

South Gloucestershire Citizens Advice Impact report 2014-15



Welcome to South Gloucestershire Citizens Advice

We provide free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

About us

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

Our aims

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



Introduction from the Chair

This year there has been an 11% increase in the number of people looking for advice and a 31% increase in the problems we've been asked to help solve. And our advice is second to none.

Of course, it's not surprising that more people need help – life is getting more complex for everyone and particularly hard for people struggling to manage on low incomes, in work or not. Doing more for less is, of course, a bit of a cliché in these times of austerity (another cliché) but we've managed it now for a number of years, thanks to the hard work and dedication of our staff and volunteers.

However, we are approaching the limit. As the world becomes more complicated, our advisers need more training to keep their professional knowledge up to date and more time to help other people negotiate their difficulties.

Without additional resources, meeting this level of increasing need cannot be sustained year on year no matter how efficient or dedicated our amazing staff are.

I'm proud to say, though, that the training and support we provide ensures that the quality of the advice we give is second to none. Using a newly developed form of externally moderated assessment, our quality of advice scores are emerging as among the highest in the area, and great testimony to our team of volunteers and staff.

John Sellers, Chair of Trustee Board

Making a difference

A number of recent reports show how advice improves the health and wellbeing of people using the National Health Service.

Whether it's in GP surgeries or in specialist cancer or mental health settings, access to advice gives people increased chances of both living better and making reduced demands on health services.

It's not always obvious why this should be. After all, advisers can't always give people good news – sometimes what people really need just isn't available. However, people tell us that they feel more in control of their lives and that makes them feel better.

“My experience at Citizens Advice was outstanding. I never once felt judged, and staff were fantastic at giving me all the options I had...”

We've continued asking some of our clients how their lives have changed after receiving help and support from us.

96% felt less stressed and had more peace of mind

92% felt more confident

85% felt more able to help themselves

66% felt their physical health was better

58% told us they got on better with friends and family

These impressive results show that advice empowers people, making a real difference to how they feel about themselves and their community.

Our impact in 2014-15

- > **We helped 4,922 people** that's 11% more than 2013-14
- > **We dealt with 13,379 individual problems** up 31% from 2013-14
- > **We won more than £506,000** in new and increased benefits for 1,672 people with benefits problems, and there are benefits worth up to another £253,000 awaiting decisions
- > **We managed over £6,000,000 of debts** for 1,260 people with money problems
- > **There were 117,352 hits** on the Adviceguide website from South Glos residents



Benefits

Fewer people are appealing unfavourable benefit decisions. You may think that this is a sign that the system's improving. Sadly, this is not our experience.

The reduction is largely due to a new barrier to making an appeal, called a Mandatory Reconsideration (MR). Someone at the Department for Work and Pensions looks again at the initial adverse decision and judges whether it was correct or not. We ask for a MR in a large proportion of the refusal cases we see, yet it is extremely rare for the original decision to be overturned.

Many people then decide not to appeal what are, in our view, clearly incorrect decisions about benefit entitlement. We are extremely worried about these people who have disabilities or are seriously ill, as they often don't have the stamina for a lengthy and complex appeal procedure, even with our support.

The number of appeals that we've been asked to prepare has fallen by 75% since 2013 as a result of this new barrier, yet we are successful in gaining or having re-instated more than two thirds of the cases refused in the first instance and again at the MR stage.

We are also concerned at the rise in unemployed people being sanctioned for alleged breaches of their Job Seekers agreements, often for matters beyond their control, such as not being able to get through to the Job Centre to rearrange a meeting when a long-awaited hospital appointment becomes available at short notice. Food banks are very often the only resource available for people in this situation.

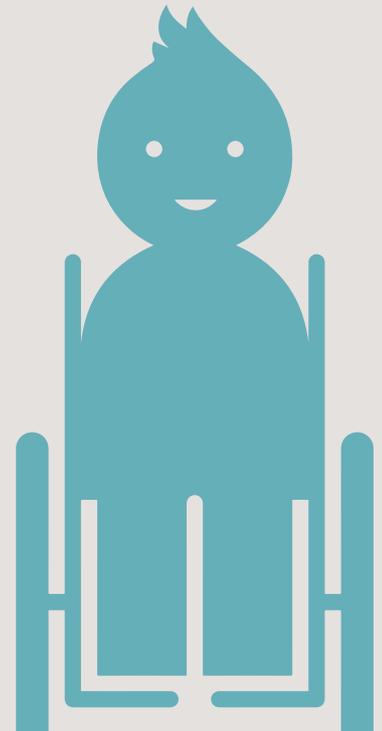
Case study

Joe was a young man who had suffered severe pain resulting from an inherited skeletal problem since he was a boy.

