

# Wolverhampton Citizens Advice Bureau



2015: a time of great change



# What was the 2014/15 plan?

- Cut CAB costs by 20% (£283k, 14 jobs)
- Expand frontline telephone unit
- Continue Debt and Housing specialisms
- Expect mortgage rate rises
- More volunteers - recruited & retained



# What happened outside CAB?

- Focus on “obesity”
- Modest economic growth
- JLR, University and Hospital expanding
- Other services reducing
- No mortgage rises
- Pay day lenders regulated
- Is this “recovery” or limbo?
- Welfare Reform quietened

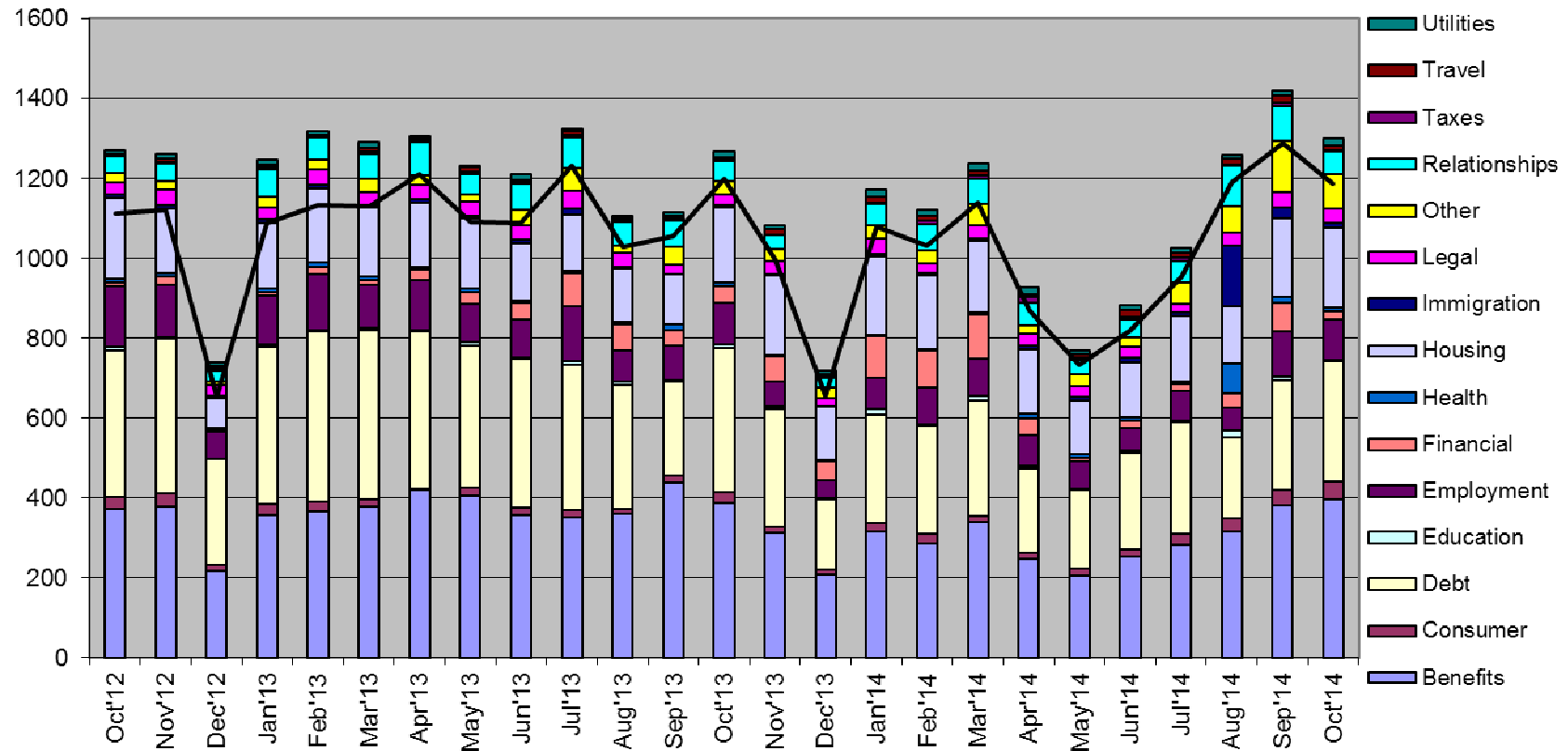


# What happened inside CAB?

- Costs cut by +20%
- Telephone unit starts but struggles with capacity
- Debt/Housing teams working well under pressure
- Volunteers start, but leave
- No new prevention funding



