



Open Report on behalf of Glen Garrod, Executive Director - Adult Care and Community Wellbeing

Report to:	Executive
Date:	07 November 2023
Subject:	Future Funding for Citizens Advice
Decision Reference:	I030151
Key decision?	Yes

Summary:

A detailed review of the Citizens Advice Service in Lincolnshire has been undertaken by ACCW in conjunction with District council and NHS partners. Options for future funding mechanisms have also been explored with the Commercial Team People Services and Legal Service.

The review has revealed a complex picture with a range of influencing factors. These include:

1. There are three different Citizens Advice branches delivering advice and support in Lincolnshire, each being a separately constituted charity with a different service model. 'Citizens Advice Lincolnshire' is the overarching charity formed to facilitate co-operation between the Lincolnshire consortium and receives the grant funding from LCC.
2. There are multiple funders, with different funding arrangements. District councils provide different levels and forms of funding to their local branch and the ICB have also indicated an interest in being part of future funding arrangements. Further conversations are needed with districts and the ICB to explore how funding and other arrangements may be aligned to support greater consistency.
3. The 2023/4 collective annual value of all the County and District Council core funding/support is £716,920. LCC's contribution represents 39% of core funding in cash and kind.
4. The core funding provided by LCC and districts enables CAL to generate further funding (totalling £1.9 million in 22/23), the majority of which is restricted to specific projects which allow CAL to provide a wider range of services for the benefit of residents. Significant reductions to core funding would likely impact this ability.

5. An increasing number of issues are being resolved at the first point of contact. However, there is an upwards trend in the number of unique clients accessing the core service, along with an increase in the number of issues each client presents with, indicating that the service is supporting more individuals with more complex issues.
6. A review of the commissioning arrangement indicates that a grant funding agreement is the most appropriate mechanism and is supported by both the Commercial and Legal teams.
7. Client feedback for 22/23 suggests that the services provided are meeting resident's needs, with the three branches performing highly when compared against Citizens Advice nationally.

Recommendation(s):

That the Executive:

1. Approves the issue of a new Grant Funding Agreement with Citizens Advice Lincolnshire to continue the Citizens Advice Services across Lincolnshire for further period of three years between 1 April 2024 and 31 March 2027, commencing at a value of £295,236 from 1 April 2024 and increasing annually in line with the National Living Wage.
2. Delegates to the Executive Director for Adult Care and Community Wellbeing in consultation with the Executive Councillor for NHS Liaison, Integrated Care System, Registration and Coroners authority to determine the final form and the entering into of the Grant Agreement
3. Approves the proposal to continue work with Lincolnshire's District Councils to develop a countywide collaborative and jointly funded approach to funding Citizens Advice Services across Lincolnshire following the conclusion of the proposed 3-year agreement.

Alternatives Considered:

- Continue as is, allocating the current level of grant funding on an annual basis. This does not support CAL with longer term planning and stability in relation to staff recruitment and retention, income generation and is disproportionately administratively burdensome.
- To jointly fund services with interested partners through a three year grant arrangement. This is not a preferred option, partly given the different positions and stages of funding partners, and partly due to a preference for a whole county funding approach where possible.

- Cease funding for CAL. Demand for the services remains high and intelligence suggests that cessation of the core grant funding from Lincolnshire County Council would result in the reduction or winding down of most or all Citizens Advice services across Lincolnshire. This will impact on the additional funding that Citizens Advice brings into the county and potentially an increase in debt, rent and council tax arrears, poverty and food bank use if residents are unable to readily source alternative means of advice and support. Ultimately, this may result in an increase in clients approaching statutory bodies for assistance.

Reasons for Recommendation:

A multi-year grant agreement would provide a longer-term guarantee of financial certainty and stability in a time when the service is experiencing increases in demand. As the LCC core grant leverages in other funding, a longer-term agreement may support CAL to be more effective in obtaining other longer term funding sources. Accounts submitted to the Charities Commission by CAL and the three branches do not indicate that significant reserves are held.

The LCC core grant funding supports employee costs. An annual uplift in line with National Living Wage (NLW) increases therefore recognises the inflationary impacts on CAL e.g. minimum wage increases etc. and helps maintain the level of funding in real terms. This is in line with uplifts across other Adult Care and Community Wellbeing commissioned services and follows guidance set out in the local government budget settlement for 2023-4. Allocating the grant on a multi-year basis also removes the administrative burden associated with the annual grant.

Working more closely with district councils and the ICB may lead to future joint funding arrangements with some or all partners, and in the short term will encourage consistency in reporting across the branches.

1. Introduction and Background

Citizens Advice is a well-established, trusted brand, providing an important safety net to Lincolnshire residents, including those to whom Adult Care, Public Health and Public Protection have potential duties, helping prevent deterioration and escalation of need. The services provided contribute to the Council's corporate goals of 'Thriving environments' and 'Enabling everyone to live life to the full' alongside supporting the provision of 'Good-value council services'.

Citizens Advice work closely with local authorities to ensure clients are accessing appropriate statutory provision and support, including health and social care, housing and

benefits. They provide free, impartial and confidential advice, information and support on a wide range of practical and civil legal issues such as debt, benefits, employment and housing to local residents.

There are now three local branches in the county, namely: Citizens Advice Lincoln and Lindsey, which merged earlier this year; Citizens Advice Mid Lincolnshire and Citizens Advice South Lincolnshire. Each branch is a separately constituted charity, with its own distinct service model and a diverse income stream including national specialist contracts, charitable grants and project funding, and each accountable to the national Citizens Advice charity.

2. Strategic outcomes, policy benefits and legal context

Nationally, the majority of local authorities work with local Citizens Advice centres to provide this valuable free service to residents who may be in 'financially vulnerable circumstances'. This is defined by the Financial Conduct Authority as when someone, due to their personal circumstances, is especially susceptible to harm. This could happen to anyone, such as ongoing or sudden health factors affecting a person, or someone they care for, or life events, such as a bereavement, losing your job or relationship breakdown. In the post pandemic context of the cost of living crisis, it is estimated there are 14.5m people experiencing low financial resilience - more than a quarter of UK adults - a number that has risen by 3.5m since 2019¹.

