

# Citizens Advice South Warwickshire

Impact Report 2017—2018



South  
Warwickshire

# An open letter.

Dear All

This report covers our first year of being Citizens Advice South Warwickshire, bringing together two dedicated organisations to serve a population of nearly a quarter of a million people. As you look at the facts and figures in this report, you can see what an impact we have made on the lives of so many people.

Behind the facts and figures of our work, are the people who make it happen. The hard work and dedication of our volunteers and our staff are at the heart of the advice services we offer. Their expertise and willingness to go that extra mile is something I am very proud of and I thank them all for their continuing efforts. That also goes for The Board of Trustees who volunteer their time and skills to help guide the organisation.

We are also incredibly grateful to our funders who, in difficult economic times, have continued their support. As a lean and local charity, it truly is our volunteers and our funders who enable our service to be delivered. We depend on our funders and the donations we receive. Those funds act as a good investment when you look at how we are able to get people back on their feet and ensure they are getting all the support they need. The figures show how much money we save in terms of social and health costs down the line.

This year we have said farewell to our Chief Executive, Aidan Knox and I must pay tribute to his hard work and dedication in bringing together the Citizens Advice service in South Warwickshire. Jeremy Vanes, a very experienced Citizens Advice manager has now joined CASW as Chief Executive and hopefully will be getting to know all our supporters in the year ahead.

This report also details the special projects and outreach services we offer. Our two main offices in Leamington and Stratford are familiar landmarks in those towns, but increasingly we are meeting the needs of those less able to access our services by coming to us. I can foresee these services will need to grow as we work with our partners to reach every increasing vulnerable people.

Key to our continuing success is building on our close partnership working with both the statutory and voluntary bodies in South Warwickshire. But more of that for next year.

Life certainly never stands still for Citizens Advice. So I would like to finish with my sincere thanks to all those who contribute to making our services available to our South Warwickshire community.



Yvonne Hunter Chair of Trustees

# South Warwickshire in numbers

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**11,120**

Face to face appointments and drop ins completed.



**5,698**

Phone calls were made and received.



**3,473**

Emails were sent out of the service, to clients or different agencies.



**32,088**

Issues dealt with - people often have multiple issues that we help with.



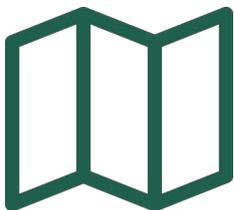
**6,702**

Different people were helped.



**2,155**

Letters were sent out, to clients, to creditors or different agencies.



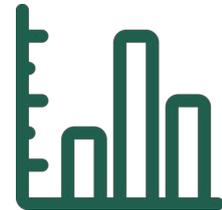
**13**

Locations across South Warwickshire at which we gave free, confidential advice.



