings	31,480
Lewes	21,260
Rother	23,230
Wealden	26,160
East Sussex Total	130,310

These figures are still built on conservative assumptions:

- The table has used the lower end estimates of numbers of underclaimants.
- No account has been taken of cases in which advice is provided on a benefit, without there being an entitlement which was not being claimed.

Current Provision of Welfare Rights Advice in East Sussex.

People in East Sussex can currently seek welfare rights advice from a number of sources:

- From local CABx.
- For residents of Hastings and Rother, from HARC (Hastings Advice and Resource Centre).
- From Brighton Housing Trust.
- For tenants of Eastbourne Homes, from their internal welfare rights officer.
- From voluntary organisations focused on particular population groups that deliver some level of welfare rights advice.
- From claimant lines operated by Job Centre Plus and the Pension Service.
- From a number of other non specialist agencies over the natural course of working with their clients.

The focus within this report is on the services provided by local CABx, HARC and Brighton Housing Trust.

CAB Provision.

The CAB focuses in reporting on its provision of welfare rights advice on the number of issues dealt with. Each time a client receives advice on a benefit, or an additional benefit/ tax credit is claimed or advised on behalf of a client, a new issue is recorded.

This way of reporting might ordinarily be considered problematic for an assessment of the extent to which need is met. It does not enable an easy identification of the numbers of people receiving benefits advice.

However, as remarked on above, it is not possible to come to an assessment of the numbers of people underclaiming benefit/ tax credits within the population. Although the claiming of some benefits/ tax credits is mutually exclusive, it is not for others, and it is impossible on the information available to estimate the extent to which those underclaiming at least one benefit may or not be underclaiming others.

Table 17 sets out the number of benefit issues dealt with by the CABx in East Sussex.

CAB	Number of Welfare Rights Issues Dealt with
E'bourne	2,652
Hastings	2,381
Lewes	5,619
Rother	2,282
Wealden	6,565
East Sussex Total	19,499

Table 18 sets out the level of provision by CABx in East Sussex against the more accurate estimate of level of entitlements not claimed.

CAB	Estimate Total Number of Entitlements Not Taken Up	Number of Welfare Rights Issues Dealt with by CAB	Estimated Shortfall in Welfare Rights Issues Dealt With	Estimate Percentage Shortfall in Welfare Rights Issues Dealt with
E'bourne	28,180	2,652	25,528	91%
Hastings	31,480	2,381	29,099	92%
Lewes	21,260	5,619	15,641	74%
Rother	23,230	2,282	20,948	90%
Wealden	26,160	6,565	19,595	75%
East Sussex Total	130,310	19,499	110,811	85%

It should be acknowledged that there may be a further factor meaning that the estimates of entitlements underclaimed, and hence shortfalls in provision, in these tables are conservative. Changes in circumstances will mean that people's entitlement changes over the course of year, moving them in and out of the group of underclaimants. To put it a different way, there will always be more people who underclaim their entitlement in any given year than who are counted in the snapshot estimates given above.

This churn of people through the benefits system is also an explanation of why these results do not indicate that a given percentage of progress is made each year against a stock of people underclaiming; having the capacity to deal with 15% of underclaimed entitlements to Housing Benefit in a single year does not mean that the following year there remain only 85% of the previous amount of entitlements to deal with.

Conclusions on CAB Provision.

- On the conservative estimate of need it is clear that the CABx in East Sussex can only deal with less than one quarter of the welfare rights issues affecting residents in their area.
- On the less conservative estimate of need, current provision by the CAB is only capable of dealing with 3 in every 20 welfare entitlements not taken up.

HARC

HARC provides some of its data in the same format as that provided by the CABx.

Table 19 sets out:

- The level of benefit advice provided on the identified benefits and tax credits for which figures relating to the underclaiming of entitlements are available, measured by the number of times they advise on those benefits .
- The overall level of benefit advice provided by HARC, measured by the total number of times they advise on benefit issues.

Area	Number of Times Advised on Benefits Identified above	Total Number of Unique Issues on which HARC Advised
Hastings	3,114	4,470
Rother	760	996
Total	3,874	5,466

Table 20 sets out:

- Estimates of number of benefit entitlements for the identified benefits that are underclaimed in Hastings and Rother.
- Estimates of the total number of benefits underclaimed in Hastings and Rother.
- The level of provision by HARC.
- Shortfalls in the level of provision by HARC against levels of underclaiming.

Area	Estimate of Total Number of Entitlements Not Taken Up	Total Number of Unique Issues on which HARC Advised	Estimate of Shortfall of HARC Provision Against Need	Percentage Shortfall in HARC Provision
Hastings	31,480	4,470	27,010	86%
Rother	23,230	996	22,230	96%
Total	54,710	5,466	49,240	90%

Conclusions on HARC Provision

- HARC can only deal with 14% of all benefit issues relating to the full range of benefits for residents of Hastings, and 4% of those issues for the residents of Rother.

Brighton Housing Trust Provision.

Brighton Housing Trust provides figures on the number of welfare rights issues dealt with by its service. 521 such issues were recorded as being dealt with. It should be reflected that this does not fully capture the extent of BHT's engagement with these clients.

Overall Picture of Provision.

Table 21 brings together the information presented above relating to; the estimated number of entitlements not taken up; provision by the CABx, HARC, and Brighton Housing Trust; the estimated shortfall in provision; and the estimated percentage of entitlements dealt with by the key providers.