Legislation, such as the Care Act (2014), places a duty on LCC to provide or commission a range of services that help prevent the deterioration of need and that promote wellbeing.

Citizens Advice support includes people towards whom Adult Care may have duties (such as adults with learning disabilities, mental ill-health, autism, disability, older adults with needs). Maximising sources of welfare income and helping with housing issues helps vulnerable residents to maintain independence and meet the costs of their own needs, rather than turning to Adult Care. Successful applications for Personal Independence Payment help adults with disabilities and long-term conditions manage at home. Helping households get out of debt supports family resilience and helps ensure stability for children, preventing a deterioration in need or breakdown in circumstances.

Citizens Advice complements and supports outcomes aligned to Adult Care and Community Wellbeing as part of a range of preventative services. Advice and intervention fosters resilience, improves wellbeing and helps prevent Lincolnshire residents from needing more costly assistance from Council and other publicly funded services. Citizens Advice has an important role for public health in addressing the wider determinants of health and health inequalities by addressing root cause issues such as poor housing, risk of homelessness, debt, gambling, relationships, employment and domestic abuse. Their work improves

¹ www.Fair4AllFinance.uk

financial resilience and capability, helps alleviate cycles of distress and despair and improves mental health including suicide prevention. Nationally, 43% of people who have used loan sharks have 'thought of or attempted to commit suicide'².

Citizens Advice also supports the objectives of Public Protection, particularly in relation to issues of financial inclusion, domestic abuse and the prevention of fraud. The service acts as the first point of contact for consumer rights advice for Trading Standards, providing intelligence which helps inform LCC Trading Standards inspection regimes. Citizens Advice can also help prevent and resolve the misery of illegal money lending, well documented in a recent report from Fair4AllFinance³.

The increased demand for the services offered by Citizens Advice is recognised within LCC's Community Strategy. Citizens Advice also offers high-quality, well-trained volunteering opportunities in the county, which can support career pathways.

Citizens Advice supports District Councils with their duties under the Homelessness Prevention Act (2017).

3. Service Review

The purpose of the recent review of Citizens Advice was to inform the nature of LCC's future funding decisions. It updates information about current service delivery, performance trends over the last 5 years (since the current funding levels were set), multi-agency funding arrangements, alongside a consideration of current need and demand and other challenges facing the service during the cost-of-living crisis. The review also considers the strategic contribution of Citizens Advice to the corporate objectives of LCC. District council and ICB funding partners were also engaged with. The review concludes with a commissioning options appraisal.

3.1 Current arrangements

Lincolnshire County Council has provided core funding for Citizens Advice Lincolnshire (CAL) for at least ten years via an annual grant funding agreement. Funding has been fixed at £278,000 since 2018/2019 and is distributed by CAL across the three Lincolnshire branches. District councils also contribute varying levels of funding or accommodation to their local branches. In 2022-3, the combined core funding of LCC and districts totalled £716,920 and supported the Citizens Advice offices to lever in additional funding of £1.9m for wider services.

In August 2022, responsibility for the grant agreement passed from Corporate Services to Adult Care and Community Wellbeing. In April 2023, the grant was renewed for a further year at the same value, pending work to review the current arrangements. The annual grant

² England Illegal Money Lending Team report (January – June 2023)

³ [As One Door Closes](https://www.fair4allfinance.org.uk), June 2023, www.Fair4AllFinance.org.uk

agreement, in isolation from fellow district council funders, does not enable a mature relationship with Citizens Advice Lincolnshire that fosters ongoing service improvement. It is also administratively burdensome for senior stakeholders.

3.2 Service model

The Citizens Advice service model has changed over time, aiming to help more people more quickly by delivering a large part of the service through its telephone-based Advice Line.

There are local variations across the three Lincolnshire services. Citizens Advice Lincoln and Lindsey has invested in a staff based telephone based strategy over a number of years, finding this better addresses the challenges of Lincolnshire’s rurality, as well as enabling far higher productivity. Citizens Advice South Lincs offers telephone based and face to face outreaches. Citizens Advice Mid Lincolnshire is more volunteer led.

Each office offers three main components:

<ul style="list-style-type: none"> • A universal offer of web-based services • Free phone Advice Line (Mon-Fri 9-5) • Freephone Universal Credit Help To Claim helpline 0800 144 8444 (Mon-Fri 8-6) • Other specialist helplines include a Consumer helpline, Scams helpline, Pensionwise, EU Resettlement scheme; Trussell Trust helpline • Outreach and drop-in clinics (see Appendix 1 for details) 	<p>Universal offer (mostly paid staff)</p>
<ul style="list-style-type: none"> • Follow up appointments as needed (Core service: generalist advice). Face to face, telephone and other accessible means. 	<p>Targeted offer (supported by volunteers)</p>
<ul style="list-style-type: none"> • Access to specialist teams as needed e.g. National Debt Hub 	<p>Specialist/ complex offer (paid staff)</p>

Some of Lincolnshire’s local offices provide national helplines and specialist services, in addition to the core service to which LCC contributes. This adds value by enhancing expertise of staff in the core generalist advice service and generates good quality local employment as well as organisational viability. National services provided include the National Debt Hub (Money and Pension Service funded), Help Through Hardship and the national Consumer Service.

Branches also act as a referral point for food bank vouchers and advise on housing issues to prevent arrears, evictions and homelessness. Services are provided over the phone, on-line and face to face (by appointment, as required), with a range of additional accessibility options. Details of service access, office and outreach locations are in Appendix 1. In

addition, CAL also provides consumer advice on goods and services issues, as the [first point of contact](#) for LCC Trading Standards. Around 5,000 issues per year are referred from CAL through to LCC Trading Standards where further investigation is needed. CAL receives no additional funding from LCC for this service.