**100+**

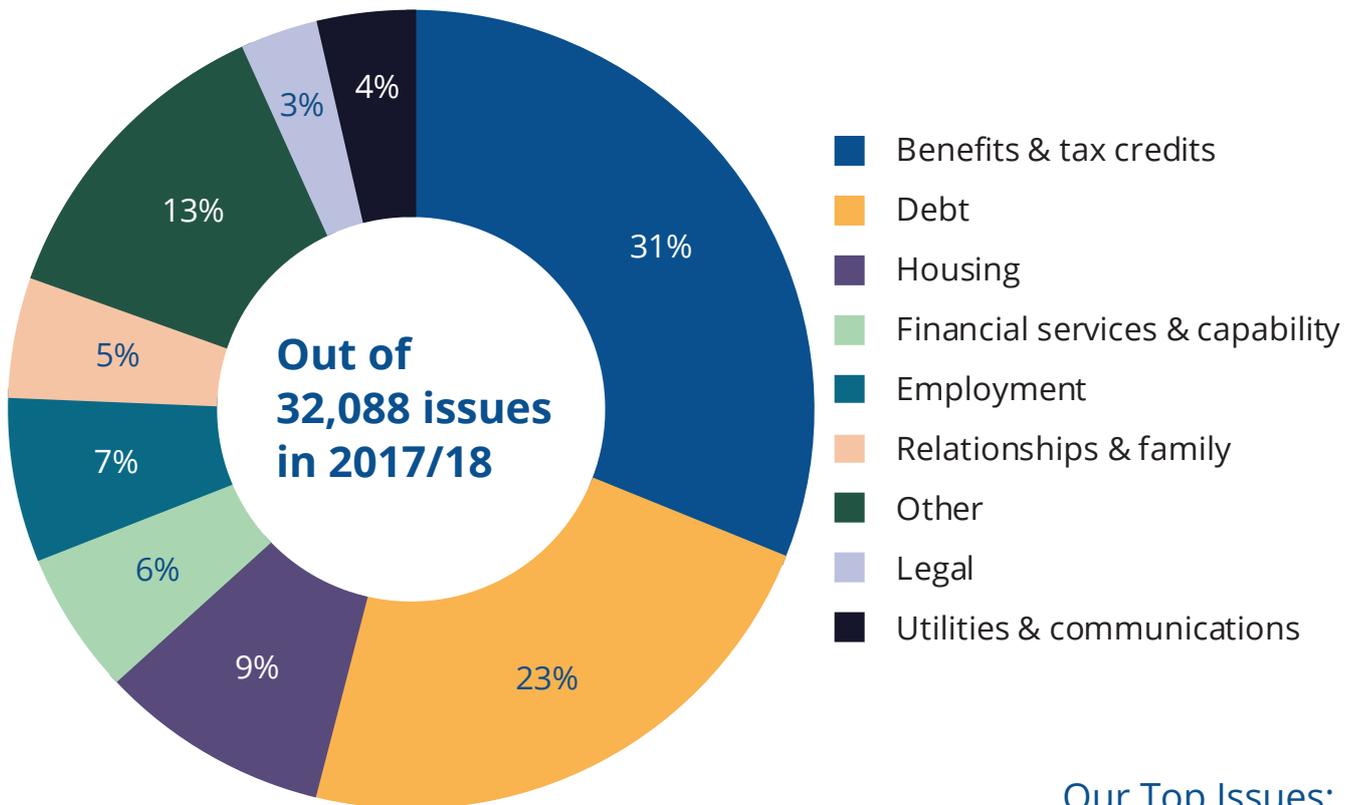
Volunteers who help give advice and help in the office, along with 29 staff.



**16**

Different topic areas for advice were covered, from benefits to consumer.

# What we help with



Other issues include, health and community care, consumer goods and services, travel and transport, tax, immigration, discrimination, education, as well as other things.

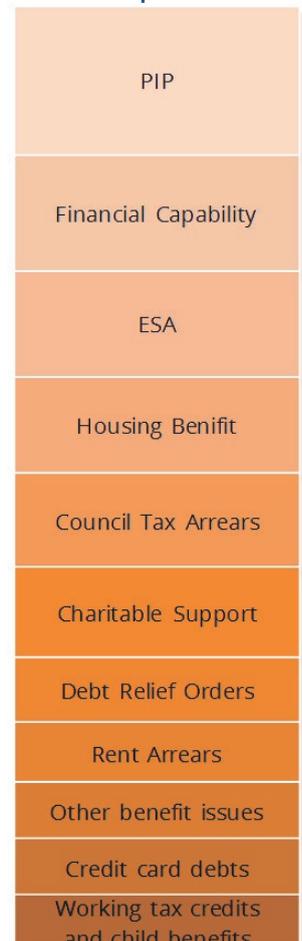
Due to welfare reform, half of South Warwickshire claimants are now on Universal Credit, and half are still on the old benefits system but will be migrating onto Universal credit from October 2018. **54 % of our clients come to see us with benefit issues**, and we dealt with 10,002 separate issues around benefits and tax credits. A quarter of the benefit issues were around Personal Independence Payment.

**1 out of 4 people** that come to see us have debt issues; the largest issue within this topic is council tax arrears.

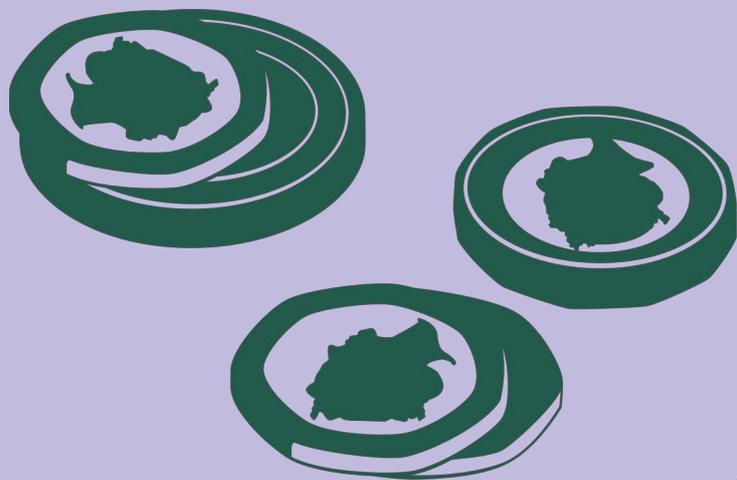
**276 people** came to us for food bank vouchers last year, which meant their income was not supporting them or their families.

