

South Gloucestershire Citizens Advice Bureau

Impact Report
2010-2011



welcome

South Gloucestershire Citizens Advice Bureau

South Gloucestershire Citizens Advice Bureau provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination..

Our aims are

- To provide the advice people need for the problems they face.
- To improve the policies and practices that affect people's lives.

About us

- We are a local charity and receive no funding direct from the government.
- We rely on funds raised locally for all of our non-specialist services to the public.
- Our trustees make decisions about how and where we provide our services
- Our advisers are all fully trained volunteers
- The advice we give is independently audited for quality assurance



Citizens Advice

the country's best known advice charity



Yate



Thornbury



Staple Hill



Bradley Stoke

In 2010/2011 South Gloucestershire Citizens Advice Bureau...

- Gave advice to 5132 people, 29% more than in 2009/10
- Helped people with 19,078 different problems, 15% more than in 2009/10
- Helped 3,392 people with benefit problems
- Helped 2,492 people with debt problems
- Raised an extra £450,000 for clients with disabilities in South Gloucestershire
- Helped our clients deal with more than £3.75 million of debt

the advice people need



welcome



Making a difference in the community

It's a real pleasure to introduce this latest edition of our Impact Report. Under Christine Kenny's leadership, your CAB has continued to make a significant difference to the lives of so many of our residents; they have had the benefit of free advice from a

fantastic team of volunteers whose knowledge and skill is backed up by a national CAB network providing an unparalleled source of relevant information, as well as over 70 years of pooled experience. This document sets out our achievements over the last year or so. It demonstrates outstanding commitment by Christine and her team, and this is a good opportunity for our Trustee Board to place on record our warmest appreciation for the contribution that they have made during the year.

There is no doubt that life will not get easier over the next year or so: we expect an increased demand from South Gloucestershire residents as the economic situation hits household budgets, and with so many of our residents affected by changes in benefits legislation.

We have to continue to earn the right to be the Citizens Advice Bureau for South Gloucestershire; we have to promote excellence in our casework covering any area of advice, as well as providing value for money and demonstrating proper governance as a charity. As a charity, we depend on public donations as well as grants and contracts for specific undertakings. And our whole approach depends on dedicated people giving freely their time and expertise, so if you would like to help us, please do get in touch.

John Sellers
CHAIR OF TRUSTEE BOARD





Helping those most in need

We've had a really good year, achieving what we set out to do and preparing ourselves for a very demanding few years to come. Our volunteers have been very busy indeed, rising to the challenge of helping nearly 30% more people than in 2009/10. And they've been doing an excellent job, too. A recent satisfaction survey showed 97% of clients were happy with the service they had received – a 10% increase, and 99% were happy with waiting times – an 11% increase.

We've achieved a lot in terms of accessibility – our Yate office is open from 10am to 4pm every weekday and we have made permanent our extended opening times in Staple Hill and Thornbury. With our CAB partners in North Somerset, we launched our telephone Adviceline in August 2010 and it's proved a huge success, helping 2,134 people with 3,979 problems in just 8 months. We look forward to Bristol CAB

joining Adviceline in 2011, making advice more accessible to even more people in the area.

The coming year will bring opportunities – the commissioning of advice services in South Gloucestershire being just one, as well as many challenges. Many of our clients are already feeling confused and distressed by changes to the benefits system and overwhelmed by debts and declining living standards. Some have complicated and sometimes chaotic lives. Helping them is a long term job demanding many hours of confidence building and listening. They won't all be helped by drop-in advice sessions or a telephone service – they'll need casework support and the active engagement of our statutory sector partners in housing, social services and health to deliver the integrated services that are required. This is a challenge that we look forward to engaging with in the future.

Christine Kenny
CHIEF EXECUTIVE

the advice people need



benefits

Anxious times

The past year has been a worrying one for many people dependent on benefits. The press has been full of warnings of dramatic changes to the benefits system, but very little detail of who will be affected and precisely how, leaving us to reassure anxious clients that we will be there to support them through these changes.

As the re-assessment of people on long term disability and sickness benefits takes effect, we have been astonished by the poor quality of much of the decision making. We have evidence of clients being assessed according to the wrong criteria, of being given wildly differing scores by different doctors for the same benefit, of a GP's statement that he had not actually examined a new patient so could not comment, being taken as adverse evidence. We find that this climate is positively discouraging many claimants for fear that their evidence will be disbelieved, and we are using our clients' experiences to press for changes.



