

# Finding a way forward for the people of East Staffordshire

Citizens Advice  
East Staffordshire  
**Impact Report 2015/16**

Free • Confidential • Independent • Impartial

Registered charity no. 1115630 • Registered company no. 5761005 • FRN 617596

# Chief Executive's Foreword

## Dawn Green

**Year on year I never fail to be amazed by the level of work the wonderful staff and volunteer teams achieve for our clients.** Our annual Impact Report is an opportunity to celebrate these achievements and to share these with partners, funders and the wider public. **It is also an opportunity to publicly thank all who contribute to making Citizens Advice East Staffordshire a professional and highly respected Charity and Company, it is an honour to lead such a worthwhile organisation - thank you.**

**Notably during 2015-16 we worked with 12,200 clients and/or victims of crime. In addition over 43,000 local people chose to access advice by the online web pages,** this confirms what we have always known – **many people turn to local Citizens Advice services in times of need as their first port of call.** The long established trusted brand is a well-known source of information and advice that is readily available 24/7.

**The consistent 100% client satisfaction levels give testament to the quality services provided.** Our **Citizens Advice Organisational and Quality of Advice Audits in February 2016 resulted in an outright pass with no corrective action** which further confirms the high quality service that is provided. This was a rigorous and intensive process but we display our Advice Quality Service status with well deserved pride.



**Our service is only able to respond to the steadily increasing client numbers because of the support from our funders.** During 2015-16 total income for the year was just over £640k; a value for money service costing less than £55, on average, for each client. **Unfortunately at the end of August 2015 our BIG Advice Services Transition Fund project (known locally as ALES) came to an end.** Led by Citizens Advice East Staffordshire this project forged strong and enduring working partnerships with Age UK Burton, YMCA Burton, Harvey Girls/Dads for Dads, Trent & Dove and Home-start East Staffordshire – I would like to thank all involved for making the project a huge success.



© Image provided by Burton Mail (burtonmail.co.uk)

**Ales Consortium  
Representatives,  
September 2015**

**In September 2015, we joined forces with Staffordshire North and Stoke and Staffordshire South West Citizens Advice services to commence delivery of the Staffordshire Victim Gateway.** Funded by the Staffordshire Police and Crime Commissioner we are delighted to be working with Victims of Crime and their families. A new staff team has been recruited and highly trained to meet the wide ranging crime referrals this service receives.

**In response to the aforementioned funding changes we embarked on a staffing restructure which was complete by October 2015. Unfortunately we had not anticipated that East Staffordshire Borough Council would inform all voluntary sector organisations in February 2016 that they would not be offering any grant aid for the financial year 2016-17.** This resulted in a further staffing restructure where one member of staff was made redundant and 3 others left for alternative employment. The remaining staff are to be commended for their ongoing commitment and loyalty during the uncertain times many charities now find themselves in.

**Our social media activities which extended to managing other SME accounts during 2015-16 achieved enviable finalists recognition in the Birmingham Chamber of Commerce Awards.** Other social enterprise activities were piloted alongside the introduction of a number of Comedy Night fundraisers at the Tower Brewery, Burton upon Trent. Thanks are extended to Barclays Bank who agreed to match fund 2 of these events. As a result of the February 2016 restructure it was decided to cease social enterprise activities and to focus all efforts and resources on our core business of advice and information.

**A key area of ongoing development is digital inclusion and our Learn My Way project has registered over 700 learners.** This service bridges the gap for many who have found the online world daunting or out of reach. Welfare Reform, banking online, booking GP appointments on line are just some of the barriers faced by our clients – we aim to reduce these barriers by giving all the support necessary from internet access to one to one coaching in our dedicated free IT sessions. From April 2016 we will be offering advice via web chat as our next phase to remove digital exclusion.

**Finally, I would like to extend my thanks to the Trustee Board who have been so supportive and dedicated** during what has been a very difficult year in our history. **Their focus and vision ensures the organisation has strong governance that is vital to moving forward.** There is no doubt that 2016-17 will bring further challenges but with the support of trustees, staff and volunteers I am confident that we will rise to them all.

**We will strive to continue to provide clients and victims of crime with access to the professional and responsive service their needs demand.**

# Headline Figures



## Accessible Advice, Education and Advocacy.

We are committed to **providing accessible services for all**, and ensuring that people can access the full extent of our services - **our advice, education and advocacy** - in the optimum way that meets circumstances and needs. Principally, we aim to resolve current problems through advice and prevent future issues through training and campaigning.

Whilst unemployment in East Staffordshire has fallen, **demand for our services remains high**. There are multiple reasons for this continuing high demand, but arguably our client demographic, the ongoing impact of welfare reform measures and an insecure housing and employment market sustain this high level of need.

## How we help.

We provide the local community with **high quality, accessible advice, information and training**. During 2015 -16, we helped almost **9,000 clients** with more than **21,000** civil legal matters in East Staffordshire.

In effect, Citizens Advice East Staffordshire provides a **comprehensive one-stop shop for advice and information services locally** through telephone, email and traditional face-to-face appointments. A further **43,449 people** accessed information locally via our webpages.

## All our activities benefit individuals, government and society.

**For individuals, our services counteract the negative impacts** that are experienced by 75% of our clients, whose problems affect their well-being, financial and family stability. This report will focus on these outcomes.

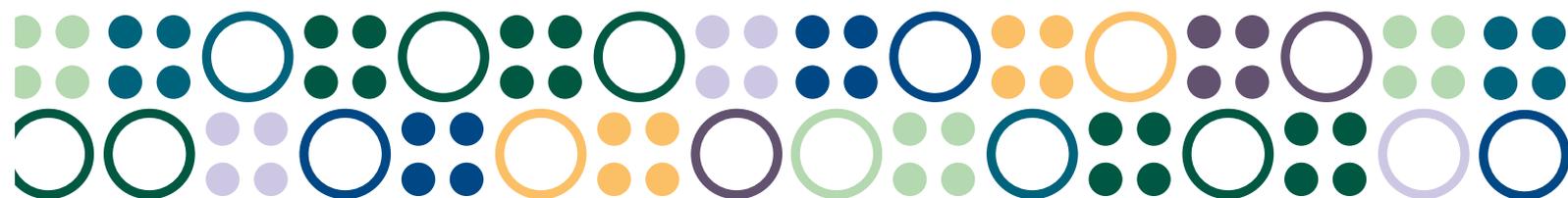
**For local government**, our advice reduces demands on the health service, local authority homelessness services, and out-of-work benefits for both our clients and volunteers.

**In terms of the wider society**, we enable improvements in participation and productivity for both clients and volunteers.

## The main issues we see reflect major themes in society, or changes to policy and practice.

Whilst advice relating to **welfare benefits and debt account for 41% of the issues** we have resolved in the past year, we remain very proud of the fact that we offer advice to everyone, whatever the issue.

We have also realised **significant growth in queries relating to financial services (49% growth)** and **discrimination (8% growth)**.



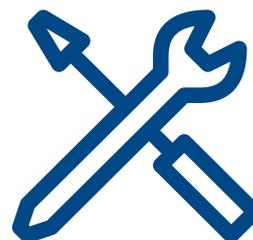
# Highlights 2015-16



**21,036**  
Advice  
Issues



**8,718**  
Clients  
advised



**27,502**  
Actions on behalf  
of our clients



**£1.66m**  
Income gained for  
our clients



**£192 K**  
Value of  
Volunteering work



**£3.023m**  
Debt  
rescheduled



**3,482**  
Victim Gateway  
Referrals



**746**  
Digital Learner  
Registrations



**100%**  
Client  
satisfaction

# Advice Provision 2015/16



**Free, independent, impartial and confidential advice for everyone, whatever the issue.**

Our clients remain at the centre of everything we do.

Life is complicated and often people encounter challenges which they don't know how to meet. We help clients meet pressing needs and resolve underlying issues.

