The Health Impact of Good Advice

Evidence from clients assisted in

2011/12
WOLVERHAMPTON CITIZENS ADVICE BUREAUX

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PART A
ABOUT WOLVERHAMPTON CAB

Starting as war broke out in September 1939, there has been an active Citizens Advice Bureau service in Wolverhampton ever since. Whilst the days of sending Red Cross parcels from the CAB (to your family members, who were prisoners of war in Nazi Germany) have long gone, the innovative nature of modern advice services is no less interesting. The vast bulk of CAB work may be delivered through our High Street centres, but in 2011/12 our staff also offered advice daily in 2 local prisons, the Combined Court, via email and telephone, conducted home visits, visited community health facilities, tested fast track referral lines and used British Sign Language alongside many other community languages. The Institute of Money Advice ranked our staff “Best Debt Team of 2011”.

Alongside general advice and information, 3 statutory duties were delivered, including 5 legal aid subjects, litigation and discrimination casework. Some of this legal practice was on a sub-regional basis. Over 120 volunteers assisted some 45 employees, governed by 12 unpaid trustees, to produce a unique package of advice service for our city. Funding, partnerships and engagement resulted in the CAB playing an ever increasing role across the city.

Key partners include the NHS Primary Care Trust, Wolverhampton City Council, Wolverhampton Homes, the Court Service, Legal Services Commission, Work Programme, Job Centre Plus, National Offender Management Service and a plethora of voluntary and community organisations. Agendas like Child Poverty, Financial Inclusion and Welfare Reform relied on our contributions of forecasting and data. We bring real time evidence, an insight into networking and a passion for equality into our discussions with policy makers. Our free services to the public were delivered in Bilston, Low Hill, Pendeord and the City Centre. Over 10,500 individuals sought our advice, mainly about unaffordable debt, lack of Welfare Benefits, concerns about housing issues and disputes regarding employment law. This brochure focuses on what we can learn from the needs of those 10,500 people who used the Citizens Advice Bureau service in Wolverhampton.
THE MAIN ACTIVITY MEASURES FOR 2011/12

The bar chart for April 2011 – March 2012 (previous page) analyses the 23,330 of enquiries answered in the 15 main subject bands, month by month. Concern about personal Debt was always pre-eminent, followed by fluctuating waves of Benefits enquiries. At times the rising trend of Housing enquiries came close to matching Benefits demand (part of a notable trend since 2008 as static earnings, the economic downturn and welfare cuts force severe pressure onto many household incomes). There is typical seasonality in public use of CAB, but the last three months of the 2011/12 period saw sustained elevation in demand.

The trends of advice need in council wards shows differing effects by locality. The chart (above) plots volume of demand in the four quarterly periods of 2011-12 against the 20 city wards. Clearly there were periods of lessened demand mid-year in Bilston, Blakenhall, Fallings Park, Oxley, Park, St Peters and Wednesfield. However most of those areas reverted to higher demand in January-March 2012, and several areas (Bushbury South & Low Hill, Heath Town and Ettingshall) saw no lessening of advice need at any time period.

THE KEY FINDINGS IN 2011/12

- The top 6 problem subjects in Wolverhampton were Debt (8,606), Benefits & Tax Credits (5,475), Housing (2,514), Employment (1,504), Relationships/ Family (632) and Legal (571)
- The key issues in Debt were Unsecured Personal Loans (1,438) Credit/Store/Charge Cards (920), Council Tax arrears (769) and Mortgages/Secured Loans (484)
- The main issues in Benefits were Employment Support Allowance (723) Jobseekers Allowance (630) Housing Benefit (510) and Council Tax Benefit (424)
- The largest demand in Housing advice regarded Threatened Homelessness (650), General Housing Issues (583), Private Sector Rented Property (412) and Local Authority Housing (389)
- The problem areas in Employment law were Pay/Entitlements (300) and Dismissals (291)
Inequalities in health arise because of inequalities in society, in the conditions in which people are born, grow, live, work, and age. In England inequalities in mortality and morbidity are substantial, people living in the poorest areas will, on average, die seven years earlier and have 17 years fewer of disability-free life expectancy compared with people living in the richest areas. Individuals living in poorer areas not only die sooner, but they will also spend more of their shorter lives with a disability.

