

Our Highlights 2010-2011

During April 2010-March 2011 Newcastle & Kidsgrove Citizens Advice Bureau;

- advised 5,570 people on 18,639 issues, ranging from benefits, debt, employment, housing, legal and finance related problems
- Managed £ 7,849,725.20 of Debt
- Identified, supported clients to claim or assisted clients to appeal £ 1,547,073.00 of Welfare Benefits
- We delivered an extensive CAB service from;
 - our Newcastle Bureau on Well Street
 - Kidsgrove Customer Service Centre
 - St Barnabas Church Hall, Bradwell
 - One Stop Shop, Chesterton
 - GP surgeries and Health Centres;
 - Audley Health Centre
 - Butt Lane Surgery
 - Castletown Surgery, Milehouse Primary Care Centre
 - Loomer Road Surgery, Chesterton
 - Madeley GP Surgery
 - Silverdale Health Centre
 - Talke Clinic
 - The Village Surgery, Wolstanton
 - Wolstanton Health Centre



Free, independent, confidential and impartial advice that makes a difference;

Newcastle-under-Lyme & Kidsgrove Citizens Advice Bureau provides free, independent, confidential and impartial advice and information to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination. The service aims to provide the advice people need for the problems they face, and to improve the policies and practices that effect people's lives.

Advice information and advocacy;

- Generalist advice provision in the areas of welfare benefits, debt, housing, employment, family and personal, tax and legal issues.
- Information, signposting and referrals, to support and empower people to take positive action to help themselves
- specialist advice and advocacy; complex areas of law such as debt and welfare benefits

Citizens Advice Bureau intervention maximises peoples income through Welfare Benefit and Debt advice, ensuring that people have sufficient income to meet their basic needs for food and fuel, higher level basic needs for social interaction and are more able to make healthier lifestyle choices, all of which will have a positive impact on their health.

People reliant on Welfare Benefits as their only source of household income have less financial resources to cope with expected and unexpected financial pressures and their level of indebtedness is likely to be higher. CAB advice takes a holistic approach providing a range of options available to address multiple problems.

Citizens Advice Bureau can provide advice and information which supports the most vulnerable due to either age, disability, language or literacy barriers to navigate the complexities of their practical, legal or financial problems.

Citizens Advice & Citizens Advice Bureaux Network

There are huge benefits to working within an established and reputable structure, whereby our existing support, training and consultancy systems ensure the quality of information and advice delivered to clients.



Our Volunteers

Our volunteers are reflective of the community that we serve and we develop the capacity of local people, building on existing skills and life experience to deliver CAB services. We have a number of volunteering roles that support our service delivery from administration and reception, information and advice roles to Trustees with governance responsibilities.

There are also benefits to volunteers in donating their time, skills and experience with us, for some it is an opportunity to gain qualifications and valuable experience to move on to paid employment, for others eg students their volunteering experience supports and enhances their learning.

For most it is a means of demonstrating their commitment to supporting their local community; changing lives and really making a difference.

CAB training covers the areas of welfare benefits, debt, housing, immigration, family and personal, legal and financial as many of these advice issues are interlinked.

Contribution of Volunteers

Our volunteers contributed approximately 12,004 hours during the year; 9,408 hours donated to advice activities and 2,596 hours donated to administration and reception duties. We estimate the value of this help at over £129,731.00 in respect of the year 2010/2011.

Erlina;

I used the services of the Citizens Advice Bureau to help me sort out some problems I had in the past. I found the staff and volunteers were exceedingly professional and helpful. I therefore approached the CAB to become a volunteer. I have worked as a volunteer receptionist for some two years and I have found the staff and volunteers to be most friendly and approachable. I feel that volunteering has improved my communication skills and I have also gained experience of working directly with the general public. As an Asian woman I think that it is important that the CAB service is reflective of everyone in the community. The welcoming nature of the staff and helpers is both refreshing and a cause of much satisfaction to myself during my time as a volunteer.



Maximising people's income through Welfare Benefit and Debt advice;

Specialist Legal Advice

Welfare benefits;

In addition to our Core funded specialist Welfare Benefit advice we also received funds from the Legal Services Commission to deliver specialist casework on complex legal issues relating to benefits.

156 specialist cases were opened and the total specialist Welfare Benefit outcomes to date (January 2012) are **£800,009.73** (appeals can take 9-12 months to move through the legal system).