Performance in relation to this grant is evidenced through quarterly grant management meetings and reports, monitored by the Commercial Team People Services at LCC for review and further discussion as needed. CAL also present annually at Public Protection and Communities Scrutiny Committee. Data monitored includes use of the Adviceline and the core service, top issues, client feedback and added value. Districts monitor their funding through similar arrangements. It is not yet possible to fully attribute performance to funding stream. Information and comments are set out below.

3.3 Need and demand summary

As well as the increase in volume and complexity for the wide range of advice issues clients request, there is an ongoing increase in demand due to the impact of the cost of living crisis, including energy bills and hardship on all aspects of people lives. Reasons for this can include:

- Due to a build-up of household debt because of the cost-of-living crisis many renters are, or expect to be, behind on their rent or mortgage payments. Deferred payments will still need to be repaid later, thus delaying, but not preventing, the need for support.
- Individuals and families/households may be pursued to pay back debts incurred over the past year.
- National trend [analysis](#) by Citizens Advice shows that the nature of problem debt is predominantly energy debt, housing debt and council tax arrears. The September Citizens Advice Cost of Living briefing indicated how many families had energy debt remaining over the summer, leading to concerns about a difficult winter 2023-4.
- The trend for families to remain in negative debt even after debt advice and help is still increasing. Nationally, around half the households Citizens Advice see are in negative budgets, up a third from 2019 (negative debt is where essential outgoings cannot be covered by income, even following all income maximisation efforts).⁴
- The DWP timetable to phase out retained/legacy benefits & full Universal Credit (UC) implementation is likely to increase the demand on Citizens Advice Lincolnshire. In March 2020, work was paused on moving those claiming legacy benefits (“legacy claimants”) to UC - known as managed migration - to focus on the response to the pandemic. Informed by learnings from the initial pilot and throughout the pandemic, the Department for Work and Pensions (DWP) will resume the roll out (Lincolnshire

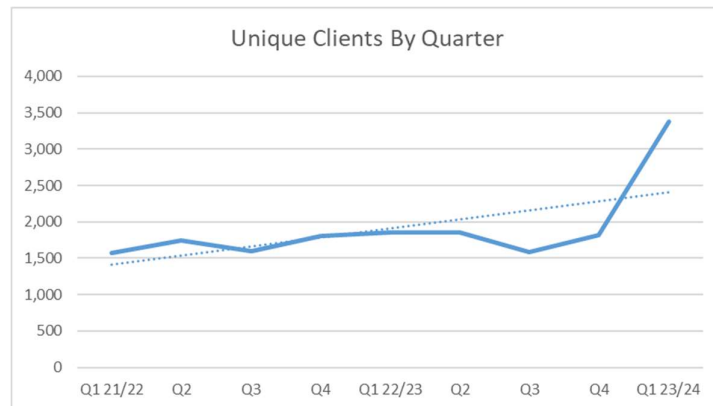
⁴ [Cost of Living Dashboard](#), October 2023 Citizens Advice

starts in September 2023) and complete the migration of all clients on to UC by the end of 2024⁵.

Since 2018-19, demand for Lincolnshire Citizens Advice services has increased continually. This is demonstrated by:

- A marked increase in workload directly associated with debt management and income maximisation. 931 people were advised in Q1 alone this year, compared to 752 at the same time last year, and 605 the previous year (a rise each year of 24%).
- An increase in the number of issues. For example, in south Lincolnshire, in 2022-3 each client presented with between 3-4 issues, an increase from 2 the year before⁶. The impact of this on the service is that it takes longer to help each client. Due to this rise in complexity, Citizens Advice Lincoln and Lindsey has had to readjust targets to help two clients per hour on the Adviceline, compared with four in previous years.

- An upwards trend in the number of unique clients who access the core service each quarter, illustrated in the quarterly graph.



- This is matched by an upwards trend in the number of calls made to Adviceline over the past 18 months.

- Demand for help currently outstrips capacity within the branches. Despite continual improvements in productivity, efficiency and staffing, demand is such that currently only 50% of Adviceline calls can be answered. This is following additional investment from Citizens Advice in professional staffing of telephone lines, use of the national line for overflow in one office and the introduction of an Interactive Voice Response (IVR) option, which help more calls to be resolved at the first point of contact. Not all appointments can be offered face to face.

⁵ [Completing the move to Universal Credit - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/news/completing-the-move-to-universal-credit)

⁶ Annual report 2022-23, Citizens Advice South Lincolnshire

3.4 Service performance

The service has performed well. Grant management information highlights the numbers of people in the county who have benefitted from the service. Service user feedback suggests a high-quality service which has aided in resolving most problems at first contact.

- In 2022-23, 13,324 calls were answered via the broader Adviceline, with more issues being resolved at the first point of contact,
- Four out of five of the top issues relate to finance, namely: welfare benefits and tax credits; debt; financial capability and housing.
- Support with Universal Credit has seen the highest growth of all the financial areas advised upon, from 15% in 2018 to 60% in 2022-23. Support with Housing Benefit rose from 6% to 11% in the same period.
- There has been a 331% increase in income gained for clients since 2018/19, helping more people manage during the cost of living crisis and helping prevent cost elsewhere in the system. In 2022-3 this was worth £6,232,185, an increase of £4,785,355 when compared to 2018-19.
- Client feedback for Adviceline for 22/23, presented below, suggests that the services provided are meeting residents' needs, with the three branches performing highly when compared against Citizens Advice nationally. Highest client feedback scores are for 'recommending the service', demonstrating that despite challenges meeting demand, the service is effective at providing support. Citizens Advice Lincoln and Lindsey performed above national Citizens Advice levels in all areas of client feedback. 'Ease of access' scores lowest across all three offices, correlating to the lower percentages of Adviceline calls able to be answered.