Area	Estimate Total Number of Entitlements Not Taken Up	Provision by CAB and HARC	Provision by BHT	Estimated Shortfall in Provision	Estimated Percentage of Entitlements Not Dealt with By CAB, HARC and BHT
E'bourne	28,180	2,652		25,528	91%
Hastings	31,480	6,851		24,629	78%
Lewes	21,260	5,619		15,641	74%
Rother	23,230	3,278		19,952	86%
Wealden	26,160	6,565		19,595	75%
East Sussex Total	130,310	24,965	521	104,824	80%

Conclusions.

- Specialist voluntary organisations only have the capacity to deal with, at most, 1 in 5 of the benefit entitlements underclaimed by residents of East Sussex.
- The district results are again suggestive. There appear to be particular shortfalls of provision in Eastbourne and Rother. Again the picture in relation to the latter may be somewhat distorted by Rother residents opting to access Hastings services. The lack of capacity in Eastbourne may be of concern given the age profile of its population, and the greater propensity of older people not to claim their benefit entitlement.

Additional Note: The Financial Consequences of Underclaiming

The focus above has been on the number of benefit/ tax credit entitlements on which East Sussex residents miss out every year. Of course each of these entitlements missed, means money underclaimed. Each year East Sussex residents miss out on between or around:

- £16.4 and £22.5 million of Council Tax Benefit.
- £23.8 and £46.6 million of Housing Benefit.
- £19.5 and £29.6 million of Pension Credit.
- £4.6 and £10.8 million of Income Support.
- £29 and £36 million of Attendance Allowance and £38 million of Disability Living Allowance.
- £26.4 and £40.43 million in the tax credits discussed above.

There are consequences for the East Sussex economy too. For every £71,000 in benefit underclaimed by East Sussex residents, the opportunity to create one job in the local economy is missed.

5. Housing

Need for housing advice may arise whenever there is dispute or problem between a landlord and tenant, between an owner occupier and their mortgage provider, or when an individual is homeless or threatened with homelessness.

Issues may include:

- Failure of landlord to carry out necessary repairs to a property.
- Disputes over the repayment of rent deposits.
- People becoming homeless or threatened with homelessness.
- Disputes relating to rent arrears, court actions and evictions.
- Problems in relation to mortgage arrears or the threat of repossession.

Analysing Need and Demand Using the Causes of Action Model

Figures from the 2004 Causes of Action Survey indicate that 3.8% of respondents had indicated they had experienced a problem relating to rented housing in the preceding 3 ½ years, 2.4% had experienced a problem relating to owner occupied housing over that time¹⁵.

Making the conservative assumption that none of these housing issues took more than a year to be resolved, this would suggest that in any given year, 1.1% of the population experience a problem with rented housing, 0.7% of the population experience a problem with owned housing.

Table 22 sets out estimates for the number of people in East Sussex and its districts experiencing a housing problem in a given year based on these assumptions.

Local Authority	Number of Households in Rented Accomm.	Estimate of Number of Households in Rented Accomm. Experiencing Housing Problem in Given Year	Number of Households in Owner Occupied Housing	Estimate of Number of Households in Owner Occupied Accomm. Experiencing Housing Problem in Given Year	Total Number of Households Experiencing Housing Problem in a Given Year
Eastbourne	14,655	160	31,369	220	380
Hastings	15,350	170	25,217	180	350
Lewes	8,848	100	34,131	240	340
Rother	9,323	100	31,800	220	320
Wealden	9,199	100	53,015	370	470
East Sussex	57,375	630	175,532	1,230	1,860

¹⁵ *Causes of Action: Civil Law and Social Justice*, Pleasance et al LSRC, 2004 and following.

Level of Provision of Housing Advice in East Sussex

There are 5 main sources providing housing advice to residents of East Sussex:

- The Citizens' Advice Bureaux in the area.
- Brighton Housing Trust, BHT.
- Private sector solicitors.
- National helplines.
- Local authority homelessness teams.

Shelter previously delivered housing advice in the area as part of the Legal Services Commission contract. However, they have now ceased to do so, and their statistics have not been included in the provision discussed within this report.

Table 23 sets out the level of provision from each of the first four sources of advice based on:

- The level of housing advice provided by local CABx, assuming, based on national CAB figures that every client receiving housing advice has an average of 1.8 issues.
- The level of BHT's provision under the LSC contract.

Area	CAB Provision	BHT Provision	Total Provision
Eastbourne	470		470 (CAB Only)
Hastings	610		610(CAB Only)
Lewes	720		720 (CAB Only)
Rother	440		440(CAB Only)
Wealden	855		855(CAB Only)
East Sussex	3,095	767	3,862 (CAB and BHT)

Table 24 uses the figures from the Causes for Action Model to estimate the level of demand for housing advice services in East Sussex, and compares that to current overall provision.

Area	Estimate of Level of Demand from Causes of Action	Total Provision	Estimate of Excess of Supply Over Demand
Eastbourne	380	470(CAB Only)	90 (CAB Only)
Hastings	350	610(CAB Only)	260 (CAB Only)
Lewes	340	720(CAB Only)	380 (CAB Only)
Rother	320	440(CAB Only)	120 (CAB Only)
Wealden	470	855(CAB Only)	385 (CAB Only)
East Sussex	1,860	3,862	2,000 (CAB and BHT)

This table suggests that there is a considerable excess of supply of housing advice over demand.