These serious health inequalities are caused by social and economic inequalities in society. For example, inequalities in education, employment and working conditions, housing and neighbourhood conditions, standards of living, and, more generally, the freedom to participate equally in the benefits of society. If these inequalities are to be addressed then action is required across all these social determinants of health.

Advice services, including financial and debt relief services, housing advice and benefits advice are cost-effective ways to increase incomes in low-income households which can lead to increased standards of living. Of course, given the effect of the economic downturn and the changes to the welfare system there is also a key role for advice agencies to ensure that affected households are fully informed about the changes, so people know how they will be affected, and are helped to understand their best options.

As advice and information services are accessible and used by so many individuals, they have a wealth of data about the social determinants of health that can be used when planning services. Data from advice and information providers may not come badged in the headings policy makers and service planners would like. However, as this report shows, with a little knowledge and interpretation, it can act as a valid indicator about the determinants of health that people in communities and neighbourhoods across England are facing.

WHO DOES THE CITIZENS ADVICE SERVICE REACH IN WOLVERHAMPTON?

The Citizens Advice service helps local residents resolve complex problems that relate to the wider determinants of health. In addition, the type of problems they bring to us can be used to help indicate needs across communities. Over 93% of our clients have a Wolverhampton postcode. A small number work in the city but live elsewhere.

- Last year a total of 10,537 people of Wolverhampton received help from the CAB service, as our staff answered 23,330 enquiries.

Significant numbers of residents of Wolverhampton using advice services are living on low incomes and suffer from other forms of deprivation.

- In 2011/12 we advised 6348 clients who lived in the twenty per cent most deprived areas1 in England.
• Therefore 98% of all our clients who disclosed their household income, were living on an income below the commonly quoted future “Benefits Cap” limit of £26,000 for a family household.

• Where income has been recorded, 38% of our clients are on less than £400 per month.

**Figure 1.** shows where our clients live, in relation to the incidence of multiple deprivation.

Advice organisations are in contact with many of the most vulnerable people in communities who need advice and support. These are the same individuals who are the intended target group for many public health interventions. Social housing tenants make up 28% of the Wolverhampton population\(^2\) and account for 34% of our clients. Similarly a higher proportion of black and minority ethnic communities are assisted by our services, 32% in Wolverhampton\(^3\) as a whole and 34% of our client base. Finally single parents amount to 9.4% locally\(^4\) but a much higher 17% of our clients.

In addition to the open-door advice services available in bureaux, we deliver:

• outreach advice services in over 8 locations across Wolverhampton, including advice in 2 GP practices, 2 prisons, a Court and several housing offices.

• projects tailored to the needs of particular groups, including a British Sign Language skilled team dedicated to assisting the Deaf community at our main office and a bespoke referral service for mental health clients assisted at the African Caribbean Cultural Initiative

• advice by telephone for those unable to reach an advice session

• home visiting service for Disabled people with money advice needs

\(^2\) Data from the 2011 Census \(^3\) Data from the 2011 Census \(^4\) Data from the 2011 Census
CHILD POVERTY IN OUR AREA

Growing up in poverty damages children’s health and wellbeing, adversely affecting their future health and life chances as adults. There is estimated to be £16 billion of unclaimed benefits and tax credits. Many groups fail to claim their entitlements in spite of need - for example, take-up of child tax credit is ten per cent lower among families from minority ethnic backgrounds. Child poverty in Wolverhampton has escalated from 17% in 2007 to over 30% since 2011. Advice and information from the CAB lifts children out of poverty by increasing income and helping families to manage unaffordable debts.

In 2011/12 we advised a total of 5490 clients about debt and/or benefits to maximise their incomes, 1,750 of whom were recorded as having dependent children. We estimate a total of 2,031 clients in fact had dependent children (taking into account a proportion of clients with unknown household type).

