

# Annual review

## 2015 - 2016



Isle of Wight

2015  
charitytimes Awards  
Recognising leadership and professionalism  
**Winner**

**Citizens Advice Isle of Wight  
7 High Street  
Newport  
PO30 1SS**

**Registered charity number:  
1050217**

**Company number: 3116361**

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# Introduction

# Introduction from the chair

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I became Chair of the Citizens Advice Isle of Wight Trustee Board in October 2015. Previously I was the Vice Chair to Carol McHale for 5 years and during that time gained first hand experience of the significant challenges being faced by the service and other charities during the current economic climate.

In March 2016 we said goodbye to our Chief Executive Lee Hodgson after 2½ years with the charity, and appointed an interim Chief Executive Gary Dobson. Gary is our substantive Deputy CEO and has worked alongside Lee to successfully bid on several new pieces of work. In 2016-17 we will begin our Big Lottery funded project “Help through Crisis” which includes funding from IW Council's Local Assistance Scheme. We will also introduce a dedicated tax advice service that has been funded for one year by HMRC. These projects will deliver full time employment for new staff and make a real impact on the lives of people in our local community.

In 2015-16 Citizens Advice Isle of Wight became a major shareholder in Isle Help CIC when it entered into a strategic partnership with IW Council. This partnership will become increasingly important in 2016-17 and will give us the opportunity to work more closely with the local authority and develop ideas for greater voluntary sector involvement in the delivery of Island services.

In the last year we have also been reviewing the accessibility of our service to make sure we reach out to all members of the community. We have continued to support our outreach locations in areas which suffer most deprivation and now supply expert debt and generalist advice services at Ryde, Cowes, East Cowes, Ventnor, Sandown and Freshwater. We have also reviewed our processes to determine if we can reduce our waiting times and improve our throughput of clients. A joint trustee/staff working group was formed in 2015-16 which recommended a number of changes to process that have been accepted by the Trustee Board. The changes will include introduction of an “initial check” from 1<sup>st</sup> April 2016 as a pilot study for further consideration later in 2016-17. Introduction of the initial check has proved possible due to prior investment in IT for client use and we believe it will speed up the time it takes for our clients to obtain the information they are in need of.

I am looking forward to 2016-17 and the challenges that it will bring both to Citizens Advice Isle of Wight and its Trustee Board. I am sure that our staff and volunteers will continue to deliver a first class service to our community. Finally, I would like to express my sincere gratitude to our staff and volunteers, our partners and the Island’s statutory bodies. I will look forward to working with everyone in 2016-17.

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**Janet Hopkins**  
**Chair of Trustees**

# An overview from the chief executive

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Citizens Advice Isle of Wight is a charity that prides itself on its ability to help people to solve their problems. In the last year we have focused on improving both our range of services and the processes we use to ensure that all of our clients are able to access the right help as quickly as possible. By adding to our list of services we have also been able to improve our sustainability in a particularly difficult economic climate.

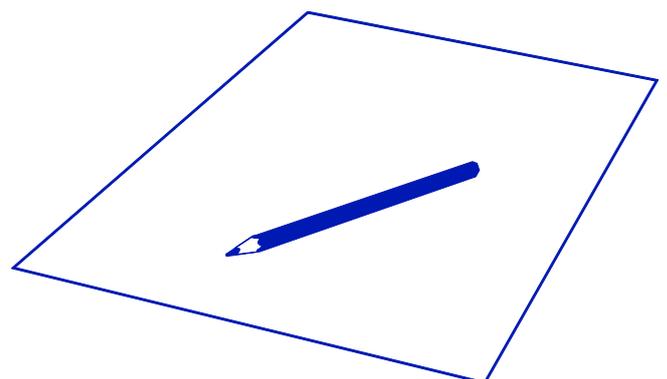
In recent months we have been notified of our success in two significant grant funding rounds. From 1<sup>st</sup> April 2016 we will be delivering a dedicated tax advice service funded by HMRC. The focus of our project will be to provide a face to face tax advice service for the most vulnerable members of our community. Our service will target disabled clients and people that live in rurally isolated areas. Clients from these groups are often digitally excluded and find it difficult to use HMRC on line resources. From 1<sup>st</sup> May 2016 we will also be delivering our Help through Crisis project which is targeted at clients experiencing crisis particularly caused by mental health problems. This service will use money from the local authority Local Assistance Scheme and the Big Lottery to stabilise immediate crisis and take a longer term approach by delivering individual client action plans to improve quality of life and reduce the risk of future reoccurrence.

