

Our annual report 2014/15

**citizens
advice**

Isle of Wight

Citizens Advice Isle of Wight

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Newport

Isle of Wight PO30 1SS

Registered Charity Number:

1050217

Company number:

3116361

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Introduction

Introduction from the chair

I am very sad to bid farewell as the chair of Trustees, but have enjoyed my twelve years on the board as Trustee, Vice chair and Chair. During my time as Chair it has always been exciting, never boring. It has been hard at times with many changes, especially over the last five years, details of which are too numerous to mention. After much risk taking by the board, I am pleased to leave the bureau in such a good position both financially and strategically. All staff and volunteers have been inspirational and fantastic in what they have achieved for the people of the Island.

It is gratifying that at last the work done by the bureau is now known nationally, and our partnership with the establishment of IsleHelp has been phenomenal in achieving this. This was impossible to visualise five years ago when every Island charity worked just for themselves, with many replicating the same advice giving.

I could not have done this without the excellent trustees who have helped me over the years. I was able to use my strengths, but get others to cover my weakness by recruiting people with expertise in charities, financial and legal aspects, so that we were all able to work democratically as a board, in order to make sure the bureau helped so many people with their complex problems over the years.

Thank you all volunteers, staff and trustees for your support and advice over many years. I hope to still be involved with the charity in a different capacity for many years to come.

The bureau has gone from strength to strength in providing a professional service to clients from all over the Island. So well done everyone!

Carol McHale



An overview from the chief executive

Looking back over the last year I am immensely proud of the achievements and progress that we have made. Last year we moved into the Isle Help Advice Hub which was officially opened by Gioia Minghella on 3rd September 2014. Since that time we have continued to make improvements to the building to make it more accessible to the public that we serve. The hub has introduced a joined up approach for the three agencies that work there and is fast becoming a focal point for the local community.

In the End of Year Review for 2013-14 I set some challenging objectives for our staff and volunteers. I am pleased to say that we have made good progress.

We have implemented a new management structure and introduced an internet based referral system that allows our clients to be moved efficiently between the partner agencies. Both of these pieces of work have improved the quality of the client journey. We have improved our outreach arrangements and now send advisors to parts of the Island that are experiencing the greatest hardship. We have influenced and contributed to the digital inclusion agenda by making the IW Council portal available on the touch screen computers in our reception.

We have also introduced an Isle Help website that offers a web based advice service to our clients. As the lead agency for the Isle Help project we have been instrumental in developing a three year strategy and prevention plan that targets the people most at risk from crisis.

Our efforts have not gone unnoticed and we are currently in negotiations with Isle of Wight Council to enter into a strategic partnership. This partnership will help us to work more collaboratively with the local authority and secure long term grant funding for the future. We are an ambitious and forward thinking charity and the security of long term funding will allow us to develop the plans that we have to secure the sustainability of not for profit advice services on the Island for future years.

The pace of change for Citizens Advice Isle of Wight will not slow down in 2015-16. To implement the strategic partnership with IW Council we will need to develop the Isle Help project into a Community Interest Company. Isle Help CIC will be able to develop broader and more commercial interests and reinvest funds into the delivery of advice, information and guidance. In 2015-16 we will also be reviewing the processes for delivering our service to clients. This work will ensure that we maintain the quality of our service but allow us to deal efficiently with the increasing numbers of clients.

The profile and reputation of Citizens Advice Isle of Wight has grown significantly over the last year. We now play a prominent role in the multi-agency work to deliver the Care Act 2014 and the National Health Service New Care Models programme on the Island. I am pleased to say that our involvement has raised expectations on the quality of the voluntary sector contribution to strategic work and I am keen for this to continue in 2015-16.

Lastly, and most importantly I would like to thank our staff, volunteers, the board of trustees and our funders for their incredible work and support in 2014-15.