We operate a triage model that is flexible to our clients' needs, since our clients needs are often complex and inter-related. Our advisers therefore look at clients' situations holistically, matching need to expertise in order to alleviate the impact of problems and prevent further detriment.

## Top 5 Advice Issues



## We work with some of those most in need.

Disadvantage can result from many circumstances and characteristics. The Office of National Statistics states that those living in the most deprived areas have a lower life expectancy and will spend a greater proportion of their lives with a disability. Funding received in 2015/16 enabled us to make society fairer and develop a more productive, healthier community.



**4 in 5**  
felt less stressed, depressed or anxious after advice



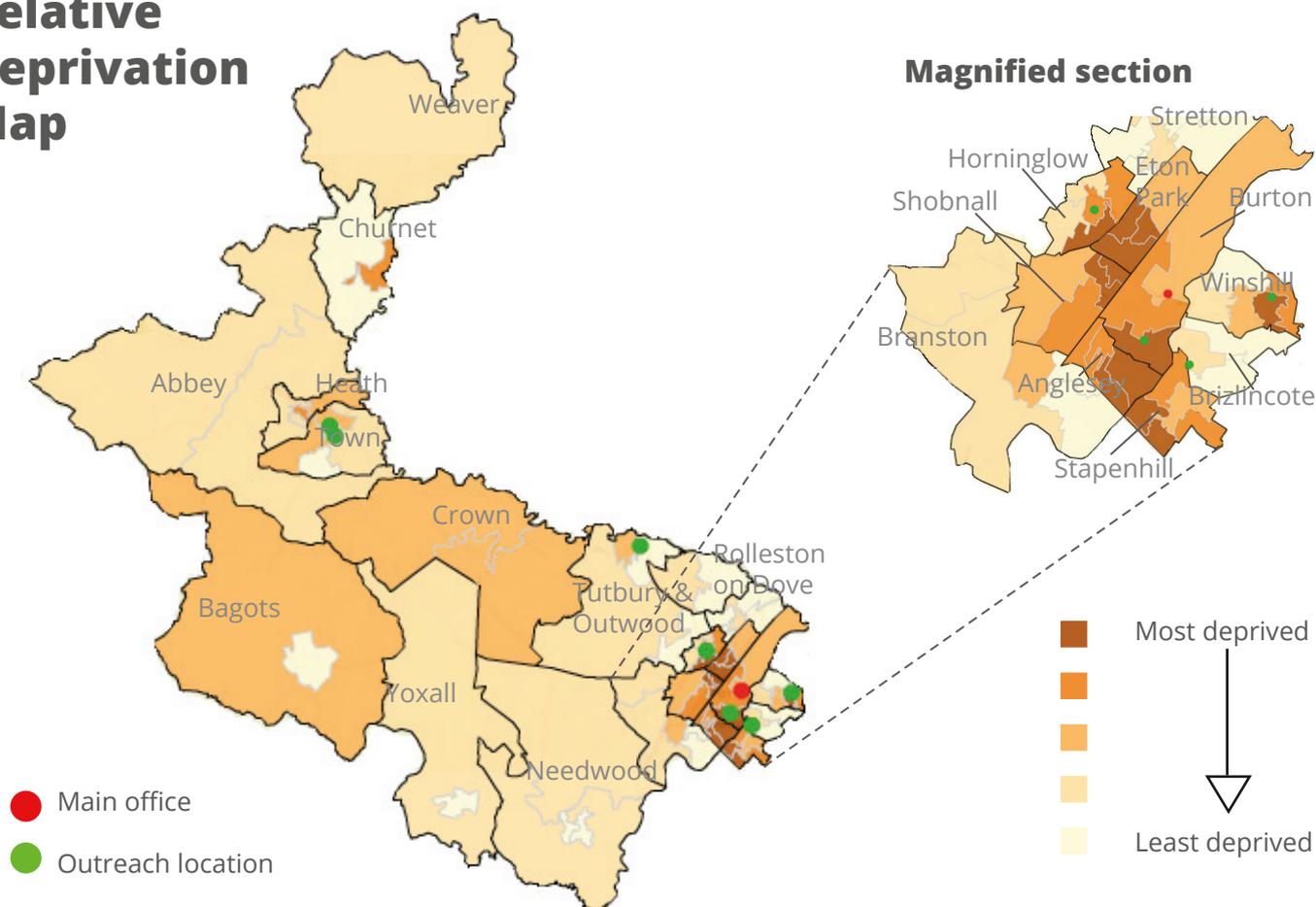
**1 in 2**  
had more money or improved control over their finances



**78%**  
said they would not have been able to resolve their issue without us



## Relative Deprivation Map



## We play a vital role in our community.

The Office of National Statistics estimated that 116,040 people lived in East Staffordshire during 2015. Our advice services are available to everyone who works or lives within this borough, whatever their issues.

Our advice, information and training is crucial in ensuring social cohesion and preventing further deprivation.

Within six wards - Anglesey, Eton Park, Horninglow, Shobnall, Stapenhill and Winshill - there are Lower Super Output Areas (LSOAs) that are designated as being within the top 20% most deprived on several deprivation measures.

On the Relative Deprivation Map, these wards are the darkest areas. Residents of these wards continue to account for a significant proportion of our advice work.

**62% of issues were brought by residents from the 6 most deprived wards.**

●	<b>Horninglow</b>	<b>12%</b>
●	<b>Stapenhill</b>	<b>12%</b>
●	<b>Shobnall</b>	<b>11%</b>
●	<b>Eton Park</b>	<b>9%</b>
●	<b>Anglesey</b>	<b>9%</b>
●	<b>Winshill</b>	<b>8%</b>

# Victim Gateway

## Helping victims of crime



**Citizens Advice East Staffordshire in partnership with other local bureaux, was awarded a contract to run the Staffordshire Victim Gateway in September.**



Office of the Police and Crime Commissioner  
**STAFFORDSHIRE**

The Staffordshire Victim Gateway is another **free** and **confidential** service, commissioned by the Staffordshire Police and Crime Commissioner.

The service provides **advice** and **information, practical and emotional support, to all victims and witnesses of crime** and their families across Staffordshire, regardless of whether or not the crime has been reported to the police.

Referrals to the service come from Staffordshire Police and other agencies, and directly from victims themselves.

## How do we help victims of crime?

The experience we have gained through years of providing quality-assured advice across a wide range of issues and our partnerships with other agencies, means that we are uniquely placed to assist victims of crime. The Victim Gateway team are of course also able to signpost or refer internally to the Citizens Advice team seamlessly.

We provide victims with timely advice and emotional and practical support via telephone and face-to-face services; making initial contact within 24 hours of referral. Our advice and information covers a wide range of issues. For example, support workers might:-

- assist with **criminal injuries** claims,
- **accompany** victims of crime to **court appearances**;
- help with **financial or emotional impacts** of a crime;
- protect victims' rights under the **Victims Code** and **Witness Charter**;
- provide **guidance** with respect to insurance, benefits, housing or employment issues that may arise as a consequence of the impact of crime.



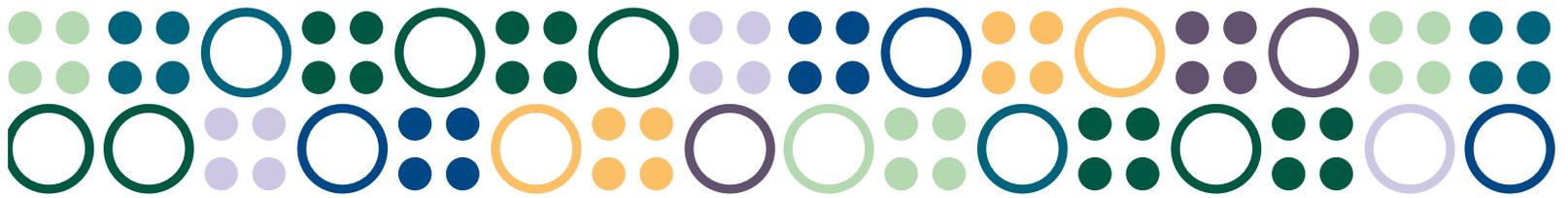
**3,482** referrals from September until March.



