



Making a Difference

Annual Review

of service provided by



**Newcastle & Kidsgrove
Citizens Advice Bureau Ltd
2008-2009**

Charity Registration No. 1126898

Chairman's report

As you will see when you read this review of the local CAB service for the Borough of Newcastle-under-Lyme, 2008-2009 was another busy year for the service.

- The number of new enquiries rose slightly [from 12,542 to 13,017]
- The number of clients presenting with new enquiries rose slightly [from 2,159 to 2,566]
- The amount of known income generated [from £445,113 to £680,544]
- Welfare Benefits work increased [from 27% of all enquiries to 29%]
- Debt work increased [from 40% to 42%]
- The amount of known debt managed increased [from £4,760,00 to £5,011,458]

The main factor that enabled the organisation to assist more enquirers was the Introduction of NHS North Staffordshire [Primary Care Trust] funding very late in 2008. We were extremely pleased to be invited to develop CAB advice in local PCT venues in Audley, Butt Lane, Castletown, Holditch, Chesterton, Silverdale, Wolstanton and Talke. This has enabled local people to access the CAB service at local venues, and, by the end of March 2009 we had all venues up and running on either a weekly, fortnightly or monthly basis.

The other exciting service development, that started in February 2009, was a partnership with Law for All. Law for All is a firm of Legal Aid solicitors working in social welfare law [debt, benefits, housing, employment] and family law. Law for All spend one day a week at Newcastle CAB, seeing clients referred on to them by local CABx. This has proved an invaluable service for local people needing legal assistance either in complex areas, or where the CAB does not have the expertise needed.

In addition to the advice work of the organisation, behind the scenes, the organisation has been busy in other ways.

- In November 2008 the organisation registered as a company limited by guarantee [incorporation]. On 31st March 2009 the unincorporated organisation transferred to the incorporated one.
- In the autumn of 2008 local CABx [Cheadle, Leek, Biddulph, Stoke and Newcastle] agreed to form a Consortium of North Staffordshire CABx. This in readiness to submit a bid, at the appropriate time, to Newcastle Borough Council, for a contract to provide the local CAB core service in Newcastle Borough from July 2009. Newcastle CAB trustees are extremely appreciative of the support of both other local CABx and Citizens Advice.
- In March 2009, it was announced that Newcastle Borough Council had awarded the Consortium of North Staffordshire CABx with a contract to provide advice and information in the Borough from July 2009 to March 2010. This then triggered a very challenging period preparing for the new service.

I cannot close my report for 2008-2009 without thanking all of our funders and everyone involved in the local CAB service, and in particular, everyone who volunteers with the organisation.

Our various funders provide us with the financial resources that enable us to run the various elements of the local service, both the core CAB service and the various projects that either extend access to the service or enable the provision of specialist work in debt and welfare benefits.

Volunteers with the CAB cover many roles –

- Generalist advisers
- Specialist advisers
- Admin. Support
- Receptionists
- Trustee Board members
- Guidance Tutors
- IT workers
- Social policy workers
- Press and publicity officers

The input from volunteers gives the organisation tremendous added value; a value that can be difficult to quantify, but must be in the region of £150,000 for 2008-2009.

It should be noted that even our paid staff also volunteer, very often putting in far more than that required of them in their paid roles.

To everyone, thank you, without you, your dedication and professionalism, there would not be the service as outlined in the rest of this review.

Carol Gillan
Chairman, Trustee Board

What's the problem?

... affected by the credit crunch?

... facing possible loss of your home?

... facing redundancy and a family to support?

Don't know who can help?

The CAB service:

- is very often the first place people turn to – because it is a long established, local **independent and impartial** service that is known and trusted by local people;
- unique in that it is the only service providing **free** information and advice across a wide range of issues, including benefits, employment, housing, debt and money management ...
- takes an **holistic** approach in dealing with problems as, very often, for many enquirers, one problem will have an impact on other issues;
- trains advisers to untangle complex issues and help enquirers find the **option** that is best for their situation

In 2008-2009

Newcastle & Kidsgrove CAB

dealt with

13,017
new enquiries
generated by **2,566** clients –
whilst still continuing with ongoing
complex work from 2007/2008

The following pages look at some of the enquiries we helped with in 2008-2009, with names changed in order to maintain **client confidentiality**.