Lee Hodgson

CEO Citizens Advice Isle of Wight

Aims and Principles

Citizens Advice Aims

The Service

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

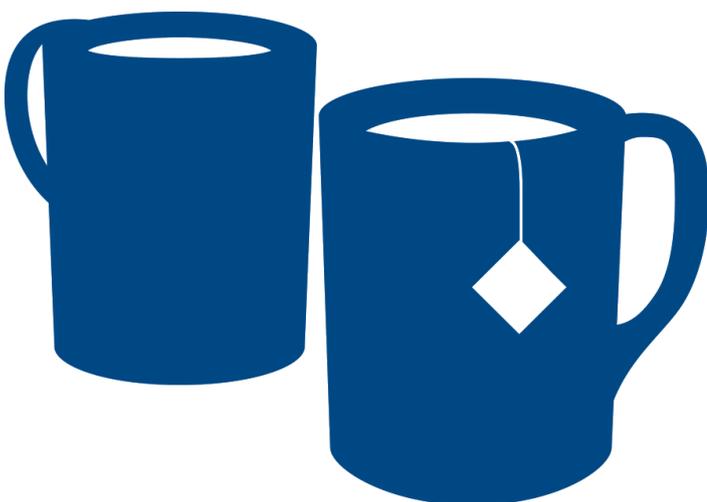
Every Citizens Advice Bureau is an independent registered charity. Without funding and volunteers Isle of Wight CAB could not continue to provide its services on the Island

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
- To improve the policies and practices that affect people's lives.



Citizens Advice Principles

Independence

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

Impartiality

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

Free

CAB 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 CAB 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 for 2014 -15