Figure 2. This shows the extent of our work concerning debt and income maximisation with clients recorded as having dependent children, according to where they live (left hand map), and in relation to the incidence of child poverty in the local authority area (right hand map).

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5 Citizens Advice press release 03/02/10: Half of all working households entitled to housing benefit do not claim it – up to half a million households. Council tax benefit and pension credit also show significant under-claiming. Take-up of child tax credit is far lower in London than in other parts of the country. 1.2 million low-paid households without children miss out on tax credits. (Source: DWP and HMRC).

6 The percentage of clients with dependent children is calculated as a percentage of clients where the relevant profile item was recorded - i.e. in this case, of all clients with household type recorded – and the estimated total then calculated by applying this percentage to all clients advised on debt/benefits (and, similarly, estimated numbers for other profile items).
FUEL POVERTY IN OUR AREA

Low income, poorly insulated housing, and expensive, inadequate heating systems contribute to fuel poverty, which in turn contributes to excess winter mortality and morbidity amongst older and disabled people. Our advice and information lifts people out of fuel poverty by:

- increasing their disposable income,
- helping them to manage unaffordable debts,
- helping them get the best value energy deals and make best use of their income

• In 2011/12 the service advised a total of 5,490 clients living in Wolverhampton about money-related matters concerning debt and/or benefits, of whom 2080 were recorded as sick/disabled and/or aged sixty or over
• 38 per cent of clients advised on debt or benefits were aged 60 or over and/or sick/disabled.

Figure 3. shows the extent of all our work on income maximisation and debt according to where clients live (left map), in relation to the incidence of deprivation across Wolverhampton (right map).

The Bureau has offered Financial Capability training to clients until 2011 and in 2012 has begun to reintroduce and expand these valuable extra preventative services.
DISABILITY AND LONG TERM HEALTH PROBLEMS

The cost of working age ill health in the UK is £100 billion per year. There were 9.8 million working days lost in 2009/2010 due to work-related stress, depression or anxiety. Work is generally good for physical and mental health and wellbeing, taking into account the nature and quality of work and its social context, and worklessness is associated with poorer physical and mental health. Residents in Wolverhampton with disability and long term health problems have particular advice needs which indicate the problems they may face staying in accommodation or employment.

- 2,208 Wolverhampton-resident clients were recorded as disabled or with long term health problems. We estimate that the actual number could be 2,529 (with a proportion of those whose disability/health status was not recorded.)

- 24 per cent of our clients living in Wolverhampton were disabled or had a long-term health problem, of those whose disability/health status was recorded.

Where the type of problem was recorded:

- 59% had a long-term health condition
- 17% had mental health problems
- 20% had physical or sensory impairment
- 3% had learning difficulty or cognitive impairment
- 1% had multiple impairments

CASE STUDY: Jim tackles his debts

Following pro-active engagement by CAB staff with mental health teams in summer 2012, client “Jim” was referred from Wolverhampton Adult Social Care. After release from a psychiatric hospital he was placed in a rehabilitative nursing home. His diagnosis was depression and anxiety disorder with thoughts of suicide and paranoia. He was afraid of people and going out. CAB co-worked with his support workers to make initial contact with Jim in a familiar and trusting setting. After two supported visits, the client felt comfortable to discuss his debt issues openly and frankly. His support team believed his debt problems were impacting on his mental health condition.

CAB has now assisted Jim to acknowledge his financial situation, collate the required information to tackle his debts, and created a plan. Jim is fulfilling his plan’s requirements. CAB successfully challenged some debts under the Mental Health Act, resulting in debt being written off. CAB also secured additional benefit income and is helping Jim to recover mis-sold PPI policies, which will further maximise his income and improve his ability to repay debts more quickly.

It is important to maintain strong links with outside agencies to ensure the most vulnerable people receive a service that is tailored to their needs.

Case from Money Advice Service (Disability Debt Project) CAB team.
Disabled clients are less likely to be employed and so more often require help with benefits. In particular, the recent changes in disability-related benefits are causing problems to these vulnerable groups – particularly the introduction of employment & support allowance (ESA) to replace incapacity benefit. We have helped a record number of clients with their appeals against unfair work capability assessments for ESA – this issue has been taken up nationally. The replacement of Disability Living Allowance in April 2013 by a lower-funded substitute (PIP) is expected to cause an even larger number of disabled people to require advice on the process and assistance with appeals.