There are three potential explanations for this result:

- The population of East Sussex has a much greater need for housing advice than the population of the UK as whole, meaning the 'Causes for Action' Model greatly underestimates the level of demand locally.
- Large numbers of people are seeking housing advice and finding out that they did not in fact have a need for it.
- The majority of those seeking housing advice in East Sussex were seeking support from more than one agency and were being double counted.

There appears to be no reason to believe that the East Sussex population has a much greater need for demand for housing advice than the UK population as a whole, and both of the other explanations would also seem to be unrealistic. More importantly, the experience of the agencies delivering housing advice is of continued demand for and pressure on, their housing advice services, rather than the comfort of over capacity.

When a model relies on unrealistic explanations, and conflicts so strongly with experience, it suggests that the model itself is flawed. 'Causes of Action' is therefore not an appropriate means of delivering this analysis. Alternative means must be found of assessing the demand for housing advice in East Sussex.

Alternative Means of Analysing Demand

Organisations providing housing related advice in East Sussex provide comprehensive and more detailed data on the range of issues that are covered as part of this advice, including on many of the issues described at the start of this section.

Local and national data on demand is available in relation to three of those areas:

- Homelessness.
- Rent/ mortgage arrears (implying a degree of risk of homelessness).
- Property condition.

Homelessness

People who are homeless, or who are threatened with homelessness, may identify themselves as such and may seek help from local authorities and others.

Others may be regarded as 'hidden homeless'. They may for example be sleeping rough, be living in bed and breakfasts, hostels or night shelters, be living in institutions and be due for discharge, or be living in accommodation where the owner is dissatisfied with the arrangement. Most commonly, 'hidden homeless' people may be living as a 'concealed household' in an overcrowded property, i.e. they are living in an overcrowded house with other people, when more naturally they would wish to live in their own accommodation. This will include people, often young people, staying with one or more friends, known as 'sofa surfing'.

Government homelessness statistics focus on the number of homeless acceptances, i.e. those people found to be eligible for assistance, unintentionally homeless and falling within a priority need group, who are consequently owed a main homelessness duty by a local housing authority.

Table 25 sets out the numbers of homeless applications and acceptances made to each district within East Sussex in 2008/09. By definition, anyone applying as homeless has a need for housing advice. Those who are not accepted as homeless are likely to have a particular ongoing need for advice¹⁶.

Area	Number of Homeless Applications	Numbers Accepted as Homeless	Numbers Not Accepted as Homeless
Eastbourne	340	125	215
Hastings	196	68	128
Lewes	121	57	64
Rother	112	45	67
Wealden	240	180	60
East Sussex	1,009	475	534

These statistics do not count the **'hidden homeless'** detailed above, people who may qualify as homeless but do not apply as homeless, or people who are not recognised as being in priority need. Crisis estimate that 400,000 adults are in this position at any one time, equating to around 0.8% of the population¹⁷.

Table 26 sets out estimates of the number of 'hidden homeless' people that may be living in East Sussex, based on the assumption that 0.8% of the adult population may be categorized as 'hidden homeless' at any one time.

Care should be taken when looking at the figures for individual local authorities. Figures for Hastings are likely to be an underestimate given the association between low income and hidden homelessness. Similarly, figures for Wealden are likely to be an overestimate given the higher incomes in that area, although the heavy pressure on local social rented housing might suggest comparatively higher levels of hidden homelessness than might be expected based on income levels.

Area	Adult Population	Estimate of Hidden Homeless People
Eastbourne	82,414	660
Hastings	71,319	570
Lewes	80,114	640
Rother	75,973	610
Wealden	120,914	970
East Sussex	430,734	3,450

¹⁶ *East Sussex County Youth Homelessness Strategy, 2009/10- 2011/12*. East Sussex Children and Young People's Trust, 2009

¹⁷ *How Many, How much? Single Homelessness and the Question of Cost*, CRISIS, 2003

Table 27 below sets out the number of people who are advised in relation to homelessness by voluntary sector providers in East Sussex.

- In relation to the CAB statistics this includes issues relating to; 'actual homelessness', 'threatened homelessness', 'LA homelessness service' and 'access to and provision of accommodation'.
- In relation to the Brighton Housing Trust statistics this relates to the issues recorded as being 'homelessness' and 'seeks accommodation'.

Area	CAB Provision	Brighton Housing Trust Provision
Eastbourne	131	
Hastings	165	
Lewes	331	
Rother	135	
Wealden	398	
East Sussex	1160	694

Table 28 brings together this information to provide an estimate of the shortfall in provision of advice for homeless people in East Sussex.

Area	Estimate of Hidden H'less People	Number of People Presentg as H'less	Estimated Total Potential Need for H'lessness Advice	Number of People Advised with Regard to Homelessness	Estimated Shortfall in Provision of Homelessness Advice	Estimated Percentage Shortfall of Provision
Eastbourne	660	340	1,000	131 (by CAB)	870 (Only Considering CAB Provision)	87%(Only Considering CAB Provision)
Hastings	570	196	766	165 (" ")	600(" ")	78% (" ")
Lewes	640	121	761	331 (" ")	430(" ")	57%(" ")
Rother	610	112	722	135 (" ")	590(" ")	82%(" ")
Wealden	970	240	1,210	398 (" ")	810(" ")	67%(" ")
East Sussex	3,450	1,009	4,459	1160 CAB 694 BHT 1,854 Total	2,610 in total provision	59%

Conclusions

- There is a substantial shortfall in the capacity of voluntary sector advice agencies to meet the needs for advice of people affected/ threatened by homelessness in East Sussex, with the capacity to deal with only 60% of people in that situation.
- This shortfall appears to be particularly clear in Eastbourne, Hastings and Rother.

