

**Advice on Everything**

**A History of the Citizens Advice Service in Harrow, 1939-2009**

**By George Fisher**

## Advice on Everything – A History of the Citizens Advice Service in Harrow, 1939-2009

### Background

'The Citizens Advice Bureaux make the world appear to many citizens in distress to contain some element of reason and friendship. The adviser at a Citizens Advice Bureau is only a fellow citizen with time and knowledge and, if he is worthy of his position, with infinite patience.' Lord Beveridge, 1948

The Citizens Advice Bureau (CAB) in Harrow was 70 years old in 2009. It is now a thoroughly modern and professional organisation run by a team of highly trained volunteers and administrative staff with the volunteers offering free and confidential advice on all issues of concern to members of the public regardless of race, age, sex, sexuality or religious belief. The basic operation of the CAB is simple: members of the public approach the CAB with their particular area of concern and the adviser then gives them appropriate advice on how best to sort out the problem. These concerns can literally be on any issue as the motto adopted by the Welsh branch of the CAB in 2002 indicates: *Cyngor ar Bopeth* or advice on everything.

The ethos of the CAB is illustrated well by its statement of aims and principles which is:

'The Citizens Advice Service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination. Its aims are to provide the advice people need for the problems they face, and to improve the policies and practices that affect people's lives.'

The idea of a locally-based service offering advice to citizens can be traced back to the 1924 Betterton Report on Public Assistance. By 1938 the prospect of a world war had almost become a certainty so the National Council of Social Services (the forerunner of today's National Council of Voluntary Organisations) established a group to look at how to meet the needs of the civilian population in wartime. Its conclusion was that 'Citizens Advice Bureaux should be established throughout the country, particularly in the large cities and industrial areas where social disorganisation may be acute'. The problems which the public have presented to the CAB over the years since then have covered most and, in all likelihood, all aspects of the human condition. Some of these reflected the circumstances, trends and legislation of a particular time and have scarcely been heard of since as, for example, the switch to decimal currency in 1971, while others, such as problems of housing and debt, recur year in, year out, and are still current today. In Harrow the ongoing recession, or so-called credit crunch, has not surprisingly been one of the most frequent subjects of enquiry in recent years, with horror stories of mortgage debt, rent arrears and repossession much more evident than ever before, while some parts of society such as white collar workers are noticeably seeking advice from the CAB in greater numbers. The number of queries on benefit claims is also higher than at any time since the formation of the CAB with, for example, a 97% increase in Harrow of people claiming Jobseekers Allowance. There has been a rise too in the number of personal relationship problems directly brought about by the stress of the recession.

Regardless of its recent increased workload, however, the CAB now has a team of highly trained and motivated volunteers with a wealth of experience to draw on. Citizens Advice Bureaux are sophisticated now. All bureaux across the UK have, for example, a massive computerised A-Z index system called AdviserNet that is used as a reference for virtually any query, however obscure or eccentric.

## **Beginnings**

The first Citizens Advice Bureaux in Harrow were not nearly so slick. Many of the problems were quite different too. There were four Harrow branches initially and, in common with the first 200 other CABx across the UK, they were formed in 1939, on 4 September, just one day after the second world war was declared, specifically to give advice on problems arising from the war. Most of the initial bureaux were run by people of standing in the community, usually the likes of the clergy, doctors or bank managers, all of them volunteers. The first of the four Harrow CABx, and the seventh in the country, with the glorious registration number of 007, was located in a protected building, a former temperance bar cum teahouse in Pinner High Street called Ye Cocoa Tree. Shortly afterwards three more bureaux were set up in, typically for this time, extremely urgent and improvised circumstances: in Wealdstone Labour Hall; in Wealdstone at the Harrow Guild of Help in St Margaret's Hut; and in Dudley Gardens, Roxeth. By November 1939 the Harrow Citizens Advice Bureaux executive committee was formed to co-ordinate the work of all the advice centres in the district. A notice from Vernon Younger, clerk of Harrow Council, dated December 1939, urged 'all persons in need of advice on the various problems which arise in relation to the war to attend the bureau most convenient to them'.