Client Feedback for Advice Line 2022-23

Indicator	National	South Lincs	Mid Lincs	Lindsey/ Lincoln
Resolution rate	73%	73%	72%	76%
Ease of access	72%	70%	65%	75%
Positive impact	83%	84%	80%	84%
Recommendation of service	84%	85%	81%	87%

3.5 Engagement with funding partners

Engagement with district council funding partners demonstrates a general appetite for a stronger partnership approach to encourage a consistency of service provision across the three Lincolnshire services. There are wider system benefits in moving to longer term, joint

funding arrangements, however, different districts are at varying stages. Two districts have indicated an interest in entering a joint funding arrangement. The remainder have advised that they are satisfied with their current arrangement of an annual grant agreement at a district level with their local branch. One district has entered a three year funding agreement with their local branch from April 2023; another provides premises only with no direct funding. The ICB has also expressed interest in entering a joint funding arrangement for CAL.

Due to the existing partner arrangements in place, the Commercial Team have recommended that a minimum three-year LCC agreement would be required to enable a countywide collaborative approach to be developed, including the implementation of a shared reporting framework, and to align end dates with other district councils to deliver any future joint commissioning and/or pooled fund arrangements.

4. Legal Issues:

Equality Act 2010

Under section 149 of the Equality Act 2010, the Council must, in the exercise of its functions, have due regard to the need to:

- Eliminate discrimination, harassment, victimisation and any other conduct that is prohibited by or under the Act.
- Advance equality of opportunity between persons who share a relevant protected characteristic and persons who do not share it.
- Foster good relations between persons who share a relevant protected characteristic and persons who do not share it.

The relevant protected characteristics are age; disability; gender reassignment; pregnancy and maternity; race; religion or belief; sex; and sexual orientation.

Having due regard to the need to advance equality of opportunity involves having due regard, in particular, to the need to:

- Remove or minimise disadvantages suffered by persons who share a relevant protected characteristic that are connected to that characteristic.
- Take steps to meet the needs of persons who share a relevant protected characteristic that are different from the needs of persons who do not share it.
- Encourage persons who share a relevant protected characteristic to participate in public life or in any other activity in which participation by such persons is disproportionately low.

The steps involved in meeting the needs of disabled persons that are different from the needs of persons who are not disabled include, in particular, steps to take account of disabled persons' disabilities.

Having due regard to the need to foster good relations between persons who share a relevant protected characteristic and persons who do not share it involves having due regard, in particular, to the need to tackle prejudice, and promote understanding.

Compliance with the duties in section 149 may involve treating some persons more favourably than others.

The duty cannot be delegated and must be discharged by the decision-maker. To discharge the statutory duty the decision-maker must analyse all the relevant material with the specific statutory obligations in mind. If a risk of adverse impact is identified consideration must be given to measures to avoid that impact as part of the decision-making process.

In line with the Equality Impact Assessment guidance, consideration was given to the impacts that the proposal is likely to make on people with protected characteristics. It remains the case that no changes are being proposed to the service and if this is approved no negative impacts have been identified.

Of the alternatives, continuing with a one year Grant Agreement will ensure that existing positive impacts on people with a protected characteristic are maintained but will miss out on the additional positive impacts that may be realised if the benefits of a longer grant term are achieved.

Ceasing funding would have detrimental impacts on people with a protected characteristic such as age and disability where people with such protected characteristics are high users of CAL services. The current positive impacts identified in the Equality Impact Assessment would be lost. A longer term agreement will provide more secure benefits to people with protected characteristics.

A previous report to Executive recommended that a full Equality Impact Assessment should be carried out following the conclusion of the updated desktop review, recent strategic development work and the resulting current commissioning proposals. An EIA is therefore attached at Appendix 2.

Citizens Advice Lincolnshire can evidence the steps it takes to ensure inclusive access to its service in a large, rural county. It provides a range of channels of access including a text based Relay UK, video calls, webchat, face to face by appointment, telephone, email, letter, rural and foodbank outreach drop-ins, mental health drop-ins and a Polish language line, with some local variations, as each office has its own service model and charitable funding. Outreach is all funded through charitable funds. Details of outreach locations can be found in Appendix 1. Further work is recommended to ensure that the need for face to face services is met.

It is recommended that, where data permits, reporting should capture the service use and benefits to communities with protected characteristics, including people with learning disabilities, disabilities, mental health issues and long term conditions. In addition, where data permits, reporting should also address the health inequalities agenda, which includes ensuring the reach of the service to Lincolnshire's most deprived communities, as well as health inclusion groups in line with Lincolnshire's Core 20 Plus 5 agenda. It is recommended to review this on an annual basis, to future proof options to report on other health inclusion groups, such as future local or national policy may require.

Joint Strategic Needs Assessment (JSNA and the Joint Health and Wellbeing Strategy (JHWS)

The Council must have regard to the Joint Strategic Needs Assessment (JSNA) and the Joint Health and Wellbeing Strategy (JHWS) in coming to a decision.

The Lincolnshire JSNA and JHWS have a strong focus on prevention and early intervention, as well as a focus on issues and needs that require partnership and collective action to deliver. They aim to tackle inequalities and the equitable provision of services that support and promote health and wellbeing. Citizens Advice contributes to all of these overarching aims. Its work on financial inclusion helps some of the most deprived citizens in the county and connects people with a range of other services to address issues. It helps prevent problems spiralling out of control, helping people build resilience and capability.

Housing & health and mental health are two of the key priorities of the JHWS, with related objectives including tackling homelessness and ensuring people have the knowledge and capability to access and maintain appropriate housing. Citizens Advice information and support on a wide range of issues including managing debt, benefits, employment and housing directly prevent worsening mental health and insecure housing, helping improve physical health, wellbeing and housing.

[Financial inclusion](#) is a JSNA topic in its own right. Citizens Advice is an important delivery partner of the Financial Inclusion Partnership. Citizens Advice data and reporting offers strategic intelligence on levels of need within the, directly informing this JSNA.

Crime and Disorder

Under section 17 of the Crime and Disorder Act 1998, the Council must exercise its various functions with due regard to the likely effect of the exercise of those functions on, and the need to do all that it reasonably can to prevent crime and disorder in its area (including anti-social and other behaviour adversely affecting the local environment), the misuse of drugs, alcohol and other substances in its area and re-offending in its area.