**40% of people** we saw said they were in employment ranging from self employment to full time work.

## Our Top Issues:



# For Every £1 Invested in us\* ...



\*It's impossible to put a value on what we do, but we try with what we can. We've used a H.M. treasury approved model to show our impact.

£2.74 per person  
in savings to  
government

(fiscal benefits) e.g. reducing the demand on public services, such as health, housing and out of work benefits.

Totalling  
£2.07 million

£16.02 pp  
in value to the  
people we help

(benefits) e.g. income gained through benefits claimed, debts written off and consumer problems resolved.

Totalling  
£12.11 million

£13.67 pp  
in wider economic  
and social benefits

(public value) e.g. Better wellbeing, participation and productivity for clients and volunteers.

Totalling  
£10.33 million

# Our Volunteers

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It's less painful than giving blood. It's less dangerous than manning a lifeboat. And it's a lot less messy than training a guide dog puppy, but of all the voluntary activities you could undertake, volunteering with Citizens Advice does bring a lot of rewards.

Citizens Advice services were built on the British tradition of giving your time to help others. The service began in 1939 just four days into World War II. One of the big issues facing people was debt because of "bread winners" away at war. When the war ended, there was a housing shortage causing problems for families. Both these problems still feature highly in today's issues, but the settings, forms and technology of financial exclusion have changed.

In South Warwickshire **more than 100 people volunteer** for us and new people are coming forward all the time. The trustees who give their time overseeing the service are all volunteers too. There are even 3 staff members who also act as volunteers in addition to their paid roles.

Our volunteers roles range from advisers, receptionists, press officer, administration, archiving, debt workers, financial inclusion advisers, grant finders, trustees, IT leads, court desk assistants, and various other roles.

They keep our main service running and, importantly, free to access for everyone. They run the general advice sessions in the offices, staff the phones, answer the advice emails and do a bit of casework for clients.

**We couldn't do it without them!**

Citizens Advice is not just an ordinary workplace for me, it has become part of my proud extended family.

Henry Lu - Adviser

**2017-2018 Volunteer stats:**

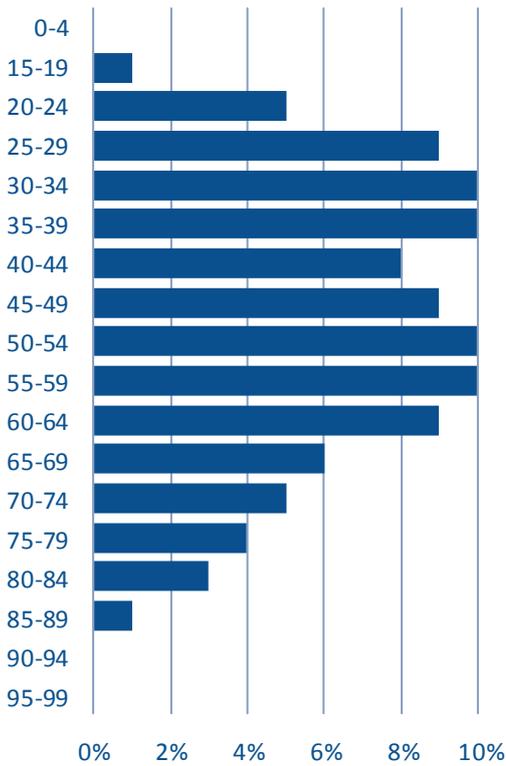
**106** Volunteers did on average 440 hours a week, that's the equivalent to 12 Full time staff.