He hadn't done well at school because of his difficulty in concentrating and poor attendance and was not going to be able to work while this was still an issue.

He lived with his parents but his mother, his main carer, had never claimed any disability benefits for him while he was a child and had recently stopped receiving any Child Benefit. Joe realised that he might be entitled to some help and asked the bureau for advice.

We helped him make a claim for both Employment and Support Allowance and for Personal Independence Payment, and were delighted when he told us that he'd been awarded a total of £201.05 a week in benefits. This is going to make a huge difference to his independence.



Debt – a changing landscape

Sometimes, helping someone take a fresh look at their finances can have really significant long-term effects. Our new Budget Buddy project, funded by Santander, helps people who are struggling on low incomes.

We ensure that clients are claiming all the benefits they may be entitled to, have the right tax codes and so on. Next, we help them look at how they spend their money each week and see where they can make savings.

The numbers of people we've been able to help with their money problems has increased again – by 18%. Though the total amount of debt managed remains at just over £6 million, some types of debt have reduced, for example, the number of problems with payday loans has declined by more than 28%, credit cards by 20% and unsecured personal loans by 35%.

However, we've seen a rise of 31% in problems with Council Tax arrears and 14% in water debt, both on top of huge rises in 2013/14. The picture seems to be one of people trying to reduce their reliance on credit, but finding it difficult to meet real priority expenditure on very limited incomes.

It's been another record year for Debt Relief Orders. We've helped 75 people obtain these orders this year and they are all looking forward to debt-free futures. In October 2015, people with debts of up to £20,000 may be eligible, so we're expecting a lot of new demand.

Case study

Mr L had suffered several strokes and had heart problems. He had been struggling to make ends meet on his meagre private pension.

Not realising that he was entitled to other help, Mr L was using his credit card to buy food and pay for other essentials and as a consequence was getting more and more into debt.

As he was not quite old enough to claim his state pension, an application was made to a local charity to help him with some financial support. He was awarded £25 per week for six months, and we also made a successful claim for the Personal Independence Payment.

Mr L is now £357.50 a month better off and no longer getting into debt.

Debt explained

Here are a few facts and figures about our clients with money problems.

1. Debt increases with age. The average amount of debt of someone under 30 years old was £6,253; 30-40 £9,133; 40-50 £13,831; 50-60 £28,126; and 60-70 £35,535.
2. Debt increases if you are self employed. The average indebtedness for someone in full time work was £20,093, but for a self-employed person it was £51,811.
3. Men owe more than women. For men, the average debt was £20,915 and for women £12,191.
4. On average, people with money troubles had 5.2 individual debts, but for people with mental health issues, the average was 6.5 debts.

Research and Campaigns

The internet's a bit of a mixed blessing. So much information and choice, but making good decisions can be very difficult indeed.

There's been a huge increase in 'look-alike' websites that closely resemble official websites, but charge for services that are available for free. Cold callers on the phone, too, have been much in the news, trying to persuade people to buy things they don't really need and probably can't afford if, indeed, they exist at all.

Getting access to good advice has never been so important, and a lot of people don't have much idea where to start. There are a lot of commercial organisations out there who charge for advice and assistance that's available free from advice agencies who can often do a much better job. The sad stories of clients who've fallen foul of scams or

near-scams range from poor quality debt advice that you have to pay for through to holiday villas that don't exist. We make a point of informing Citizens Advice about all these that we come across, through our Evidence Reports. Citizens Advice collates all of these and uses the information to pursue stronger remedies and preventative measures with government and regulatory bodies.

We've sent in over 100 evidence reports over the past year. One third of these have been about problems with benefits and tax credits – delays in assessments, the quality of assessments and decision making, inappropriate sanctioning of claimants, difficulty in making contact.

Community

Many others have been about poor employment practices – failure to adhere to procedures, sex and pregnancy discrimination, zero hours contracts and low pay.