Support offered within **24 hours of referral** for victims



Commissioned by the Staffordshire PCC



## Putting the needs of victims at the heart of the criminal justice system across Staffordshire and Stoke-on-Trent.



© Image provided by Express and Star (expressandstar.com)

### Victim Gateway Launch: September 2015

(Left to right: Matthew Ellis, Baroness Newlove, Jude Hawes [SNSCAB], Deputy PCC Sue Arnold ).

## Case studies

### Vicky

Vicky, had been a **victim of sexual abuse** as a child and her case went through the courts in the last decade.

Vicky contacted us as she was concerned that the **perpetrator was to be released from prison** shortly. We collaborated with Vicky and other agencies and were able to confirm that her offender was not yet eligible for parole. Further we were able to reassure her that she would be contacted by the **Victim Liaison Officer** when the offender became eligible for parole and that she would have the opportunity to **submit a statement to the parole board** at this time.

We were also able to reassure Vicky that she would be **offered further support at the time of her offender's release** and can contact us any time for additional support.

### Denise

**Denise is a child who disclosed sexual assault by her mother's partner.** Denise received counselling from another third sector agency for some months.

We have supported Denise's family by providing further **emotional support through the trial; enabling the client to move area** through the provision of housing assistance and **liaised with Witness Care and Witness Service** prior to the trial. We also attended court with the family to provide further support.

**The family have now moved to a new area following our help and are confident that a new start awaits.** We referred them to counselling services in their new area and they are assured of **ongoing emotional support**.

# Education Digital Skills & Financial Capability



**We aim to bring about positive change in people's lives by empowering them with the necessary skills for the future, in tandem with our advice.**

## Learn My Way



UK **onlinecentres**<sup>TM</sup>

[www.learnmyway.com](http://www.learnmyway.com)

### Promoting Digital Inclusion in East Staffordshire

**Increasingly private and public services have moved towards digital delivery.** The agenda for digital inclusion relates to all digital technologies and concerns people having the use of technology to improve their lives. It has been estimated that 7.5 million people in the UK remain digitally excluded.

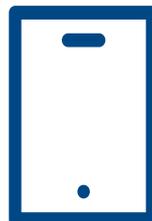
It is widely recognised that digital technologies provide opportunities for people to both communicate more easily and obtain information; gain access to better consumer and utility deals and access both public and private services.

Citizens Advice's face to-face clients are twice as likely to lack basic digital skills and are more likely to be unable to gain access to the internet than the general public. This may be because they lack access to the internet and/or because they don't have the basic skills to undertake digital tasks.

Our Learn My Way project continues to go from strength-to-strength. **We are committed to helping people increase their IT skills** and manage the barriers to digital inclusion. Thanks to generous funding from Burton Consolidated Charities, we have been able to provide an IT suite, complete with computers and laptops, wherein learners gain the support and skills to interact digitally in the world with confidence.



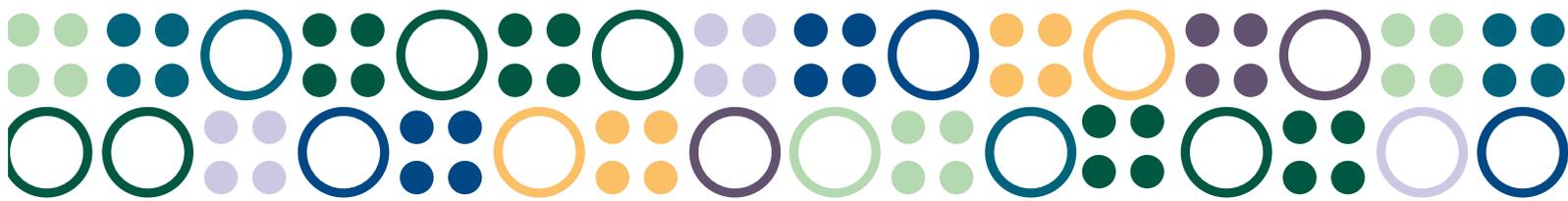
**746**  
**Digital Learner**  
**Registrations**



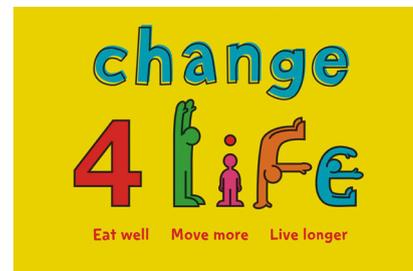
**477**  
**Basic Skills Course**  
**Completions**



**365%**  
**More**  
**Registrations**



# Change for Life



© Image provided by Adrian Barnett



## Improving Financial Capability Skills

**We delivered financial capability sessions to 113 families across 7 schools in East Staffordshire.** As part of the Change for Life programme, in conjunction with our partners at **Burton Albion Community Trust** we delivered fun, family-friendly sessions focusing primarily upon budgeting, energy-saving and healthy eating. This extremely successful programme ran at Anglesey; Dove First; Edgehill; Eton Park; Picknalls; Riverview and Winhill primary schools.

90% of respondents stated that the sessions were very useful and 85% reported that the way in which the information was conveyed was very appropriate.

Furthermore, participants also recorded increased confidence in budgeting, self-esteem and increased confidence in families abilities to make healthy lifestyle choices.



**90%**  
said sessions were  
"very useful"



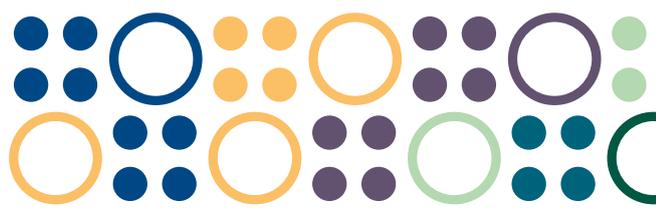
**226+ people:**  
113 families  
participated



**Increases in :-**  
Budgeting confidence,  
Self-esteem  
Healthy Choices

# Advice Impact

## Health & well-being



**Our advice solves immediate problems. It also helps to reduce anxiety, improve physical health, increase finances and stabilise housing or employment for our clients.**

In 2015-16, 9.9 million working days were lost nationally, through stress, depression and anxiety. Clearly the impact of problems, such as unmanageable debt or employment issues can have an adverse effect on the mental well-being of our clients. However, problems can also have a significant negative impact upon physical health.

The link between socio-economic factors and health have been firmly established. Thus we find for instance that not having the necessary income to heat your home can increase the risk of respiratory and cardiovascular diseases and exacerbate existing health conditions.

In particular, through maximising household income by ensuring benefit uptake and/or helping with debt management, we are able to mitigate against the social inequalities that are associated with health inequalities.