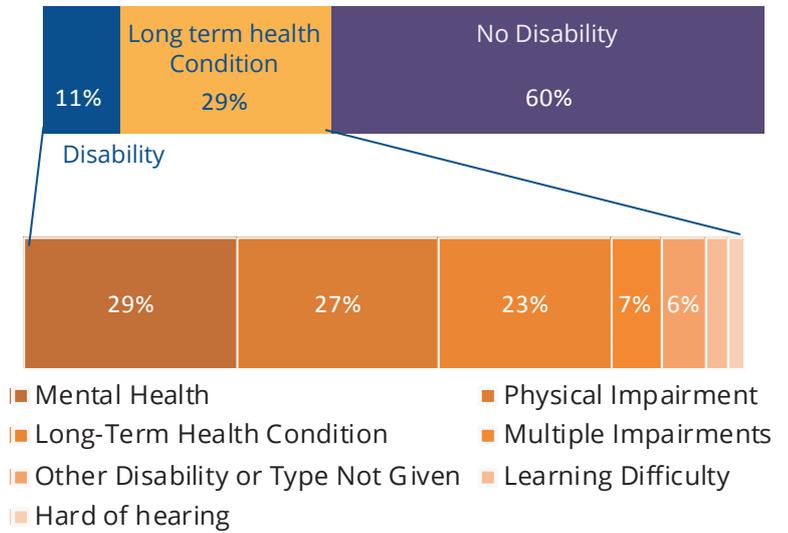
Some of our volunteers and staff at an away day - May 2018

# Who we help

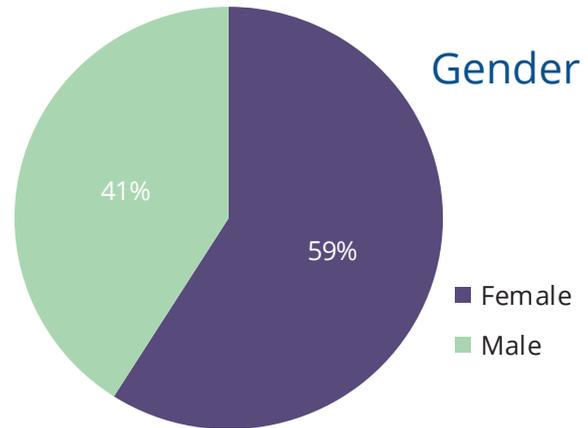
## Age



## Disability



## Gender

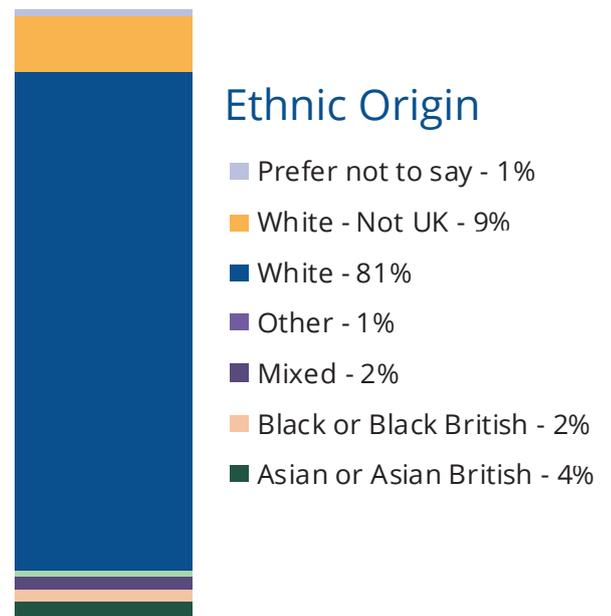


We help a large range of people of all different ages and backgrounds. We often collect this information to help us understand our demographics and how we can best serve our community. It also helps us see if a trend or problem is affecting a specific group of people.

**40%** of the people we help have long-term health conditions or consider themselves to be disabled, with **29%** of the people we see affected by mental health conditions.