Distribution of Problems by Topic - Comparing client groups

Clients with mental health problems have a similar level of debt problems to clients without a disability, whilst clients with other kinds of disability or long term health problems are less likely to have debt problems. We run a specialised outreach service in Wolverhampton in partnership with ACCI, the African Caribbean Cultural Initiative. We assisted referred mental health service users by way of a fast track dedicated service.

Clients with long term illnesses such as cancer frequently require help with benefits.

We have been running a dedicated team offering debt advice to disabled people since 2007. In 2011/12 we assisted 231 disabled people with debt in Wolverhampton, frequently by using home visiting as the interview method.

We also offer a drop in service for the local Deaf community, funded by Adult Social Care. This runs 2 days weekly at the main City Centre CAB. 237 clients were assisted by our BSL speaking dedicated team in 2011/12 with advice and information needs.

Citizens Advice have found disability to be the single biggest cause of employment discrimination amongst clients – bigger than race or gender. Amongst our clients seeking help with employment problems, disabled clients are more frequently advised about discrimination than other clients.

7 Reference to national CitA reports on ESA.
HOMELESSNESS IN OUR AREA

Homelessness is a social determinant of health and an indicator of extreme poverty. Statutorily homeless households contain some of the most vulnerable members of society. Residents of Wolverhampton who have housing problems and are homeless or at risk of becoming homeless use the CAB service to help keep a roof over their heads.

610 clients living in Wolverhampton were advised about threatened or actual homelessness. 51 per cent of clients advised about threatened homelessness were known to be in a vulnerable group (i.e. with children, disabled, or aged 60 or over). Some private sector landlords provide a suboptimal standard of accommodation for local people, and CAB will, if necessary, litigate to legally challenge problematic cases.

Our outreach projects include a Court Desk so we can ensure that clients imminently threatened with homelessness get appropriate advice. 970 people were assisted at the Combined Court by our team based there.

CASE STUDY: Ida’s repossession averted

Elderly client Ida was assisted by the Court based CAB team with mortgage arrears of £2,500; an offer had been made previously to increase monthly payments by £500, on the understanding that Ida’s partner could contribute. This did not happen and she was now facing repossession. CAB staff re-assessed her financial position and discovered Ida’s impending pension, which would substantially increase her income. Based on this forecast, an interim monthly offer of £358 was made. CAB represented Ida in the resulting Possession Hearing, at which the District Judge agreed to suspend the Possession Order on the terms offered to the lender. CAB’s legal knowledge and ability to represent clients in court thus helped Ida and her partner satisfy her creditors, and remain housed in the property they treasure, on a sustainable basis.

VICTIMS OF DOMESTIC ABUSE

Domestic abuse victims have a high level of repeat victimisation, often with the severity of incidents escalating over time. This has an extreme adverse effect on the physical and mental health of the victims and of children witnessing abuse. In the last year 22 residents of Wolverhampton sought advice from the CAB about domestic abuse. We work closely with other agencies to help clients resolve these problems, and we help sort out any ensuing debt and housing issues and benefit entitlements following separation.
The first aim of the Noise Policy Statement for England is to avoid significant adverse impacts on health and quality of life from environmental, neighbour and neighbourhood noise. 84 residents of Wolverhampton sought advice from the CAB due to issues connected to neighbourhood and environmental problems.

Scene in All Saints, Wolverhampton, Summer 2012.