Pressure on Affordability of Housing- Rented Sectors

Households may be under pressure in terms of meeting their housing costs, and therefore be vulnerable to some degree to not sustaining their current tenure, and experiencing homelessness in the future.

Advice on mortgage arrears is provided by each of the local Citizens Advice Bureaux, and Brighton Housing Trust.

Research by Shelter indicates that:

- 1 in 5 low income private rented sector tenants are not in work and having to make up a difference between their rent and their benefit themselves.
- 1 in 8 low income private rented sector tenants are having to meet a difference of £49.00 or more per week.
- These issues contribute to the fact that 18% of private renters are struggling/ falling behind with housing costs, 17% of social renters are in the same position¹⁸.

Table 29 provides estimates of the numbers in each area, based on Shelter's estimates of the numbers of those struggling with/ falling behind with their rent. (There is a connection with the issue of homelessness, those in these circumstances may be characterized as having a degree of vulnerability to not sustaining their tenancy on affordability grounds)

Area	Number within Private Rented Sector	Estimate of Number within Private Rented Sector Struggling to Pay Rent	Number within Social Rented Sector	Estimate of Number within Social Rented Sector Struggling to Pay Rent	Estimate of Total Within Rented Sector Struggling to Pay Rent
Eastbourne	8,740	1,570	5,915	1,000	2,570
Hastings	9,730	1,750	5,620	960	2,710
Lewes	4,300	770	4,548	770	1,540
Rother	4,940	890	4,383	750	1,640
Wealden	4,360	780	4,839	820	1,600
East Sussex	32,070	5,770	25,305	4,300	10,070

Figures from the English House Condition Survey indicate that at in any one year 10% of social renters will find themselves in arrears at some point, and 4% of private rented tenants will find themselves in the same position.

¹⁸ *Taking the Strain, The Private Rented Sector in the Recession.* Money Advice Trust and Shelter, 2009.

Table 29 uses these figures to estimate the number of people in each area experiencing arrears in any one year. Again, there is a link with homelessness, these people might be seen as having a real risk of finding themselves homeless.

Area	Number within Private Rented Sector	Estimate of Number within Private Rented Sector Experiencing Rent Arrears	Number within Social Rented Sector	Estimate of Number within Social Rented Sector Experiencing Rent Arrears	Estimate of Total Within Rented Sector Experiencing Rent Arrears
Eastbourne	8,740	350	5,915	590	940
Hastings	9,730	390	5,620	560	950
Lewes	4,300	170	4,548	450	620
Rother	4,940	200	4,383	440	640
Wealden	4,360	170	4,839	480	650
East Sussex	32,070	1,280	25,305	2,520	3,800

Table 30 sets out the provision of advice on rent arrears to residents of East Sussex by the local voluntary advice sector.

The CAB record directly the number of issues in relation to rent arrears brought by people in LA/ HA/ private rented accommodation that they deal with. Three Brighton Housing Trust recording categories have been used to generate the figures relating to their work; rent arrears, rent levels (people seeking advice about rent levels would seem likely to be at risk of being in rent arrears) and landlord/ repossession cases. In relation to the latter figure it has been assumed that three quarters of those recorded as being seen in relation to landlord/ mortgage repossessions are from the rented sector, as they make up three quarters of those recorded as being in arrears, the main ground for repossession.

Area	CAB Provision	BHT Provision.
Eastbourne	66	
Hastings	228	
Lewes	77	
Rother	51	
Wealden	240	
East Sussex	662	145

Table 32 brings together the above information to present an estimate of the extent to which local provision currently deals with the problems of rent arrears experienced by East Sussex residents. It has been assumed that all those recorded as having rent arrears dealt with are actually in rent arrears, rather than being concerned about rent arrears.

Area	Estimated Total Within Rented Sector Experiencing Rent Arrears	Total Rent Arrears Cases Dealt With	Estimated Shortfall of Provision against Rent Arrears Cases	Estimated Percentage Shortfall of Provision Against Need
Eastbourne	940	65 (by CAB)	880 (Only Considering CAB Provision)	86%
Hastings	950	228(" ")	720(" ")	76%
Lewes	620	77 (" ")	540(" ")	87%
Rother	640	51 (" ")	590(" ")	92%
Wealden	650	240 (" ")	410 (" ")	63%
East Sussex	3,800	662 CAB 145 BHT 807 Total	2,990 in total provision	79%

Conclusions

- There is a substantial shortfall in the capacity of voluntary sector advice agencies to meet the needs for advice of people in rent arrears.
- This shortfall appears to be substantially lower in Wealden than other areas, and particularly high in Rother and Eastbourne.
- A proportion of those within the social rented sector will receive support from their landlord to deal with their arrears.
- However, this result might also indicate the need, and the opportunity, for local advice agencies to build better links with social landlords.