Debt;

We received funds to deliver specialist Debt casework on multiple and complex debts from;

- Legal Services Commission,
- FIF; Financial Inclusion Fund provided by the Department of Business, Innovation and Skills Financial inclusion Fund, via Citizens Advice
- Coalfields Regeneration Trust to advise Coalfield Wards; Holditch, Knutton, Cross Heath, Silverdale and Parkside.
- Staffordshire County Council

We delivered specialist outreach advice to the O'Connor Centre, which supports people experiencing mental distress.

471 specialist debt cases dealt with **£7,160, 545.50 of debt.**

Case Study;

Ms N had 2 dependent children and was pregnant with her 3rd child, her income consisted of income support, child benefit and child tax credits. She asked us for advice on debts of £6000. She told us that the repayments of these meant that she was having to cut back on her expenditure on food and household items. Ms N thought her financial position was unlikely to improve in the near future.

We discussed the options available and advised that Ms N fulfilled all the relevant criteria for a Debt Relief Order (DRO) application. This allowed Ms N a fresh start and ensured that she had sufficient income to meet the essential needs of her family.

Note; DROs can only be applied for through registered intermediaries, such as named specialist CAB advisers.



Reaching Families;

During 2010/11 our project delivered weekly advice sessions at the Childrens Centre at Knutton. We advised 80 clients and had 198 advice contacts. 30% of our clients were single parents, 2.5% of our clients were young (teenage) parents and 19% of clients for this service considered themselves to have a disability.

We supported the Childrens Centre to deliver key themes set out in *Every Child Matters* which include; Be healthy, Be safe, Enjoy & Achieve, Make a Positive Contribution, Achieve Economic wellbeing.

Clients income was maximised through benefit and debt advice delivered by the adviser and through referrals to our specialist debt and benefit advice services.

We contributed to meeting key themes under the Every Child Matters framework through advice on; benefits and tax credits, healthy start vouchers for free milk, vegetables and vitamins. Health in pregnancy grant and Sure Start grants, referral to *Stop smoking* support. Advice and options, information, signpost and referrals connected to family and personal issues such as domestic violence, drug and alcohol issues or family mediation, family law solicitors. *Better Off* calculations for families who were considering returning to work and signposting to Family Employment Initiative and local education providers. Housing advice and referrals addressed discrimination issues and improved clients access to support, meeting essential needs and improving quality of life.

Parents commented that;

Family life has improved and we are less stressed since advice and referrals from CAB. We are now in a suitably adapted house and much more independent.

The adviser was very helpful, the increase in income means that I am much less stressed and this has had a good affect on our family life.



CAB Advice in Healthcare Settings

Addressing health inequalities through CAB advice in GP surgeries and Health Centres

- Improving access to advice for people with long term health problems, disabilities and their carers. 78% of clients were from priority wards.
- We advised on 2,740 advice issues and 91% of these were finance related.
- Annual benefit identified/ claimed or supported to appeal through referral to our Specialist Benefit Advisers was £ 650,432.68.
- Level of debt advised on or dealt with by our Specialist Debt Advisers was £ 782,527.05.

Client satisfaction surveys confirmed that on average 69% of people accessing this service reported an improvement in their health and wellbeing and that 100% clients were satisfied with the service.

Clients Comments;

- The worker was very helpful. I found seeing the CAB much more useful than seeing the counsellor. I was less stressed once I knew what my situation was.
- I felt suicidal before I saw the CAB. I had a huge tax bill and did not know what to do. As a result of their intervention the money was written off. I am very grateful.
- I feel less stressed now. The most important part for me was to talk to someone that knows the system and can offer constructive help.

Case Study ;

Client is a single male, his income is Incapacity Benefit. The client has a number of debts including rent arrears, council tax, water, telephone, and a bank overdraft plus charges. There is also a benefit overpayment which is being deducted directly from his benefits at £70.30 every 2 weeks.

We completed a financial statement and contacted the DWP to explain the amount being taken was causing financial hardship; this was reduced to £10 every 2 weeks. We supported the client to make affordable payment arrangements with his landlord due to a court order and discussed the legal remedies available to him to address his debts in the long term. The clients circumstances were such that he was eligible to apply for a Debt Relief Order.

This reduced the stress caused by debts, ensured the client had enough money to pay for essential living costs and provided increased opportunity for the client to concentrate on recovering from his health problems.



Campaigning for Change

We often advise people who have experienced problems as a result of an unfair policy or practice. We campaign for change by using the experience of our advice to raise awareness of these by collecting anonymous evidence, which we share with our umbrella organisation Citizens Advice.

This means that Citizens Advice Bureaux Service can spot regional and national trends and can collect evidence from bureaux across England and Wales providing a powerful argument for change.