OUR SERVICES AND OUR CLIENTS’ PROBLEMS

The pattern of client problems has remained fairly constant, with benefit and debt predominating. In 2011/12 the number of clients helped with:

- **Benefits & tax credits** - 2,727 clients
- **Debt** - 2,763 clients
- **Employment** - 1,352 clients
- **Housing** - 1,582 clients

These problem areas are often inter-related - for example, being made redundant can lead to a need for advice about employment rights, benefits entitlement, and debt problems. Relationship breakdown can similarly lead to a raft of problems such as separation and custody, debt, housing, and benefit. Many of our clients have more than one problem. The CAB is unique in being able to offer advice on the whole range of a client’s problems.
PART C
EMERGING NEEDS

In order to maximise the number of clients we can help, we have recruited and trained more volunteers, developed our working practices to improve efficiency, and secured additional funding to extend our work into prevention initiatives. These services are coming on stream through 2012 and 2013, but legal aid cuts are reducing much of our traditional casework provision in subjects like Welfare Benefits, Debt and Employment law.

In 2013 and beyond we anticipate that the demand for many of our services – particularly benefits, debt and housing - will continue to grow in response to:

• Continuing changes to benefits and tax credits that will impact severely on our client groups, including disabled people, people with mental health problems, and large families on low incomes. Continuing changes to Employment Support Allowance and fresh changes to Disability Living Allowance claimants will cause much concern.

• Increasing levels of poverty as these changes take effect, along with other cuts to public services and continuing high levels of unemployment.

• Continuing high levels of debt problems with a significant increase in fuel poverty anticipated as fuel prices increase, and a growth in use of pay day loans making things much worse.

• Increasing housing problems as changes to Housing Benefit take effect (high rent urban areas will be most affected by these changes) are likely to increase rent arrears, which may impact on homelessness.

• A forecast rise in mortgage repossessions would occur if (or rather, when) the standard variable rate of mortgage interest begins to be raised from its temporary historic low by the Bank of England.

• The introduction of Universal Credit, leading to transitional problems as changes are implemented, and the need to have digital connectivity well embedded amongst the local population (of whom 31% are not currently connected).

HOW TO FIND OUT MORE…

• For social policy, research and data evidence enquiries, contact Craig Alford on 01902 572199 or craig.alford@wcabx.org

• For volunteering, trusteeship or employment opportunities in our local service, contact Meena Singh on 01902 572199 or meena.singh@wcabx.org

• For talks to groups, social media updates or prevention tips, contact Natsai Telfer on 01902 572027 or natsai.telfer@wcabx.org

• For discussions about business developments, service provision, compliments or complaints contact Steve Crozier on 01902 572199 or steve.crozier@wcabx.org

• For advice, call 01902 572006 between 10am and 2pm weekdays.
The tables below compare the client profile of Citizens Advice clients to the population profile of the local authority area. In each case the data is taken from client data for 2011/12 and the Wolverhampton Census 2001 or 2011 depending on which data is most recently available.

### Table 1: Super Output Areas (2001)

<table>
<thead>
<tr>
<th>Super Output Areas (SOA)</th>
<th>Clients</th>
<th>LA area%</th>
</tr>
</thead>
<tbody>
<tr>
<td>10% most deprived</td>
<td>3906</td>
<td>44</td>
</tr>
<tr>
<td>20% most deprived</td>
<td>6348</td>
<td>71</td>
</tr>
<tr>
<td>Outside 20% most deprived SOAs</td>
<td>2620</td>
<td>29</td>
</tr>
</tbody>
</table>

### Table 2: Gender (2011)

<table>
<thead>
<tr>
<th>Gender</th>
<th>Clients %</th>
<th>LA area%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>47</td>
<td>49.5</td>
</tr>
<tr>
<td>Female</td>
<td>53</td>
<td>50.5</td>
</tr>
</tbody>
</table>

### Table 3: Age (2001)

<table>
<thead>
<tr>
<th>Age</th>
<th>Clients %</th>
<th>LA area%</th>
</tr>
</thead>
<tbody>
<tr>
<td>15-24</td>
<td>14</td>
<td>13.5</td>
</tr>
<tr>
<td>24-34</td>
<td>23</td>
<td>14</td>
</tr>
<tr>
<td>35-49</td>
<td>35</td>
<td>20</td>
</tr>
<tr>
<td>50-64</td>
<td>21</td>
<td>16</td>
</tr>
<tr>
<td>65+</td>
<td>7</td>
<td>17</td>
</tr>
</tbody>
</table>