Our usual services have continued to be in great demand in 2015-16 with a 5% increase in client issues from last year. Our enquiries continue to be dominated by debt advice followed closely by benefits and tax credits. To cope with continued high levels of demand we have invested in our IT infrastructure and introduced a new server and desk top PCs for all staff. We have also introduced a digital self-help suite for clients and will pilot initial checking in 2016-17 to make sure our waiting times are not adversely affected by increasing client volumes.

I would like to thank our staff, volunteers, the board of trustees and our funders for their incredible work and support in helping us to achieve our objectives in 2015-16. I am looking forward to another challenging and rewarding year in 2016-17.

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**Gary Dobson**  
CEO





# **Aims and principles**

# Citizens Advice Aims

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## The Service

The Citizens Advice (CA) service helps people resolve their legal, money and other problems by providing information and advice and by influencing policymakers. Citizens Advice use evidence of their clients' problems to campaign for improvements in laws and services that affect everyone.

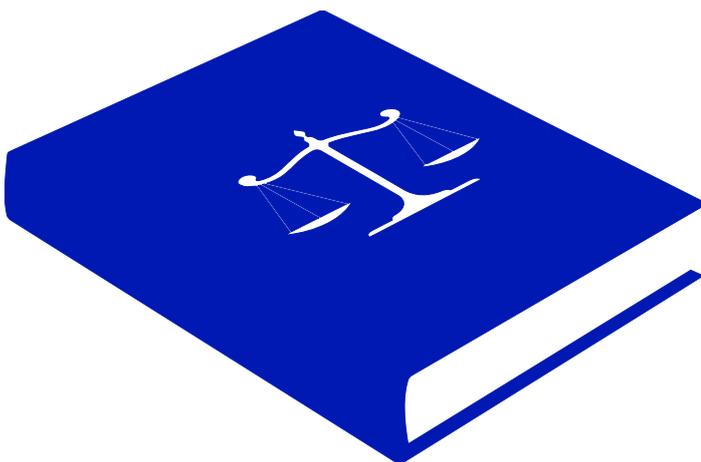
Every Citizens Advice is an independent registered charity. Without funding and volunteers Isle of Wight CA could not continue to provide its services on the Island.

## Aims

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The service aims to:

- Provide the advice people need for the problems they face
- Improve the policies and practices that affect people's lives



# Citizens Advice Principles

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## Independence

The service provided by Citizens Advice is completely independent. Citizens Advice are therefore able to offer impartial advice to all clients and to take up any issue with the appropriate authority on behalf of individuals or groups.

## Impartiality

The service provided by Citizens Advice is impartial. It is open to everybody, irrespective of ability, age, gender, gender identity, race, religion or belief, sexual orientation and social or economic status. Advice and help will be given on any subject without any preconceived attitude on the part of the bureau.

## Confidentiality

Citizens Advice offer confidentiality to enquirers. Nothing learned by a Citizens Advice from enquirers, including the fact of their visits, will be passed on to anyone outside the service without their express permission.

## Free

CA services are provided free to clients at the point of delivery. Each member bureau, and Citizens Advice, is responsible for operating within the principles of the service and protecting the CA brand. At the same time it is also recognised that we all need room for innovation without deterring people from seeking advice for fear of the cost.



# **Key statistics**

## **2015 - 2016**

# Key statistics for 2015 - 2016

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# 12,156

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Total client issues



Female  
56%

Male  
44%

# 12%

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Were disabled

# 37%

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Had a long term  
health condition

