

Good evening. I'm Dr Michelle Farr. I'm speaking on behalf of a University of Bath team that have spent two years researching the impact of the CAB in BANES. This was funded through the South West Forum Proving Our Value programme and Big Lottery.

Our research is complete. It is currently undergoing a peer review process. An advance statement has been circulated.

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Important issues: ~~concern~~ the move from universal to targeted advice and the high level of funding cuts. The Council must ensure that it takes into account its legal duties with respect to equalities, risk management and public health inequalities. Our research shows that the CAB prevents homelessness, helps to alleviate anxiety, depression and mental health problems, prevents in-patient psychiatric care and suicide, and alleviates poverty through income gain for the most vulnerable. These cover many outcomes in the BANES health and well-being strategy.

How can Councillors be certain that these proposed funding cuts do not put the most vulnerable at risk? We would like to invite any interested Councillors to meet at the University to discuss further how our research can help to inform evidence-based policy.

The Council has calculated that advice focusing on vulnerable populations will cost 55% less than universal provision

- However 59% of BANES council funded CAB clients are below the poverty line. Vulnerable groups need extended intensive support. Their common response for improvement was that they needed more support, not less.
- For eighty clients we interviewed the present value of outcomes was over £500,000 over a 5 year period. For £1 invested in CAB full advice we estimate a return of £50 back in economic and social value.
- The CAB in this BANES local authority funding contract is potentially generating approximately £18 million total value for its stakeholders per year. This figure covers only part of the full CAB service.

The Council will retender a service that will focus on vulnerable people

- However our results illustrate the importance of early intervention and prevention
- Only intervening when clients are at their most vulnerable, negates the vital importance of early preventative work. It is a less cost effective way of providing advice.

The Council suggests referral to the DWP in cases of being diagnosed with a serious illness and being unable to work.

However it is often DWP decisions that the CAB supports clients in overturning. 20% of our client sample sought advice to appeal decisions about Employment Support Allowance (ESA) and Disability Living Allowance (DLA).

- At least 75% of ESA appeals and 67% of DLA appeals were successful.

The Council suggests there are other agencies that clients can access.

- However many clients expressed that they had nowhere else to turn.
- Some agencies listed refer clients to the CAB. They often cover one area of advice but many clients had complex interrelated issues.

In the light of these findings and the council's statutory duties we urge the Council to reconsider its decisions.