### Table 4: Ethnicity (2011)

<table>
<thead>
<tr>
<th>Ethnic group</th>
<th>Clients %</th>
<th>LA area%</th>
</tr>
</thead>
<tbody>
<tr>
<td>White British</td>
<td>58.0</td>
<td>64.5</td>
</tr>
<tr>
<td>White Irish</td>
<td>0.8</td>
<td>0.6</td>
</tr>
<tr>
<td>White other</td>
<td>4.8</td>
<td>2.9</td>
</tr>
<tr>
<td>Mixed White &amp; Black Caribbean</td>
<td>2.7</td>
<td>3.4</td>
</tr>
<tr>
<td>Mixed White &amp; Black African</td>
<td>0.6</td>
<td>0.2</td>
</tr>
<tr>
<td>Mixed White &amp; Asian</td>
<td>0.4</td>
<td>0.9</td>
</tr>
<tr>
<td>Mixed Other</td>
<td>0.5</td>
<td>0.6</td>
</tr>
<tr>
<td>Asian or Asian British Indian</td>
<td>9.5</td>
<td>12.9</td>
</tr>
<tr>
<td>Asian or Asian British Pakistani</td>
<td>1.6</td>
<td>1.8</td>
</tr>
<tr>
<td>Asian or Asian British Bangladeshi</td>
<td>0.1</td>
<td>0.2</td>
</tr>
<tr>
<td>Asian or Asian British Other</td>
<td>2.0</td>
<td>2.6</td>
</tr>
<tr>
<td>Black or Black Caribbean</td>
<td>10.4</td>
<td>3.8</td>
</tr>
<tr>
<td>Black or Black African</td>
<td>4.1</td>
<td>1.6</td>
</tr>
<tr>
<td>Black or Black British Other</td>
<td>1.8</td>
<td>1.5</td>
</tr>
<tr>
<td>Chinese</td>
<td>0.2</td>
<td>0.6</td>
</tr>
<tr>
<td>Other</td>
<td>2.5</td>
<td>1.5</td>
</tr>
</tbody>
</table>
Table 5: Disability - excluding those with long-term health problems (2001)

<table>
<thead>
<tr>
<th>Disability</th>
<th>Clients %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disabled/Long term health</td>
<td>24</td>
</tr>
<tr>
<td>Not disabled</td>
<td>76</td>
</tr>
</tbody>
</table>

Table 6: Occupation (2011)

<table>
<thead>
<tr>
<th>Occupation Employment</th>
<th>Clients %</th>
<th>LA area%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employed</td>
<td>34.9</td>
<td>55.3</td>
</tr>
<tr>
<td>Unemployed</td>
<td>47.1</td>
<td>7.8</td>
</tr>
<tr>
<td>Retired</td>
<td>8.0</td>
<td>13.2</td>
</tr>
<tr>
<td>Home carer</td>
<td>1.6</td>
<td>6.1</td>
</tr>
<tr>
<td>Permanently sick/disabled</td>
<td>4.4</td>
<td>5.3</td>
</tr>
<tr>
<td>Student</td>
<td>1.9</td>
<td>5.4</td>
</tr>
<tr>
<td>Unknown/Other</td>
<td>2.1</td>
<td>3.1</td>
</tr>
</tbody>
</table>

Table 7: Household Type (2011)

<table>
<thead>
<tr>
<th>Household Type</th>
<th>Clients %</th>
<th>LA area%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single person</td>
<td>44.5</td>
<td></td>
</tr>
<tr>
<td>Single person with dependent children</td>
<td>17.4</td>
<td>9.4</td>
</tr>
<tr>
<td>Couple</td>
<td>16.8</td>
<td>13.1</td>
</tr>
<tr>
<td>Couple with dependent children</td>
<td>19.2</td>
<td>21.9</td>
</tr>
<tr>
<td>Other</td>
<td>2.1</td>
<td></td>
</tr>
</tbody>
</table>

Table 8: Housing Tenure (2011)