“I wanted to express how grateful I am for all the assistance you so patiently gave in support of our DLA appeal for my son. It was wonderful to have help on what can be a difficult and lonely journey.”

Mr & Mrs K were an elderly couple whose increasingly poor health and mobility led their GP to suggest they see us. Keeping warm was very important for their health and well being and they were particularly worried about heating costs. We felt that both qualified for Attendance Allowance, and that if their claims were successful, this might lead to increases in other benefits. We helped with the applications and they were awarded Attendance Allowance of £6,313 a year for life. We then successfully applied for further benefits which provided another £2,368 in annual income, a total increase of £8,681. We were also able to refer them for free energy and heating advice to help them to make the most of their expenditure on fuel.

Over the year, we've

- Put extra resources into helping more people with benefit appeals
- Dealt with an average of 10 appeals a month
- Raised an additional £527,944 for people with complex benefit problems

In 2010/11 we helped

- 422 people who had council tax benefit problems
- 349 people with housing benefit issues
- 265 people with advice about Disability Living Allowance
- 316 families with information about Working Tax and Child Tax Credits
- 217 people with problems about Job Seekers Allowance
- 242 people having trouble with Employment and Support Allowance
- 166 people with their Income Support claims
- 119 people who needed advice about Pension Credit

And 1296 other people with miscellaneous benefit problems.

debt

Busier than ever

As we predicted in last year's report, we have been busier than ever this year, with record numbers of people asking for help in dealing with their debts – nearly 2,500 individuals.

Our generalist advisers have worked extremely hard to provide everyone contacting us with an appropriate level of service, but we would be the first to admit that our resources are stretched to the limit by the growing demand for debt advice. Restrictions on the availability of Legal Aid for debt work have compounded the pressure on the bureau. We were obliged to reduce the number of specialist staff employed for this work, but nevertheless have helped our clients deal with more than £3,750,000 worth of debt over the year.



Bob and Joan first visited the bureau for help with debts – they owed more than £45,000 to various banks and were under pressure to meet their repayments. Both Bob and Joan were over state retirement age, but had not claimed their pensions under the mistaken belief that their poor contribution records meant that they were not entitled. Bob had been unable to work for some years because of a serious back problem and the couple had been living on their savings and on loans secured against their home. They finally sought help when they were down to their last few hundred pounds in savings and could no longer afford both to keep themselves and pay off their debts. Miraculously, they had managed to keep almost all of their repayments up to date and although they owed a lot of money, they weren't in any substantial arrears.

We encouraged them to apply for their state retirement pensions, helping with some of the paperwork. Although they did not get the full pension entitlement, they did get £132 per week between them. We also helped them claim £96 per week pension credit, and £30 towards their council tax. Finally, we helped with an Attendance Allowance claim which, on review, provided an extra £73 per week and Carers Allowance of £15 per week. Bob and Joan now have an annual income of more than £18,000, allowing the bureau to negotiate affordable repayments to their priority creditors.

“I cannot thank you enough for sorting out my financial problems. You have relieved a lot of stress and worry.”



“I was helped through a very upsetting and difficult time with compassion and understanding. Thank you.”

social policy

Challenging the barriers to work

Can good quality advice help people into work? We believe that it can, and that the CAB service in South Gloucestershire is well placed to help support the community in this way. We think that people who can work should do so – in jobs where the rates of pay mean that people are better off than on out-of-work benefits, in work that is suitable for the person's capabilities and aptitudes, and where their employment rights are respected.

Unfortunately, this isn't always the case and we encounter numerous instances where errors by the Department for Work & Pensions, the indiscriminate threat of benefit sanctions at the Jobcentre Plus or the blatant contravention of workers' rights by employers mean that job-seekers and the recently unemployed are unfairly treated. We will always help people address these issues, to put right their own individual problems, but where we feel the matters are not single aberrations but common practice, we will take this up at higher levels so that other people do not suffer the same disadvantage. The following case study illustrates the kind of difficulties that clients can experience in trying to get themselves back into work, following poor advice.