Despite these somewhat 'dad's army' origins, the four Harrow bureaux quickly proved their value and two more branches, in Kenmore Park and Rayners Lane, soon opened. All six Harrow bureaux remained open until the end of the war in 1945. Enquiries presented to the bureaux during this time were, as can be imagined, frequently serious and occasionally alarming. Common among them were problems concerning rationing, evacuees, permits, wartime regulations, the location of missing relatives (often working together with organisations like the Red Cross) and debt (common then as now because many household incomes were drastically reduced by conscription), as well as war damage claims and rehousing issues brought about by the destruction of homes or livelihoods, or both.

By the end of the war it was commonly acknowledged that the Citizens Advice Bureaux had more than fulfilled their original expectations. By 1945 the Harrow bureaux had dealt with over 83,000 enquiries (10 million by bureaux nationwide).

## **Post-war days – the 1950s**

After the war the question was whether or not to disband the organisation, not just in Harrow but across the country. It was quickly, and indeed fortunately, decided that, as the Harrow Civic Bulletin number 28 put it in February 1952: 'the usefulness of the service was well established in the minds of the public and though the peace-time problems were different, they were nevertheless as pressing as those of war time'. So, the executive committee stated at this time that 'in the interests of the Harrow citizen the service must continue'.

This decision was clearly the right one as, over the next seven years, more than 42,000 enquiries were handled. By 1952 there were still four bureaux in Harrow: in North Harrow at the Home Guard Club; in St. Hilda's Hall in South Harrow; at the Queensbury Methodist Church in Stanmore; and at the Wealdstone Labour Hall, the only one of the original 1939 four remaining. All of these were staffed by voluntary workers who included, where necessary, volunteer lawyers and other qualified helpers to give advice on special problems. Then, as now, the bureaux were open to any sort of question. Again, although from the start and to this day it was not possible for the bureaux to offer any material or financial aid, it has always been the hope that problems requiring this kind of solution could be directed by the CAB to other appropriate organisations.

In 1952 funding of the CAB was a problem, as it remains still. During the war government grants had been made towards administrative costs but by this time funding had become a local responsibility. The annual grant from the Harrow Urban District Council towards the expenses of the four Harrow bureaux was then just £200, of which £40 was paid to the London Council of Social Service for information and support on the then current legislation and advisory services which it provided.

Despite their obvious success it was perhaps inevitable that funding for Citizens Advice Bureaux was less readily available in peacetime and by 1953 the number of bureaux across the UK had halved. In some areas the continued existence of the CAB service was only possible because of the support of charitable trusts such as the Nuffield Foundation, the Carnegie Trust and the Joseph Rowntree Foundation.

However, citizens' problems do not go away and the Citizens Advice service continued its unique work throughout these difficult years of the 1950s until funding from the government for the national body was restored in 1960 'in appreciation of services rendered to the community'. By this time just 415 bureaux remained in England, Wales, Scotland and Northern Ireland.

The 1950s had their own particular set of issues for CABx to deal with. Housing remained a problem, not least because of the large amount of property damaged and destroyed by the war. In 1957 the Rent Act came into effect. This gradually removed rent controls and consequently greatly increased the number of queries in this area - a typical query being:

'An 80-year-old man has received notice of an increase in rent under the new Rent Act. The Citizens Advice Bureau checked the notice for him and pointed out two errors, including a demand above the limit permissible under the Act. He returned later to say that the agents had apologised and amended the form.'

## **The 1960s and 1970s**

In the 1960s and 1970s, as ever, problems presented to the CAB reflected national legislation and the trends of the time. In the minutes of the annual general meeting of the Harrow CAB in April 1970 the then honorary secretary and treasurer, Mrs Eva Wray, commented that the two categories of enquiries giving them the most work and concern were those of housing, property and land, and family and personal (including matrimonial) problems: 'we get many distressing cases, and often there is little we can do to help except just listen'. Mrs Wray was indeed uniquely qualified to comment on CAB issues as she had been one of the founders of the bureau in 1939. On this occasion, however, she was almost certainly too modest.

At the same meeting, to lighten Mrs Wray's load in her dual role, the post of treasurer was introduced with Anthony Wood FCCA its first incumbent.