... struggling to make ends meet?

Case Study I

Michael and Elizabeth had been retired for some years. They had both worked until retirement and had cleared their mortgage, and had some savings. Their works pensions were relatively small and they had been using their savings to make ends meet. They were very worried as their savings were going down quite quickly.

They were not in the best of health and were having to pay in order to keep the garden tidy and the home in a good state of repair and decoration. [Previously, they had been able to do these things themselves.] They both needed some help with personal care, but, so far, they had been able to provide this for each other.

They were thinking about trying to sell their home and move to somewhere smaller, that would not cost so much to run. A neighbour suggested that they came to the CAB before they made any final decisions.

It was identified that they might each be entitled to Attendance Allowance, * even if at the lower rate of £44.85 per week. After a wait of some weeks, Michael was awarded the lower rate [£44.85] per week, and Elizabeth was awarded the higher rate of Attendance Allowance of £67.00 per week – an additional income of £5,816 per year – plus payments back dated to the date of claim. In addition, because of their entitlement to Attendance Allowance, they became eligible for Council Tax Benefit and Pension Credit

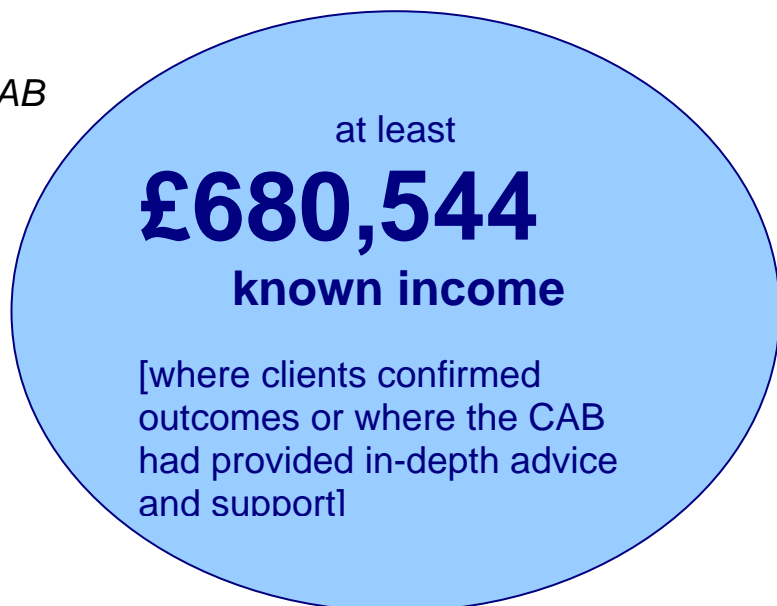
This additional income meant Michael and Elizabeth would not have to face the disruption of selling their home. An added bonus was that they would not be moving away from a neighbourhood where they were well-known and supported.

**Attendance Allowance is a tax-free benefit for people aged 65 and over who are physically or mentally disabled and need help with personal care or supervision to remain safe. A claimant does not actually have to be getting any help. It is the help that is needed that is relevant..*

* * * * *

In 2008-2009

*Newcastle & Kidsgrove CAB
generated*



Welfare benefits advice

Benefits advice accounts for **more than 29%** of all enquiries.

Benefits [including tax credits and pension credits] as an important part of many people's income.

The benefits system is a very complex system, and every change makes it even more complicated.

Many people believe that, if they are receiving one benefit, they cannot claim anything else. Typically this happens when someone is unable to work due to ill-health. Assuming that a person has the correct National Insurance contribution record and has been *incapacitated* for more than 28 weeks [during which time they should have been receiving Statutory Sick Pay from their employer if in paid employment], before 27th October 2008, they would normally have been entitled to **Incapacity Benefit**. From 27th October Incapacity Benefit was replaced by the *Employment and Support Allowance*. However, they may also be eligible for **Disability Living Allowance** - a benefit for those who need help looking after themselves [care] and/or who find it difficult to walk or get around [mobility]. The care and/or mobility need must have been present for at least 3 months before making the claim.

So – many people do not claim their full benefit entitlement because they think, because they are receiving a benefit to compensate them for being sick from work [previously Incapacity Benefit, latterly Employment and Support Allowance], they cannot claim anything else.