Lenny had been unemployed a year or so ago and had been found a 'New Deal' job by Jobcentre Plus. This meant that, for a few weeks after starting the job, his benefits continued in payment to tide him over until he started to receive his wages. Unfortunately, this job had recently come to an end and Lenny had had to claim Job Seekers Allowance (JSA) again. He asked if he could go back on the New Deal and was told he could.

Pleased about getting back into work, he started his new job. Only then did he find out that all his benefits had been stopped and that, as he hadn't been claiming JSA for long enough this time, he had no transitional protection that would help him pay his fares to work and meet his living expenses until his wages came through - something the Jobcentre Plus had somehow forgotten to tell him! But his travel costs to work were about £50 per week, there was no public transport and it was 17 miles away, so he just couldn't afford to get there.

In the end, Lenny had to give up his job – having been told (incorrectly, in these circumstances) by Jobcentre Plus that if he did, he would be sanctioned and not get any benefit.

Good quality advice from a trusted and independent source

- can reassure people that they won't be worse off if they take a job
- can identify tax credits and other sources of help that can supplement people's wages
- can explain how changes in hours or pay will affect earnings, benefits and tax credits
- can help people manage their debts so that their earned income isn't immediately swallowed up by creditors
- will give people the skills to manage their earnings sensibly, so that they avoid getting into debt in the future
- can explain the basic legal rights at work for people who may never have worked before or not had a job recently
- can offer advice about the benefits available to help people back into work

volunteering

Let's talk...

Our advisers and assessors are volunteers from the local community, and a good number are either unemployed or working or studying part-time. The training and life experience provided



by volunteering with South Gloucestershire CAB has frequently meant that they are successful in finding paid employment – our loss, sadly, but very definitely their gain!

We offer a huge range of volunteering opportunities, - from the traditional adviser role to membership of our local Trustee Board. We need people who can help with statistics and data analysis, website maintenance, IT support, training and learning support, graphic design, tribunal representation, demographic research, fundraising and a whole host of other things. Not everything requires a regular weekly commitment as many jobs can be undertaken working from home or in a few hours a month, or even full time for just a few weeks. So if you would really like to help local people manage and resolve their problems, please do get in touch and let's talk!

“I have really enjoyed my time at the CAB and I would like to thank everyone for their kindness and friendship these past few months, and for giving me the opportunity to learn new skills and boost my confidence through working with clients. The skills I have developed at the CAB were definitely a factor in me getting this job, and all of your support is very much appreciated.”

*Nigel
former volunteer*

facts & figures

Clients' areas of residence

South Gloucestershire urban areas 27%

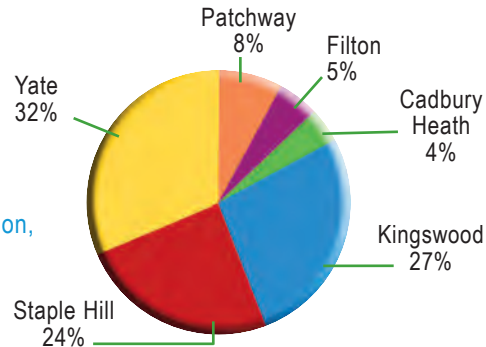
South Gloucestershire rural areas 38%

Priority neighbourhoods 35%

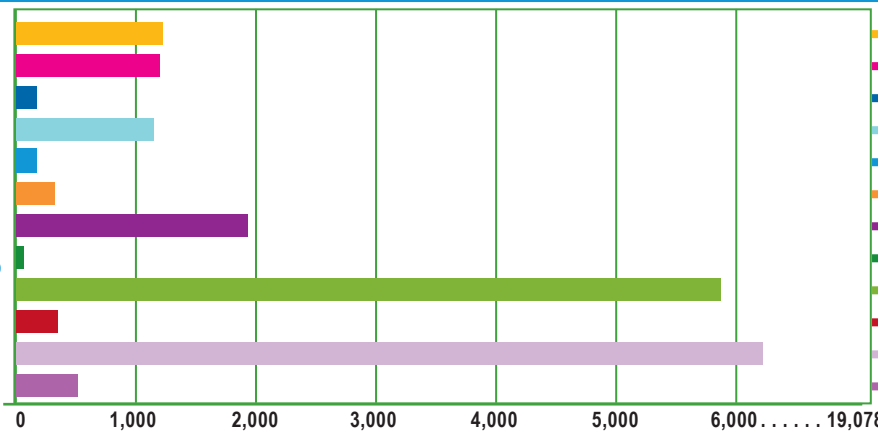


Clients from Priority Neighbourhoods

If you'd like further information, please contact the bureau.