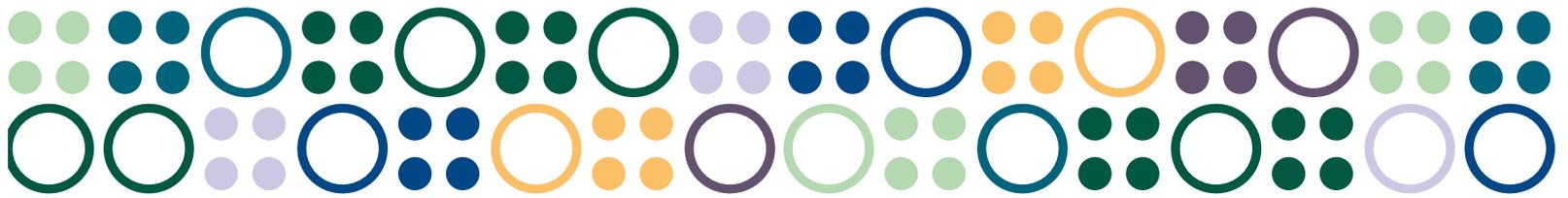
**Improving the well-being of our clients through our support.**

	<b>4 in 5</b> felt less stressed, depressed or anxious
	<b>1 in 2</b> had more money or control over their finances
	<b>Nearly 1 in 4</b> had a more secure housing situation
	<b>Nearly 1 in 2</b> said their physical health had improved
	<b>1 in 5</b> had better relationships with other people
	<b>Nearly 1 in 5</b> found it easier to do their job or find a job

## Advice for those suffering long-term health conditions

Our service promotes the health, well-being and independence of our clients, thereby preventing or delaying the need for more intensive or hospitalised care for both the elderly and those with long-term health conditions. We are privileged to have been able to continue to provide advice for those with long-term health conditions, through:-

- **outreach services at GP practices;**
- **providing casework** for those under the care of **secondary mental health teams;**
- **providing casework** for those suffering from **multiple sclerosis.**



## Case study

### Lisa

Lisa suffers from **severe clinical depression and anxiety attacks**. She was under the care of the Community Mental Health Team, since she was troubled by the thought of suicide. Although Lisa was in employment, she had been unable to go to work for several months when she was referred to us for help.

Lisa was concerned that she would be **dismissed on health grounds** from her employment. Furthermore she had accrued non-priority debts and payday loans during her sickness. Since Lisa was unable to afford to repair her boiler, she was making a long trip each day to get a shower at a relative's house.

All these issues were **exacerbating her mental health condition**, leaving her with

prevalent suicidal thoughts.

We advised Lisa that **employers need to follow a disciplinary and dismissal procedure before dismissing an employee**. We also suggested that Lisa talk to her employer about her difficulties. Lisa found that her employer was extremely sympathetic to her condition and was able to make adjustments to suit. This meant that Lisa could return to work within a short-time of taking advice.

We offered Lisa **budgeting advice** with respect to her ongoing debts, assisted her with the **completion of a PIP form** and an **application to a charitable trust** for help with her boiler.

**Lisa is back at work and in receipt of a PIP award. She feels empowered and her health is improving as a direct consequence of the advice given.**

**During 2015-16, 36% of our clients** suffered from **long-term health problems or disabilities**. Our help is a lifeline to these individuals.



**257 Specialist Casework enquiries** for clients with **MS/Mental Health Care** team.



Face-to-face appointments at **5 GP surgeries** in East Staffordshire



Improving outcomes for those with **long-term health conditions**

# Our Work: Research & Campaigns



**We continue to work to improve local and national policy and practice** through our **research and campaigns work**, drawing on our unique and extensive knowledge of issues that affect our clients' lives.

## Tackling systemic issues

Whilst we strive to solve problems through advice, there are often systemic legislation or market issues which cannot be tackled through advice alone. We work alongside other Citizens Advice offices and our partner agencies to improve the policies and practices that affect both the national and our local community through the collation and analysis of evidence provided by our clients.

## Campaigns

In 2015-16, we contributed to the national **Settled and Safe campaign** which has already resulted in legislation preventing retaliatory evictions. We have also contributed to the **Talk about Abuse** (domestic abuse) and **Scam Aware campaigns**. We continue to work to provide **good choice for consumers** through highlighting energy problems, bank accounts and unfair contract practises.

## Local Concerns

Locally, our clients concerns about unfair legislation and practice relate primarily to unfair **debt housing and benefits issues**.

**Debt:** Whilst payday loans legislation implemented following campaigning have eliminated the worst practises, there remain issues in this sector. In particular, we have undertaken research into problems with the collection of council tax arrears.

**Housing:** We continue to feed evidence about illegal evictions, harassment and excessive agency fees into the national Settled and Safe campaign.

**Benefits:** Benefits-related issues primarily relate to administrative problems incurred by those with long-term health conditions and the invocation of sanctions. We also undertook research into the effect of proposed benefits legislation changes in 2015/16.



**Rental Sector Legislation**  
#settledandsafe



**Raising awareness**  
of scams & traps  
#scamaware



**Providing evidence** to  
Ofgem for energy consumers



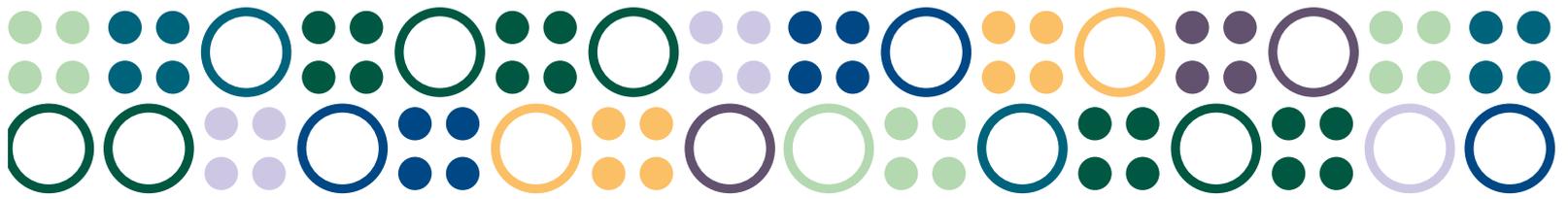
**Raising awareness** of  
domestic abuse  
#talkaboutabuse



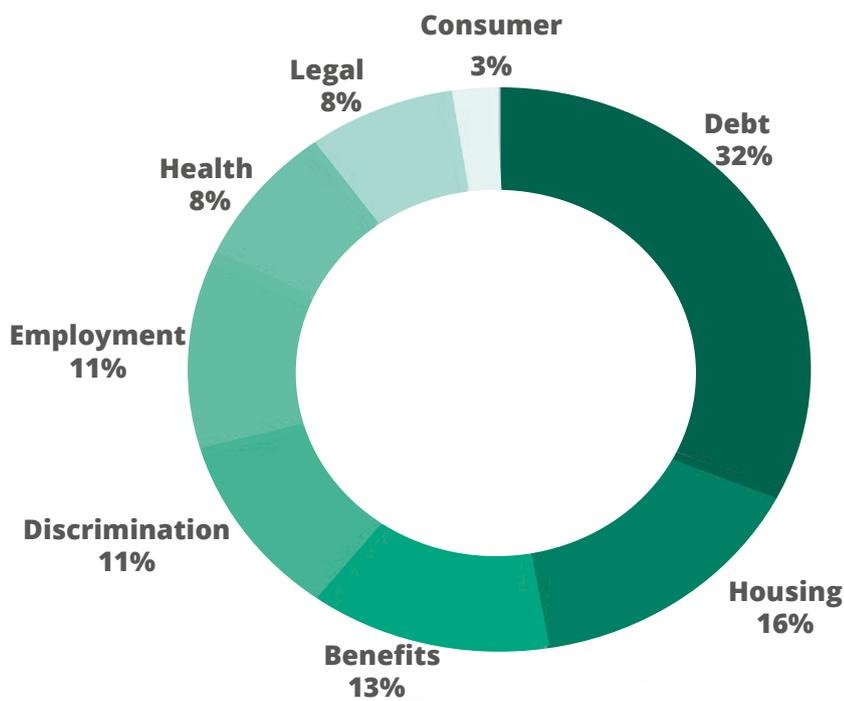
**Informing & implementing**  
policy, advising  
on proposed change



**Campaigning**  
for revision  
of council tax  
arrears collection



## Unfair Practises identified during appointments



**61% of our local campaigning is associated with Debt, Housing and Benefits**

## Case study

### Barry

**Barry is 59 and has primary multiple sclerosis** which has affected his cognitive functions and made him reclusive. We have helped him with multiple issues over the past three years. He is in receipt of Personal Independence Payments (PIP) after successfully migrating from DLA.