Pressure on Affordability- Owner Occupiers

Credit Action summarise a number of indicators of financial problems currently facing those buying their homes with a mortgage:

- Callcredit report that 26% of mortgage holders would be unable to pay their mortgage if they suffered a £300 drop in income per month.
- 1 million householders are reported by Shelter to have paid their mortgage with a credit card in the previous month, 9% nationally of those with mortgages.
- Nearly 190,000 mortgages are in arrears of 2.5% of the balance according to the Council for Mortgage Lenders¹⁹, 1.7% nationally of those with mortgages.

Nationally around 55% of owner occupied houses are currently being bought with a mortgage rather than being owned outright.

¹⁹ *Debt Statistics March Monthly Bulletin*, Credit Action 2010

Table 33 uses the figures above to produce estimates for the number of people with mortgages, who are struggling to pay it, and who are in serious mortgage arrears, in East Sussex.

Area	Estimate of Total Mortgages Held	Estimate of Numbers of Mortgage Holders Struggling to Meet Mortgage Costs	Estimate of Total Mortgages in Serious Arrears
Eastbourne	17,250	1,550	290
Hastings	13,870	1,250	240
Lewes	18,770	1,690	320
Rother	17,490	1,570	300
Wealden	29,160	2,624	500
East Sussex	96,540	8,690	1,640

Table 34 sets out the provision of advice on mortgage arrears by the local advice agencies in East Sussex in each of the districts. The remaining quarter of the clients recorded by BHT as being dealt with in relation to mortgage/ rent repossessions have been included in their figure, alongside those recorded directly as being dealt with in relation to mortgage arrears.

Area	CABx	Brighton Housing Trust
Eastbourne	141	
Hastings	157	
Lewes	147	
Rother	111	
Wealden	315	
East Sussex	871	33

Table 35 uses the figures from the table above to set out an estimate of the shortfall in provision of advice on mortgage arrears relating to the level of need in the area.

Area	Estimated Numbers Mortgage Holders Struggling to Meet Mortgage Costs	Estimated Total Mortgages in Serious Arrears	Total Provision	Estimated Shortfall of Provision against Estimate of Numbers in Serious Mortgage Arrears	Estimated Percentage Shortfall of Provision Against Need
Eastbourne	1,550	290	141 (by CAB)	150 (Only Considering CAB Provision)	52%
Hastings	1,250	240	157(" ")	80(" ")	33%
Lewes	1,690	320	147 (" ")	170(" ")	53%
Rother	1,570	300	111 (" ")	190(" ")	63%
Wealden	2,624	500	315 (" ")	180 (" ")	36%
East Sussex	8,690	1,640	871 CAB 33 BHT 904 Total	740 in total provision	45%

Conclusions

- There is a shortfall in the capacity of the voluntary advice sector to meet the needs of people in serious mortgage arrears.
- This shortfall is particularly clear in Rother, Eastbourne and Lewes.
- However, the extent of the shortfall is noticeably higher for people in rent arrears in the social and private rented sectors.
 - In relation to social rented tenants, the level of current advice provision might be underestimated, as they may receive advice from the staff of their landlord.
 - However, such support will not be available to private rented sector tenants.
 - The result might also suggest that advice agencies have better publicity engagement routes relating to owner occupiers.

Other Housing Issues

Housing problems do not all relate to concerns about homelessness and affordability. They can also relate to other issues such as the withholding of deposits by landlords, rents by tenants, experience of anti social behaviour, family disputes, and demands on landlords for repairs to get done.

It is difficult to access or generate statistics relating to the level of need for advice in relation to these issues.

However, East Sussex has a high proportion of people on low incomes living within the private sector. Those living in the private sector:

- Are affected by issues surrounding security of tenure, due to the use of the assured shorthold tenancy. The third most common reason for loss of settled accommodation amongst people accepted as homeless is termination of such a tenancy²⁰.
- The lack of security of tenure of private rented sector tenants places them in a less powerful situation with respect to the landlord. Fear of termination of tenancy can inhibit tenants from challenging their landlord over problems.
- Despite recent legislation, problems remain with landlords withholding rent deposits unfairly²¹.
- Are more likely than those in the social rented sector to be living in 'non-decent' accommodation, which can be expected to be the source of more disputes relating to repairs²².

Table 36 sets out the number, and proportion of total, households in East Sussex that live in the private rented sector. The last column uses mid range estimates of entitlement to Housing Benefit to provide an estimate of the number of private rented tenants on low incomes, i.e. who are entitled to Housing Benefit.

Area	Number within Private Rented Sector	Percentage of households within Private Rented Sector.	Estimate of Number of Private Rented Tenants on Low Incomes, i.e. Entitled to Housing Benefit
Eastbourne	8,740	19%	6,820
Hastings	9,730	24%	8,890
Lewes	4,300	10%	3,850
Rother	4,940	12%	3,770
Wealden	4,360	7%	3,830
England		11%	
East Sussex	32,070	13.8%	27,160

Those on low incomes living in private rented sector accommodation are more likely than those on higher incomes to experience problems relating to their tenancy, the condition of their property, the stability of their tenure, and are more likely to be in dispute with their landlord. They are therefore more likely to need advice.

Table 37 explores a different way of looking at the level of need for housing advice locally. It sets out the number of private rented sector homes in each district in East Sussex estimate to be non decent²³. Those living in non decent accommodation are likely to have a need for housing advice aimed at pushing their landlord to carry out the necessary repairs.

²⁰ www.shelter.org.uk

²¹ www.shelter.org.uk

²² *English House Condition Survey, 2007 Headline Report*, DCLG, 2009.