# How were we doing?

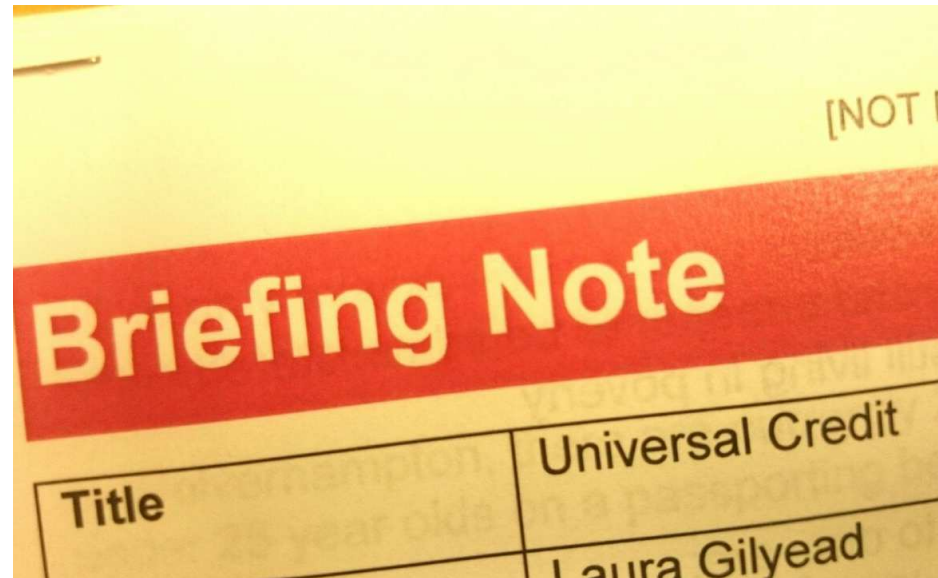


- Partnership sticky (ALMO/Prisons/Deaf)
- Shift from Specialist to Frontline
- Prevention limited to younger tenants
- Signposting and Helplines emerging
- Maintaining open doors and LAW collaborations
- Not shrinking, but not growing



# What will 2015 bring in?

- + Pensions Guidance
- + Legal Aid in Dudley
- ? Frontline resource loss?
- ? More needy welfare clients?
- ? Universal Credit (fear factor)
- ? No escape from Debt (mortgage rates still “out there”)
- ? Immigration related legal restrictions (“right to rent”)



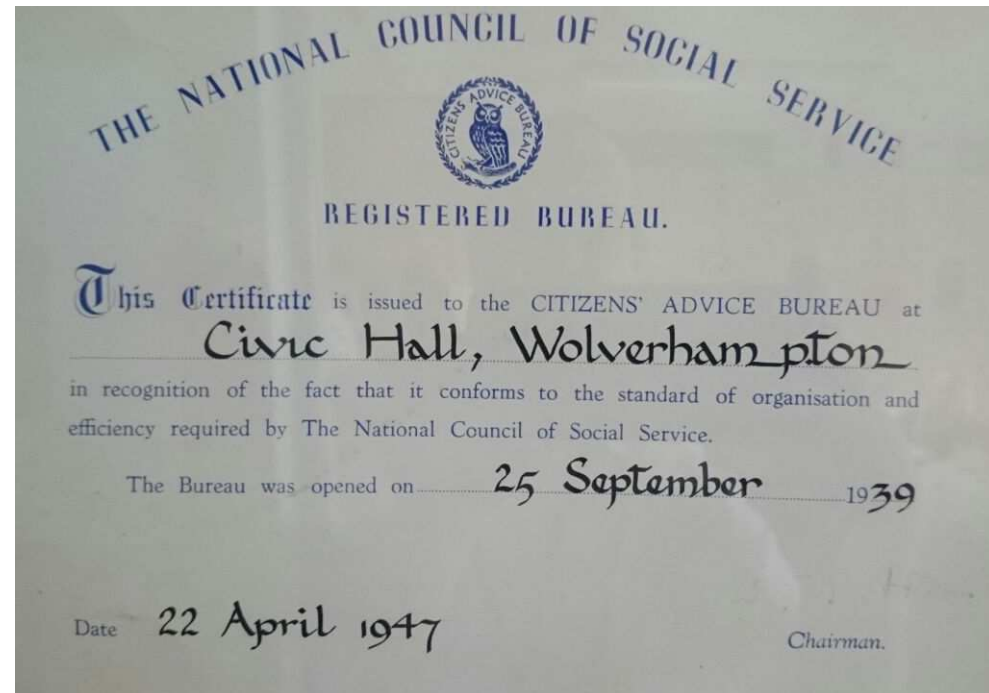
# What we need to deliver (& cheaply)

- Pension Guidance delivery unit for sub-region
- A reliable telephone centre
- Helen Child inducted
- Housing legal aid into Dudley
- Volunteer retention
- Visible impact results



# What's the point?

- A proud 75<sup>th</sup> Anniversary
- Austere welfare is biting deeper & we help many
- Social policy can change a “general election year”
- Strategic potential into the new Black Country area
- Volunteering *can* deliver
- We're better than this



Jeremy Vanes – 01902 572199 – [jeremy.vanes@wcabx.org](mailto:jeremy.vanes@wcabx.org)