People in South Gloucestershire on low incomes found it particularly hard to have to pay 20% of their Council Tax bills for the first time, and we've noticed a small number of vulnerable people being pursued for debt in an inappropriate or insensitive manner.

As a local arm of Citizens Advice, we don't just do our best to resolve problems for individual clients, but we'll play our part in trying to get policies and procedures changed so that they're fairer for everyone.

This year, we've had funding from the BIG Lottery to provide training for community groups to help them identify where they can access good quality advice for their members or other people they work with.

It's been a very successful project and we've spoken with more than 30 organisations, and nearly 130 members or volunteers.

There's been an enormous range of groups from Foodbank volunteers to Victim Support groups, from the Disability Equality Network to Women's Institute branches. We've also spoken to hundreds of year 13 school students about managing their money.

We're still able to provide training sessions, so please get in touch if you're a member of a group that would like to join in.

Volunteering is good for you!

Have you got skills or knowledge that you'd like to use to help the community? Want to join a team of friendly staff and volunteers committed to social justice and improving people's lives?

Whether you've got two or three days a week to offer for a year or two or just a couple of hours a week for 3 months, there's an opportunity for you to join our team of volunteers.

Current opportunities

Trustees – if you have professional skills and can find an evening every month or two and the (very) occasional day-time meeting, we'd love to hear from you.

Admin support – for our busy debt and financial capability team.

Help with social media, research and campaigning – you could help us contribute

to local and national campaigns and make sure our impact is felt more widely.

Number crunchers – help us to make more use of the data we gather, so that we can identify where resources are needed most.

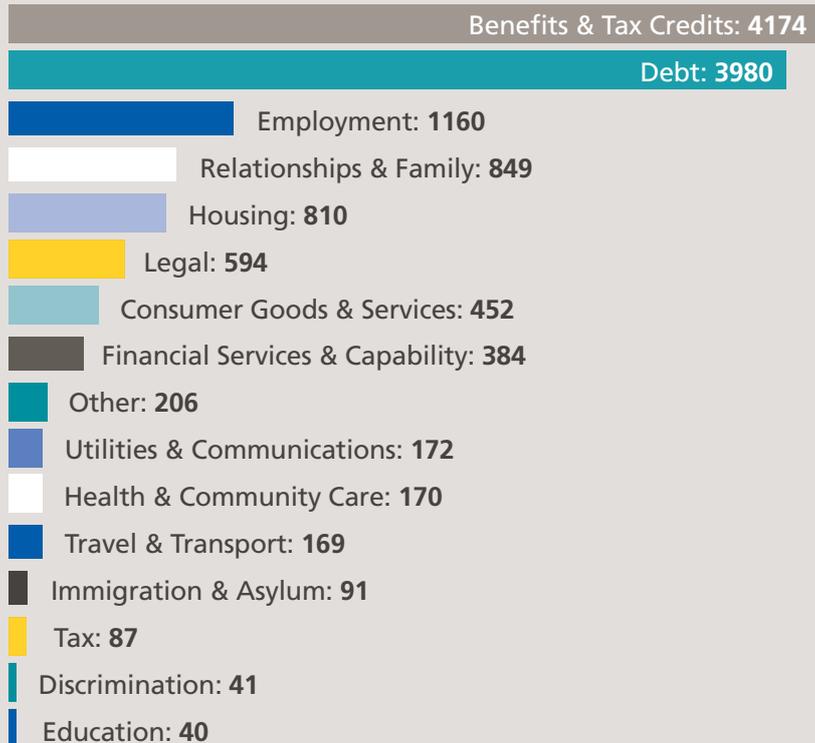
Fundraising and marketing – help us develop new ways of resourcing the valuable work we do so that we become less reliant on grants and project funding.

Advisers – to help the thousands of people who come to us each year.