²³ *House Conditions Surveys, Overview Report*, Brighton and East Sussex Together, 2008

Area	Number within Private Rented Sector	Percentage of Private Rented Sector Homes that are Non Decent	Estimate of Number of Private Rented Homes that are Non Decent
Eastbourne	8,740	31.8%	2,780
Hastings	9,730	49.0%	4,770
Lewes	4,300	29.3%	1,250
Rother	4,940	47.2%	2,330
Wealden	4,360	39.2%	1,710
East Sussex	32,070	40.0%	12,840

Table 38 sets out the provision of advice to private rented sector tenants by the CABx and Brighton Housing Trust. This includes:

- For the CAB, cases recorded as being 'private rented sector property'.
- For Brighton Housing Trust, cases recorded as being 'dampness and disrepair' and 50% of those cases recorded as relating to landlord/ tenant dispute.

Area	CABx	Brighton Housing Trust
Eastbourne	348	
Hastings	440	
Lewes	398	
Rother	291	
Wealden	487	
East Sussex	1,964	163

Table 39 brings together the figures for table 36 and table 37 to generate an estimate of the number of people living in non decent homes in the private rented sector who do not seek advice relating to the condition of their home in the course of a year.

Area	Estimate of Number of Private Rented Homes that are Non Decent	Total Provision	Estimated Shortfall of Provision against Estimate of Numbers that are Non Decent	Estimated % Shortfall of Provision Against Need
Eastbourne	2,780	348 (by CAB)	2,430 (Only CAB Provision)	87%
Hastings	4,770	440 (" ")	4,330 (" ")	91%
Lewes	1,250	398 (" ")	850 (" ")	68%
Rother	2,330	291 (" ")	2,040 (" ")	88%
Wealden	1,710	487 (" ")	1,220 (" ")	71%
East Sussex	12,840	1,964 CAB 163 BHT 2,127 Total	10,710 (including BHT)	83%

Conclusions

- Whilst it cannot be expected that every private rented sector tenant living in non decent accommodation would be likely to need or seek advice in a given year, there is a substantial shortfall in the capacity of advice agencies to meet the advice needs of private sector tenants experiencing property condition related problems in East Sussex.
- This shortfall is particularly clear in Hastings, Eastbourne and Rother.

6. Employment

Need for employment advice arises whenever there is a dispute between an employee and employer that the employee feels cannot be resolved without advice/ support from an external organisation.

Employment issues may include:

- Changes to terms and conditions at work.
- Health and safety issues at work.
- Redundancy.
- Discrimination.

The focus in looking at employment issues of course sits squarely on employees rather than those who are self employed or unemployed.

Using the Causes of Action Model

Causes of Action suggests that 6.1% of respondents had experienced a need for employment advice in the previous 3 ½ years. If all these issues were resolved within a year, this would suggest 1.7% of the working population in any given year would be affected by employment issues²⁴.

Table 40 sets out

- The adult population of East Sussex.
- The level of need for employment advice based on the predicted level of annual demand for employment advice predicted by the 'Causes of Action' model.

Area	Adult Population	Estimate of Numbers of Employees Likely to Experience Employment Problems
Eastbourne	82,414	1,400
Hastings	71,319	1,210
Lewes	80,114	1,360
Rother	75,973	1,290
Wealden	120,914	2,060
East Sussex	430,734	7,320

Table 41 presents the figures relating to the provision of employment advice by the CABx, the only voluntary sector providers of employment advice in the area. No information is available nationally on the number of employment issues dealt with per CAB client seeking advice on employment issues.

In the absence of that information, the assumption has been made that one employment issue is dealt with per client.

²⁴ *Causes of Action: Civil Law and Social Justice*, Pleasance et al LSRC, 2004 and following.

Area	Numbers of Employment Issues Dealt With/ Estimate of Number of People Provided with Employment Advice
Eastbourne	1,108
Hastings	1,504
Lewes	1,909
Rother	697
Wealden	2,055
East Sussex	7,273

Table 42 presents together the information from tables 39 and 40, to generate an estimate of the balance of demand and provision of employment advice in East Sussex.

Area	Estimate of Numbers of Employees Likely to Experience Employment Problems	Estimate of Numbers of People Provided with Employment Advice	Estimate of Balance of Demand and Provision
Eastbourne	1,400	1,108	292
Hastings	1,210	1,504	-294
Lewes	1,360	1,909	-549
Rother	1,290	697	593
Wealden	2,060	2,055	5
East Sussex	7,320	7,273	47

The table does suggest that levels of employment advice provision and need are reasonably evenly matched. However:

- The experience of the CABx who provide employment advice is that their provision is far from sufficient in either depth, or in the numbers of people that can be seen, to meet the demand for employment advice from local people.
- The figures might look very different if a more accurate estimate of the number of people seen in relation to employment issues by the CABx could be generated.
- The results may simply reflect the problems identified at the top of the report with the Causes of Action methodology relating to its inability to account for people experiencing more than one issue in a particular field, and for problems that take more than one year to resolve.

Employment Tribunals

Another way of exploring the level of demand for employment advice is to look at the numbers of people taking a case to an Employment Tribunal in a given year. Accessing an Employment Tribunal indicates that an individual is likely to have complex needs for advice, the number of Employment Tribunals in an area are therefore an indication of the level of demand for complex employment related advice. It should, however, be remembered that there will many people who have a complex case, worth taking to tribunal, who do not do so, for reasons of cost, lack of knowledge/ awareness of their rights, or unwillingness to take on an employer.