Additional factors that stop people from claiming what they are entitled to include:

- **FEAR** – because there is much media coverage about individuals who have “fraudulently cheated” the benefits system. CAB advisers often spend considerable time convincing individuals that they are entitled to certain benefits
- **PRIDE** - many people still think that benefits are a form of charity. They do not realise that they, or their husband or wife, will have paid National Insurance and Income Tax – the source for most benefits. CAB advisers often spend considerable time explaining where the money for benefits comes from, and reassuring individuals that the benefit system is not a form of charity – it is their right.
- Misleading benefit titles – especially **Pension Credit**. CAB advisers have spent considerable time with individuals convincing them that Pension Credit is an entitlement and not a loan that will have to be paid back in the future.

2008-2009 saw yet more changes in a benefits system that was already complicated and confusing. During 2007/08 much benefits advice was withdrawn from local Jobcentre Plus offices and applicants could no longer make benefit claims at a local office, but had to do this by phone. Demand outstripped the number of trained telephone operators working for this new system. This resulted in a very serious backlog in claims, with an impact on individuals with little or no other source of income, and forced many into debt whilst they waited for their claim to be processed.

Significant changes to the benefits system

On 7th April 2008 the Local Housing Allowance was introduced. This new way of calculating help with rent applied to new Housing Benefit claimants, or existing claimants who moved home.

On 27th October 2008 there was another significant change to the benefits system the **Employment and Support Allowance** replaced Incapacity Benefit for new claimants

During 2008-2009 the level of new benefit enquiries increased by 2% over the level for 2007-2008, as a percentage of all new enquiries. Something that we had forecast in our report for 2007-2008.

... facing possible eviction from your home?

Case Study 2

Maisie came to the CAB because she and her partner, Jim, had to attend a possession hearing at the County Court in two weeks time.

Jim had had an accident and, as a result, was unable to work. Maisie was working part time. Because of the reduction in Jim's income they had fallen behind with their mortgage repayments.

Maisie wanted to know what would happen if they just handed back the keys to their home and rented somewhere. She thought that a rent of about £650 per month would find them a suitable family home.

After a detailed discussion the adviser identified:

- they would like time to try and sell the house privately
- they had already approached a local registered social landlord and been told that they would have to go on the housing waiting list with no guarantee of re-housing before the court hearing
- they had found a privately rented house and wanted to know if they could get help towards the rent.

The CAB:

- helped Maisie & Jim prepare for the court hearing. The District Judge agreed to extra time to allow them time to put the house on the market, on the proviso that they provided the court with proof that they had put the house with an estate agent. [In the interim they were instructed to make token payments to the mortgage lender.]
- sorted out benefits and tax credits, both initially, and as their housing circumstances changed
- explained that, as a family, if homeless or threatened with homelessness, they would be eligible for re-housing under the homelessness legislation
- supported them when they decided their best option was to not prolong the possession action
- helped them deal with other debts that had arisen because of their drop in income

Maisie and Jim are now settled into a house rented from a social landlord. They have a budget that allows them to meet their essential outgoings and pay small amounts towards priority debt arrears. Non-priority creditors have all agreed to put a hold on outstanding accounts, with no additional costs accruing.

In 2008-2009

Newcastle & Kidsgrove CAB

assisted

74 families who were
homeless or threatened
with homelessness
[within 28 days]

Debt advice

Debt advice accounted for over **42%** of all enquiries in 2008-2009.

In 2008-2009 Newcastle & Kidsgrove CABx had funding from:

- Staffordshire County Council
- Legal Services Commission
- Financial Inclusion Fund

This funding enabled the organisation to employ one full-time and two part-time specialist debt caseworkers, who were able to provide in-depth advice and support to people with complex debt problems.

This specialist casework, along with the work done by all volunteer advisers meant that the organisation was able to assist every person who approached the organisation with debt problems, this despite the fact that the **credit crunch** had a noticeable impact on the number of enquiries the organisation was dealing with.