Key statistics for 2014 -15

11,615

Total client issues

11%

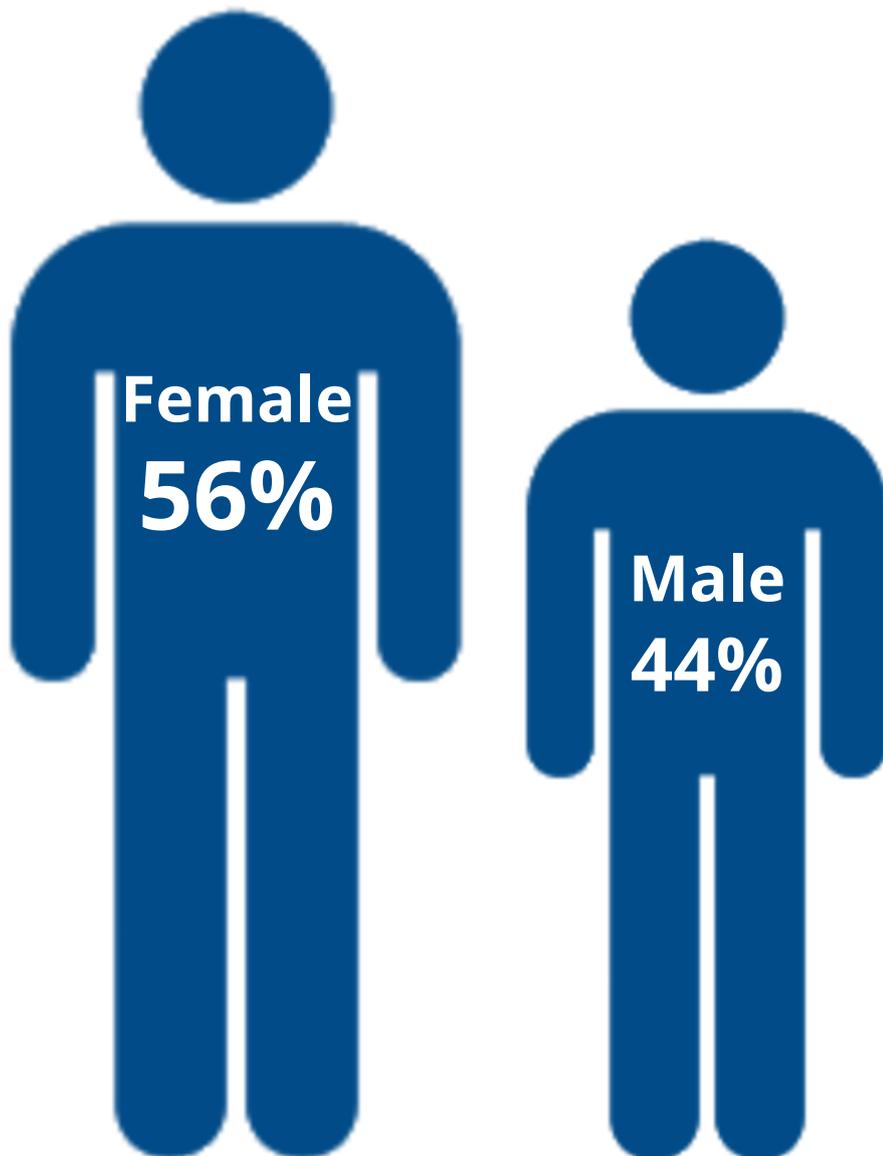
Were disabled

30%

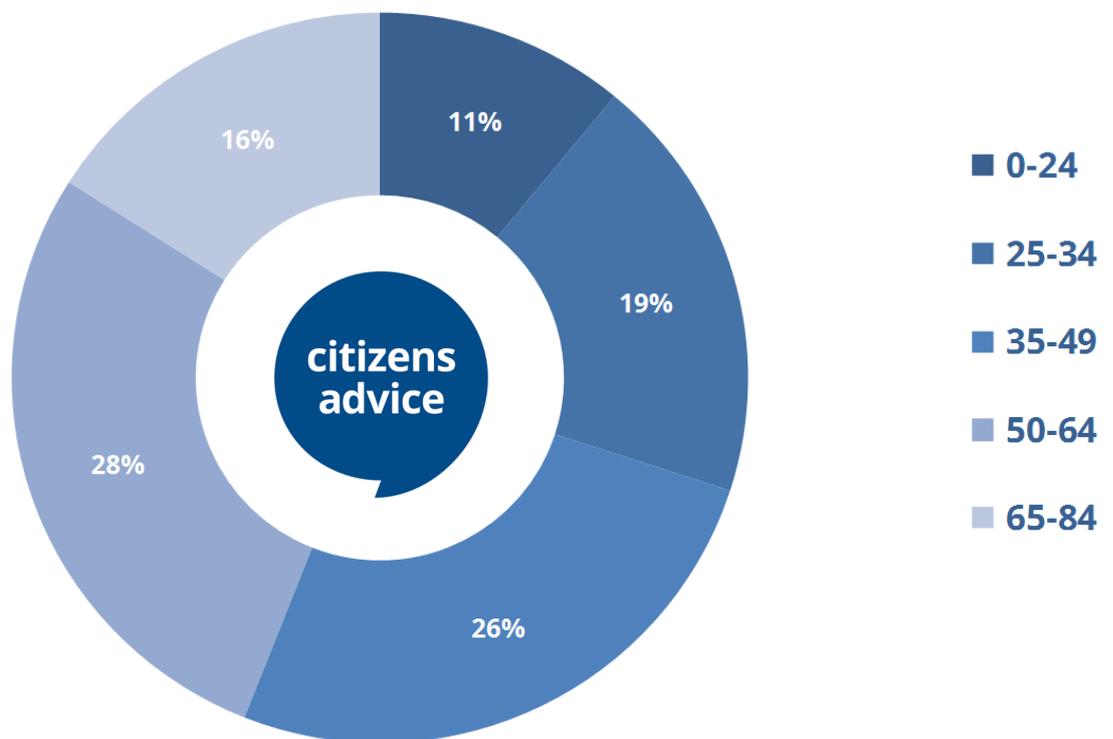
Had a long term
health condition

59%

Were not disabled
or had no health
problems



The ages of our clients



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.

The top 5 issues were

1	2	3	4	5
Debt	Benefits and Tax credits	Housing	Employment	Relationships and family
3187	3108	999	971	789

Utilities and communications

610

Legal

489

Consumer goods and services

354

Health and community care

324

Other

209

Travel and transport

151

Financial services and capability

140

Tax

124

Immigration and asylum

56

Discrimination

55

Education

49

Our most challenging problems remain Debt and Benefits and Tax Credits. Despite an 11% reduction in the number of Benefits and Tax Credits problems and an 8% reduction in the number of Debt problems recorded in 2013-14, the issues our clients are facing are becoming more complex in nature.

Lee Hodgson, CEO



**A Focus on our
most challenging
problems**

Debt Review

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

In 2014-15 the unit dealt with a total of 652 clients. The level of overall debt dealt with amounted to £2,009,581.37.

A breakdown of this figure in terms of the type of debts we dealt with is shown on the right -

TYPE OF DEBT	LEVEL OF DEBT
Benefit overpayments	£103,081.66
Business related debts	£64,609.78
Cable/Satellite TV	£578.46
Catalogue/Mail order	£80,252.57
Child support/Maintenance arrears	£25,000
Council Tax	£88,329.84
Credit card	£617,682.65
Credit Union	£1,851.46
Debts to friends/family	£570
Electricity	£9,199.15
Former Tenancy Arrears	£28,688.07
Gas	£1,936.34
Hire Purchase/Conditional Sale	£8,615.22
Income Tax/NI Contributions	£72,203.44
Magistrates Court Fine	£4,073.04
Mobile Phone	£41,504.31
Mortgage Arrears	£83,997.84
Other	£178,378.14
Overdraft	£87,420.79
Parking Fines	£8,341.79
Payday Loans	£26,166.89
Rent Arrears	£31,772.53
Secured Loan Arrears	£19,967.89
Social Fund Loan	£6,051.26
Store Card	£13,705.13
Student loans	£5,927
Telecom packages (TV, Phone & Internet)	£2,051.03
Telephone (landline)	£7,268.27
Unsecured Loan	£335,897.99
Southern Water	£54,458.83
TOTAL LEVEL OF DEBT	£2,009,581.37