Citizens Advice helps residents find a way forwards and take control of their problems, rather than the problem continuing to drive behaviour. This therefore contributes to the management and reduction of issues that that could trigger and influence offending behaviour, including debt, rent and council tax arrears and poverty.

Citizens Advice also works in partnership with specialist agencies such as [‘We Are With You’](#) or [‘GamCare’](#) who tackle substance misuse and problem gambling respectively, helping address root cause issues relating to these problems such as welfare benefits, problem debt, housing, employment etc. which can help minimise potential risks of crime and disorder.

In relation to victims of crime, Citizens Advice advises and supports on issues relating to domestic violence and hate crimes, as well as illegal money lending, helping signpost to support as well as encouraging reporting. Citizens Advice also refers over 5,000 cases a year to LCC Trading Standards. Provision of an annual report on the principal consumer issues in the county will help inform the annual inspection regime of Trading Standards.

Overall, it is therefore likely that the continuation of longer term funding support will have a positive impact on the prevention of crime and disorder in the area.

5. Conclusion

Citizens Advice have demonstrated their work over the last five years to restructure and consolidate their offer within the county, making best use of available resources, reducing from seven local offices to the current three and investing in paid staff capacity where it can achieve greatest impact.

A multi-year grant agreement would provide a longer-term guarantee of financial certainty and stability particularly at a time when the service is experiencing increases in demand. As the LCC core grant leverages in other funding, a longer-term agreement may support CAL to be more effective in obtaining other longer term funding sources. Accounts submitted to the Charities Commission by CAL and the three branches do not indicate that significant reserves are held.

Citizens Advice adds direct financial value to the Lincolnshire economy. Additional income of £6,232,185 was achieved for clients in 2022-23, more than off-setting LCC core funding. Added value initiatives and associated funding, such as the £1.931m of funding were leveraged in for contracts, projects and services in 2022/3 (an increase of £0.5m since 2018-19) resulting in more Lincolnshire people helped at no cost to local authorities. Social value is also provided, through the generation of knowledge rich and highly skilled local employment as well as through volunteering opportunities, supporting career paths with

the same training as paid staff, or offering fulfilling opportunities for more experienced residents to give back to their community.

There are wider benefits in positioning Citizens Advice as a strategic, system preventative partner within Health and Care, by helping to achieve optimum impact for local residents with closer working relationships to commissioned and directly provided council and health services, and through the provision of intelligence and insight for diverse senior stakeholders of need within the county. These aims are also supported by District Council and ICB colleagues. A longer term funding agreement, working in close partnership with fellow district and ICB funders, will help fulfil these ambitions.

6. Legal Comments:

The Council has the power to enter into the Grant Agreement proposed.

A Grant Agreement is appropriate where the Council funds an organisation to conduct activities that they are funded to carry out anyway and the performance of which helps contribute to the Council's objectives.

The relationship between the Council and CAL can legitimately be seen as a grant-based relationship and that would apply even over a longer grant period.

The decision is consistent with the Policy Framework and within the remit of the Executive.

7. Resource Comments:

There is provision within Adult Care and Community Wellbeing to fund the grant for Citizens Advice, following the transfer of the budget from Corporate Services. There are also financial mechanisms in place within ACCW that would support delivery of any of the options including the pooling of funding across organisations.

Based on increases of the National Living Wage (NLW) set at 6.2% for 2024-25, a three-year grant agreement is estimated to total £941,756.

Estimated annual grant amount:

2024/25 - £295,236

2025/26 - £313,540 (assuming same rate of increase as 2024-5)

2026/27 - £332,980 (assuming same rate of increase as 2024-5)

8. Consultation

a) Has Local Member Been Consulted?

No, as it is a countywide service.

b) Has Executive Councillor Been Consulted?

Yes

c) Scrutiny Comments

The decision will be considered by the Public Protection and Communities Scrutiny Committee at its meeting on 31 October 2023 and the comments of the Committee will be reported to the Executive

d) Risks and Impact Analysis

Securing a longer term funding agreement for Citizens Advice with an inflationary uplift provides a stable base for service planning, external funding applications as well as helping stabilise workforce retention, recruitment and development. A three year funding agreement will enable a greater focus on service improvement, such as service reach, access, inclusion, outcomes and partnership working.

Citizens Advice helps many of the most financially vulnerable and deprived residents of Lincolnshire. Any reduction in or removal of funding, including inflationary uplift could have an indirect impact on a range of LCC services as service users seek alternative sources of assistance should CAL reduce elements of their services because of less funding. Many of Lincolnshire's directly provided services such as Adult Care rely on referrals and signposting to Citizens Advice. Losses to service delivery would significantly impact necessary capacity in Lincolnshire for financial advice and support, leaving individuals and families in deteriorating circumstances and increasing need, impacting on public services as well as individual health and wellbeing. Current demand already cannot be met. Closing down sources of trusted help opens the door to harms such as illegal money-lending.

9. Appendices

These are listed below and attached at the back of the report:	
Appendix 1:	Office and physical outreach locations of Citizens Advice in Lincolnshire
Appendix 2:	Equality Impact Assessment

10. Background Papers

The following background papers under section 100D of the Local Government Act 1972 were replied upon in the writing of this report:

Document title	Where the document can be viewed
Citizens Advice Cost of Living Dashboard (2023)	www.wearecitizensadvice.org.uk
England Illegal Money Lending Team - Support Report for Partners (January – June 2023)	www.stoploansharks.co.uk
'As One Door Opens – Experiences of Illegal Money Lending in an Emerging Cost of Living Crisis' (June 2023)	www.Fair4AllFinance.org.uk
Annual report, Citizens Advice South Lincolnshire	Available on request from www.citizensadvicesouthlincs.org.uk
'Completing the move to Universal Credit'	www.gov.uk

This report was written by Emma Krasinska, who can be contacted on 07500882025 or emma.krasinska@lincolnshire.gov.uk.