**Very pleased with the service I received. The lady has helped me so much, I feel a weight has been lifted. Thank you**

## Ethnic Origin

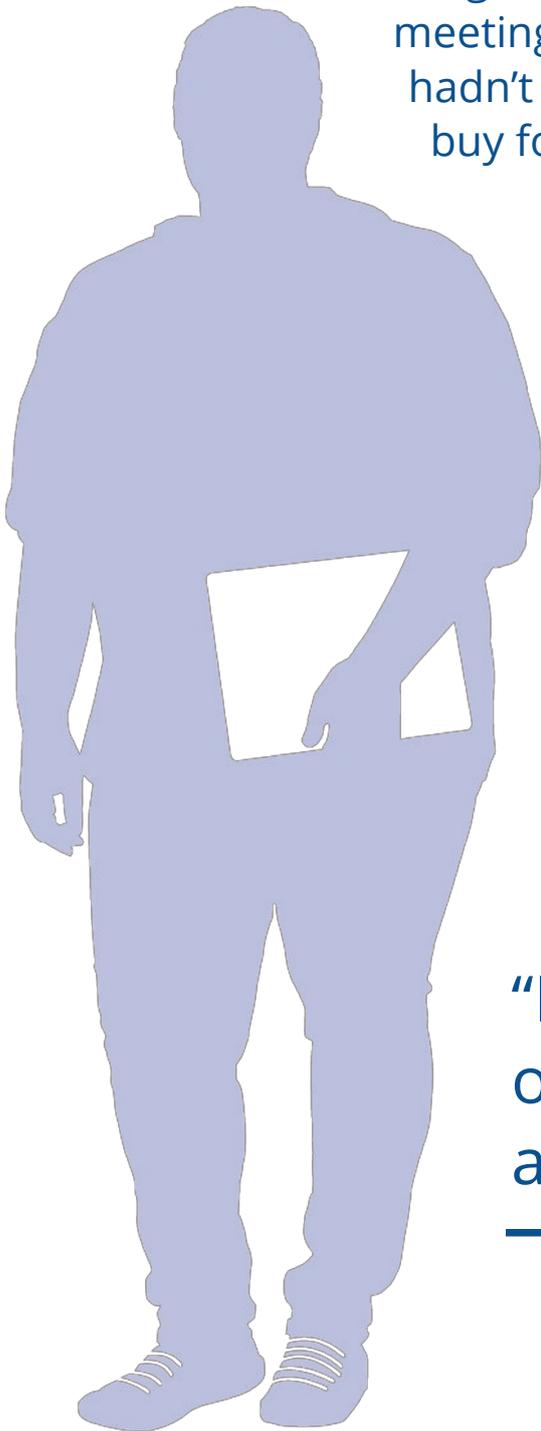


# Evan's Story

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Evan had a nervous breakdown years ago and is still experiencing mental health problems as a result. He is living alone and receives state pension and help with rent and council tax.

Evan has utility arrears of over £1,000 for which he has an arrangement to pay back and is having difficulty meeting his bills every month. In fact on this visit, he hadn't any money left at all and couldn't afford to buy food.



We created a budget with Evan to help allocate his available funds to his expenses. He could use this to help him manage payments in the future. We checked benefit entitlement and found that he may be eligible for Attendance Allowance and offered help to apply. We helped him successfully apply for a discount on his water bill.

“I am delighted with the outcome. Please thank Lena and Will for their help.”

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# Projects

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## Money Advice Service - Debt Advice Projects

Our principal debt service, based in Warwick District, last year helped 482 people manage their debts. We also have a skilled Money Advice team in our Stratford office. Specialist debt advisors help people to prioritise debts, help to set up affordable repayment plans and manage better on their income. In 2017-18 our specialist team in Warwick helped to arrange more manageable repayment plans for people, amounting to £193,297 and, for insurmountable debt, we arranged debt relief orders enabling £483,587 of debts to be written off. They are an important resource for the other specialized projects; our advisers and caseworkers often work jointly with debt specialists to support people with various advice needs.



**the Money  
Advice Service**

## Reach Out and Help Projects - Stratford and Warwick Districts

Supported by the Big Lottery, the Reach Out and Help team visit people in their own homes who need our help in a crisis situation and provide holistic advice on a variety of issues. The project is delivered in partnership with Springfield Mind, offering a wellbeing mentoring programme to complement the advice work and enable the people to move on from the crises they have experienced.



75% of people we help through Reach Out and Help have a disability or long term health condition and this is reflected by higher numbers of help required with Personal Independence Payments and Employment Support Allowance. The team also apply for hardship grant funding for people who urgently need items such as clothing, white goods and furniture.

Reach Out Warwick District combines home visits, outreach locations and office meetings to offer the highest possible accessibility for our people. This service receives a very high level of referrals, with 67% reporting to be disabled or having a long term health condition. The team specialise in providing a range of advice with the primary issues being: benefits & tax credits, financial services & capability work, health and community care and debt. People often present with a very complex range of issues at the same time. During 2017-2018 the project has helped 77 clients gain over £86,850 in additional income. This income is often made up of benefits gained that people had a right to, and were not aware of or not able to claim without Reach Out intervention.