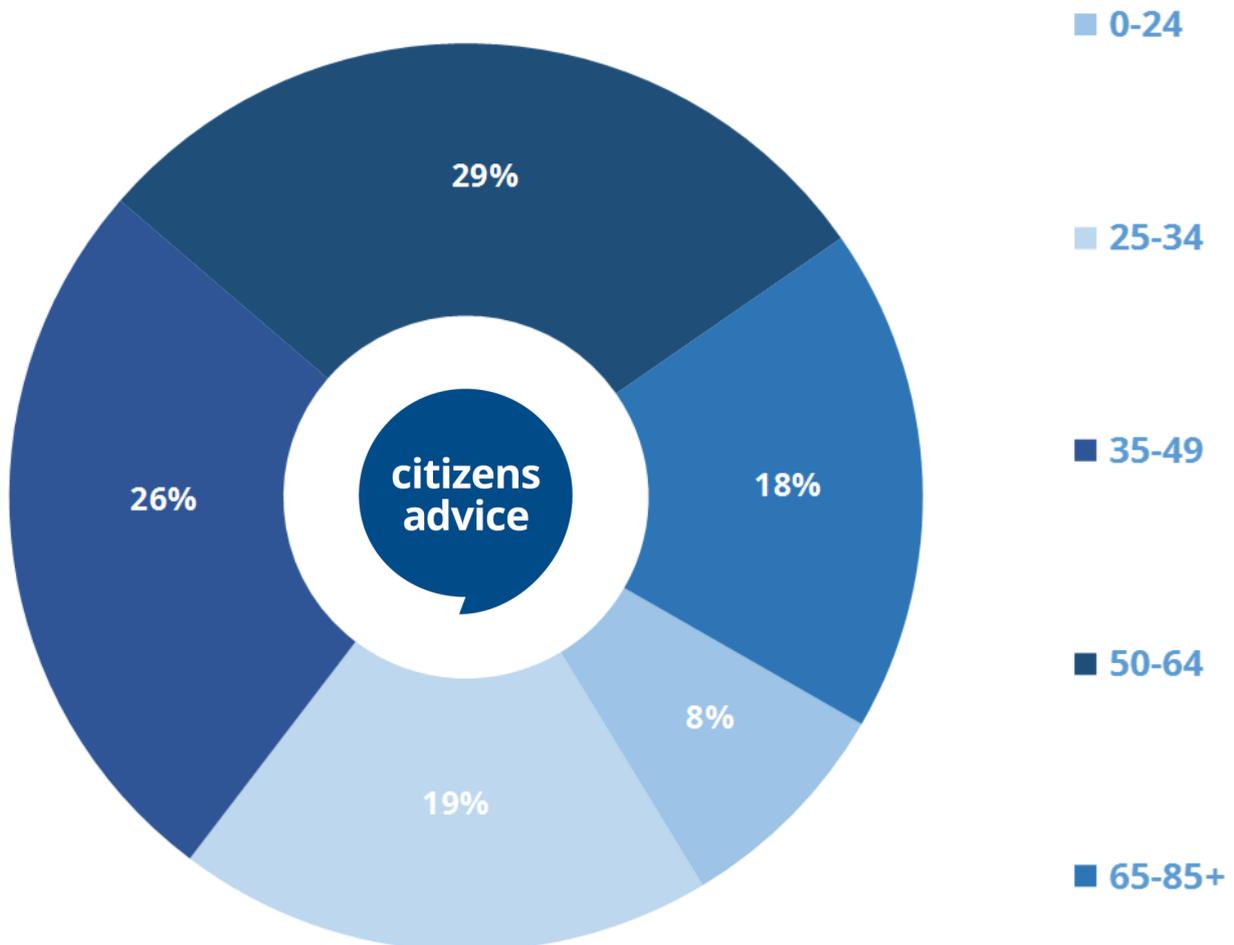
# 52%

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Were not disabled  
or had no health  
problems