Not every problem presented to the CAB was as serious as the next. Also in 1970, among the perennial share of heartrending concerns, the Citizens Advice Bureau in Harrow received requests to 'send someone round to value oil paintings' as well as to identify a beetle, and to supply details of dog kennels and stabling for a horse!

Once again the issues of the day were reflected in the tone of queries to the CAB. As in the 1950s with the Rent Act, the Housing Act of 1969 brought a big increase in the number of queries involving rent increases, to the extent that two of the volunteers in the bureaux attended a training course specifically to deal more efficiently with them.

In this period the three Harrow bureaux, as they now numbered, received a total of nearly 4,200 queries for the year, a modest increase over the previous one: housing and property accounted for 25%, closely followed by family and personal problems at 23%. By 1970 telephone enquiries accounted for nearly half of this total, a trend which was not popular as it was commonly acknowledged that a personal interview was preferable. There were, it seems, also at this time 'fewer questions about hire purchase' than previously but in their place complaints about 'the alleged iniquities of computers in producing wrong accounts' resulting in bureau workers 'becoming engaged in much arithmetic'.

Expenses for this year amounted to just £334, comprising a council grant of £300 with the remainder in donations.

Throughout the 1970s the pattern of the CAB's concerns reflecting current affairs continued. A raft of new legislation and unforeseen events meant that the number of enquiries to the CAB in Harrow steadily increased each year of the decade.

As examples of this, all in 1971: at the beginning of the year there was a postal strike, a crisis in the Rolls Royce company shortly afterwards at almost the same time as the failure of the Vehicle and General Insurance Company leading to, as the CAB annual report at the end of the year put it, 'many questions from both motorist and passenger for some months afterwards'. The change to decimal currency and a national census took place, neither of which generated as many queries as expected, as well as the Divorce Reform Act, which did. In addition there was the conversion to natural gas (there were many enquiries about payment for work to domestic appliances, some of which, said the CAB, 'we have been able to resolve'). There was still a fair number of queries, particularly from the elderly, about rent increases following the 1969 Housing Act. Also mentioned in the 1971 minutes were the forthcoming Industrial Relations Act about wrongful dismissal and the ongoing concern with income tax which, while presenting just a small percentage of total queries, took a great deal of time to explain – the expert advice of voluntary auditor Mr Ellis was gratefully acknowledged with regard to this issue. Matrimonial problems continued to account for about 10% of enquiries.

1972 saw a fuel strike which meant that some CAB sessions had to be conducted by candlelight. There were, as ever in these times, many enquiries about rent increases likely under the forthcoming Housing Finance Act, with its change from a five-year to a three-year phased increase in rent. As so often, government documentation in this case was far from clear to many, especially the elderly and those otherwise most vulnerable, meaning that CAB volunteers had effectively to do an interpreting job. There were, additionally, in 1972 many queries on the pay and price freeze introduced by the government as an attempt to halt spiralling inflation.

VAT was introduced in 1973 and, perhaps surprisingly, generated fewer enquiries than expected beyond an initial burst which tailed off as people became more accustomed to it. The Harrow bureau also dealt with an increased number of consumer-rights-related issues with the introduction of the Supply of Goods (Implied Terms) Act and the Fair Trading Act. A great number of the 250 letters written from the bureau in this year answered all kinds of consumer problems; however, the majority did not deal with the expected unsatisfactory bought goods, shoes, cars or holidays but with 'builders who do an indifferent job and never come back or who ask for a cash payment for materials, and do not themselves ever materialise after that', clearly indicating that some issues never change much.

Very importantly for Harrow CAB, in 1973 the service moved to a centralised office in a Council-owned building at 2 St John's Road in Greenhill, its third move in five years. This was the first time the Citizens Advice Bureau in Harrow had its own accommodation, as a result of which the

hours of service were extended. Ancillary bureaux remained open in South Harrow and Stanmore. The number of enquiries increased as a result of this centralisation, from 4,460 in 1972 to 7,122 in 1973, an increase of 60%. To further illustrate the growth of the CAB in these years, the official records show that in 1963 the Harrow bureau dealt with 3,214 queries on a budget of £274, whereas in 1973 expenditure was £2,022 (in line with inflation) but enquiries had more than doubled from 1963's figure.