# Projects

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## Breakthrough

Building Better Opportunities Breakthrough Project is a mentoring programme supporting financial capability and helping people to overcome barriers to education or employment opportunities. Mentors provide ongoing support to assist local people with everyday problems, including money management and debt, and help develop new skills that boost self-esteem, confidence, wellbeing and employability.

69% of people we see on this project are disabled or have a long term health condition, of whom (66.7%) are also struggling with a mental health condition.



## Homelessness Prevention (Court Desk)



Our highly trained and experienced housing officer helps people to stay in their homes and prevent homelessness across Stratford District. This wraparound service prevents housing issues getting to court, but if issues cannot be resolved in the timeframe, we advocate on behalf of anyone in court any point up to eviction. Follow up support is key to the success of this project. We ensure people understand court rulings and conditions as well as ensuring they are manageable for people. This project has been hugely successful, having prevented 111 cases of homelessness in the 2017-2018 financial year, which is 39% higher than the previous year.

## Financial Capability



Our financial capability project in Warwick District arose from the high need amongst people for further financial support following an initial advice session. Money saving advisers help people to increase their financial capability so that they remain in control of their finances in the future. For example they would help people create and manage budgets, cut down on expenses, find the best energy deals and apply for social energy and water tariffs on behalf of vulnerable customers.

# Projects

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## Earn It Don't Burn It (EIDBI)



Covering the whole of South Warwickshire, this project helps people improve their financial well-being and maintain a more sustainable way of managing their money to prevent crisis in the future. Specially developed modules help clients to learn how to maximise their income in a variety of ways, such as: earning money online, reducing their bills and accessing the best deals and offers. In 2017/18 we helped people acquire an additional annualized income of £53,632. The main areas of digital interventions have been: energy switches and accessing

comparison sites online; Big Difference Scheme water applications; help with increasing income through benefits applications and awards; and reducing outgoings by managing debts. Charity applications through the Glasspool have been very successful and popular with people.

## Making Every Contact Count

This year we have continued the collaboration with Public Health to develop and deliver a high quality informative course for frontline workers. Enhanced MECC provides workers with the tools and techniques they need to handle delicate and important opportunities to support people in need. We have also been developing MECC+, a tailored course focusing on accident prevention for early years. The course is available for providers across Warwickshire and is delivered in partnership with North Warks CA and Bedworth, Rugby and Nuneaton CA.



# Angie's Story

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In June 2017 a Parish Councillor referred Angie to Reach Out and Help because of her financial situation due to the high cost of her energy bills.

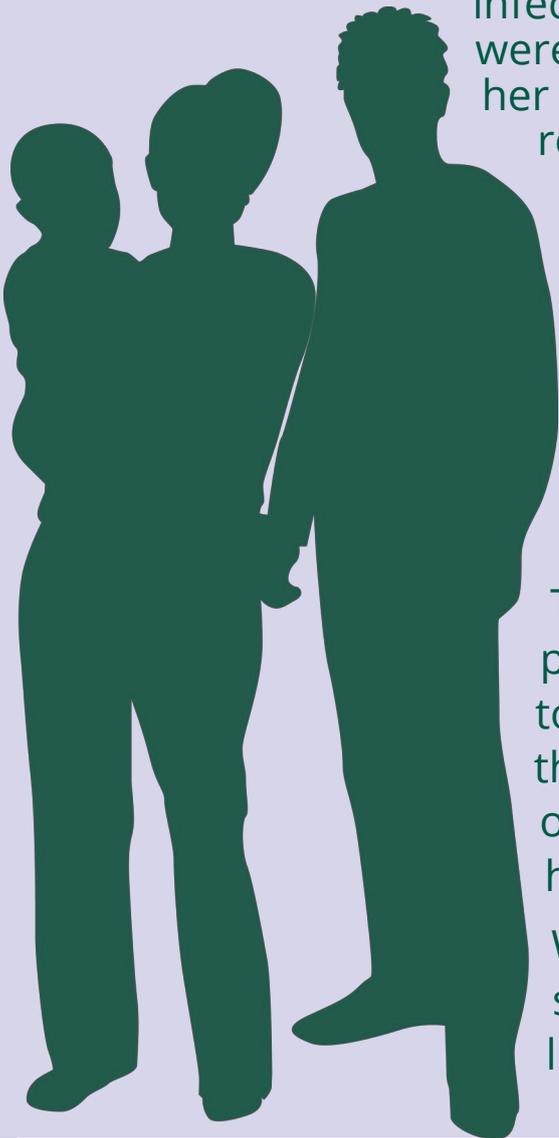
The Parish Council were involved with the inhabitants of the group of homes where Angie lived were many often didn't put their heating on because of the high costs. Despite gas pipes being present the Housing Association were refusing to connect the houses meaning their energy was supplied through high cost, low efficiency electric systems.