Enquiry Statistics



Relationships & Family	1,277
Legal	1,183
Immigration, Asylum & Nationality	172
Housing	1,139
Health & Community Care	171
Financial Products & Services	321
Employment	1,916
Education	61
Debt	5,819
Consumer Goods & Services	341
Benefits & Tax Credits	6,172
All Other	506
Total	19,078

acknowledgements



We are extremely grateful to all of the following organisations and individuals, whose generosity enables the bureau to help those most in need in our community.

South Gloucestershire Citizens Advice Bureau received funding and other support in 2010/11 from: Acton Turville PC • Badminton PC • BERR/HMT Additional Hours of Advice Project in partnership with Citizens Advice • Bradley Stoke Town Council • Bristol Water and Wessex Water • Charfield PC • Cromhall PC • Dimsdale and Taylor Charity • Dodington PC • Downend and Bromley Heath PC • Dyrham & Hinton PC • Falfield PC • Frampton Cotterell PC • Hawkesbury PC • Legal Services Commission • Oldbury PC • Olveston PC • Pilning & Severn Beach PC • Pucklechurch PC • Rangeworthy PC • South Gloucestershire Council • Thornbury Town Trust • Thornbury Town Council • Westerleigh PC • Yate Town Council.

A number of private individuals also kindly made donations to the bureau.

- If you would like further information about our finances, our audited accounts for 2010/11 can be obtained on request from our Yate office or seen on the Charity Commission's website.
- If you would like to help the bureau financially, please contact Christine Kenny at our Yate office.



CAB team

at 31st March 2011

Trustees

John Sellers – Chair
Nicola Tilley – Treasurer
Earle Kessler
Brian Locke
Linda Sellers
John Whone
Suzanne Wigmore
Gary Wintle
Peter York

Staff Team*

Christine Kenny – Chief Executive
Chantal Watts – Advice Services Manager
Glynn Collins-Beckett – Supervisor
Margaret Putin - Supervisor
Judy Roberts – Supervisor & SP Coordinator
Kate Smith – Training Supervisor
Jeff Thomas – Debt Supervisor
Amanda Wood – Office Manager
Suzanne Carter – Administrator

Advisers

Jo Bailey
John Blundell
Bob Dixon
Laura Douglas
Joyce Emmerson
Ken Fryer
Sue Hunter
Chris Jackson
Judy Jodrell
Quentin Killey
Ann Leney
Edward Newman
Susan Oldfield
Jane Raderecht
Mark Simpson
Sue Smith

Trainee Advisers

Alison Bacon
Suzanne Carter
Carol Goddard
Linda Hurst
Gill Morgan

Gateway Assessors

Alison Bacon
John Blundell
Simon Caplan
Carol Goddard

Gateway Trainees

Charlotte Mapston
Katarzyna Brozek

Social Policy

Beth Haines Doran

Tribunal Rep

Mike Felgate

Admin Volunteers

Ben Abbott
Sandra Edgerton
Chris Kennedy
Jean Thompson
Michael Fernandez

* Indicates paid staff. All trustees and other team members are volunteers

the advice people need





South Gloucestershire Citizens Advice Bureau

www.southgloscab.org.uk

www.adviceguide.org.uk

Adviceline: 08444 111 444

Administration: 01454 313 099

South Gloucestershire Citizens Advice Bureau is a charity, registered with the Charity Commission, number 1037480 and a company limited by guarantee, registered in England, number 2715290.

Our registered office is
South Gloucestershire CAB,
Kennedy Way, Yate, BS37 4DQ

Design + Print by ArtZone Co-op Ltd © 2010 London E1 1LX - Tel 020 7481 9053

Website: www.artzone.coop

Photos by Simon Caplan © 2011



"Thank heavens for Citizens Advice! I can't remember how I found out about the service of CAB but it certainly helped me back from the brink - and not only financially."