Barry contacted us with regards to his current Employment Support Allowance (ESA) award: he is in the ESA support group and needed help completing a Capability for Work questionnaire (ESA50) ahead of **reassessment for this award** despite having a **chronic and incurable disease**. We helped Barry complete this

form and explained the reassessment process.

We provided evidence to Citizens Advice to argue that claimants with an incurable chronic condition should not be subject to re-assessment if they are in either the ESA support group or the work related activity group unless their condition has deteriorated since the benefit was last awarded.

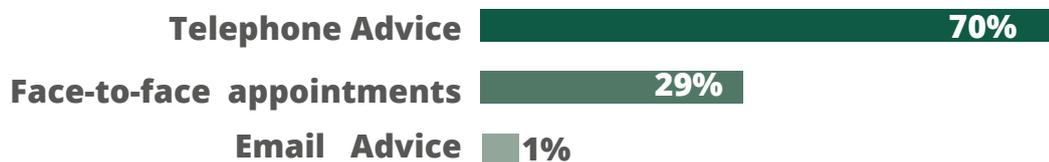
**For many conditions, such as multiple sclerosis, a reassessment is unnecessary and the stress incurred through reassessment may invoke a relapse in their health status.**

# Access channels



**In response to demand, we continue to strive to make our services as accessible as possible.** Whilst maintaining face-to-face advice - we have made considerable progress in improving our digital presence and access.

## Preferred Channels for Advice, 2015-16



### Adviceline

Our state-of-the-art contact centre continues to provide **excellent accessible advice**, throughout the day and across two evenings a week.

Calls to the Staffordshire County Adviceline are handled via a two-tier approach, in line with our face-to-face appointments:-

- tier 1: calls are helped at first point of contact in a short intervention
- tier 2: calls are provided with more in-depth assistance.

The efficiency and accessibility of our telephone service, has meant that **calls to the Staffordshire Adviceline increased by more than 7% during 2015-16.**

### Face-to-face services

Whilst most of our advice is now given via the telephone, **our face-to-face advice services remain the preferred choice for many clients**, particularly for those with capability issues.

For example, clients with **learning disabilities, hearing conditions, more elderly clients** and those for whom English is a second language, prefer to attend our face-to-face appointments at our main premises or at one of our 10 outreach locations.

The complexity of casework and second-tier debt work necessarily means that this is undertaken primarily through face-to-face appointments.

### Client satisfaction



**100% Client Satisfaction**  
across all advice channels.

**I cannot thank Citizens Advice East Staffordshire enough for the work you've done. I can see that it is more than a job - it is a real vocation - you clearly put your heart and soul in it.**

**I would definitely use the service again - my adviser was so easy to talk to.**



## Adviceline Case study

### Thomas

Thomas was approaching retirement age and lived with his wife in their mortgaged property. Thomas was employed until his wife was diagnosed with Alzheimer's 7 years ago, at which point he became a **full-time carer** for his wife.

Although Thomas and his wife were in receipt of disability benefits, including Personal Independence Payment (PIP), Carer's Allowance (CA) and mortgage interest payments, Thomas found himself in a **spiral of escalating debt**.

The family property had an outstanding mortgage, a further secured loan and three non-priority debts. Whilst Thomas was maintaining repayments of his priority debts, he had found himself unable to meet the non-priority debt instalments and was

experiencing increased anxiety from the three creditors.

Unfortunately due to Thomas's circumstances, it is unlikely that there will be an improvement in his financial circumstances in the future and therefore Thomas's options were limited. Due to the property equity, we were mindful that Thomas did not become subject to charging orders from the lenders.

We undertook to write initial letters to the creditors outlining Thomas's circumstances. We then engaged in negotiation with each of the creditors. Ultimately we were **successful in persuading the creditors to write-off the debts**.

**Consequently, Thomas and his wife can continue to live in their family home and Thomas's financial stresses have been alleviated.**

## Social Media Engagement

**During 2015-16, we continued to use social media channels, particularly Facebook and Twitter to enrich our advice, profile and fundraising activities.**

Facebook and Twitter are used by 50% and 25% of the UK population and represent an opportunity to engage with people and organisations.

We have used our social media work primarily to promote:-

- Information & Links to Advice;
- Mobilisation for campaigns;
- Local issues;
- Fundraising activities;



We have more than 2000 followers on Twitter and achieve between 30,000 and 90,000 impressions per month. During 2015-16, we also generated income via Social Media Management for three other organisations, as a means of providing support for our advice services.

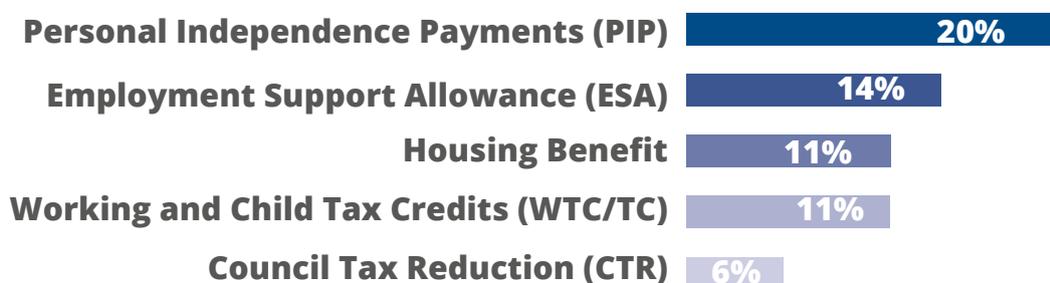
We were also delighted to be shortlisted again, as finalists for the 'Excellence in the use of Social Media' Greater Birmingham Chamber of Commerce Award during 2015-16.

# In Focus: Welfare Benefits & Tax Credits



**Social welfare benefits provide a safety net, so that those who have long-term health conditions, or those who struggle to find full-time employment, can afford the very basics** of housing, heating, clothing and food.

## Top 5 Benefit Enquiries, 2015/16



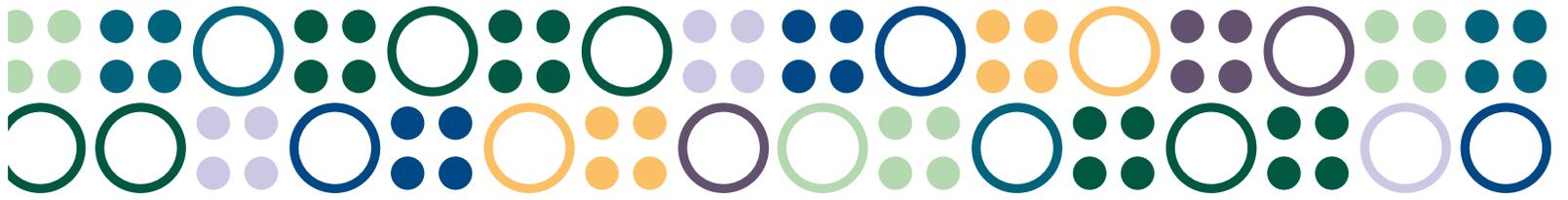
## Benefits for those in need

**The provision of welfare benefits advice remains at the core of our work.** Those with long-term health conditions or disabilities are more likely to need help with benefits advice. This is borne out by our figures which indicate that queries relating to sickness benefits were the most prevalent during 2015-16.

In particular, we continue to work to appeal unfair ESA and PIP assessments. We have also highlighted the long delays experienced by new PIP claimants.

Overall, we gained more than **£1.4 million in welfare benefits** on behalf of our clients during this financial year.

 <p><b>£1.4m</b> gained in benefits awards for our most vulnerable clients following our intervention: a <b>36% increase from 2014-15</b></p>	 <p><b>40%</b> of benefit enquiries came from <b>clients with dependant children</b></p>	 <p><b>62%</b> of those with long-term health conditions, or disabilities have been affected by <b>Housing Benefit cuts following welfare reform</b></p>
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## How does this help?