'Given the purchasing value of the pound and the fact that the secretary is now paid, our budget is still a modest one and we feel we give good value for money.'  
Harrow Citizens Advice Bureau annual report, December 1973.

So the Harrow CAB continued to consolidate its place through the 1970s, now at least, it seemed, assured of funding and certain of its reputation. The fortunes of the bureau, however, were to take a considerably tougher turn in just a few more years.

## **The 1980s**

The 1980s, compared with the earlier post-war years, were different for the UK politically. The 35-year consensus between the main political parties on the welfare state and most other issues was, it seemed, suddenly gone forever, with the division between them more pronounced than at any time since 1945. The priority of the new 1979 government was to control inflation, the priority of the opposition to preserve employment. In the event, inflation remained low throughout the 1980s while unemployment doubled, meaning that as ever there was no shortage of problems presented to CABx.

Unfortunately, while the demand for the CAB's services steadily increased in these years the supply of available resources did not. For Harrow CAB the perennial problems of location, recruitment and funding were as pronounced as ever, to the extent that for a time its very existence seemed in question.

Harrow CAB began the 1980s as nomadic as ever with its main bureau moving to another new headquarters in 16 Springfield Road in Greenhill. The other Harrow bureau, based since 1939 at the South Harrow Baptist Church, remained open.

Demand for the CAB service did not diminish. With no fewer than two recessions in the 1980s it was greater than at any time since the war years: enquiries to CABx nationally increased by 50%. In Harrow the story was similar but here the available resources seemed barely adequate.

Staffing in particular was a problem as is clear from CAB annual reports and other documents from this time. The 1984 report, for example, noted that staff levels were down to 14 from 16 the previous year, the training of three potential new recruits being halted due to their unsuitability ('we have no new trainees in the pipeline') and this at a time when on 'one busy Monday we recorded 119 queries, 78 of them were by telephone and both 'phones were still ringing when we turned them off for the day at 4.00pm'.

The same document stated elsewhere: 'the greater London CAB service policy is that volunteers should work two full days per week, attend staff meetings approximately six times a year and undertake six sessions of training per year'. Then, as always, comprehensive training of all volunteers was recognised as integral to the successful delivery of the CAB service.

Clearly, the seriousness of purpose and level of dedication necessary to undergo such rigorous training in order to become an effective CAB volunteer was apparent, to the extent that some potential new recruits may have been put off by it. That Harrow CAB could halt the training of

three potential, if unsuitable, new recruits when staffing was such a problem and demand for the service greater than ever says a great deal about its continued integrity.

The following year the staffing situation was even worse. At least half of the December 1985 annual report worried itself with staffing problems, conceding that 'we have had a difficult year' and 'few volunteers of the right calibre are coming forward to offer their services'. Queries to the bureau were as usual up, but staff were down to 12 and some of these had to 'miss their commitment at the bureau for health or family reasons'.

It was noted that the number of telephone calls was greater than ever but that many went unanswered due to staff shortage.

By March 1986 the bureau had managed to recruit and train two new volunteers to bring the number back up to 14 but at the same time two experienced staff announced they were leaving, while one of the new trainees had to resign for family reasons. On top of this, not one but two of the established workers were called to jury service, one for five weeks. The service was by now having to regularly cope with 10, and sometimes fewer, staff.

One result was that, for the first time since its formation, there was a drop in the number of callers to the CAB, down 500 from the same time period in 1985. Inevitably, the inability to address many of the enquiries put to the bureau led to both clients and staff becoming frustrated and irate.

Further in the 1986 report the CAB Organiser admitted: 'our situation in the bureau is somewhat grave'.

Through all this it was still necessary for hard-pressed staff and volunteers to keep on top of all the latest legislation and social policy changes, such as the Matrimonial and Family Proceedings Act 1984, the provisions of which, among other things, allowed for divorce after one year, and the Health and Social Security Act of the same year which ended the general provision of NHS glasses while introducing the severe disablement allowance.

## **The 1990s**

Having just about survived the hardships of the 1980s, the CAB service in Harrow noticeably regained its balance and indeed began to resemble the organisation as it is today.

The service was finally centralised in one place. In 1991 Harrow CAB moved to the Harrow Council Civic Centre in Station Road, where it has remained.