<table>
<thead>
<tr>
<th>Household Type</th>
<th>Clients %</th>
<th>LA area%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Own outright</td>
<td>8.1</td>
<td>56.6</td>
</tr>
<tr>
<td>Buying home (mortgage etc.)</td>
<td>16.5</td>
<td></td>
</tr>
<tr>
<td>Shared ownership</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Council/ALMO tenant</td>
<td>27.7</td>
<td>22.3</td>
</tr>
<tr>
<td>Housing Association/RSL tenant</td>
<td>7.6</td>
<td>5.7</td>
</tr>
<tr>
<td>Social tenant</td>
<td>0.5</td>
<td></td>
</tr>
<tr>
<td>Private tenant</td>
<td>22.0</td>
<td>13.2</td>
</tr>
<tr>
<td>Rent-free housing</td>
<td>1.5</td>
<td>1.8</td>
</tr>
<tr>
<td>Hostel</td>
<td>0.3</td>
<td></td>
</tr>
<tr>
<td>Homeless</td>
<td>0.6</td>
<td></td>
</tr>
<tr>
<td>Staying with relatives/friends</td>
<td>10.0</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>4.8</td>
<td></td>
</tr>
</tbody>
</table>

Table 9: Income Profile

<table>
<thead>
<tr>
<th>Household Type</th>
<th>Clients %</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; £400pcm</td>
<td>38.2</td>
</tr>
<tr>
<td>£400 - £599pcm</td>
<td>21.0</td>
</tr>
<tr>
<td>£600 - £999pcm</td>
<td>21.3</td>
</tr>
<tr>
<td>£1,000 - £1,499pcm</td>
<td>13.2</td>
</tr>
<tr>
<td>£1,500 - £1,999pcm</td>
<td>4.0</td>
</tr>
<tr>
<td>£2,000 - £2,499pcm</td>
<td>1.3</td>
</tr>
<tr>
<td>£2,500 - £2,999pcm</td>
<td>0.5</td>
</tr>
<tr>
<td>&gt; £3,000pcm</td>
<td>0.5</td>
</tr>
</tbody>
</table>
How to find us ...

City Centre Bureau
26 Snow Hill, Wolverhampton  WV2 4AD
Admin Line: 01902 572211 (no advice)
Fax: 01902 572221  Text: 01902 572214
Mon: 9.30am - 2.00pm (drop in)
Tues: 9.30am - 2.00pm (drop in)
Wed: 9.30am - 2.00pm (drop in)
Thurs: 9.30am - 2.00pm (drop in)
Fri: 9.30am - 1.00pm (drop in)
Fri: 9.30am - 1.00pm (drop in for deaf clients)
Closed first Thursday of every month

Bilston Bureau
William Leigh House, 15 Walsall Street,
Bilston  WV14 0AT
Admin Line: 01902 572004 (no advice)
Fax: 01902 572008  Text: 01902 572027
Mon: 9.30am - 2.00pm (drop in)
Tues: 9.30am - 2.00pm (drop in)
Wed: 9.30am - 2.00pm (drop in)
Thurs: 6.30pm (appointment only)
Fri: 9.30am - 2.00pm (drop in)
Closed first Thursday of every month

Low Hill CAB
Ground Floor, Housing Office,
Showell Circus, Low Hill,
Wolverhampton  WV10 9JL
Admin Line: 01902 572175 (no advice)
Fax: 01902 572176  Text: 01902 572182
Mon: 10.00am - 12.30pm (drop-in)
Tue: 10.00am - 12.30pm (drop-in)
Wed: 10.00am - 12.30pm (drop-in)
Fri: 10.00am - 12.30pm (drop-in)
Closed every Thursday

How to join us ...

Becoming a volunteer at CAB
Got time on your hands?
Do you have...
• a wealth of experience?
• a desire to help at the heart of your community?

Wolverhampton CAB is looking for volunteers to join a dedicated team of advisers.

Interested in getting involved?
We have offices at Bilston, Low Hill and City Centre. You decide where to volunteer.

Find out more and help us make a difference...

Call us on 01902 572211
We offer full training and support for all our volunteers.

Wolverhampton CAB Telephone Advice Line:
01902 572006
10.00am to 2.00pm Monday to Friday.