### **Welfare advice services are effective in addressing the problems associated with social inequalities, including mental and physical well-being.**

The complexity of the benefits system means that benefits issues are encountered at a large proportion of our client interviews.

Those in receipt of welfare benefits are more likely to be sick than the general population. Furthermore, more than 50% of the long-term unemployed are aged over the 50: these people are also more likely to need welfare benefits. The provision of welfare benefits can lead to improvements in health such that many clients are able to resume work in the longer-term.

Advice service provision can improve the uptake of benefits, thereby delivering significant financial gains for clients and improving living standards. This has an impact on the wider community: financial stress can lead to problems at school, emotional distress and exclusion from social activities for children.

For those people affected by illness or unemployment, hardship is very real. **During 2015-16, we saw a 13% rise in the numbers of people we signposted to foodbanks for assistance.**

## Benefits gained: outcome summary, 2015/16

Please note that these figures are likely to be an underestimate of the true value of awards granted as a result of our intervention.

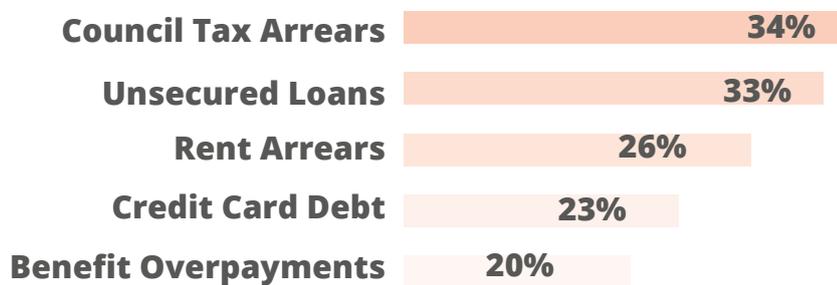
<b>Outcome</b>	<b>Average value per client</b>	<b>Comparison 2014/15</b>
New benefit <b>award or increase</b>	<b>£5,502</b>	<b>1% increase</b> from 2014-15
Benefit award or increase <b>following appeal</b>	<b>£6,102</b>	<b>69 % increase</b> from 2014-15
Money put back into payment	<b>£6,471</b>	<b>56 % increase</b> from 2014-15

# In Focus: Debt



**One in 6 people in the UK have debt problems. Our clients present with a broad spectrum of debt problems:** from those who are struggling to make ends meet, to first arrears, through to bailiffs at the door.

## Top 5 Debt Issues for our Clients



## Understanding debt issues

**We observe that welfare reform has had a significant impact on client debt.**

Following the abolishment of Council Tax Benefit, council tax arrears have grown to become our most frequent debt issue, making up 34% of our client’s debt issues.

Similarly, we have also seen the proportion of clients consulting us about benefit overpayments increase from 13% to 20% in the last year.

**Helping those struggling with financial difficulties**

Problematic debt can quickly escalate to crisis level if it isn’t managed: people may ultimately face legal action, eviction or repossession.

We strive to review our clients’ financial circumstances and pinpoint priority debts to find solutions to debt issues; ranging from creditor negotiation; temporary interest moratoriums to exploring insolvency options.

 <p><b>73%</b> of debt clients felt <b>stressed, depressed or anxious</b> before advice</p>	<p><b>£4,129</b> Average government debt</p>	 <p><b>9 in 10</b> debt clients state that we have <b>improved their lives</b></p>	 <p><b>89%</b> of debt clients had <b>improved mental health</b> after advice</p>
	<p><b>£929</b> Average council tax arrears</p>		

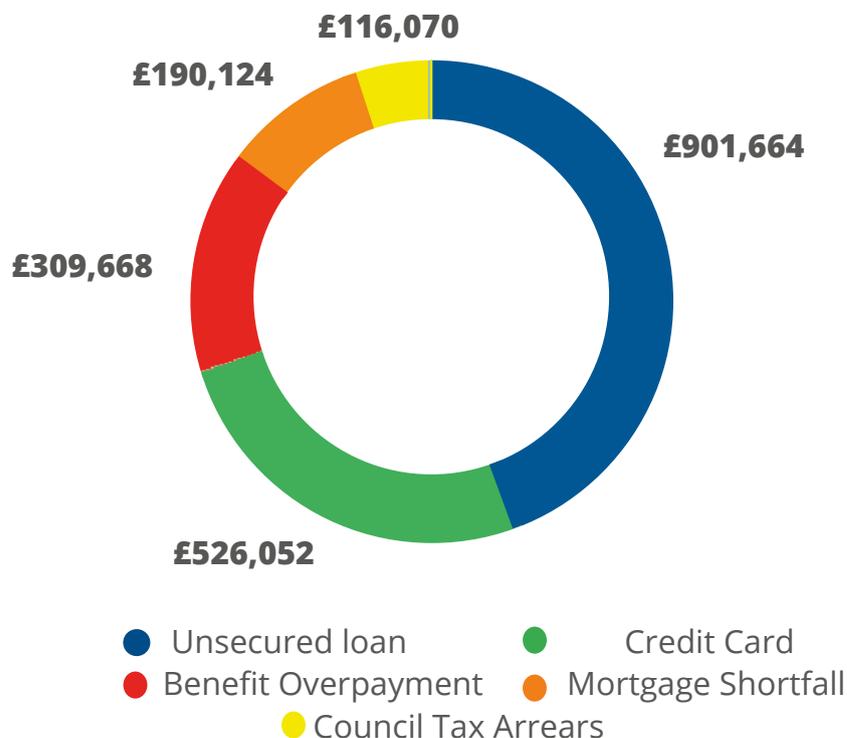


## Issues factored by largest financial impact, 2015-16

**We rescheduled  
£ 3, 023,385<sup>1</sup> in 2015-16.**

In financial terms, we observe that unsecured loans make up almost £1 million of this total, followed by just over £500,000 of credit card debt and £310,000 of benefit overpayments.

**Unsecured loans, credit card debt, benefit overpayments and council tax arrears** account for **61% of debt** locally and are also the debts about which we are most frequently consulted.



**Having manageable finances underpins our clients' housing, employment, health, relationships and well-being and undermines efforts to reduce societal inequalities.**

Debt may accrue through major life changes or unplanned circumstances. Nationally, low incomes and high costs of living mean that fewer people have the necessary financial

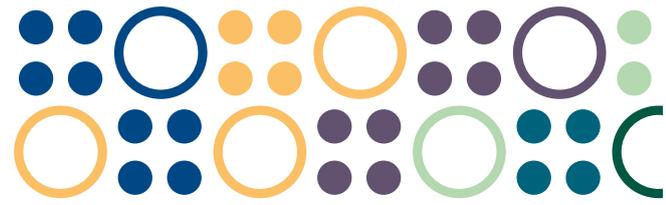
buffer to manage unexpected financial strain. Nearly 4 in 5 of our debt clients report that debt issues have caused other difficulties in their life and 73% suffer from stress, depression or anxiety as a consequence of their debt.

With our help, clients are able to understand their rights and responsibilities with regards to their debts and improve their financial circumstances.