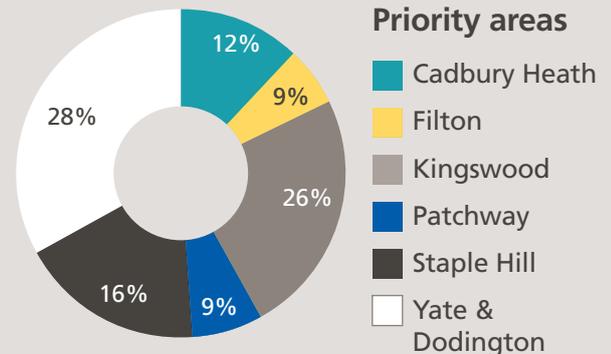
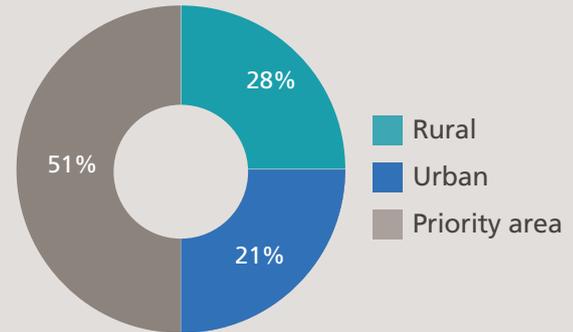
For more info, contact
volunteering@sgloscab.cabnet.org.uk

Our clients in 2014-15

Client enquiries



Client location





And with many thanks...

When I say that “we couldn’t have done it without you” to all the following organisations who have supported us in 2014-15, I really mean every word.

Every pound we receive is a significant contribution to the service that so many of our fellow residents rely on. I am really grateful to our donors, individuals, trusts and corporates, who have taken the time to appreciate that we’re not all lucky enough to have family or friends that we can turn to for help or advice.

Your donations have enabled us to carry on supporting people who need a bit of guidance and compassion to get them through the difficult patches that everyone faces from time to time.

Christine Kenny, Chief Executive

Acton Turville PC; BIG Lottery’s Advice Services Transition Fund; Bitton PC; Bradley Stoke Town Council; Bristol & Wessex Water; Charfield PC; Cromhall PC; Dodington PC; Downend and Bromley Heath PC; Doynton PC; Frampton Cotterell PC; Great Badminton PC; Hanham Abbots PC; Mangotsfield Rural PC; Oldbury on Severn PC; Oldland PC; Pilning and Severn Beach PC; Rangeworthy PC; Santander Foundation; Siston PC; Sodbury Town Council; South Gloucestershire Council; The Swan, Thornbury; Thornbury Town Council; Thornbury Town Trust; Tytherington PC; Westerleigh PC; Wickwar PC; Winterbourne PC; Yate Town Council; and all the individuals and private trusts that have supported us.



Team

Staff

Laura Briggs
Training and
Development officer
(to November 2014)

Carol Goddard
Debt Adviser

Christine Kenny
Chief Executive

Yvonne Parks
Debt Adviser

Judy Roberts
Supervisor

Chantal Watts
Service Manager

Amanda Wood
Office Manager

Trustee Board

John Sellers Chair

Louise Austin

Shaun McDowall

Linda Sellers

Dave Smith Treasurer

Kate Widdecombe

Advice Volunteers

Jo Bailey

John Blundell

Simon Caplan

Laura Douglas

Joyce Emerson

Ken Fryer

Carol Goddard

Chris Jackson

Judy Jodrell

Quentin Killey

Janet McBride

Margaret Putin

Colin Puxley

Jane Raderecht

Andrew Riches

Barbara Seller

Mark Simpson

John Snowden

Jeff Thomas

Fred Wigley

Trainee advice volunteers

Leslie Clark

Emmanuelle Claverie

John Maliphant

Paul Mason

Mike Pollard

Back Office Volunteers

Alan Hemingway

Liz Howard

Edward Newman

George Rollo

Chris Smith

Our latest audited accounts are available on the Charity Commission's website at www.charitycommission.gov.uk or from our registered office in Yate.

South Gloucestershire Citizens Advice



For **opening hours** visit www.southgloscab.org.uk

For **telephone advice** call the Adviceline on 03444 111 444

For **online information** visit www.citizensadvice.org.uk

 @SouthGlosCAB

 South Glos Citizens Advice Bureau



Registered office South Gloucestershire CAB, Kennedy Way, Yate, BS37 4DQ
Administration telephone: 01454 313 099

South Gloucestershire Citizens Advice is a charity, registered with the Charity Commission, number 1037480 and a company limited by guarantee, registered in England, number 2715290. We are authorised and regulated by the Financial Conduct Authority FRN617736