# The ages of our clients

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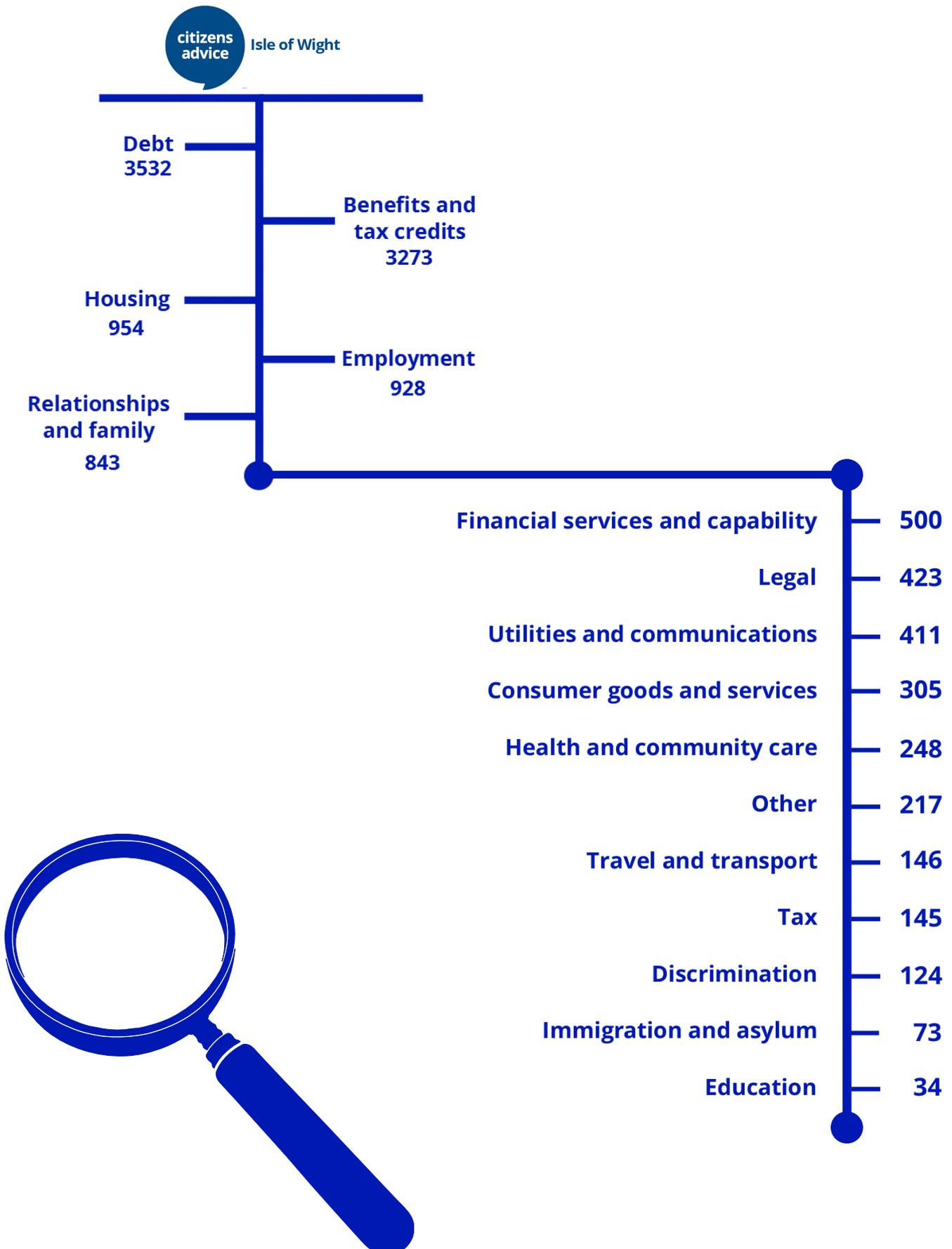


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In terms of our client profile there has been little change. The majority of our clients are between 35-64 years old. However, increasing numbers of our clients are either disabled or have long-term health conditions. The numbers of clients with mental health conditions is also increasing.

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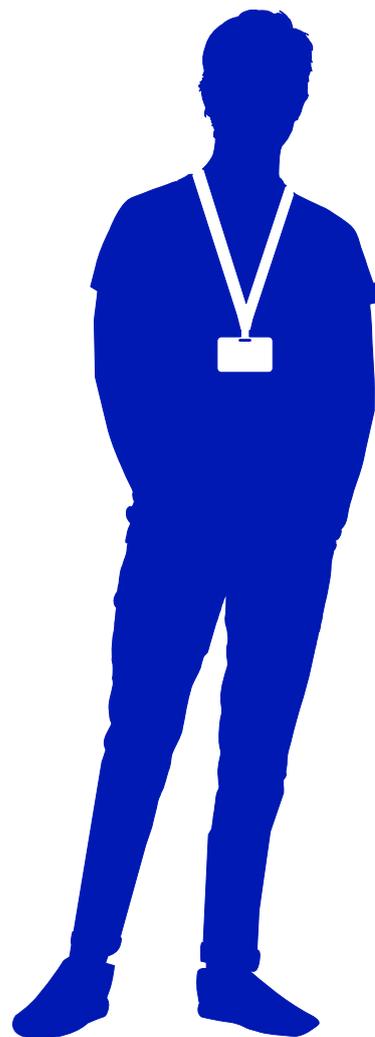
# Our top issues



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**Our most challenging issues remain Debt and Benefits and Tax Credits. There has been no change in the priority advice areas during 2015-16. 27% of our clients overall requested Benefits and Tax Credits advice and 29% of clients requested Debt advice.**

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**Gary Dobson, CEO**



**A focus on  
our most  
challenging  
issues**

# Debt Review

Our Money Advice Unit (MAU) is funded by the Money Advice Service (MAS).

In 2015-16 the unit provided advice and guidance to a total of 511 clients. The unit processed 72 Debt Relief Orders (DRO) and succeeded in writing off debt to a value of £655,537.77 while the overall level of debt dealt with amounted to £1,573,073.90. Details of our achievements in 2015-16 are provided in table 1



In 2015-16 we have continued to see a decrease in clients accessing payday loans. This decrease is due to the introduction of stringent regulations that hinder access to this form of credit. However, as a direct result we have also observed an increase in the use of credit card facilities.