In addition to helping individuals:

- maximise income
- plan a realistic budget
- negotiate with creditors
- arrange payment plans
- complete court forms

caseworkers will check that:

- the enquirer is actually liable for the debt
- there have been no issues such as inappropriate lending, mis-selling of payment protection insurance, extortionate credit, etc.
- there is no challenge about the enquirer's mental capacity to enter into a finance agreement

In order to ensure that the organisation can give an appropriate level of support to as many enquirers as possible, the organisation has developed a **Debt Pack**. This has been found to be really useful in that it does enable some enquirers to be able to deal with their affairs with little or no further support from the organisation – **self help**. [Wherever an enquirer decides to try self help, the organisation makes it clear that, at any point, the enquirer can return for more detailed help and support.]

Input from other funders

The CAB was fortunate that Newcastle Sure Start continued to fund work during 2008-2009, and, towards the end of 2008, North Staffordshire Primary Care Trust also started to fund some CAB work. In both cases, the funding was not specifically for debt work, but the nature of many of the enquiries handled through Sure Start and the PCT work, was debt related.

... lost your job and a family to support?

Case Study 3

Sharon returned to full-time work three years ago, when she felt her two children were able to cope with her working full-time. [Sharon had gone through a difficult divorce about eight years ago and had worked part-time so that she could be at home when the children got in from school.]

18 months ago Sharon moved to a job where she thought there would be a chance of career development. Now her employer has had to down size and she has found herself out of work.

Sharon came to the CAB because she was very upset that she had not received any redundancy payment and she knew she would struggle to meet all her regular financial commitments.

The adviser:

- checked that Sharon's dismissal had been handled fairly within the context of employment legislation
- checked that there was no discriminatory behaviour by the employer
- checked that Sharon was receiving all benefits and child maintenance she was entitled to
- helped Sharon decide which commitments were priorities
- prepared a Financial Statement from the budget Sharon provided
- discussed tactics for paying priority commitments by timing payments to match the times when different benefits were received
- helped negotiate with non-priority creditors, either getting agreements to a period of nil payments or acceptance of token payments [in either case, with no additional charges to the account]

The CAB adviser also spent time talking with Sharon about things she could do to get another job as quickly as possible. This included:

- gaining some additional qualifications by part-time study – perhaps at evening class, so Sharon could continue this when she was back in employment
- keeping in touch with the work ethic by volunteering whilst unemployed
- identifying work not directly similar to that which Sharon had been doing, but that required very similar skills to those needed in Sharon's previous employment

* * * * *

In 2008-2009

Newcastle & Kidsgrove CAB

handled

£5,011,458

known debt

... an holistic approach

People coming to the CAB for the first time are very often unsure as to exactly how the service can help. They come because:

- many para-legal documents advise them to come if they do not understand the document they are looking at e.g. letters from the Department of Work & Pensions [DWP], default notices, court papers...
- a professional person has suggested they come – health professionals, education professionals, social workers, district judges, magistrates...
- a person of standing has suggested they come – local councillors, MPs, religious leaders...
- someone they know has had first hand experience of help from the CAB
- they've heard or seen something in the media – TV, radio, newspapers, magazines

Very often people **present** with one problem [even when they are coping with multiple problems] – the problem they present with is usually one that is giving them greatest immediate cause for concern.

CAB advisers are trained not just to deal with the **presenting problem**, but to work with the enquirer, gathering a full picture of their personal and family situation. This **exploration** of the presenting problem not only means that the enquirer will have appropriate information and advice regarding the **options** to resolve the presenting problem; it also means that the enquirer will be helped to consider their options in respect of other issues identified during the course of their time with the CAB. [Some clients only need one visit to the CAB, other clients may need several visits – much depends on the specific issues of the individual client.]

Case study 4

Brian came to the CAB because he was having difficulty paying a small loan. He lived alone and his only income was £60.50 per week Income Support.

The CAB adviser identified that Brian had a problem communicating with people and suggested that he apply for Disability Living Allowance [DLA]. The adviser offered to help Brian make the application. However, Brian decided to do this himself. Brian's claim was unsuccessful, but he returned for more help. The CAB helped Brian challenge the decision and it was overturned. Brian received Disability Living Allowance of £44.85 per week. This then meant that his Income Support was increased by £25.85 per week. In total, Brian's income was increased by £70.70 per week. In addition, Brian received a lump sum payment of £897, because his entitlement to DLA was back-dated to the date his original claim was made.