In 1993 two important new projects were funded for the CAB by the Brent and Harrow Health Authority. These were welfare benefits advice and an outreach service.

With regard to the first, it was not that Harrow CAB had failed to advise on all sorts of benefits problems. The purpose of the new initiative was to create a part of Harrow CAB dedicated particularly to more complex benefits issues. The new welfare benefits adviser was to be based at the bureau and be available, on referral by both voluntary and professional bodies, to advise people from Harrow on their rights to benefits and help clients to obtain them, as well as to train professional groups to understand benefits by holding courses and seminars. The post was to be full time.

The purpose of the outreach service was to offer a visiting service to those unable to visit the bureau for reasons of age, physical disability, mental health or those housebound for whatever reason. Furthermore, visits were to be made not only to clients' homes but also to public places such as clubs. In acknowledgement of the changing ethnic mix of the community one of the advisers appointed was fluent in Gujarati, Punjabi, Hindi and Urdu.

These posts, particularly the outreach workers, were introduced partly to compensate for the loss of outlying sites in Harrow. Their development was significant since the posts of welfare benefits adviser and outreach worker remain within Harrow CAB to this day.

The bureau remained busy in the early 1990s and seemed to have gained a fresh lease of life. A social policy adviser was appointed and was active in helping the National Association of Citizens Advice Bureaux (NACAB) gather data for representation to ministers and members of parliament. A great deal of data was collected on matters that were felt to disadvantage people in Harrow. Among others, on a national level, reports were submitted on the potential and perceived problems of the Child Support Act, VAT on fuel, the Homeless Persons Act and housing allocations. On a local front, concerns were expressed about the activities of letting agencies and the practice of employers dismissing staff before two years' employment was up, thereby avoiding redundancy payouts. The time limit for claiming unfair dismissal from work was subsequently reduced to one year, partly because of pressure from the CAB.

In 1995 Harrow CAB had its three-yearly review of its membership of NACAB. This involved detailed discussions between managers and staff to review the bureau's procedures, policies and practices in order to satisfy themselves that they remained in accordance with those of NACAB. The Harrow team (naturally) passed!

The two new projects started in 1994 were, according to the December 1995 annual report, 'proving beneficial and cost effective'. As an indicator of the success of the welfare benefits advice service the report noted that about £430,000 in entitlement to benefits was dealt with during the period April 1994 to April 1995.

During 1995 discussions began with Harrow Council's housing department with a view to setting up a housing advice centre. Again, this was to be based on the CAB principles of a free, independent service, so people with housing difficulties would have a specialist advice centre to answer queries and ensure that their rights were upheld.

The 1996/7 annual report continued to document the upbeat and forward momentum, noting the 'increased training and constantly changing information system' required to deal with 'continual updates and changes in legislation' as well as the ongoing review of the cultural mix of advisers needed to address the 'multi-ethnic queries of Harrow'. In contrast to much of the 1980s it was quietly noted that staffing levels had been maintained.

And so they would need to be! By the time of this report the number of annual client enquiries had increased by 7% to just over 25,400, an average of over 100 enquiries a working day. National CAB reports at this time noted that the Harrow bureau was not only one of the busiest bureaux in the association but also one of the most cost effective.

A landmark in a busy and productive year was the bureau becoming a limited company, registered by guarantee and renamed the Harrow Citizens Advice Bureaux Services Limited. This development had been steered and set up to a great extent by long-serving CAB treasurer Anthony Wood. Now, as with all limited companies, Harrow CAB had a management committee whose financial liability was limited. From now on quarterly financial reports were to be submitted to every management meeting and annual accounts signed off by an honorary

auditor (at this time David Mattison FCA) and then filed with Companies House and the Charity Commission.

1997 saw the introduction of a service designed to help people prior to social security and industrial tribunals and to act for them at the tribunal if required. In addition, Harrow CAB joined with other local bureaux in a scheme for a person in litigation to help at county courts. As well as this, 1997's new immigration law meant that the bureau was involved in helping asylum seekers whose benefits had been stopped, resulting in their inability to pay for essential goods, services and rent.

That year all cases at social security tribunals represented by the CAB were successful as were 86% of its represented cases at industrial tribunals.