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1st Floor City Hall Beaumont Fee

Meridian House 41 Eastgate, Louth
20 Alghitha Road, Skegness

Inter Agency Centre Stanley Avenue, Mablethorpe

Post code

Project

Days

DN21 2NA
LN1 1DD

All services
All services

Monday - Friday 8.00am - 6.00pm
Monday - Friday 8.00am - 6.00pm

LN11 9NH
PE25 2AG
LN12 1DP

All services
All services
All services

Monday - Friday 8.00am - 6.00pm
Monday - Friday 8.00am - 6.00pm
Tuesday & Fridays 9.00 am - 5.00 pm

Outreaches

Community Hall Stanley Avenue, Mablethorpe

Meridale Youth & Community Centre, 1 High St, Sutton on Sea, Mablethorpe

Bridge Community Hub, 107-115 Newark Road, Lincoln

Moorland Park Methodist Church, 46 Skellingthorpe Road, Lincoln

Central Methodist Church, 123 High Street, Lincoln

North Hykeham Foodbank, St Hugh's Church, Harewood Crescent North Hykeham, Lincoln

Birchwood Life Church, 127 Birchwood Avenue, Lincoln

Abbey Access Training, Arboretum Lodge, Monks Rd, Lincoln

Sincil Bank Community Hub, 30 Portland St, Lincoln

Birchwood Breakthrough Center, Larchwood Cres, Birchwood, Lincoln LN6 0NA

Ermine Library, 19 Ravendale Dr, Lincoln

LN12 1DP
LN12 2ET
LN5 8NQ
LN6 7RB
LN5 7PR
LN6 8JG
LN6 0JE
LN2 5HU
LN5 7JX
LN6 0NA
LN2 2BT

LN12
LN12
ACTS Trust
ACTS Trust
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ACTS Trust
Big Lottery
Big Lottery
Big Lottery
Big Lottery

Tuesday (am)
Friday (am)
Monday (am) & Tuesday (am)
Tuesday (pm)
Thursday (am)
Friday (am)
Monday (pm) & Wednesday (pm)
Wednesday 9.00 am - 5.00 pm (Drop-in & appointment)
Tuesday - 9.00 am - 5.00pm (Drop-in & appointment)
Wednesday 9.00 am - 5.00pm (Drop-in & appointment)
Tuesday 9.00am-5.00pm (Drop-in & appointment)

Citizens Advice Mid Lincolnshire**Main Offices**

Municipal Buildings, Weststreet, Boston, Lincolnshire

The Advice Centre, Money's Yard, Carre Street, Sleaford, Lincolnshire

PE21 8QR
NG34 7TW

All services
All services

advice 9.30 - 4.30, Tues & Thurs
advice appointments 9.30 - 4.30 Mon & Wed

Outreaches

The Rectory Offices, Boston, Lincolnshire

Centenary Methodist Church, Red Lion Street, Boston, Lincolnshire

Boston College, Skirbeck Road, Boston, Lincolnshire

PE21 6NP
PE21 6NY
PE21 6JF

Trussell Trust
Ukraine support group
Empowering Healthy Communities

Tues & Thurs 12.00 - 2.00 (drop in)
Fri 10.00 - 12.00 (drop in and appointments)
Fortnightly group sessions, days & times set by College

Citizens Advice South Lincolnshire**Main Offices**

Council Offices, Priory Road, Spalding

14 Finkin Street, Grantham, Lincolnshire

PE11 2XE
NG31 6QZ

All
All

Tuesday PM & Wednesday
Thursday

Outreaches

United Reformed Church Hall, 29 Broad Street, Stamford

Stamford Day Centre, 33 Ryhall Road, Stamford

Wake House, 41 North Street, Bourne, Lincolnshire

Coubro Chambers, 11 West End, Holbeach

PE9 2PJ
PE9 1UF
PE10 9AE
PE12 7LW

All
All
All
All

Please ring Adviceline (0808 278 7996) to arrange an
Friday: 10:00-12:00 (Drop-In)
booked appointments PM
appointments PM

Service	Citizens Advice South
Advice Line	20 minutes
Generalist Appointment Telephone	5 working days
Generalist Appointment F2F	depending on location
Emergency Adhoc Telephone Appointments (ASS)	

Citizens Advice Mid	Citizens Advice Lincoln & Lindsey (E&W)
last 3 months (Nov - Jan) = 13.8	20/2/23)
(dependent on urgency of case)	emergencies) This waiting time extends to
(dependent on urgency of case).	dependent, excludes emergencies). See
Same day	Same day

Citizens Advice Lincoln &	Average (
1/1/23 - 20/2/23)	21	Minutes	
demand on the SQ is being	7.5	Working days	
above)	11.5	Working days	
Same day			

Equality Impact Analysis to enable informed decisions

The purpose of this document is to:-

- I. help decision makers fulfil their duties under the Equality Act 2010 and
- II. for you to evidence the positive and adverse impacts of the proposed change on people with protected characteristics and ways to mitigate or eliminate any adverse impacts.

Using this form

This form must be updated and reviewed as your evidence on a proposal for a project/service change/policy/commissioning of a service or decommissioning of a service evolves taking into account any consultation feedback, significant changes to the proposals and data to support impacts of proposed changes. The key findings of the most up to date version of the Equality Impact Analysis must be explained in the report to the decision maker and the Equality Impact Analysis must be attached to the decision making report.

****Please make sure you read the information below so that you understand what is required under the Equality Act 2010****

Equality Act 2010

The Equality Act 2010 applies to both our workforce and our customers. Under the Equality Act 2010, decision makers are under a personal duty, to have due (that is proportionate) regard to the need to protect and promote the interests of persons with protected characteristics.

Protected characteristics

The protected characteristics under the Act are: age; disability; gender reassignment; marriage and civil partnership; pregnancy and maternity; race; religion or belief; sex; sexual orientation.