At Brian's initial visit the CAB adviser contacted the lender that Brian was having difficulties paying. The lender agreed that, if the CAB sent a financial statement showing Brian's situation, they would accept a token payment of £5 per month for 6 months. They also agreed to freeze interest and other default charges. When Brian received the £897 back-dated DLA he was able to pay off the balance on the loan and still have some money over to have a week's holiday at the seaside – his first holiday in many years.

Statistics

Please note that, in addition to the new enquiries dealt with in 2008-2009, the organisation was continuing to handle complex enquiries started during 2007-2008.

New enquiries handled in 2008-2009 [excluding 24 hour telephone service]

generated by 2,566 clients starting new enquiries [2,159 in 2007-2008]

| Category | 2008-2009 | | 2007-2008 | |
|-------------------|-------------------------|-----------------|-------------------------|-----------------|
| | Number of new enquiries | % new enquiries | Number of new enquiries | % new enquiries |
| Benefits | 3837 | 29.4 | 3,403 | 27 |
| Consumer | 106 | <1 | 90 | <1 |
| Debt | 5509 | 42.3 | 5,033 | 40 |
| Education | 17 | <1 | 35 | <1 |
| Employment | 745 | 5.7 | 736 | 6 |
| Financial | 262 | 2.0 | 240 | 2 |
| Health | 89 | <1 | 57 | <1 |
| Housing | 456 | 3.5 | 488 | 4 |
| Immigration | 24 | <1 | 35 | <1 |
| Legal | 881 | 6.7 | 1,133 | 9 |
| Other | 64 | <1 | 86 | <1 |
| Family & personal | 447 | 3.4 | 539 | 4 |
| Signposting | 368 | 2.8 | 340 | 3 |
| Taxes | 62 | <1 | 91 | <1 |
| Travel | 34 | <1 | 41 | <1 |
| Utilities | 116 | <1 | 105 | <1 |
| Total | 13,017 | | 12,452 | |

24 hour telephone information service

| category | Number of new enquiries | % new enquiries |
|------------------|-------------------------|-----------------|
| CAB hours | 1,858 | 51 |
| Debt | 529 | 14 |
| Benefits | 433 | 12 |
| Legal | 279 | 8 |
| Employment | 259 | 7 |
| Relationships | 110 | 3 |
| Housing | 90 | 2 |
| Other | 82 | 2 |
| Discrimination | 10 | 1 |
| Totals | 3,650 | 100 |

Statistics – continued**Analysis of 2,112 known debts, totalling £5,011,458
presented by 405 enquirers**

[average debt per enquirer approx. £12,400]

| Priority debts | Number of debts | Total amount of debt £ | Non- priority of debts | Number of debts | Total amount of debt £ |
|---|-----------------|------------------------|----------------------------------|-----------------|------------------------|
| Council Tax | 133 | 94,876 | Credit cards | 423 | 1,354,181 |
| Mortgage | 44 | 326,494 | Finance companies | 7 | 15,029 |
| Other secured loans | 12 | 74,273 | Mail order | 153 | 157,851 |
| Rent | 74 | 54,787 | Store cards | 62 | 45,861 |
| Income Tax | 6 | 21,126 | Unsecured loans | 462 | 1,607,417 |
| Magistrates Court Fines & parking/traffic penalties | 22 | 8,161 | Overdrafts | 174 | 222,032 |
| Maintenance/CSA | 4 | 45,550 | Cable/satellite/etc | 6 | 594 |
| Utilities | 106 | 21,305 | Telephone inc. mobile & packages | 100 | 27,544 |
| Hire Purchase | 21 | 65,320 | Student loans | 5 | 26,623 |
| Business debts | 10 | 57,778 | Other | 221 | 676,094 |
| Benefits overpayments & social fund loans | 65 | 104,780 | | | |
| Family or friend | 2 | 3,782 | | | |
| Total priority debts | 499 | 878,232 | Total non-priority debts | 1,613 | 4,133,226 |

Typical outcomes

- Benefits and/or tax credits obtained [increase in household income]
- Debts written off [reduced stress for households where this was achieved]
- Obtained outstanding monies owed from employer/ex-employer [lump sum one off payment for household, and enquirers' rights achieved]
- Charitable payment received in cash or kind [helped to ease the household budget]
- Successful challenges in respect of mis-selling of financial products [household income boosted by an unexpected adjustment and/or compensation from financial institution]
- Criminal Injuries Compensation awarded [lump sum one-off payment for individual]
- Rent deposit refunded [funds available to help with housing relocation]
- Free NHS costs claimed [household budget freed of NHS costs and/or household able to access NHS treatment not previously affordable]
- Homelessness delayed [household given time to adjust to situation and make appropriate arrangements]
- Homelessness prevented [household able to avoid practical and emotional stress involved in re-housing]
- Help identified for school uniform and/or other educational needs [household budget freed of associated costs]
- Family holiday arranged [household able to take a much needed break after many years without a holiday]