During that year also, additional free services were obtained from solicitors, surveyors and Trading Standards. The Harrow CAB telephone service was expanded and a signing service set up for the deaf and hard of hearing.

About 15,500 clients contacted the bureau for advice during the course of 1996/97. This resulted in about 25,400 enquiries, all recorded, with advice given on each enquiry. Six training courses were run for all bureau staff with 10 separate training sessions for specialist areas. Four new trained advisers joined the staff bringing the numbers up to 34.

During 1999 over 16,000 people contacted the bureau for advice. A survey of personal callers conducted in 1998 found that a disproportionately high percentage of these came from ethnic minorities, with only 45% of callers being of white European origin. There were several reasons for this but as often as not it related to the fact that many clients did not have English as a first language, leading in turn to a lack of appropriate knowledge of systems and policies that affected them in the community. In addition, a disproportionate number of the ethnic communities lived in the deprived wards of the borough. A notable statistic was that whereas overall 32% of enquiries related to welfare benefits, for Indian and other Asian clients this rose to 40%, and for those who did not speak English to 57%. Overall the percentage of clients on benefits was about double that of the local population as a whole.

Further statistics showed that, although about 78% of Harrow residents lived in owner-occupied accommodation, only 47% of CAB clients did so. Just 36% of bureau clients were employed, many of these part time, compared with the overall Harrow figure of 64% in employment. And whereas about 10% of borough residents had a long-term illness or disability, for clients the figure was 26%.

Clearly, then as now, the more members of the community are disadvantaged, the more likely they are to need to turn to the CAB for advice and support.

## **2000 and beyond**

By the turn of the millenium the CAB nationally was a hugely efficient and professional organisation. Its branch in Harrow was no exception. By this time the Harrow CAB office was fully computerised with electronic client records and seemingly endless reams of background data concerning nigh on every conceivable problem that volunteers might be confronted with. CAB veterans had initially despaired of ever coming to terms with such drastic developments, accustomed as many of them were to manually recording client information on one side of card and advice offered to the client on the other. In time, of course, most coped admirably.

Much of the work in electronically updating the keeping and presenting of records and accounts was carried out by David Wood, the new Harrow CAB treasurer, who built upon the programme of modernisation carried out by his predecessor, Anthony Wood, who resigned as Treasurer in 2003 after 33 years. Anthony Wood remains on the Committee of the Harrow CAB to this day.

As befitted a finely-tuned limited company, the highest standards of bookkeeping and accountancy were insisted upon. An extract from David Wood's report given at the AGM in 2005:

'David Wood reported that since the last meeting he had been approached by Citizens Advice regarding the format of the accounts. More formal accounts were now required to meet financial reporting standards. Buckingham and Co had been appointed as auditors for this purpose.

'David Wood presented the accounts, which were circulated at the meeting. The accounts contained a great amount of detail about the service, including details of the Directors' responsibilities, a report from the Directors and Trustees and an Auditor's report. Copies of the accounts would be filed with Companies House and the Director of Charities.'

All this was a long way from the early days of domestic front rooms, guide books and scraps of paper for notes.

But some things remain constant. At the same meeting long-serving volunteer Norman Shurrock drew attention to:

' . . . the fact that funding for the CAB fell short of what was needed. Local councillors, along with many government agencies, were constantly referring clients who needed help, but resources were insufficient to allow us to meet demand.'

Any councillors who were present at the meeting were urged by (Harrow mayor and chair of the AGM) Paddy Lyne to take this message back to the council. As it happened, apart from Cllr Lyne herself, there was only one other councillor present at the 2005 AGM.

However, despite the ongoing struggle to find money and volunteers, Harrow CAB continued its work.

The Housing Advice Centre was a success, managing to deal with about 250 enquiries a month. As this involved a great deal of ongoing casework, a partnership with the homelessness charity Shelter was developed, with Shelter providing a supplemental service to ensure that all clients with pressing cases, particularly those threatened with homelessness, received the attention they warranted. Another Harrow CAB initiative related to housing in the early years of the new decade was the money advice referral project (MARP), funded by and in liaison with Harrow Council Housing Management. The purpose of the MARP was that council tenants in rent arrears and in danger of losing their homes could have access to a financial adviser who could negotiate realistic and manageable repayments of their rent arrears and thereby avoid eviction. Liaison with local housing solicitors was also important, especially for issues involving more detailed casework.