Marilyn, a caseworker on the Reach Out and Help Team, surveyed eight households and discovered that the majority were suffering from serious health conditions (including reoccurring chest infections, serious asthma) and the children were often hospitalised. She believed, from her previous experience, this could be as a result of fuel poverty. Poorly insulated homes and a lack of effective heating, can worsen health issues, especially for the children.

The housing association agreed to get an independent surveyor to check the houses in December 2017. He and was appalled at what he found.

Thanks to the thorough collection and presentation of relevant data by CASW, together with effective partnership working the Housing Association overturned their original decision and agreed to connect the homes to the gas supply.

We remain in contact with the families to see how this will positively impact their lives.



# Research and campaigns

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The Research and Campaigns' team has one part time dedicated paid worker and then a team of volunteers and some staff. They spend a lot of time gathering information from our case reporting system and collecting evidence from our volunteer workforce to gain an understanding of which problems are affecting people the most. This information shapes the campaigns and issues that are most pressing for the people we help and the policies that they need to influence.

In June members of the team attended the Alcester Health and Wellbeing Group, because of issues in the area of Adult Social Care. People were being poorly assessed and losing out on the care they need. In some instances they had been left in undignified conditions. We arranged a meeting with The Carers Trust, a charity that supports carers and now advocate in person when there is an issue with Social Services, strengthen our relationship with them.

## Other Current Research and Campaigns Projects

**Food banks** - We are looking deeper into the current reporting to see if the rise in use can be directly linked to Universal Credit and/or Mental Health issues. This research is also being fed back into the national Citizens Advice campaign, highlighting these important issues of universal credit.



**Personal Independence Payment Assessments** - PIP assessments seem more and more strict, particularly people with mental health or other fluctuating conditions seem to lose out, which is causing severe distress. On appeals often this is overturned, showing that the process is ineffective, but in the meantime causing lots of stress. This is something we are raising with the MPs.



**Transport** - We recognise that the current transport system is not serving our clients as effectively as it could. We want to look in more detail at what gaps there are and what can be done to remedy that. So we're talking to the bus companies to see what can be done.



# How to contact us

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Citizens Advice South Warwickshire has two main offices, one in Leamington Spa and the other in Stratford Upon Avon, as well as a wide range of outreaches that cover different areas.

You can visit us by dropping in or making an appointment at:



10 Hamilton Terrace  
Leamington Spa  
CV32 4LY

**Monday** 10—3.30

**Tuesday** Specialist appointments only

**Wednesday** 10—2

**Thursday** 10—2

**Friday** 10—2



25 Meer Street  
Stratford Upon Avon  
CV37 6QB

**Monday** 10—3

**Tuesday** 10—3

**Wednesday** 10—3

**Thursday** Specialist appointments only

**Friday** 10—3



Call us on **0300 330 1183** for advice from 10—2



Our website [www.casouthwarwickshire.org.uk](http://www.casouthwarwickshire.org.uk) has information about us and our projects, advice, and a form where you can **Email us**.

We have a lot of **outreaches** across south Warwickshire, see the up to date list on our website or phone our advice line.



/CitizensAdviceSouthWarwickshire



@CASouthWarks



/CitizensAdviceSouthWarwickshire

# Thanks to funders for supporting us 2017—2018

Warwickshire County Council  
Stratford upon Avon District Council  
Warwick District Council  
Stratford Town Trust  
Big Lottery  
European Social Fund  
Orbit Heart of England  
Kenilworth Town Council  
Warwick Town Council  
Leamington Town Council  
Southam Town Council  
Bidford Town Council  
Warwick Relief in Need  
Kenilworth United Charities  
National Citizens Advice  
British Gas Energy Trust  
The Saintbury Trust  
Macmillan



# Citizens Advice South Warwickshire



**South  
Warwickshire**

25 Meer Street,  
Stratford Upon Avon  
CV37 6QB

10 Hamilton Terrace  
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[www.casouthwarwickshire.org.uk](http://www.casouthwarwickshire.org.uk)

Adviceline: 0300 330 1183

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)