	<p><b>£3.023m<sup>1</sup></b> debt rescheduled during 2015-16</p>	<p><b>£34,411</b> Average Bankruptcy</p>		<p><b>£14,776</b> Average Debt written off (57% increase vs 2014-15)</p>
	<p><b>£27,297</b> Average Individual Voluntary</p>			

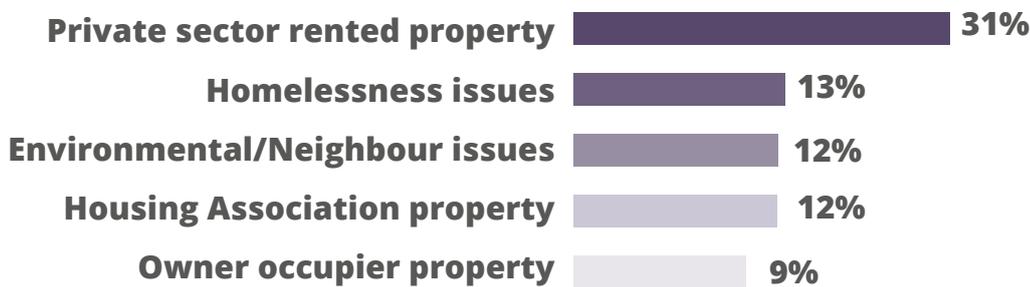
<sup>1</sup> This figure is an underestimate due to changes in the way in which debts are recorded by Citizens Advice. It is likely that we reschedule debt worth at least £10 million locally.

# In Focus: Housing



**It remains the case that private rental sector issues** are the **most frequent housing issues** our clients experience: they accounted for **31% of housing queries during 2015-16.**

## Top 5 Housing Enquiries, 2015/16



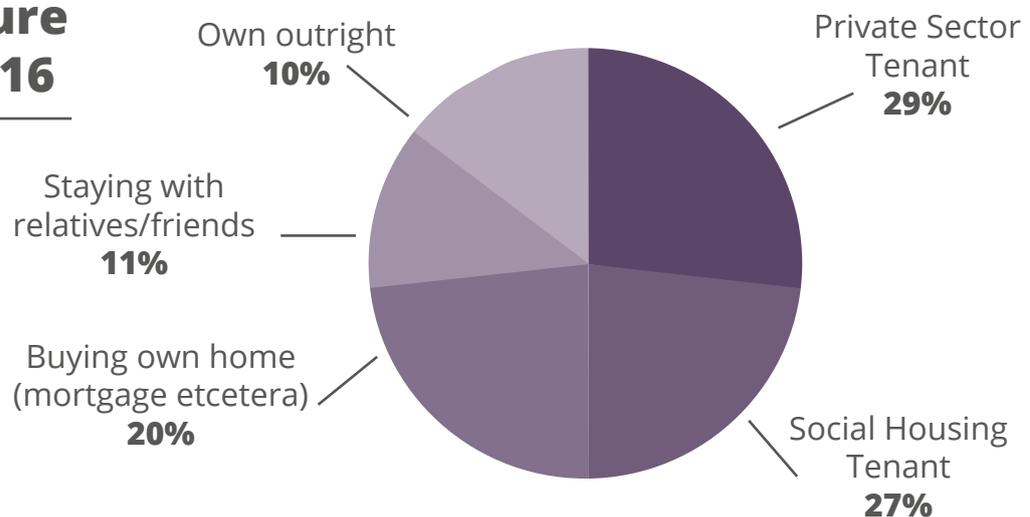
## Local housing issues

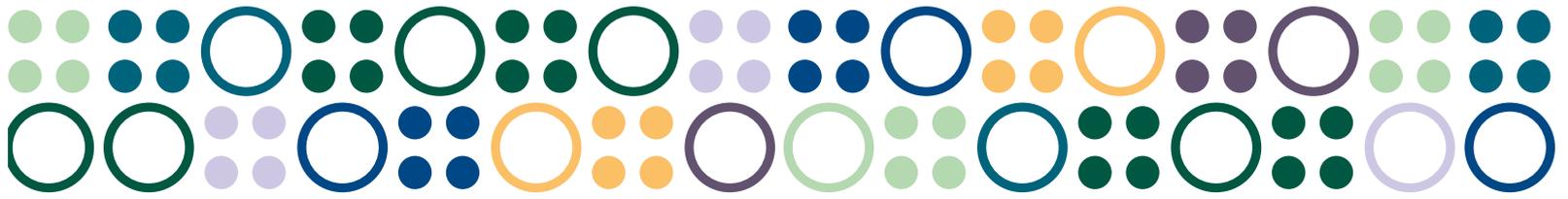
**Whilst we continue to tackle fair rent, agency fees, harassment and illegal evictions,** the most frequent private rental enquiries locally relate to landlords failing to undertake repair or maintenance work.

**A relatively large proportion of people are affected by homelessness issues (13%).** This high figure may reflect the increasing number of clients we have seen with mental health problems.

Those with **mental health conditions have a higher incidence of homelessness** than the general population. In comparison with previous years, there has been a fall in the number of owner-occupier issues, this is likely to be correlated with the fall in mortgage arrears enquiries.

## Housing Tenure Profile, 2015-16





## Solving problems, changing lives

We **solve 2 in 3 housing problems** for our clients. We worked closely with Trent & Dove Housing and Burton YMCA during 2015-16, to help tackle housing problems in the local area more efficiently, benefitting our clients and the wider community.



© Image provided by Adrian Barnett

## Case study

### Alan

Alan and his family lived in a **Trent & Dove Property** following the loss of their owner-occupier property, when Alan had a breakdown six years ago. Alan continues to suffer with **long-term mental health issues** and has not been able to return to work.

When Alan was referred to our services, **repossession action** had been initiated as he had accrued **substantial rent arrears**, following an unsuccessful Personal Independence Payment (PIP) application and lengthy benefit delays. Alan was very distressed about his financial situation

overall and the potential loss of the family home.

We helped Alan adjourn repossession action and stabilise his income, gaining a **backdated award of over £9000** through appeal. We also advised Alan that his wife could apply for Carer's Allowance.

**Our intervention has had a significant impact on this family:** since they are able to repay their arrears, they will be able to suspend further possession action and are therefore no longer facing potential homelessness. In the longer-term, we would anticipate that the income increase, may lead to an improvement in Alan's mental health.

# About Us

## Staff, Trustees & Volunteers



We have a dedicated, hard-working team in East Staffordshire which consists of 30 dedicated members of staff who strive to meet client needs everyday and 43 volunteers, of whom 10 are trustees.

Our trustees are responsible for the governance of Citizens Advice East Staffordshire and provide leadership and strategic management. Whilst advice provision remains at our core, staff and volunteers alike undertake a variety of advice, administrative, fund-raising and campaigning roles.

### Volunteers

**Our volunteers are part of a wider network of 23,000 Citizens Advice volunteers. Our volunteers are an invaluable asset, without whom we would not be able to achieve so much for the local community.**

During 2015-16, our volunteers contributed an average total of 234 hours per week on behalf of our clients, which we estimate to be worth more than £192,000 in real terms. We could not deliver a service without them.

We estimate that volunteers provided us with work to the value of  
**£192,289**  
during 2015-16

### Excellent training

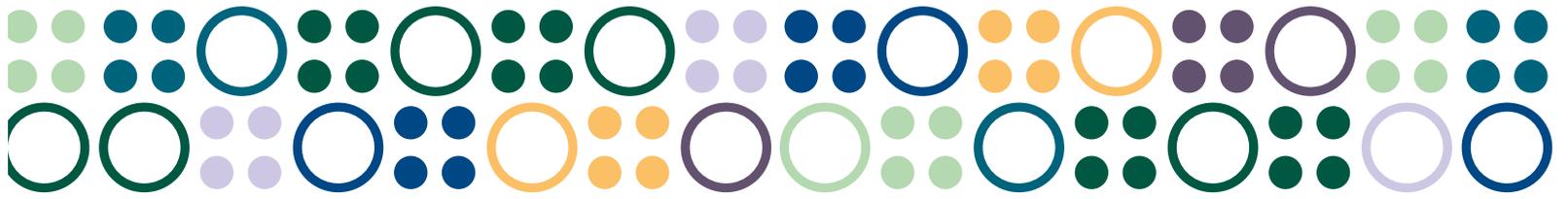
Our volunteers benefit from excellent, widely-respected training. Whilst some individuals volunteer in order to contribute something to society following a life-time of work, other Individuals join us at the start of their careers or mid-career; honing their practical skills and increasing their self-esteem.

