

the charity for
your community

citizens
advice
bureau

Morecambe & Heysham CAB

Annual Report 2008-2009



Chair's Report

This has been my first year as the Chair of Morecambe and Heysham Citizens Advice Bureau. It has coincided with very busy and challenging times for the bureau. Over the past year Britain has entered a recession that by most accounts is the most severe since the 1930s. The local community is not immune from the recession which is reflected in the increased workload that the bureau faced during the year. The number of clients the bureau has dealt with increased by 8 per cent to 5866 compared to the previous year.

Given that the causes of the recession were located within financial services, it is perhaps no surprise that the amount of debt that the bureau is dealing with was over £5.5 million, an increase of 15 per cent on the previous year. However, the bureau has also played an important role in ensuring the effects of recession are minimised for local residents. To this end it has gained £750,000 for its clients; £750,000 that will have been spent supporting businesses in the local community. We have also dealt with an increase in the number of clients with queries about their employment rights. In addition, and often an unacknowledged aspect of recession, the bureau has seen a noticeable increase in enquiries about personal relationships.

Morecambe and Heysham Citizens Advice Bureau is a not-for-profit organisation that is reliant upon a range of funders for delivering a professional and comprehensive service to the local community. I would like to thank those bodies, including Lancaster City Council, the Legal Services Commission, the Financial Inclusion Fund and The National Lottery (through the Big Lottery Fund), that have funded the bureau during the year. Without their support the bureau would not be able to deliver the level of service that it does and the benefits it delivers to individual clients and the local community would not be as great as

they are.

The strength of the bureau lays in its volunteer and paid staff. Over the year the bureau has faced several challenges in terms of staffing. However, through the professionalism and dedication of all staff the bureau has managed to address all of these. It is credit to all staff that the bureau continues to perform to a high standard and has been able to deal with the increase in people using its services; people who, particularly in the case of debt, are coming with increasingly complex problems. Hence, I would to thank all those people – paid staff, volunteer advisers and administration workers, and trustee board members – whose hard work and dedication has ensured the bureau continues to be a valuable asset to the people of Morecambe and Heysham and surrounding areas.

Chris Grover
Chair of Trustee Board



Our Service

Our Aims

Our aims are simple:

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

Our Service

We are an independent charitable company that helps people resolve their problems by providing information and advice, and by influencing policymakers. We provide a holistic service that helps people directly through advice, support and action, and indirectly through campaigning for improvements in laws and services that affect everyone.

Our charity is entirely dependent on the support of our funders and volunteers who enable us to provide a free, impartial, confidential and independent professional advice service to all who need it in our local community.

The services we offer:

- A holistic core advice service from our Queen Street location, with delivery by both drop-in and appointments, 31 hours a week.
- Specialist debt, housing, employment and welfare benefits casework funded by the Legal Services Commission, 36 hours a week.
- Face to face debt casework funded by the Financial inclusion fund, 36 hours a week.
- Telephone advice, 24 hours a week.
- Outreach services at Lancaster County Court, Poulton Children's Centre and Morecambe Town Hall.
- Financial literacy support and training for individuals and organisations, 36 hours a week.

Service Delivery 2008—2009

This year has seen an 8% rise in the number of clients helped. Our advice was provided over a broad range of issues and by a variety of access methods.

Total Clients	
2007/2008	2008/2009
5429	5866

Breakdown of the issues we helped with		
	2007/2008	2008/2009
Benefits	28.1%	27.2%
Consumer	0.7%	2.2%
Debt	42.9%	34.5%
Education	0.0%	0.3%
Employment	9.0%	10.1%
Finance	0.5%	1.7%
Health	0.4%	0.9%
Housing	11.3%	11.3%
Immigration	0.2%	0.3%
Legal	4.1%	4.0%
Other	0.9%	0.6%
Relationships	1.1%	3.5%
Tax	0.2%	0.6%
Travel	0.1%	0.4%
Utilities	0.5%	2.4%
TOTAL	100.0%	100.0%

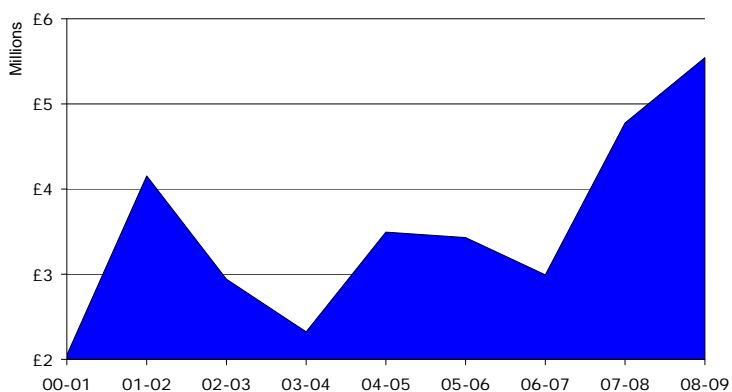
How advice was given	
Face to face	85%
Outreach	2%
Phone	7%
Letter, fax, email	6%
Total	100%

Service Impact

Debt Work

The largest amount of work we do involves debt advice, and the level of debt we help with is increasing year on year. This year we have helped our clients reschedule, challenge or have written off a total of **over £5.5 million** spread across 2112 separate debts. This is the highest amount of debt we have ever dealt with, and is an increase of 15% on last year. Over 30% of this debt was priority (rent, mortgage, council tax, secured loan, etc). The level of mortgage debt we help with is increasing, with total mortgage debt up 22% on last year, further highlighting the importance of our debt work to our clients.