Section 149 of the Equality Act 2010

Section 149 requires a public authority to have due regard to the need to:

- Eliminate discrimination, harassment, victimisation, and any other conduct that is prohibited by/or under the Act
- Advance equality of opportunity between persons who share relevant protected characteristics and persons who do not share those characteristics
- Foster good relations between persons who share a relevant protected characteristic and persons who do not share it.

The purpose of Section 149 is to get decision makers to consider the impact their decisions may or will have on those with protected characteristics and by evidencing the impacts on people with protected characteristics decision makers should be able to demonstrate 'due regard'.

Decision makers duty under the Act

Having had careful regard to the Equality Impact Analysis, and also the consultation responses, decision makers are under a personal duty to have due regard to the need to protect and promote the interests of persons with protected characteristics (see above) and to:-

- (i) consider and analyse how the decision is likely to affect those with protected characteristics, in practical terms,
- (ii) remove any unlawful discrimination, harassment, victimisation and other prohibited conduct,
- (iii) consider whether practical steps should be taken to mitigate or avoid any adverse consequences that the decision is likely to have, for persons with protected characteristics and, indeed, to consider whether the decision should not be taken at all, in the interests of persons with protected characteristics,
- (iv) consider whether steps should be taken to advance equality, foster good relations and generally promote the interests of persons with protected characteristics, either by varying the recommended decision or by taking some other decision.

Conducting an Impact Analysis

The Equality Impact Analysis is a process to identify the impact or likely impact a project, proposed service change, commissioning, decommissioning or policy will have on people with protected characteristics listed above. It should be considered at the beginning of the decision making process.

The Lead Officer responsibility

This is the person writing the report for the decision maker. It is the responsibility of the Lead Officer to make sure that the Equality Impact Analysis is robust and proportionate to the decision being taken.

Summary of findings

You must provide a clear and concise summary of the key findings of this Equality Impact Analysis in the decision making report and attach this Equality Impact Analysis to the report.

Impact – definition

An impact is an intentional or unintentional lasting consequence or significant change to people's lives brought about by an action or series of actions.

How much detail to include?

The Equality Impact Analysis should be proportionate to the impact of proposed change. In deciding this asking simple questions “Who might be affected by this decision?” “Which protected characteristics might be affected?” and “How might they be affected?” will help you consider the extent to which you already have evidence, information and data, and where there are gaps that you will need to explore. Ensure the source and date of any existing data is referenced.

You must consider both obvious and any less obvious impacts. Engaging with people with the protected characteristics will help you to identify less obvious impacts as these groups share their perspectives with you.

A given proposal may have a positive impact on one or more protected characteristics and have an adverse impact on others. You must capture these differences in this form to help decision makers to arrive at a view as to where the balance of advantage or disadvantage lies. If an adverse impact is unavoidable then it must be clearly justified and recorded as such, with an explanation as to why no steps can be taken to avoid the impact. Consequences must be included.

Proposals for more than one option If more than one option is being proposed you must ensure that the Equality Impact Analysis covers all options. Depending on the circumstances, it may be more appropriate to complete an Equality Impact Analysis for each option.

The information you provide in this form must be sufficient to allow the decision maker to fulfil their role as above. You must include the latest version of the Equality Impact Analysis with the report to the decision maker. Please be aware that the information in this form must be able to stand up to legal challenge.

Background Information

Title of the policy / project / service being considered	CAL Citizens Advice Lincolnshire Services	Person / people completing analysis	Emma Krasinska
Service Area	Public Health	Lead Officer	Anne-Marie Scott
Who is the decision maker?	Executive	How was the Equality Impact Analysis undertaken?	In line with the quality impact assessment guidance, no changes are being made to the service and therefore no negative impacts have been identified.
Date of meeting when decision will be made	Click here to enter a date. 07 November 2023	Version control	0.01
Is this proposed change to an existing policy/service/project or is it new?	Choose an item. Proposed change to an existing grant agreement. Positive impact as cited above.	LCC directly delivered, commissioned, re-commissioned or de-commissioned?	Choose an item. Annual grant agreement of many years standing (re-commissioning).
Describe the proposed change	Moving away from an annual grant to a 3 year grant with an uplift based on National Living Wage increases.		

Evidencing the impacts

In this section you will explain the difference that proposed changes are likely to make on people with protected characteristics. To help you do this first consider the impacts the proposed changes may have on people without protected characteristics before then considering the impacts the proposed changes may have on people with protected characteristics.

You must evidence here who will benefit and how they will benefit. If there are no benefits that you can identify please state 'No perceived benefit' under the relevant protected characteristic. You can add sub categories under the protected characteristics to make clear the impacts. For example under Age you may have considered the impact on 0-5 year olds or people aged 65 and over, under Race you may have considered Eastern European migrants, under Sex you may have considered specific impacts on men.

Data to support impacts of proposed changes

When considering the equality impact of a decision it is important to know who the people are that will be affected by any change.

Population data and the Joint Strategic Needs Assessment

The Lincolnshire Research Observatory (LRO) holds a range of population data by the protected characteristics. This can help put a decision into context. Visit the LRO website and its population theme page by following this link: <http://www.research-lincs.org.uk> If you cannot find what you are looking for, or need more information, please contact the LRO team. You will also find information about the Joint Strategic Needs Assessment on the LRO website.

Workforce profiles

You can obtain information by many of the protected characteristics for the Council's workforce and comparisons with the labour market on the [Council's website](#). As of 1st April 2015, managers can obtain workforce profile data by the protected characteristics for their specific areas using Agresso.

Positive impacts

The proposed change may have the following positive impacts on persons with protected characteristics – If no positive impact, please state 'no positive impact'.