Client profile

| Ward | Enquirers | |
|------------------------|--------------|---------|
| | by number | by %age |
| Audley & Bignall End | 69 | 2.7 |
| Bradwell | 105 | 4.1 |
| Butt Lane | 131 | 5.1 |
| Chesterton | 157 | 6.1 |
| Clayton | 61 | 2.3 |
| Cross Heath | 179 | 7.0 |
| Halmerend | 35 | 1.4 |
| Holditch | 102 | 4.0 |
| Kidsgrove | 128 | 5.0 |
| Keele | 10 | 0.4 |
| Knutton & Silverdale | 167 | 6.5 |
| Loggerheads & Whitmore | 40 | 1.5 |
| Madeley | 71 | 2.8 |
| May Bank | 94 | 3.6 |
| Newchapel | 46 | 1.8 |
| Porthill | 51 | 2.0 |
| Ravenscliffe | 76 | 3.0 |
| Seabridge | 76 | 3.0 |
| Silverdale & Parksite | 84 | 3.3 |
| Talke | 129 | 5.0 |
| Thistleberry | 144 | 5.6 |
| Town | 156 | 6.1 |
| Westlands | 56 | 2.2 |
| Wolstanton | 101 | 3.9 |
| Outside the Borough | 298 | 11.6 |
| | 2,566 | 100.0 |

| by household type | % |
|---------------------------------|----|
| couple | 22 |
| couple + dependant children | 21 |
| couple + non-dependant children | 3 |
| single | 35 |
| single + dependant children | 14 |
| single + non-dependant children | 3 |
| other adult only | 2 |

by age

| age range | % |
|-----------|------|
| 17-24 | 11.0 |
| 25-34 | 19.0 |
| 35-49 | 35.0 |
| 50-64 | 28.0 |
| 65+ | 7.0 |

by housing

| Housing type | % |
|---------------------|------|
| Aspire tenant | 31.3 |
| Other RSL tenant | 6.0 |
| Private tenant | 16.6 |
| Other | 0.4 |
| With family/friends | 9.3 |
| Owner occupier | 35.4 |

by occupation

| occupation | % |
|----------------------|------------|
| working <30hrs | 13 |
| working >30hrs | 22 |
| self employed | 2 |
| unemployed | 28 |
| student | 1.5 |
| retired | 9 |
| sick/disabled | 19 |
| looking after family | 4 |
| other | 1.5 |

by income

| £ per month | % |
|-------------|------|
| <400 | 26.0 |
| 400-599 | 16.0 |
| 600-999 | 23.0 |
| 1000-1499 | 19.0 |
| 1500-1999 | 9.0 |
| >2000 | 7.0 |

Specialist casework studies

Case study 5

Dawn's son, Joe is 8 and has arthritis and other severe physical health problems. He can only walk very short distances and needs help with personal care (bathing, dressing, toileting, eating, etc.) – far more than a well boy of his age.

Dawn came to the CAB for advice about benefits because Joe could not cope with the demands of attending school on a regular basis. This meant Dawn could not think about taking even part-time employment.

The CAB helped Dawn by:

- Helping Joe claim Disability Living Allowance [DLA] – which was awarded at the middle rate for care and the high rate for mobility [£91.60 per week]
- helping Dawn claim Carer's Allowance [£50.55 per week]
- getting their tax credit increased
- putting them in touch with an organisation that supports children with Joe's condition, and in particular, that could help with home education
- putting them in touch with an organisation that supports carers

In addition to the increased income, Dawn received both practical and emotional support – something that cannot be given a financial value.

* * * * *

Case study 6

Shaun had suffered with depression for many years. He received Incapacity Benefit and an Income Support top up [because he was the benefit claimant for himself and his wife].