Figures on the number of Employment Tribunals involving residents of different local authorities are not available from the Tribunals Service. It is therefore necessary to estimate the number of Employment Tribunal cases pursued by East Sussex residents, based on the size of the East Sussex employed labour force, and national Employment Tribunal figures, which state that 151,000 cases were accepted in 2008/09, the most recent year for which statistics are available²⁵.

Residents of East Sussex are currently able to access employment advice from the following sources:

- Citizens Advice Bureaux.
- Private solicitor’s firms.
- Trade unions/ lawyers appointed by Trades Unions.

Citizens Advice Bureaux in East Sussex do provide some assistance to clients who are seeking to take a case to an employment tribunal, and advice relating to the likelihood of success at tribunal and appeals. However, they do not represent clients at tribunal.

Table 43 sets out an estimate of the number of employment tribunal cases in East Sussex, based on the proportion of employees nationally who take a case to tribunal in any given year, and an estimate of the number of employment tribunal cases at which the plaintiff is not represented.

The estimates of unrepresented claims are likely to be conservative, East Sussex is a county of small companies and low union membership.

Area	Estimated Number of Employment Tribunal Cases	Estimated Number of Employment Tribunal Cases at which Plaintiff is not Represented
Eastbourne	200	60
Hastings	210	60
Lewes	210	60
Rother	170	50
Wealden	320	90
East Sussex	1,110	320

Conclusions.

- There is substantial underprovision of the required level of advice on complex employment issues in East Sussex
- Substantial numbers of people in East Sussex are likely to take a case to Employment Tribunal without proper legal representation, creating an inequality of arms between them and employers with greater recourse to resources to pay for legal support, and putting them at greater risk of their case failing.
- Table 43 cannot give us an accurate estimate of the number of people who are discouraged from seeking advice, or redress through the legal system because of the lack of availability of services.

²⁵ *Employment Tribunal and EAT Statistics, 2008/09*. Tribunal Service, 2009.

7. The Rural Dimension

The analysis in the foregoing report has neglected one of the key questions in the assessment of the adequacy of current advice services, the extent to which services reach out to those living in rural areas.

The following paragraphs analyse the extent to which there is a rural dimension to poverty in East Sussex.

Those living in rural areas are less likely to be poor than those living in urban areas; rural areas in East Sussex have 27.7% of the population, but 17.3% of those living in poverty²⁶. However:

- There are 11,630 income deprived people living in rural areas in East Sussex.
- 2,585 children live in income deprived households in rural East Sussex (15.2% of all those who are income deprived in East Sussex as whole).
- 5,145 households in rural East Sussex are getting Pension Credit, (20.8% of all Pension Credit claimants in East Sussex as a whole).
- 4,330 older people in rural East Sussex are claiming Attendance Allowance.

Table 43 sets out information on the distribution of poverty in rural areas.

Area	Percentage of the Population in Poverty that Live in Rural Areas	Number of Children in Poverty in Rural Areas	Number of People in Poverty in Rural Areas
Lewes	13.6%	310	1,425
Rother	45.7%	1,190	4,985
Wealden	42.5%	1,085	5,220
East Sussex	17.3%	2,585	11,630
England	10.9%		

There are some larger concentrations of poverty in East Sussex.

- Five lower Super Output Areas, in Rye, Eastern Rother, Battle Town and Pevensey and Westham (areas including 1,500 people) are within the worst 40% in England.
- Looking at the next smallest level of geographical analysis (output areas), there are substantial concentrations of people affected by income deprivation in Rye, Heathfield, Battle Town and Horam.

Access to Advice Provision.

The isolated nature of many of the communities in East Sussex is illustrated by the fact that 44,510 people live more than 10km from a Job Centre, and, it can be assumed, from main centres of advice provision. This isolation is compounded by a lack of access to transport, 6,800 people in East Sussex, likely to be the poorest and most vulnerable, have no access to a car or van.

²⁶ All the statistics used in this section from 'The Rural Share', series of research papers from Action in Rural Sussex, 2010.

Advice agencies working in Rother and Wealden, and to a lesser extent Lewes, face particular challenges in trying to reach the most disadvantaged potential service users, in comparison to other local colleagues.

Part of their response involves the delivery of outreach surgeries in more rural location:

- HARC deliver outreach work in the Rother area.
- Lewes and Seaford deliver weekly single outreach surgeries in Peacehaven and Telscombe Cliffs
- Rother CAB delivers weekly single outreach surgeries in Battle, Burwash and Rye, fortnightly outreach in Northiam, and monthly in Ticehurst and Roberstbridge.
- Wealden CAB delivers weekly outreach in Heathfield, Polegate, Wadhurst and Willingdon.

Discussion with advice partners indicates a desire to do more outreach work, but the difficulties of doing so given resource constraints.

8. Policy Conclusions and Recommendations.

Responding to the Risk of Cuts

Public services across the UK currently face an unprecedented financial situation, with more severe cuts in spending expected the next few years than have been experienced since the creation of the modern welfare state. In such circumstances, areas in which there is overprovision of services will, and should, be targeted first for cuts in funding.

It is clear that there is no sign of overprovision in the East Sussex voluntary advice sector, there being a significant shortfall of provision against need in each of the areas on which this report has focused.

