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The Maltings, Alton

DAMIAN HINDS SPEECH TO EAST HAMPSHIRE CITIZENS' ADVICE BUREAU AGM 2010

CHECK AGAINST DELIVERY

Thank you very much Chairman for those kind words of introduction. It is a great honour to be here with you for this particularly special Annual General Meeting. It is also good to be here at the Maltings, which is one of venues I use for my surgeries; it is a great local facility.

David Cameron talks often of the Big Society, and sometimes I have to explain what we mean by that. But here with the Citizens Advice Bureaux, I know I don't have to explain the Big Society. You understand the Big Society, because you *are* the Big Society. That figure – £572,000 – of the equivalent cash value of CABx's service locally, is very impressive. But actually I agree with Kirsty. The true measure is priceless. Because what you do is more than just a transaction – it is human interaction, in a community, caring and supportive way.

It has been quite a year for Citizens' Advice East Hampshire and I congratulate you on what you have achieved. You dealt with 8,000 cases from 7,200 individuals. We know that the biggest issues, the biggest generators of caseload, are debt and benefits; and you are at the leading edge, too, in tackling the growing issue of fuel poverty.

In the midst of all that you also coped with the particular management challenge of merging the three bureaux to achieve operational and service improvements. Today we pay tribute especially to Kirsty and Diane, and Richard and Nicky, who have played such a fundamental part in readying the local organisation for the future. We wish them well in their retirement; they will I know be much missed. And good luck to new chairman Phil Ladds as he assumes that crucial position.

Knowing I was coming here today I sought the most up to date view from the DWP of the role of Citizens' Advice Bureaux, and they told me:

Citizens Advice is a key stakeholder for the Department for Work & Pensions and its agencies. They provide front line advice for many thousands of our customers across England & Wales and are thus uniquely placed to give us feedback about our service delivery and to provide insightful comment on our policy proposals.

We share very good relationships with the Citizens Advice organisation at a national level, and they are members of all of DWP's key consultative forums. This includes those led by the Pensions, Disability and Carers Service and by Jobcentre Plus

where Citizens Advice actively contributes to the continuous improvement of the products and services of both organisations.

Jobcentre Plus and Citizens Advice share a partnership agreement. Signed in 2007 this commits both organisations to work together at national level to improve links so as to improve services to the public. Currently, both organisations are involved in the development of best practice arrangements for local liaison. [...]

Bureaux also provide a valuable range of services, complementary to ours, like debt and legal advice. Our staff will often refer people to them when we think they would benefit from this kind of support.

This is a time when the services and support you provide are more important than ever. I Parliament I sit, with Labour and Lib Dem colleagues on the all-party group on debt and personal finance, which is sponsored by Citizens' Advice nationally. We have been discussing the changing face of problems in this area – now and expected in the near future: fee-charging debt management agencies, water metering issues, and so on.

Personal debt in this country stands at an incredible £1.5 trillion. More concerning is that according to the Office for Budget Responsibility, this is expected to rise further to £1.8 trillion in five years. Actually what worries me more than that is, among those with unsecured debts, the average non-mortgage debt is £18,000.

Today:

- 381 people will be declared insolvent or bankrupt
- 1,359 County Court Judgements will be issued
- 9,000 new debt problems will be taken on by Citizens' Advice Bureaux
- £126m will be paid to service government debt

And it is because of this last point that there will inevitably be much change in public spending over the next few years, and in turn that will inevitably cause issues and problems for some members of the public and you as CABx volunteers will be seeing much of it.

Challenges ahead include benefit reform, and what is without doubt a tough financial settlement for local authorities. But there is also a great opportunity for the voluntary sector with a renewed and sharpened focus on how to assist the sector do what it does best.

Given your key place I do hope to benefit from your feedback on the impact of changes on the frontline. It is you who will know best of the unintended consequence of some change, or the seemingly particularly harsh aspect of another. In some cases these may be unavoidable. But it is important to know the frontline reality. So I hope there will be feedback at all levels. Nationally I know the CABx organisation will continue to leverage its expertise in areas like benefits, housing and debt. Locally, please do keep me informed about local realities. Between my office and yours, too, we will of course have regular cross-referrals when one is better suited to meet the client's needs.

It remains only for me to say once again thank you, and congratulations on another highly successful year.