Shaun's GP suggested he do some part-time work as this would be good for him. Some years before Shaun had been told, by the Dept for Social Security [DSS], that, if he did *therapeutic* work of less than 16 hours per week, what he would earn would not affect any benefits he was receiving. Shaun did not realise that the benefits system had changed since being told this.

Shaun found a job for 12 hours a week. This made a noticeable difference to his health – he began to feel “*a real person, going out, meeting people and doing something of value*”. Shaun had been doing this job for about five years when the Dept of Work & Pensions [previously DSS] decided to up-date their records regarding Shaun. Shaun was extremely worried when the DWP told him that, over nearly six years, he had received over £31,000 in over-paid benefit that would have to be paid back.

The DWP's argument for the overpayment was that Shaun had “failed to disclose” that he was doing therapeutic work.

With CAB support, the DWP was persuaded that Shaun had not “failed to disclose” that he was doing therapeutic work and the overpayment charges were dismissed.

Volunteers

"... at the CAB, no two days are the same..."

Without volunteers the local CAB would be unable to provide the service it does.

Volunteers bring to the service invaluable knowledge and experience.

Volunteers fill a variety of roles, including:

- generalist adviser
- casework specialist
- Management Committee member
- admin, IT and reception

Every volunteer gets something from volunteering:

- using existing skills and experience to help others
- enhancing employability through work experience
- making new friends
- getting a greater understanding of social need
- learning about different local communities
- learning new skills

Volunteers are always needed.

No previous qualification required, full training given

Help make a difference to people's lives.

"... every enquiry is a new challenge - it keeps my brain active..."

Volunteers added value to the local
CAB service in 2008-2009 was in
excess of

£150,000

"... listening to other people's problems helps put your own life in to perspective..."

Social Policy

Case study 7

Mary was receiving Child Benefit [£18.80 per week] for Peter, who was 17. Peter was entitled to Education Maintenance Allowance [EMA] because he had left compulsory education but had started a full-time further education course at the local college. [In addition, the household income was below the EMA annual threshold.]

Well before Peter's 18th birthday Mary applied to extend her entitlement to Child Benefit. Unfortunately, something went wrong and the Child Benefit stopped. This impacted on Mary's entitlement to Housing Benefit – because she was not receiving Child Benefit she was not considered to be responsible for Peter. Her entitlement to Housing Benefit was adjusted down. This put Mary in to rent arrears. At this point Mary came to the CAB.

As well as helping Mary get Child Benefit re-instated, the CAB explained the situation to Mary's landlord [so that possession action was not started]. In addition, the CAB adviser completed a Social Policy return [sent to Citizens Advice in London] to highlight the problems caused by a delay in processing an application submitted in plenty of time.

* * * * *

CABx are widely known for advice giving but probably less well known for the social policy work of trying to improve practices and policies that affect people's lives. This social policy work is actually the twin aim of the CAB service

To exercise a responsible influence on the development of social policies and services, both locally and nationally.

Whenever an adviser identifies an area of social policy concern they complete an electronic bureau evidence form [e-bef]. These e-befs are sent to Citizens Advice London where information from across the country is collated and used as the basis for evidence reports, campaigns, media coverage, etc. to highlight areas of concern – with suggestions as to how things could be improved.

In 2008-2009 by far the highest number of e-befs related to benefits issues and accessing the Dept of Work and Pensions.



The CAB team in 2008-2009

Management Committee

Chairman Carol Gillan

Vice Chairman Simon Leech [until Dec 2008]

Bob Rankin [from Dec 2008]

Treasurer Derek Whitehead [retired June 2008]

Simon Leech [from Dec 2008]

Elected members:

Michael Johnson Bert Lawton Selwyn Gibson MBE [retired June 2008]

Ann Prescott [retired June 2008] Angela Wilshaw [from Dec 2008]

Rob Holt [from Dec 2008] John Swindells [from Dec 2008]

Nominated members:

Bob Rankin [Newcastle-under-Lyme Borough Council]

Volunteers

| | | | |
|-----------------|----------------|-----------------|---------------------|
| John Jones | Pat Thomason | Bill Collins | Bernard Shone |
| Mona Adams | David Housden | Lindsay Burch | Tom Harrison |
| Janice Crookall | Mavis Skellern | Barbara Kearton | Rachell Hubball |
| Faizaan Khan | Rakesh Burton | Matilda Pazio | Jenny Willmot |
| DaleCopestake | Paul King | Roger Oakden | Rebecca Mickelfield |
| David Woolmer | | | |