We have mapped this trend throughout the year and determined that debt levels have remained high due to the need for many clients to “survival borrow”. After taking into account priorities and household bills clients are often failing to “break even” each month even with average expenditure levels much lower than allowances as set out by MAT/BBA.\*

Debt Type Stats 1/04/2015 - 30/03/2016	
Type of Debt	Level of Debt
Benefit overpayment	£150,533.14
Business Debt	£13,870.75
Cable/Satellite/Digital TV	£614.33
Catalogue/Mail order	£46,652.02
Child Support/Maintenance arrears	£5,209.77
Council Tax arrears	£76,738.59
<b>Credit card</b>	<b>£426,383.75</b>
Credit Union	£4,726.23
Electricity	£18,841.99
Former tenancy arrears	£17,469.00
Gas	£10,819.12
Income tax/NI arrears	£69,863.47
Magistrates Court Fines	£1,692.00
Mobile phone	£25,486.51
Mortgage Shortfall Debt	£70,190.00
Other	£201,078.02
Overdraft	£52,776.16
Parking Fines	£745
Payday lending	£9,727.09
Rent arrears	£7,626.49
Social fund loan	£4,883.97
Telecom packages (TV, phone and internet)	£7,738.82
Telephone	£3,290.14
<b>Unsecured loan</b>	<b>£298,259.76</b>
Water rates arrears	£47,857.78
<b>TOTAL LEVEL OF DEBT</b>	<b>£1,573,073.90</b>

- Table 1

Use of credit cards has therefore become a necessity for many just to cover daily living expenses. With little or no disposable income for many clients’ options for getting out of debt are becoming even more limited. This has led to a continued increase in insolvency cases on the Island.

In 2015-16 we have also remarked on a rise in the number of mortgage related enquiries. The reason for this often being a surge in clients with interest only mortgage products with no financial vehicle to clear the capital borrowed. This issue has affected many clients nationally and will continue to become more common from 2016 onwards. We will continue to build upon our relationships with lenders and compile a list of strategies for clients that face this difficult issue.

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**“Coupled with our successful efforts to encourage clients to seek help at an earlier stage we have successfully prevented more clients from facing harsher enforcement methods.”**



***Kate Brandon, Citizens Advice IW MAU Manager***

Throughout 2015-16 the unit has continued its involvement with a range of local organisations and provided training sessions for local authority staff, court user groups, and jobcentre staff. We have also maintained our productive relationship with local bailiffs.

One of our main priorities in 2016-17 will be to advertise the services of our unit more widely and to integrate our services better with other projects and initiatives. Closer working and improved awareness of our services will ensure that clients are able to access our service quicker to prevent deterioration of their individual circumstances. We will also be reviewing our own internal administration processes to maximise adviser availability and reduce waiting times.

# Benefits and Tax Credits Review

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Our Welfare Unit provides specialist advice and representation, with a particular focus on disability benefit appeals. Our largest source of enquiries from clients remains the Employment Support Allowance (ESA) work-capability assessment, where we represent our clients from the reconsideration stage to Upper Tribunal level, where appropriate.

Amongst a large number of disputed cases, a few truly shocking ESA decisions are continuing to come to our attention, including examples such as a decision where a client's assessment was stopped because of pain, but the Department for Work and Pensions (DWP) went on to find him fit for work based on that assessment. This prompted a freedom of information request which revealed that the DWP does not record how frequently this occurs. Mandatory Reconsideration before appeal is still causing difficulties and we welcome the Social Security Advisory Committee's (SSAC) investigation into, and recommendations on, the many areas of it that are causing problems.

The transfer of Disability Living Allowance (DLA) claimants to Personal Independence Payment (PIP) has been substantially accelerated by the DWP this year. The rate of qualification for PIP of existing DLA claimants is fairly high, with a noticeable trend for the daily living component being more readily awarded than mobility. This is causing particular difficulties for clients relying on the Motability scheme, as the higher-rate mobility of DLA or PIP is the only route to qualification.

There is also some cause for concern about PIP being inappropriately denied based only on 'paper-based' assessments of claimants, even where they have indicated needs in the claim form that would qualify for PIP, and this is currently a local social policy focus.