Debt Help by Year



Financial Gains

Our work also has a direct financial impact for many of our clients in terms of benefit entitlements gained, refunds claimed, employment issues resolved and debts written off. This year we helped our clients receive an **extra £750,000** in income.

Client Feedback

One of the best ways of finding out if our service meets our clients' needs is to ask. Every year we ask for feedback from as many of our clients as possible and use this feedback to help develop our services. This year we received feedback from 22% of our clients, who had the following extremely positive feedback about our service.

Feedback from Our Clients This Year

- **89%** were very satisfied with the service they received.
- **97%** would use us again.
- **97%** would recommend us to someone else who needed legal help.
- **81%** felt that our advice had made a lot of difference to their situation.

"A really big help to me at a time when I didn't know where to turn. I am no longer living on pins and feel that there is light at the end of the tunnel"

"Great service—helped take away the stress and worry"

"I was treated with great courtesy and kindness and would have no hesitation in recommending you to others and have, in fact, done so"

"You are a fantastic bureau. You help people and take a lot of stress out of peoples lives with the advice and help you give"

The Impact of Our Advice

A single parent of three teenage children first contacted us at one of our outreach sessions. She was living in private rented accommodation that was overcrowded and in a poor state of repair. She was facing repossession due to rent arrears. Whilst advising her on this issue, we also identified other serious debt problems. These had arisen when her ex-partner left, leaving her with all the bills. We identified that she was not claiming all the benefits she was entitled to and helped her maximise her income by applying for these. Our advisor also identified that she would need ongoing support so she was referred to one of our specialist debt caseworkers.

Service Impact

Our specialist worker made a successful application for backdated housing benefit which paid off most of the rent arrears. We then helped our client work through the application and appeal process for re-housing through Lancaster City Council and her family has now successfully gained Council accommodation. Finally, we helped our client apply for bankruptcy, the most appropriate way for her to deal with her debts. Since she could not afford the Court's bankruptcy fee, we made a successful application to the United Utilities Trust Fund to cover this. As a result of our intervention, our client has had nearly £20,000 of debt written off and gained a fresh start for herself and her family in secure accommodation with all benefit entitlements in place, breaking the cycle of debt and poverty.

In another case, our clients were an elderly couple who were threatened with imminent eviction following difficulties with a suspended possession order.

We negotiated with our clients' landlord to arrange affordable repayments and allowing them to remain in their home. We helped them maximise their income and negotiated affordable, sustainable repayments for all their other outstanding debts. This has prevented further stress and worry by helping them keep on top of their financial commitments, with our help preventing a bad situation seriously deteriorating.

Volunteer Recruitment

One of the problems of providing a free, high quality and accessible service is that demand is consistently high, yet incoming resources are often not sufficient to meet this demand. We can improve access by recruiting and training more volunteer workers. We set a target of recruiting 20 new workers this year and more than exceeded this, **recruiting 27 new workers**, many of whom are now fully trained and contributing towards helping our community in various roles such as advisers, administrators and social policy co-ordinators. Many of these volunteers are still with the bureau, others have

successfully gained paid employment as a result of the experience gained with us. Each volunteer has donated at least 6 hours of their time to the bureau each week, which at minimum wage represents a value of almost £40,000 to the bureau and local community.

Student Volunteers

We have also formed a very successful partnership with Lancaster University resulting in the development of a CAB module and recruitment of 9 law students. Through this, students who volunteer with us not only gain real world experience and training but also produce a piece of work which counts towards their degree. All 9 are still volunteering with us following successful completion of their CAB module.

Social Policy

Social policy work enables the bureau to help its clients through campaigning for change in unfair policies and services. This year has been an extremely active year, with a large variety of successful campaign work being performed by a dedicated team of volunteer workers.

Social Policy Campaign Work

- Collection of evidence in conjunction with other bureau and consultation with our local MP on proposals to reduce the time that benefits can be backdated resulting in a scaling back of the proposed cuts.
- Campaigning for the improvement of homelessness service provision in the local area.
- Collection of evidence towards a national campaign on dental provision.
- Campaigning to close a loophole that stopped employment tribunals from enforcing their rulings.
- Work with our local MP to prevent retaliatory evictions.