Many of our volunteers contribute for many years, however it is part of a wider journey for others: in 2015-16, 65% of our leavers left for full-time employment or university, following their voluntary experience.



**65%**  
of our volunteers  
went onto  
full-time  
employment or  
education

**Volunteering with Citizens Advice East Staffordshire is so rewarding: it is fantastic to walk out at the end of the day knowing that I have achieved something potentially life-changing for someone else.**



## Volunteer Success Stories

All of our volunteers are invaluable and we pride ourselves on recognising their contributions.

In 2015-16, two volunteers, Adrian Barnett and Amy Bennett epitomised the success of our volunteer programme. Adrian Barnett was awarded the National Citizens Advice Volunteer of the Year award and Amy Bennett was highly commended in the Young Volunteer section of the Support Staffordshire Star Volunteer awards.

Both Adrian and Amy have now secured full-time work as a direct result of their hard work and dedication. Adrian continues to work and flourish within our organisation.

Volunteering is a truly symbiotic relationship between Citizens Advice and each volunteer: we are privileged to have such an industrious, committed team.



### National Citizens Advice Volunteer of the Year

(left to right: Martin Lewis [MSE], Adrian Barnett, HSBC Representative, Gillian Guy [CEO, Citizens Advice ])

### Support Staffordshire Young Volunteer of the Year Award Ceremony

(left to right: Phil Pusey [SCVYS] Amy Bennett, Andrew Griffiths MP)

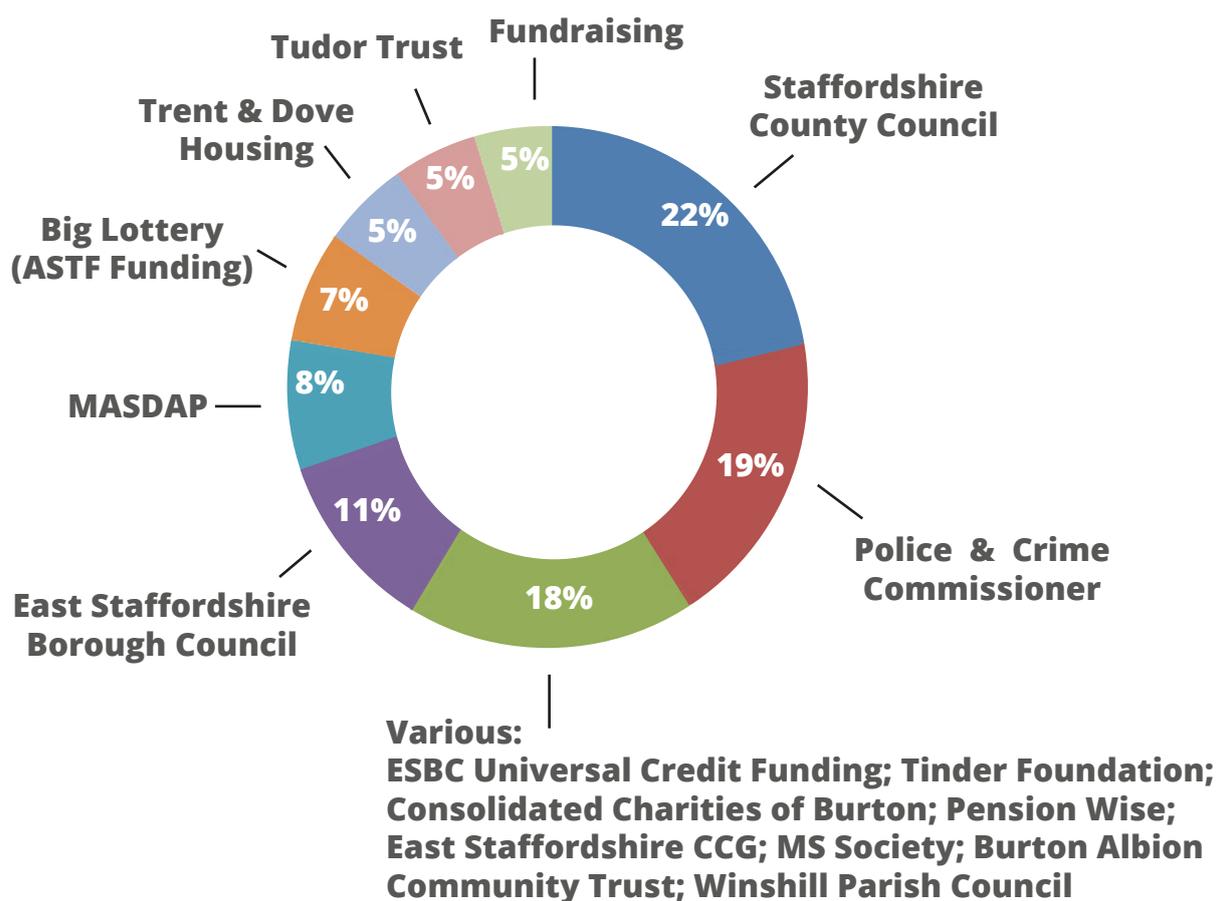


# Funding & the future

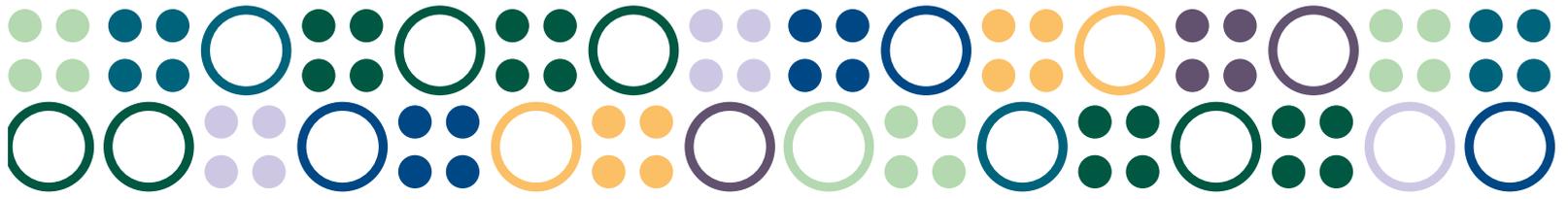


**Our core funding for 2015-16 was provided via Grant Aid from East Staffordshire Borough Council.** Thank you to all our funders for your support during this time period, and to all those from whom we have received donations.

## Funding Profile, 2015-16



Digital copies of our annual accounts and report are available. Please email [cabadvice@citizensadviceeaststaffordshire.org.uk](mailto:cabadvice@citizensadviceeaststaffordshire.org.uk) to receive a copy of our annual accounts.



## Key challenges for 2016/17

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- ▶ We will continue to review our response to high demand despite increasingly scarce resources
- ▶ We will continue to respond to diverse funding opportunities
- ▶ We will continue to develop our financial capability and debt advice
- ▶ We will strive to continue to develop our digital skills work so that people are not digitally excluded locally
- ▶ We will continue to recruit volunteers to diverse roles
- ▶ We will continue to prepare to support people for the transition to Universal Credit
- ▶ We will continue to work closely with partners to deliver a joined-up approach for local people

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## Review from the Chair

### Judy Heaver

“ **This Impact Report clearly illustrates what a vital service Citizens Advice East Staffordshire provides to local residents.** So often clients come to us at their lowest point but with help from our dedicated staff and volunteers they are able to see a way forward with help to manage the situation they find themselves in which will ease the pressure on them.

**These are challenging times for charities when funding for our services is increasingly difficult to obtain. I can only praise the dedication and loyalty of the staff and volunteers** who continually strive to provide what is **an outstanding service for clients. In particular I should like to thank Dawn Green who has demonstrated strong leadership through a challenging twelve months.** ”



@EastStaffsCAB



Citizens Advice  
East Staffordshire



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East Staffordshire

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