During 2010/11 Newcastle & Kidsgrove Citizens Advice Bureau contributed to;

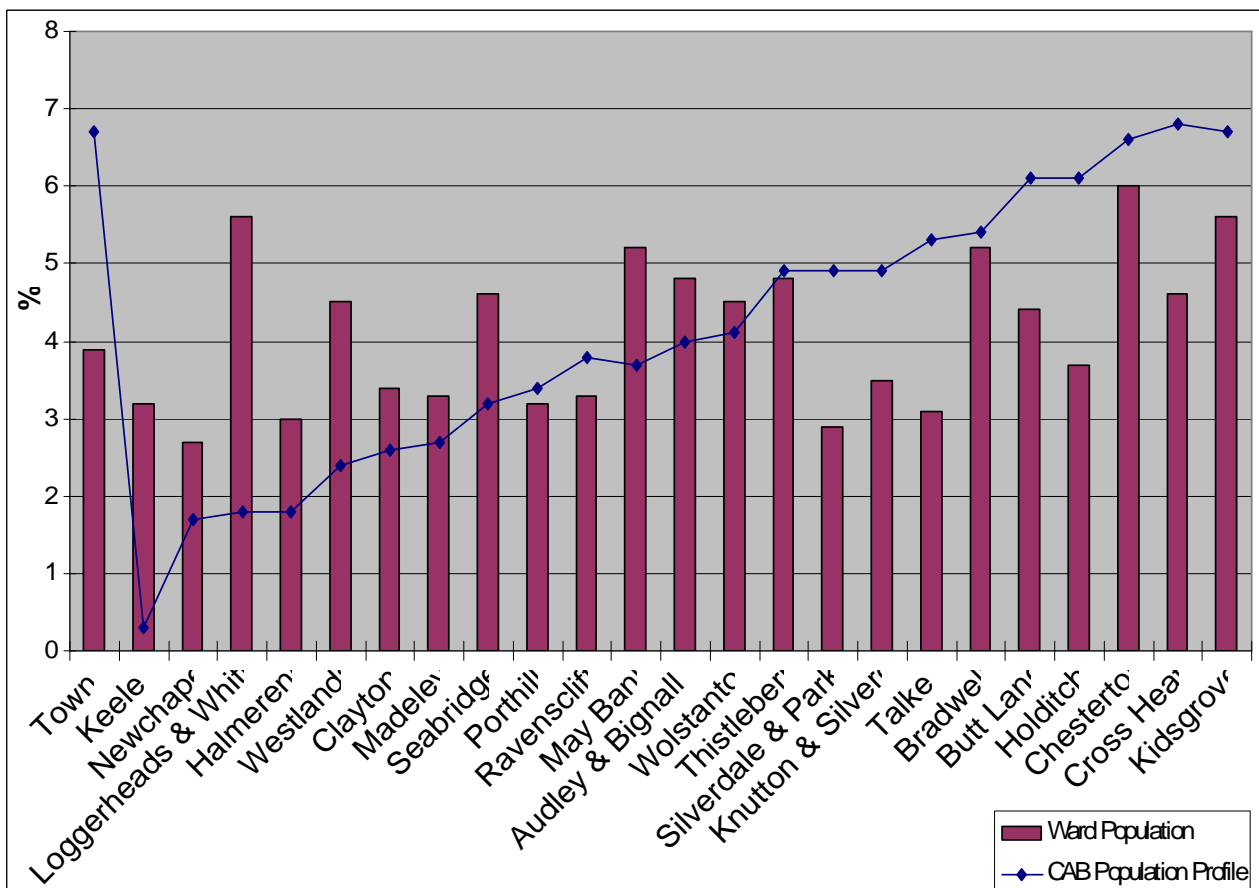
- Evidence concerning the mis-selling of PPI, and how this encouraged further indebtedness by the lender and also that the lender had disregarded an ombudsman decision. This evidence was used as part of Citizens Advice submission to the Financial Services Authority regarding Consumer Complaints: the ombudsman award limit and changes to complaints-handling rules.
- Clients experienced difficulties with the Dept Works and Pensions during 2010/11; Paperwork had been lost and other cases involved poor phone service including a case where 43 calls were made to the ESA number before the phone was answered and one case where the Crisis loan line was cut off in mid-call. In a further case the DWP call centre staff were unaware that the clients benefits had stopped. As people are being encouraged more and more to make contact by phone it is imperative that phone systems are efficient. Issues regarding the DWP Call Centre were raised by Countywide CAB Managers with Senior Representatives of DWP during June 2011.



Reaching all wards within the district

We advised people from all wards in the district during 2010/11, however we reached people living in areas which the government have identified as having the most needs. (Areas such as Keele have a large student population for which there are specific advice services).