A significant and welcome difference from 2013-14 is the reduction of clients with payday loans. Since new tighter regulations were brought into force and more stringent checks on affordability carried out, many people now find they are unable to access this previously over utilised form of credit. This much needed reduction demonstrates how national campaigning and social policy reporting gives significance to effecting change.

Kate Brandon, MAS Caseworker

There has been a notable increase in the use of credit card facilities. This has been caused by a range of factors including ineffective budgeting, a failure to source alternative and more competitive suppliers of fuel and insurance, and a failure to cut spending on non-essential items. Some clients cannot decrease their spending any further however and this often means there is little choice in relation to long term debt solutions other than insolvency. The number of clients applying for debt relief orders has also remained high, and the Island has once again been identified as an insolvency hot spot.

The introduction of new procedures and targets for the MAU remains a challenge but we are continuing to provide clients with a quality and more streamlined service. Our emphasis for 2015-16 is to empower our clients to deal with their own finances. We will introduce preventative measures and training to address budgeting issues and provide residents with financial skills for life.

Benefits and Tax Credits Review

Our Welfare Unit provides specialist advice and representation, with a particular emphasis on disability benefits appeals. Employment Support Allowance (ESA) remains our largest enquiry area. The previous financial year saw a significant fall in ESA appeals due to a slowdown in assessments however there has been a significant increase in workload for the unit this year. Our success rates in remain very high. In addition to appeals over eligibility for ESA, the Welfare Unit is likely to become even busier in the coming year as membership of the support group becomes increasingly important due to cuts to the level of benefit for the work-related activity group.

Disability Living Allowance (DLA), and its allied benefits Personal Independence Payment (PIP) and Attendance Allowance (AA), still make up our second largest area of enquiries and we have been very active in helping clients with new claims. The clients we have helped to claim the benefit have been reporting a high proportion of successful decisions.

At Upper Tribunal level the Welfare Unit has also performed well in 2014-15. In one ESA case it set an important precedent that the DWP approach to the 'coping with change' descriptors had been wrongly applied to a client.*

This precedent will protect future claimants in a similar position. The unit has also had significant input into disagreements with the DWP about their use of washing and dressing (and in one case 'drinking water') as evidence of adequate mental concentration and focus to work. We are hoping that following an Upper Tribunal ruling this approach will be discontinued.

Confirmed financial outcomes for clients in 2014-2015 are recorded as being £312k. When unconfirmed outcomes are added the true figure is estimated at £409k which is in line with changes to our staffing levels.

Looking ahead, it would not be a surprise to see further changes to the eligibility criteria to ESA and a tightening up of those for PIP. This will lead to interesting future challenges for us.

*Reported as SP v Secretary of State <http://www.bailii.org/cgi-bin/markup.cgi?doc=/uk/cases/UKUT/AAC/2014/522.html>

During 2014-15 we continued to maintain a Macmillan presence managed remotely from Winchester. Our case worker has worked closely with the Cancer Nurse Specialists (CNS) at St Mary's Hospital, the Macmillan nurses and palliative care team at Earl Mountbatten Hospice (EMH) and ran an outreach service at the John Cheverton Centre at EMH.

The majority of referrals in 2014-15 came from the team at St Mary's Hospital. Caseworker details and information of service are now available in the introduction packs that are given out when a client is newly diagnosed and meets their CNS for the first time. Therefore clients now make direct contact with HMCAS and it was decided an outreach service at the hospital was no longer needed.

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Generalist Advice and Information

Our Generalist Advice and Information service depends on our excellent team of dedicated volunteers, who give their time and support to Citizens Advice and our clients free of charge to deliver its service. They are a vital part of the service and perform many different tasks such as advisers, assessors, receptionists and administrative support. For those Island clients who do not need specialist money advice or welfare benefits casework it is a volunteer who will provide information, advice or support.

Volunteer Advisers focusing on Housing issues have helped clients with complex casework to challenge and negotiate with the Local Authority, Housing Associations Private rented landlords for example issues around disrepair.

Relationship and family matters which, following the reductions of legal aid in 2013, continue to present complex issues with child contact arrangements, housing after separation or divorce and domestic violence.