Paid Staff

| | | | |
|----------------|-------------------|--------------------|-------------------|
| Jane Bailey | Marie Baskeyfield | Janet Booth | Jane Byrne |
| Mandy Cahun | Linda Hanmore | Janet Keay | Michelle Knipe |
| Jackie Latham | Tony McGarvey | Kathryn Millington | Julie Prendergast |
| Ruth Shone | Barry Spencer | Alan Griffiths | Melissa Windsor |
| Angela Wilshaw | | | |

Thank you to

Funders that made the service possible in 2008-2009

- Newcastle-under-Lyme Borough Council, for funding the core “drop-in” service, the infrastructure [without which additions to the service provision would be impossible], **and** the Welfare Benefits Project
- Newcastle-under-Lyme Borough Council, for help in kind, including rent-free provision of Kidsgrove CAB offices, relief on business rates and free car parking permits
- Staffordshire County Council, for funding the County Money Advice post **and** contributing to the core funding
- Legal Services Commission, for funding a contract that enabled provision of specialist help in Debt and Welfare Benefits for enquirers eligible for Legal Help
- Financial Inclusion Fund, for funding the Financial Inclusion Project
- Newcastle-under-Lyme Sure Start Programme, for funding the CAB in Sure Start Project
- North Staffordshire PCT, for funding CAB in Primary Care settings

Donors that helped in 2008-2009

- Kidsgrove Rotary
- The many individuals who donated in cash or kind

Suppliers

Thank you for:

- helping us make our resources go further through generous discounts and looking for best value products
- prompt deliveries
- understanding something about the needs of the organisation as a charity

The CAB team

Thank you

- not only for the dedication, persistence and determination to ensure that enquirers have the best outcomes possible
- but also for the goodwill, humour, support and care that you share with both enquirers and colleagues

together,

YOU make the service possible

When and where to access the local CAB

[current information at time of going to press in November 2009]

“Drop-in” advice sessions:

Newcastle CAB - Monday 10a.m. to 1 p.m.
Tuesday 4p.m. to 8p.m.
Thursday 4p.m. to 8p.m.
Friday 10a.m. to 2p.m.
Saturday 10a.m. to 1p.m.

Kidsgrove CAB – temporarily in The Wade Centre, The Avenue
Monday 2p.m. to 4p.m.
Friday 10a..m. to 12 noon

Bradwell, Community Learning Centre – alt. Weds 10a.m. to 1p.m.

Madeley, Methodist Rooms – alt. Weds 10a.m. to 1p.m.

CAB in Primary Care settings at:

| | |
|--------------------------|---------------------------------|
| Audley Health Centre | Silverdale Health Centre |
| Butt Lane Surgery | Talke Health Centre |
| Mill Rise Health Centre | The Village Surgery, Wolstanton |
| Loomer Road Surgery | Wolstanton Medical Centre |
| Chesterton One Stop Shop | |

Contact the venue direct to book an appointment – this service is for local residents, you do not have to be a patient at the venue.

[No sessions on Bank Holidays]

Letter enquiries: If the session times [drop-in or appointment] are not convenient – in the first instance – please write in with your enquiry, to Newcastle CAB, 25-27 Well Street, ST5 1BP.

If you have internet access - have a look at www.adviceguide.org.uk
- the CAB service public website providing information on main enquiry areas [including fact sheets], and information on the national CAB service, including volunteering and other ways YOU can get involved.

CAB Aims and Principles

Aims

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

Principles

Newcastle-under-Lyme & Kidsgrove Citizens Advice Bureaux help people resolve their money, legal and other problems by providing information and advice and by influencing policymakers. The service is ***independent*** and provides ***free, confidential*** and ***impartial*** advice to everybody regardless of race, gender, disability, sexual orientation, religion, age or nationality.

The organisation recognises the positive value of diversity, promotes equality and challenges discrimination.

Contacting the CAB

Main Office: 25-27 Well Street, Newcastle-under-Lyme, ST5 1BP

Information telephone line: 0844 489 4115 [*24 hour information line*]

Office telephone [NOT an advice line]: 01782 631846

Fax: 01782 713202