Age	Positive impact. A longer term agreement will provide more secure benefits to people with protected characteristics. People in all protected characteristic categories will continue to be supported. Those in most need will have access to free, impartial, confidential advice, information and support on a wide range of practical and civil legal issues such as debt, benefits, employment and housing. Around 20 of clients are aged over 65 and 5% are under the age of 25 years
Disability	Positive impact. Around 53% of clients report having a disability or long term health condition. Longer term funding helps build a sustainable platform from which to pursue other funding applications that may also enhance existing service access. New reporting will delve into disability and long term conditions so as to better understand the reach, use of the service and needs of clients, with different kinds of disabilities. Civil and legal issues covered include hate crime.
Gender reassignment	Positive impact. Civil and legal issues covered includes hate crimes. Reporting schedule will explore data recording for this protected group.
Marriage and civil partnership	Positive impact. Civil and legal advice provided covers relationship breakdown and domestic abuse.
Pregnancy and maternity	Positive impact. Reporting can cover single parent households likely to suffer disproportionate hardship.
Race	Positive impact. Civil and legal advice provided includes hate crime. Reporting will cover use of the service by this group and will be able to analyse top issues.
Religion or belief	No positive impact.

Sex	Positive impact as cited above. Civil and legal advice provided covers sexual harassment, relationship breakdown and domestic abuse. Many channels of communication help make the service accessible for women whose time is most likely to be dominated by any combination of childcare/ working and caring responsibilities.
Sexual orientation	Positive impact as cited above. Civil and legal advice provided covers hate crimes.

If you have identified positive impacts for other groups not specifically covered by the protected characteristics in the Equality Act 2010 you can include them here if it will help the decision maker to make an informed decision.

Positive impact for individuals and families who are financially vulnerable (Financial Conduct Authority definition) and who experience social and economic deprivation. Layers of vulnerability and disadvantage may make individuals and families more susceptible to financial harms. Potential positive impact for health inclusion groups and health inequalities.

Adverse/negative impacts

You must evidence how people with protected characteristics will be adversely impacted and any proposed mitigation to reduce or eliminate adverse impacts. An adverse impact causes disadvantage or exclusion. If such an impact is identified please state how, as far as possible, it is justified; eliminated; minimised or counter balanced by other measures.

If there are no adverse impacts that you can identify please state 'No perceived adverse impact' under the relevant protected characteristic.

Type text here

Negative impacts of the proposed change and practical steps to mitigate or avoid any adverse consequences on people with protected characteristics are detailed below. If you have not identified any mitigating action to reduce an adverse impact please state 'No mitigating action identified'.

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Age	In line with the quality impact assessment guidance, consideration was given to the impacts that the proposal was likely to make on people with protected characteristics. It remains the case that no changes are being made to the service, therefore no negative impacts have been identified. A longer term agreement will secure more longer term benefits to people with protected characteristics.
Disability	No perceived adverse impact
Gender reassignment	No perceived adverse impact
Marriage and civil partnership	No perceived adverse impact
Pregnancy and maternity	No perceived adverse impact

Race	No perceived adverse impact
Religion or belief	No perceived adverse impact
Sex	No perceived adverse impact
Sexual orientation	No perceived adverse impact

If you have identified negative impacts for other groups not specifically covered by the protected characteristics under the Equality Act 2010 you can include them here if it will help the decision maker to make an informed decision.

Stakeholders

Stake holders are people or groups who may be directly affected (primary stakeholders) and indirectly affected (secondary stakeholders)

You must evidence here who you involved in gathering your evidence about benefits, adverse impacts and practical steps to mitigate or avoid any adverse consequences. You must be confident that any engagement was meaningful. The Community engagement team can help you to do this and you can contact them at engagement@lincolnshire.gov.uk

State clearly what (if any) consultation or engagement activity took place by stating who you involved when compiling this EIA under the protected characteristics. Include organisations you invited and organisations who attended, the date(s) they were involved and method of involvement i.e. Equality Impact Analysis workshop/email/telephone conversation/meeting/consultation. State clearly the objectives of the EIA consultation and findings from the EIA consultation under each of the protected characteristics. If you have not covered any of the protected characteristics please state the reasons why they were not consulted/engaged.

Objective(s) of the EIA consultation/engagement activity

It remains the case that no changes are being made to the service and therefore no negative impacts have been identified.

Engagement has taken place with District Councils, ICB, Citizens Advice , Public Health SLT, Adult Care DLT and Executive Councillor
Purpose of engagement has been to explore appetite for partnership approaches to funding Citizens Advice and improving reach and consistency of service offer. No changes have been made to the content, delivery or funding of the service.

Who was involved in the EIA consultation/engagement activity? Detail any findings identified by the protected characteristic

Age	N/A
Disability	N/A
Gender reassignment	N/A
Marriage and civil partnership	N/A
Pregnancy and maternity	N/A
Race	N/A
Religion or belief	N/A

Sex	N/A
Sexual orientation	N/A
<p>Are you confident that everyone who should have been involved in producing this version of the Equality Impact Analysis has been involved in a meaningful way?</p> <p>The purpose is to make sure you have got the perspective of all the protected characteristics.</p>	Yes, all three CAL organisations and all district councils have been fully engaged in this consultation.
<p>Once the changes have been implemented how will you undertake evaluation of the benefits and how effective the actions to reduce adverse impacts have been?</p>	An agreed, simplified monitoring system will be put in place to evaluate the new 3 year grant agreement. Citizens Advise can evidence steps it takes to ensure inclusive access to its services. Where recorded data permits, it is recommended that reporting should capture the service use and benefits to communities with protected characteristics.

Further Details

Are you handling personal data?	Yes or no – please select No If yes, please give details.
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Actions required	Action	Lead officer	Timescale
Include any actions identified in this analysis for on-going monitoring of impacts.	Monitor service use by protected characteristics and explore monitoring for health inclusion groups and health inequalities	Emma Krasinska	From April 2024

Version	Description	Created/amended by	Date created/amended	Approved by	Date approved
V0.02	Issued following service review and as part of report to Executive recommending longer term funding agreement.	EK	6 October 2024	Anne Marie Scott, Assistant Director for Prevention, and Early Intervention, Public Health,	11 October 2023

Examples of a Description:

- 'Version issued as part of procurement documentation'
- 'Issued following discussion with community groups'
- 'Issued following requirement for a service change; Issued following discussion with supplier'

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