

Warwick District Citizens Advice Bureau



Newsletter

AGM Edition 2010

CAB aims:

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

The key achievements in the year to 31 March:

- Advice offered by paid and voluntary advisers in a range of locations, in person and by telephone, by letter/fax, by home visit

- Nearly 5,000 interviews (over 90 pw) with clients given by volunteers at the Leamington site: drop-in and telephone advice services maintained; out-of-hours (evening) opening 1 day a week maintained

- Opened an additional 5½ hours a week for drop-in advice to increase access for clients over the economic downturn, an additional 20 clients a week advised

- Outreach offered in Warwick (drop-in and appointments) at One-Stop Shop in Shire Hall

- Outreach offered in Kenilworth: CABinCV8 – a weekly CAB session at the Library as part of the *Warwickshire Direct* objective to link up services (appointments and home visits)

- Housing advice and representation offered at Warwick County

Court; County Court Desk staffed on rent and mortgage repossession days

- Debt and benefits advice services provided in a range of community venues, targeted to address financial exclusion (*CABlocal*)

- 3,500 new clients helped with their problems by generalist advisers, all volunteers (67 clients new to CAB every week)

- Nearly 22,000 new issues addressed by generalist and specialist advisers; enquiry areas included debts, benefits, employment, housing, legal and consumer, immigration, relationships, discrimination, taxes, utilities

- Advice given to all communities: clients are men and women, young (14% under 26) and old (440 were aged 65+) (all ages 16-90), many ethnic origins (19% were not White British) and nationalities (59); from across the District (clients have come from each of the 20 Warwick District Wards) and elsewhere (8% live in Stratford-on-Avon District)

- Targeted service has reached the vulnerable: over 14% clients had a disability; 18% had long-term health problems; more than 6% clients had a diagnosed mental health issue

- 68 volunteers (all local people) used in a number of roles: Trustees, generalist advisers, Gateway Assessors, Advice Session Supervisors, trainees, receptionists, administrators, Social Policy Coordinators

- 22 paid staff (at 31 March 2010) involved in specialist advice and casework, consultancy, management, training and administration back-up

- Staff and Trustee development offered: monthly training sessions / workshops held for all staff; cluster training opportunities; CPD training available for caseworkers; *Citizens Advice* area based forums/training for managers and trustees.

We hear that the UK has officially emerged from recession. However for many of CAB's clients the impact will be felt for a long time to come.

In the year CAB advisers saw around 5000 local people and dealt with 22000 problems.

Half of these are debt issues and, together with benefits, employment and housing, make up over 80% of the work.

As a snapshot we have looked at the work of one of our Money Advisers over the last year. Her Financial Inclusion Funded face-to-face work involved 217 new clients across Warwick and Stratford Districts. These clients were struggling with 1254 creditors and owed a total of £4,374,848, an average of over £20,000 per client.

We know from feedback that agreeing a financial strategy which is sustainable allows a client to manage their money to cover essentials, improves well-being, relieves stress, helps with relationships.

The CAB team is a mix of paid and volunteer staff working to solve client problems.

The gateway to services at the Bureau is the front-line advice given by trained volunteers whose work is up-to-date and quality-assured. These generalist advisers are trained in all the main social welfare enquiry areas (employment, debt, housing, benefits) and can offer a holistic approach; they are used

to assessing client needs, have access to *Citizens Advice's* comprehensive and up-to-the-minute information system, can call on in-house specialists and external consultants.

CAB advisers often see people going through change (redundancy or reduced hours of work; relationship breakdown; bereavement; a serious medical diagnosis). A significant reduction in household income may result. In order to reduce waiting times, clients are given a short diagnostic interview to assess the best next steps. This may involve an appointment with a generalist (immediately or later in the day) or with a specialist; or the client can be assisted with information at the kiosk in the waiting area.

For telephone advice clients call 0844 855 2322 (CAB's County Telephone Service). Providing the services are Bedworth, Rugby & Nuneaton, North Warwickshire, Stratford and Warwick District Citizens Advice Bureaux. The CAB in Leamington went online in February and early indications are that many more of Warwickshire's people are able to receive a service.



There has been a CAB in Leamington for 70 years. It was set up in January 1940 by Warwick and Leamington Rotary in offices at 23a Regent Street and it

celebrated its anniversary this year. The service started life as an emergency war service and remains as responsive to the changing needs of the community today as wartime necessitated then.

CAB thanks its main funders (listed below) and acknowledges the coming budget pressures. In many ways it makes an economic contribution to the local community (helping residents maximise their income, training people who go on into employment and reducing strain on other services). In doing this, Warwick District CAB relies heavily on the generosity of its volunteers who contributed over 320 hours of work to the bureau every week. The value of this help is estimated to be nearly £250,000 over the year.

The future?

CAB has been proactive in seeking out opportunities in the past and will build on relationships to develop its services as an ongoing task.

Our Funders: Warwickshire County Council, Warwick District Council, Royal Leamington Spa Town Council, Legal Services Commission, LAW (Legal Advice Warwickshire (Lottery Advice Plus), Financial Inclusion Fund (Department for Business Innovation & Skills), Financial Inclusion Partnership (WCC LPSA2 reward funds), Warwick Relief in Need, Kenilworth United Charities, Severn Trent Trust Fund, NCH (now Action for Children), Department for Communities & Local Government.

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