The evidence of these significant shortfalls is bolstered by the reports from voluntary sector advice organisations of ongoing extreme pressure on the services that they deliver.

The consequence of cuts to the voluntary advice sector would therefore be to make much worse a situation in which pressured services *already* cannot hope to meet the level of need.

Recommendation 1:

The central conclusion of this report, that current voluntary sector advice services in East Sussex are not able to meet the level of demand for them, should be taken into account in the processes determining future funding for the advice sector.

This report has not carried out an analysis of the consequences of failure to deal with some of the issues that advice services aim to tackle, although some are obvious from the discussion. For example, a failure to provide advice on different housing issues may put people at risk of homelessness, with all the human and organisational costs that may bring.

The companion report to this, 'Financial Inclusion in East Sussex', contains more discussion of relevance to understanding the wider consequences of failure to deal with advice issues, for example the impact of ongoing debt on mental health, on the rent arrears and the sustainment of tenancies. Other services are already stretched, and resources wasted by having to deal with these wider consequences.

Recommendation 2:

It should be understood by funders that severe cuts to advice services would not only increase the pressures on advice services themselves, but also on other public services.

Improving the Sector's Offer.

'Financial Inclusion in East Sussex' focuses a number of its recommendations on the need for the advice sector to work as efficiently as possible, and 'improve the offer' it makes to funders.

In particular it focuses on improving triage and referral systems to make sure that service users access the most appropriate level of support for the problems they are experiencing, and developing the skills of those working in the advice sector to ensure that they are able to meet the demands placed upon them. It also focuses on the value of the sector building links with stakeholders to ensure early intervention with those with a need for advice, and ultimately the creation of a one stop approach to services.

In a context in which there is likely to be intense financial pressure on services that cannot *currently* meet the level of demand they face, more efficient working will be essential if those services are to stop the shortfalls in provision identified in this report from getting worse.

East Sussex Advice Plus and its partners are working to develop an overall advice strategy within the next few months. This will consider some of the same challenges in areas beyond financial inclusion.

Recommendation 3: The East Sussex Advice Plus Strategy focuses on the key issues relating to efficiency identified above and in 'Financial Inclusion in East Sussex'.

Recommendation 4: Funding partners give due recognition to the work of the advice sector in this regard.

The report has highlighted the large numbers of people with a need for advice who do not access specialist support. As suggested above, the consequences of not accessing advice services can be severe. However, others amongst the 'non accessors' may ultimately resolve their situation to their satisfaction without recourse to specialist help, even if they may do so sub optimally from an objective point of view.

This is a reminder of the role that providing information and very basic advice to support self help can play in an effective and efficient advice system. Again this is an issue picked up in more detail in 'Financial Inclusion in East Sussex'.

Recommendation 5: East Sussex Advice Plus partners explore the potential for information and advice to support self help amongst those currently non accessing services, and those accessing services more capable of resolving issues themselves.

Maintaining and Expanding Services.

Without the current financial background facing the public sector, this report would be making a strong case for increased investment in the specialist advice in each of the fields on which it has focused.

Given that background, the primary need is to protect current investment as far as possible. This will involve the advice sector in being creative in how it seeks to fund its services. As indicated in 'Financial Inclusion in East Sussex' that will require the sector to engage with stakeholders in fields as diverse as health, housing, and business support. The sector must make clear to stakeholders how investment in its services can help them deliver their objectives, and efficiency, effectiveness and financial gains.

Recommendation 6: East Sussex Advice Plus should build on the relationships developed over the course of the process of developing the financial inclusion strategy, and extend their engagement efforts to stakeholders in other advice areas based on around an approach of delivering mutual objectives, efficiency, effectiveness and financial gains.

Even in a context of overall shrinking finances, some sources of funding will still remain available to explore new ideas and ways of working and meet newly identified needs, particularly for projects which hold potential major lessons for practice. The report has identified shortfalls in provision across the board, and it is difficult solely from the work within it to identify those to which a response should be a priority. Discussion with East Sussex Advice Plus partners has identified areas in which consideration might be given to the development of focused funding bids, including:

- Proactive welfare rights work for older people. There is an opportunity to make a one off reduction in the problem amongst older people, and leave a long term legacy of improved preventive practice, as well as to exploit the potential economic benefits to the local area of the increased income flows that would result.
- Debt advice for people affected by mental health problems. There is an opportunity to explore the impact of debt advice on people's mental health, and in turn the impact that has on the burden and costs they place on services.
- Advice for people living in the private rented sector. There is currently a dearth of understanding of good practice in terms of reaching private rented sector tenants. Given the importance of the tenure within the county, East Sussex Advice Plus partners could use a pilot to explore ways to better engage private rented tenants.
- Increased availability of employment advice to tribunal level. Employment advice can be a 'Cinderella' area of advice services, whose impact is not always well understood. There may be potential to develop employment advice provision with a particular focus on exploring its impact on other areas of advice need such as debt, as well as on equalities issues and the wellbeing of service users.

Recommendation 7: East Sussex Advice Plus partners identify priority areas in which it might be able to develop focused bids for new services.

The report has identified that rural populations may face particular problems with accessing advice services. Some form of remote access to advice can be essential in these circumstances. A phone line based approach can offer benefits here, whilst also playing a role in dealing with some of the triage issues identified above.

Recommendation 8: East Sussex Advice Plus partners develops a proposal for the creation of a county wide telephone advice service, with a particular promotional effort for usage in rural areas.