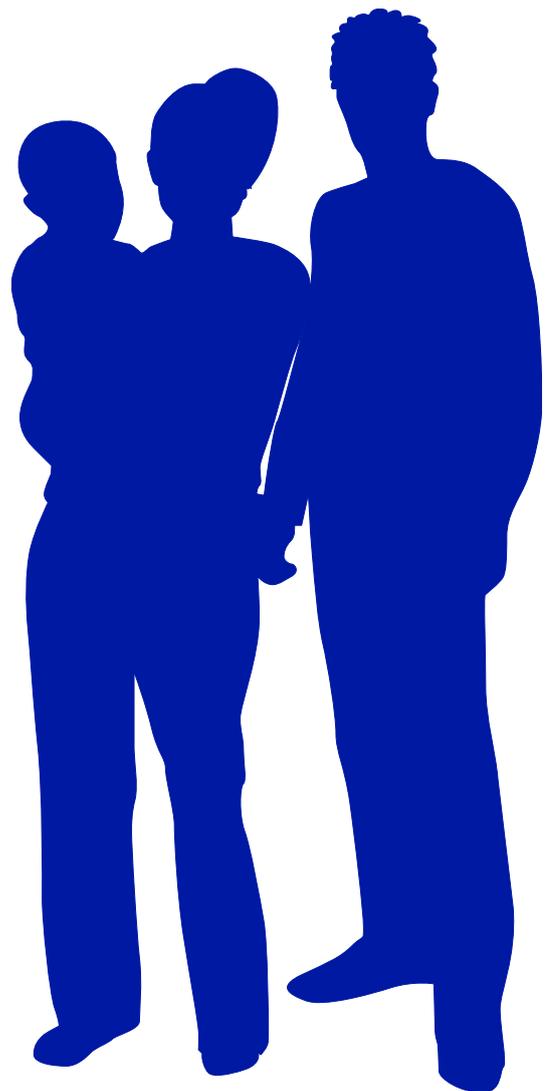
Confirmed financial outcomes for clients in 2015-16 amounted to £310k and may become as high as £340k when all our data is confirmed. This increase is likely to be due to increased DLA to PIP transfers, new admin support allowing greater caseloads, as well as a more accurate recording system – the last of these possibly suggesting that the previous years' methodology had been undercounting the real gains for clients.

February 2016 saw a local first for Citizens Advice IW — representing at an oral hearing of the Upper Tribunal in London. Although that claim did not ultimately succeed, a useful precedent was set for future PIP claimants (reported as *JM v Secretary of State* [2016] UKUT 296 (AAC)).

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**“Thank you for your advice and support during my dispute with DWP. I am pleased to report after a year and two tribunals I was successful with my appeal against their overpayment decision”**

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***Welfare Team Client***



# **Generalist information and advice**

# Generalist information and advice

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At the heart of our Generalist Advice and Information service is a team of Volunteers who commit valuable time to support the Island community. A vital part of Citizens Advice the trained volunteers provide reception duties, assessments, advice & information and administrative support.

Volunteer advisers have dealt with over 6,000 clients through different access channels;

- The face to face service assisted over 4,500 clients with increasingly complex problems as more and more people lose access to support from statutory bodies. Legislation in all enquiry areas is continually changing and requires our volunteers to keep up to date with these changes in addition to being kept up to date with our core subject areas debt, benefits, housing, employment and relationship problems.
- Access was also provided to a further 1,500 Island residents, through letters, email, web forms and telephone. Citizens Advice national 'Adviceline' is operated by our volunteers locally, providing initial information, signposting and accurate and valuable tools to improve our client's situation.

In 2015-16 we have noted increased demand for information and advice in a number of enquiry areas including Gender Violence and Abuse and British Citizenship. As enquiries become increasingly complex volunteers have focused on particular areas for example relationships & family, housing, employment and immigration.

Energy Best Deal Extra funding has enabled us to deliver energy related advice assisting clients to manage fuel bills, support them with claiming benefits, dealing with fuel debts and taking energy and thermal efficiency measures.

We strengthened our team by employing a generalist adviser which enabled the increased provision of advice and information in our rural and neighbourhood locations. This is supported by two highly trained volunteers in five locations.

As we moved through the second year of the Isle Help partnership referrals increased between partners Age UK and People Matter improving the clients journey and reducing duplication of services. Our High Street location is ideal to provide client with self-help information: we have increased our self-help computer access to Citizens Advice online information.

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In the next 6 months' we plan to introduce and pilot an 'initial check' service which is a quick and simple interaction with a client-

- To see if they can help themselves with or without support via a different channel.
- Ensure that clients are directed to the appropriate service – Pensions guidance or Healthwatch for instance.
- Ensure any clients who need advice go straight to the correct adviser (e.g. caseworker) or get signposted appropriately.

