

(1)

Jillian Tempo

I've been a volunteer advisor for a total of 9 years; currently volunteering 2 sessions per week

* The value of our volunteer force is calculated to be £400,000 p.a. (on the basis of each hour at minimum wage). That means that no funding is needed for that £400k of value. But we require paid staff for supervision, specialist knowledge case monitoring & management. 'Cut 50% of our budget and we'd have to cut 50% volunteer hours.'

* And we do a good job for our community. Our quality of advice is in the top 3% of bureaux nationally.

* Last year we gained for our clients £5.1 million in benefits & charity grants
We helped write off £1.9m of debt
And we restructured nearly £400,000 of debt into affordable payments
Most of these savings - £5.5 million - are released into the local economy

(2)

* It costs an average of £53 to advise a client. But the average cost of advising our clients who are threatened by ~~the~~ homelessness is £84.

They're people in crisis - often who have had to borrow money, then chosen to pay the persistent loan shark rather than council tax or rent arrears.

£84 it costs us to avoid homelessness. How much does it cost the council once they've lost their home?

* The question I'd really like an answer to is: Just who is considered vulnerable and who is not?

Certainly the elderly, those with physical disabilities and mental health issues.
What about those on benefits and the many in this area in low paid jobs and in debt?

* (But) what I've learned in the last couple of weeks ⁽³⁾
is that so many ~~people~~ diverse people supporting
us against these cuts
consider themselves to have been dependent on the
advice CAB has given in the past or believe
they are likely to be vulnerable and need our
advice in future.

* When any of us go through difficult times, it's unlikely
we can class our crisis as a single issue.
My client going through relationship breakdown
needs signposting to web-based information and to a
mediator
but also needs advice on benefits, housing a debt-
possibly employment and children's issues.
We're trained to work holistically, preventatively.

If all these single issue agencies are duplicating
the advice CAB gives, why are 1200 people a
month choosing to come to us?

Why are we so busy in the One Stop Shop when
other agencies are less so?

I suspect our clients come to us because we can
handle their multiple issues