Partnership with local solicitors was vital, as the CAB was frequently the first port of call for a client with a legal enquiry but with little idea of how to manoeuvre around the complexities of the legal system, whether the problem arose from, for example, dismissal from work, illegal eviction

or a disputed entitlement to a welfare benefit. In the working year 2004/5 over 60 free sessions with local solicitors were held in conjunction with Harrow CAB.

In the mid-2000s the CAB dealt with a multitude of queries from demands for paying back tax credit overpayments through protecting workers' rights (particularly for low-paid workers employed in small, non-unionised areas such as care homes, hairdressing, contract cleaning and catering, with young people, women working part time and migrant workers from the newly expanded EU being particularly badly affected here) to the large hike in domestic fuel bills which, as ever, particularly affected the most vulnerable - the poor, the old and the disabled. The CAB was influential at this time in the introduction of a national minimum wage.

But, to slightly misquote Noel Coward, there were bad times just around the corner. In 2008 the then CAB director, Kris Fryer, warned:

'The national newspapers and daily news bulletins give a gloomy economic forecast for the next year or so, warning of redundancies, an increase in family debt and a worrying upsurge in property repossessions. It is essential that we respond quickly to these issues which will worry many of our existing clients and people who have never needed to seek advice before.'

This prescient warning, if anything, understated the case.

A few more statistics speak volumes here. These national statistics were noted by The Guardian on 1 October 2009:

'The charity (CAB) is handling about 9,300 new debt cases and talking to 8,000 people with benefit problems every working day.

Debt problems shot up by 27% and queries of people concerned about welfare benefits soared by 22% in the three months to the end of June, compared with the same period the previous year. The charity's offices in England and Wales received a total of just under 1.7 million enquiries during the second quarter, 17% more than a year earlier.

Within this total, Citizens Advice said enquiries about JobSeekers Allowance had doubled, while redundancy-related problems were up by three-quarters due to rising unemployment.

The organisation has also seen a 44% rise in the number of people with mortgage arrears, and a 53% jump in the number of people struggling to pay their fuel bills.'

The above figures were released to mark the 70th anniversary of the foundation of the CAB.

In Harrow the story was similar. From the CAB 2009 annual report, the chief executive, Jill Harrison, noted that Harrow had experienced a 97% increase in the number of people seeking Jobseekers Allowance, a great deal higher than the national average. She went on to state that in the same period:

'The amount of debt which the Harrow bureau manages for clients has more than doubled – to over £9 million. Families are under increasing strain. Credit, which used to be manageable, has become debt, which is not. More people are seeking the help of Harrow CAB to help them cope with recession-related problems, particularly around benefits, debt, housing and employment.'

The so-called credit crunch in the first decade of the 21st century had taken its effect.

## **The way ahead**

In 2009, 70 years after its formation, the Citizens Advice service is as necessary as ever. Just one more simple figure, current as the decade comes to a close: CABx in the UK today advise 2 million clients on 6 million problems from 3,300 locations each year.

It has been seen that throughout its existence the CAB service has adapted and developed to face changing legislation, social policies and mores, circumstances and problems while subtly but positively influencing the factors that bring about these changes. Throughout - and Harrow CAB has seen some tough times - it has maintained its standards and integrity, continually developing while remaining true to the original principles of 1939. With selective and painstaking training for its volunteers in the issues of the day and with the volunteers' admirable dedication, it has succeeded not just in surviving but in maintaining an impressively high standard of help and advice to the public.

Two quotes, the first from the original constitution of the Harrow Citizens Advice Bureau:

'The objects for which this association is established are to arrange and provide means of giving information and advice to the public on personal and domestic difficulties and any similar purposes which now are or may hereafter be deemed by law to be charitable, for the service of all members of the community, on a non-party, non-sectarian basis.'

And this, from a voluntary worker at the Harrow Citizens Advice Bureau in 2009:

'It is always rewarding to know that you have helped someone to find a way out of a situation that they feel they have lost control over and to empower people to be able to help themselves.'

The principles of Citizens Advice remain essentially the same in 2009 as in 1939: advice on everything.

George Fisher, November 2009