Looking around the local office it's great to see what a huge mix of volunteers we have working with us. We aim to recruit and train more Volunteers from a variety of backgrounds, bringing a wealth of experience to deliver our advice and information using the skills volunteers bring. Whatever the existing skills we provide the necessary training.

The training for client facing roles takes a full 8-9 weeks before a volunteer will start interviewing clients and even after that time they are fully supported through their further training to be fully 'qualified'. It is always rewarding when volunteers who are looking for new skills and to help people find they have achieved this.

As we looking forward to 2016-17 there are more challenges with continued roll out of Universal Credit, reduction on the Benefit Cap, changes to Financial Conduct Association (FCA) regulations regarding Money Advice, and changes to the way we assess the quality of our advice.



Healthwatch Isle of Wight acts for the benefit of the Island's community. The three organisations in our partnership are:

- Help & Care
- Isle of Wight Citizens Advice Bureau
- Community Action Isle of Wight

Citizens Advice Isle of Wight provides the Advice, Information and Signposting (AIS) service through contact forms, telephone and face to face to help people navigate local health and social care services.

Citizens Advice IW collects the experiences, feedback and opinions of people, both positive and negative, using local health and social care services. This information is used to influence health and social care services in a positive way, reporting and making recommendations for improvements.

Some experiences are escalated due to the level of concerns raised. This is always with an individual's agreement and strict protocols are followed.

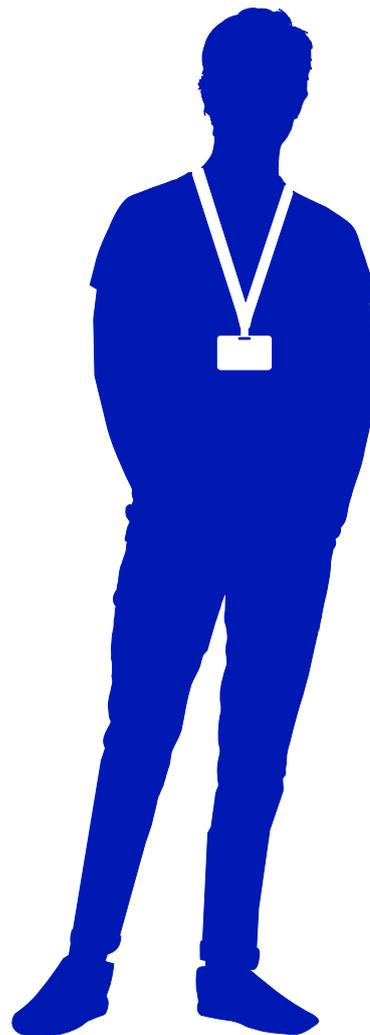
In 2015-16 queries were received and experiences shared around the following issues:

- Advice around financial concerns, for example how to fund a residential care placement, help with travel costs and NHS prescription charges
- How to make a complaint about an NHS service for example General Practice or hospital
- Safeguarding issues in NHS and social care settings
- Finding the right organisation, agency or specialist service, for example; signposting to SEAP (Support, Empower, Advocate, Promote) for complaints advocacy and support groups for specific health issues
- Access to medical records

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**“I like volunteering at the citizens advice because it enables me to contribute, however small, to provide up to date guidance to clients to help them in their situations. Volunteering also provides an opportunity to meet others and make friends.”**

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***Allan, Generalist Advisor***



# Campaigns and Research

# Research

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As a service we hold a huge amount of insight and data about the problems our clients and their wider communities face. We can use this insight and data to do several things:

- To help us research issues further
- To influence decision makers to change policies and practices
- To campaign to get decision makers to change policies and practices.

We do this by documenting evidence from the clients we see and submitting this to national Citizens Advice. This evidence is used to campaign for and influence change at both national and local level.

We regularly attend local strategic meetings including the Anti-Poverty and Benefits Awareness Group. We also attend meetings of the Civil court users group and The Family Court Users Group.

Examples of issues evidenced in 2015-16 include the continued difficulty in contacting HMRC, difficulties experienced by claimants of employment and Support Allowance and the availability of affordable accommodation for single homeless people.