We compared Ward population within Newcastle District and the Ward profile of our clients accessing services during 2010/11



Our Client Feedback;

Would you recommend us to someone else if they needed help or advice?

- *Staff go out of their way to help, they listen and understand how you feel.*
- *There is absolutely nowhere else to go. Legal Aid/other authorities either not available or have no time.*
- *It takes a lot off your mind for someone to do the legal side of things. Just so helpful and understanding. Its free and no pressure to use the advisor.*
- *Impressed that I wasn't just passed on. Always kept up-to-date & remembered.*
- *I suddenly found I needed legal advice, then the nasty realisation financially I was in trouble. You were my only support.*
- *I was very happy with the service I received from you and I would tell anyone to come and see you no matter what the problem is.*

Comments or suggestions

- *I was given very good advice and staff were very helpful.*
- *Very good service from start to finish.*
- *From first contact I felt at ease - things made very clear - felt that someone actually cared.*
- *Free service is only way I have of getting help. Staff welcoming and look after you. Kept informed.*
- *Not really, except to say with the work that the advisors do and the number of people they see, the Government should be giving them more funding to keep offices open, not less.*



Our Funders

We could not have delivered our services without the support of our funders, whom we would like to thank:

Newcastle-under-Lyme Borough Council

North Staffordshire NHS

Staffordshire County Council,

Coalfields Regeneration Trust

**Financial Inclusion Fund (Administered by Citizens
Advice)**

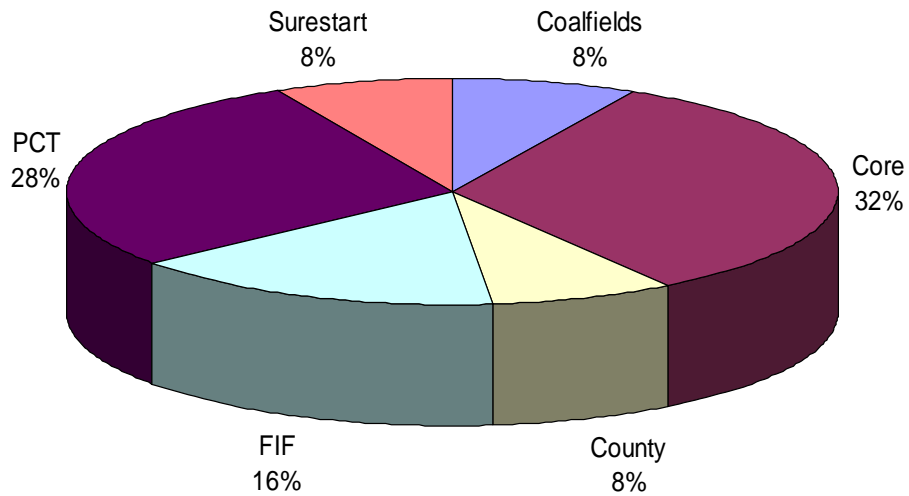
Legal Service Commission



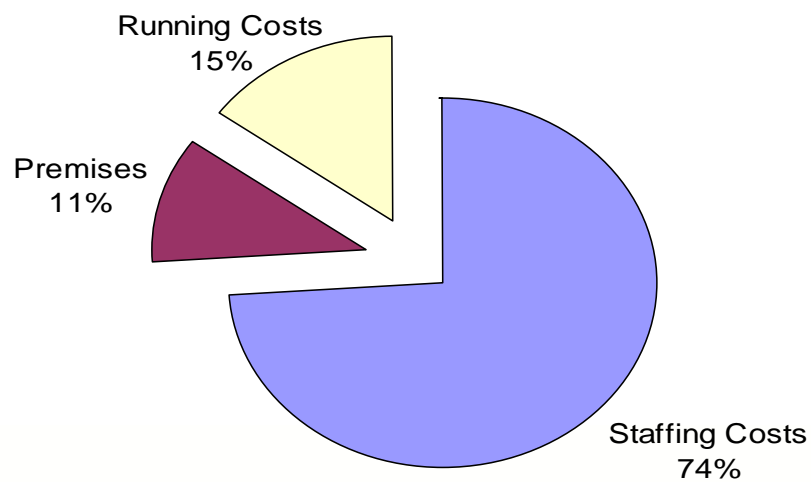
Funding

During 2010/11 Newcastle & Kingsgrove Citizens Advice Bureau received a total of £351,298 to deliver services.

Project Funding



Expenditure 2010/11



Our Aims

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

Our Principles

The Citizens Advice Service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities.

We value diversity, promote equality and challenge discrimination.

Contact Us:

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