Energy Best Deal 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.

Volunteers have assisted clients to understand their employment rights including an employer's responsibilities and how a client might deal with a problem at work, dismissal or redundancy.

These issues and more are dealt with through a number of access channels;

- The face to face service assisted over 4,700 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.
- The telephone service is part of the Citizens Advice national 'Adviceline' and our volunteers locally provided initial information and signposting to over 1,500 Island residents, providing them with accurate and valuable tools to improve their situation.

And as we moved through the year we introduced Isle Help partner referrals, web forms and email access too. Our new location enabled us to introduce two self-help computers with access to Citizens Advice online information.

Looking around the Bureau it's great to see what a huge mixture of volunteers we have working with us, with the appointment of a Volunteer Development Administrator helped us to recruit and train more Volunteers from a variety of backgrounds, bringing a wealth of skills and experience to deliver our advice and information in a number of roles. Whatever the role we provide the necessary training. The training for assessors takes a full 8-9 weeks before they will start interviewing clients, 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 work find that the qualifications, confidence, skills and experience they achieve through volunteering with us help them into employment.

As we looking forward to 2015-16 there are more challenges with the introduction of Pension Wise, our plans to increase advice and information in our rural locations by increasing our 'Outreach' service and continued Welfare Reform rolling out Universal Credit on the Island by the end of 2015.



Our influence on national policy

We campaign locally and nationally for improvements to services and the law. We use the evidence we collect from helping our clients to make a difference for people who may never come to a CAB by communicating our evidence for change to policymakers in government and the wider public and private sector. A visit to a Citizens Advice Bureau for one person could lead to a change in policy or law that will positively affect the lives of many more.

Social policy in broad terms refers to guidelines, principles, activities and legislation that affect human welfare. In addition to providing one to one advice our bureau also aims to bring about changes to such social policy and procedure.

We do this by documenting evidence from the clients we see and using the information to contribute to national Citizens Advice Bureau campaigns for change and influencing decisions at a local level.

The bureau regularly attends local strategic meetings including the Anti-Poverty/ Benefits Awareness Group. We have also attended meetings of the Civil Court Users Group and Family Court Users Group. We continue to provide articles for the local press to highlight current concerns.

In 2014-15 we submitted 126 pieces of bureau evidence to the national social policy unit. The areas of concern for us this year were:

- **JSA sanctions**
- **Poor ESA assessments**
- **Delays in processing PIP applications**
- **Delays with the HMRC telephone line.**
- **Housing issues including homelessness among young people**
- **A shortage of affordable housing and the requirements for guarantors**
- **Credit brokers**
- **No legal aid for family law cases**

In 2014-15 three of our volunteers undertook to survey some of the Island letting agents for 'Still let down' which is part of the Citizens Advice campaign on the private rented sector.

This work investigated how letting agents may be exploiting renters with regard to the fees charged, requirements to provide a guarantor, willingness to let to housing benefit recipients and whether the agents were members of a redress scheme.



healthwatch

We also make a significant contribution to the delivery of the Isle of Wight Healthwatch service in collaboration with Help and Care, and Community Action IW. This service continues to listen to the public and uses feedback to challenge services and ensure improvements are made and maintained. The following areas were adopted as Healthwatch Isle of Wight priorities in 2014-15:

- Mental Health
- Complaints
- Hospital appointments
- Diagnostic pathways and support for adults and children with Autism

Citizens Advice IW continues to provide the Advice, Information and Signposting (AIS) through contact forms, telephone and face to face to help people get what they need from local health and social care services.

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

We receive information from clients which may need escalating due to the level of concerns raised.

This is always with an individual's agreement and strict protocols are followed.

An example of the calls we received in 2014-15 include questions around the following :

- **How to fund a residential care placement**
- **How to make a complaint about an NHS service for example CAMHS**
- **How to access a GP or dentist**
- **Information required around Lasting Power of Attorney**
- **Advice around financial concerns**
- **Finding the right organisation, agency or specialist service for a client for example signposting to SEAP for complaints advocacy.**

Health and community care enquiries represents 5% of the overall enquiries Citizens Advice IW received in 2014-15.

A relatively small percentage but with issues that are important for those clients accessing the AIS service.



Our funders and supporters

Without the support of our principal funders we would not be able to provide our services to the local community. We would like to thank:

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

Face 2 Face



Citizens Advice October 2015

**Citizens Advice is an operating name of
The National Citizens Advice Bureaux.**

Registered charity number 1050217

citizensadvice.org.uk/iwcab