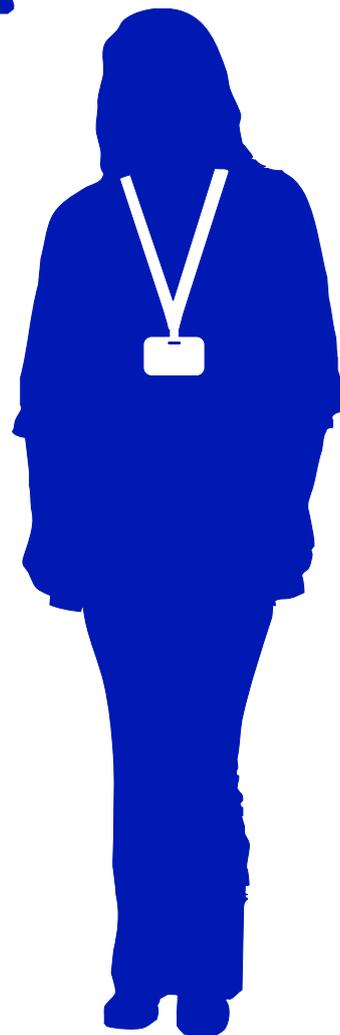
We continue to provide foodbank vouchers to clients who find themselves in severe financial difficulty.



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**“I am a relatively new volunteer. I started seeing clients about six months ago. Those six months have been a great experience. I enjoy the work, especially the interaction with clients but also being part of the friendly and welcoming Citizens Advice team. Moreover, I have learned a vast amount, both about the problems that clients face and about the availability and quality of national and local services.”**

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***Diana, Gateway Assessor***

# Campaigns

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**TALK ABOUT ABUSE** is a campaign to encourage everyone to look for signs of domestic abuse among their friends and family, and to talk about it.

Last year one in every 15 women and one in every 33 men experienced domestic abuse at the hands of their partner or former partner. September 2015 saw the launch of the Talk about abuse campaign focusing on informal networks of friends, family, neighbours or colleagues. Friends and family may be able to support victims where others might not be able to. We want to enable ordinary people to recognise abuse, to talk about it safely and enable victims to make the right decisions for themselves.

While it is a difficult, and delicate subject to talk about, we know that starting a conversation about domestic abuse - rather than waiting for them to broach the subject - makes it easier for victims to disclose. This campaign is about communicating a clear message to encourage and guide ordinary people to look for signs of domestic abuse among friends and family, and to talk about abuse.

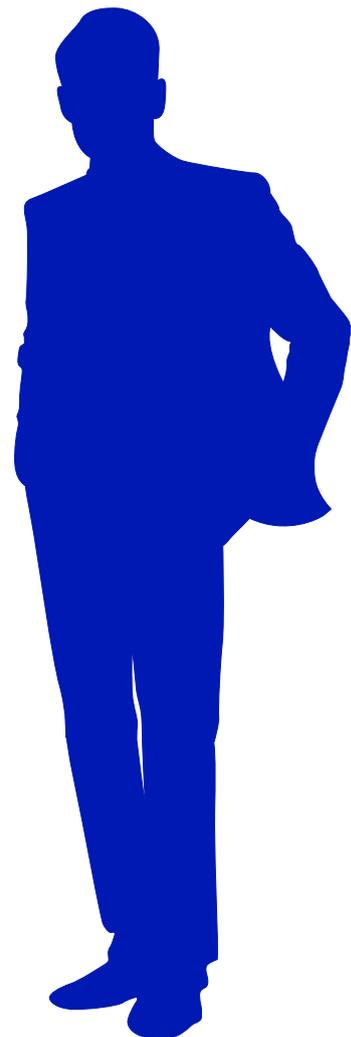
**SCAMS AWARENESS MONTH** took place in July. Scams Awareness Month is all about creating a self-supporting network of confident, alert, consumers. People ready, willing and able to spot scams.

Scams Awareness Month is an important part of the fight-back. It aims to give consumers the skills and confidence to identify scams, share experiences and take action by reporting suspicious activity.

We focussed our attention on our social media and in house promotion. We followed the guides set by National CA to provide regular Facebook and Twitter updates that linked with several other participating agencies, including ACTIONFRAUD.UK and National Scams Team to raise awareness and encouraged people to add known scams to the Citizens Advice Scams Map. We were successful in highlighting a cold calling telephone scam that claimed to be Citizens Advice.

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**I wanted to express my deep and heartfelt thanks for your kindness and advice, which allowed me to challenge and appeal my situation to a successful conclusion. I now feel able to move on and put my skills to good use by volunteering in the community myself.**



***Client testimony***



# Our funders



# **Our Funders**

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**IW Council**

**Big Lottery Fund**

**Southern Housing Group**

**Healthwatch Isle of Wight**

**Macmillan Cancer Support**

**The Henry Smith Charity**

**Daisy Rich Trust**

**Money Advice Service**

**EBDx**



## Where to find us

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