Project Work

Reception Access Scheme



Last year we introduced a new service at reception to help with access. We have recruited a full time receptionist who provides a diagnostic interview service to all clients. Clients now receive basic information or are referred for an interview with a generalist or specialist advisor depending on their needs. This scheme has **helped 591 clients** to resolve their issue without needing to wait for an interview, saving our clients time and providing a more efficient way of addressing their issues.

Additional Hours Project

Client feedback is an essential part of ensuring that our service remains responsive to our clients' needs. Along with having more advisors, our clients' main wish is that we open longer hours. This year we have successfully bid for funding from Citizens Advice for providing additional hours of advice. From April 2009 we will be opening from Wednesdays from 1pm to 7pm for face to face and telephone advice to help more people access our service outside of working hours.

Legal Services Commission (LSC)

Our LSC funded specialist workers help eligible clients with complex debt, welfare benefits, employment and housing issues by providing advice, support and casework. Eligibility criteria are set by the LSC and include tests based on income, capital and whether the expected results of taking on a client's case justify the public funding. This year, we have provided specialist level advice for 771 clients, covering 490 debt, 117 housing, 66 employment and 304 welfare benefits cases and a total of over 2600 hours high quality work. Our LSC contract has now been renewed and will continue through to March 2010 at the earliest.

Financial Inclusion Fund (FIF)

Continuing exceptional performance of this project has led to a successful bid for the funding to continue through to September 2011. This initiative helps tackle financial exclusion with face-to-face debt advice for those who need it the most, and provides an additional source of debt help for our local community.

Financial Inclusion Fund Money advice for the most vulnerable

- One full time debt caseworker funded
- Targeted advice for clients meeting any one of the following:
 - No bank account
 - No savings
 - Priority debts owing
 - Income of less than £14,500
- **119% achievement** of targets— 237 cases handled out of a target of 200
- **Over £2.7 million debt** rescheduled or written off (34.5% of these debts were priority debts).

Project Work

Financial Literacy Project

The Financial Literacy Project is now in its third year and is funded by The Big Lottery Fund, Poulton Neighbourhood Management and the West End Partnership. The aim of the project is to enable people to take back control of their financial situation and 'break the cycle of debt'.

Achievements this year

- Delivered 48 training sessions across the area to 367 individuals, groups and frontline workers. These sessions included training on budgeting, saving, maximising income and scam awareness, and attendance exceeded targets by 47%.
- Promoted our service at 32 networking and 11 promotional events.
- Delivered financial capability training to 39 frontline workers from 23 different organisations through the 'Now Lets Talk Money Campaign'. These workers have now used this training to help a further 1600 clients with financial literacy.
- Exceeded targets for the Save Xmas Campaign about budgeting for Christmas where 17 sessions were delivered to 33 frontline workers and 119 clients.
- Worked closely with Trading Standards to support local people who have been the victim of scams.
- Expanded the Scam Distribution Network to 117 members and have sent out 46 scam alerts to warn members of scams operating in the local area.



- Closely worked with the new children's centres in the area to offer financial literacy sessions tailored to their clients' needs.



- Forged a relationship with Morecambe Community High School and Heysham High Sports College to deliver financial literacy sessions to pupils. This included producing a play titled "At Home with the Wilton's" about a family who spiralled into debt. Heysham High Sports College have now built this project into their Drama GCSE course, with this year's students writing and performing a play called "The Christmas Credit Crunch Crisis Carol". Also, With our help, Morecambe Community High School has been able to develop a financial literacy curriculum for their 2009 term.

Making a difference

During one session our client explained that she was struggling with her bills. One of our financial literacy workers helped her complete a full budget and identified where savings could be made and income maximised. Our client also gained from our financial literacy worker's advice in other ways. Our client reviewed all her bills and renegotiated tariffs and payment dates. She reviews her budget every week to ensure she knows exactly where every penny is going. She has started using a number of different shops to take advantage of all the different offers available. Finally she has opened an account at Morecambe Bay Credit Union and saves small amounts regularly, knowing that should a large bill come in she can take out a cheap loan with the Credit Union rather than struggling to pay back a high interest doorstep lender.

Our Opening Times 2009

Drop-in

Monday	9.30 am to 4.00 pm
Thursday	9.30 am to 4.00 pm

Appointments:

Tuesday	10.00 am to 4.00 pm
Wednesday	1.00 pm to 7.00 pm
Friday	10.00 am to 4.00 pm

Telephone Advice (phone 0844 499 4197):

Monday, Tuesday & Thursday	10.00am - 4.00 pm
Wednesday	1.00pm - 7.00 pm

Internet: www.adviceguide.org.uk

Write to us:

Send a written enquiry to the address below

Email Us: post@morecambecab.co.uk

Morecambe & Heysham Citizens Advice Bureau

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