

# Warwickshire Citizens Advice

## Annual Review 2017 - 18



**Warwickshire**



**Warwickshire Citizens Advice (WCA) comprises 3 charities who work in partnership to provide free, independent, impartial and confidential advice to help resolve the issues affecting people's lives. We do this through face-to-face contact, telephone, email and online through web chat and self-help at [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)**

Life is complicated. Sometimes people encounter problems and challenges they don't know how to deal with and they need help to overcome them.

We can help with any issue from debt, housing and employment problems to questions about welfare benefits and consumer issues, plus everything in between. We are the largest provider of quality assured advice and information in Warwickshire and have helped many thousands of local people to resolve their problems.

Operating in the Boroughs and Districts of Nuneaton and Bedworth, Rugby, North Warwickshire, Stratford-on-Avon and Warwick we provide advice for the people of Warwickshire and use the insight this provides us to campaign for their rights and improve social policy.

## The people we help

We're here to help everyone who needs support – including those most in need. Nationally, Citizens Advice reach 4.4% of any local population on average, rising to 9% in areas of high deprivation.

Through our daily interactions with clients we have a credible understanding of local needs. We use this insight to tailor our services, improve practices locally and campaign for social change on a wider scale.



**Over 2000**

of our clients came from areas amongst the top 20% most deprived in England



**80%**

of clients experienced a shock or life event before contacting us



**40%**

of our clients were experiencing a disability or long term health condition

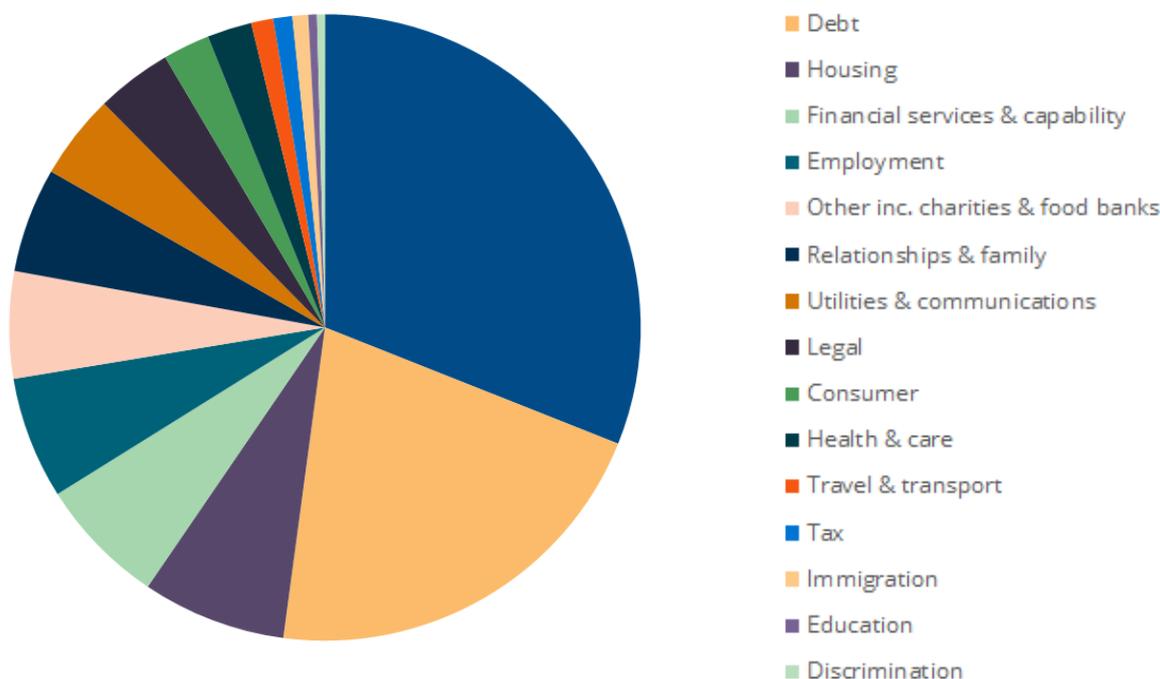


**35%**

of our clients had dependent children in their household

# Our Advice

## Key Issues & Trends



A: WCA Advice Issues 2017-18

### Benefits

- Issues with PIP, already prominent, increased by **22%** across the county.
- Despite the transition from away ESA to UC in many parts of the county, issues with face-to-face ESA assessments increased by **36%**
- We dealt with almost **3000** Universal Credit issues, primarily in Rugby, with further increases expected across the county as the roll-out continues

### Debt

- Issues with Council Tax arrears, the most common debt we advise on, had a slight increase of **1%**. The bulk of the increase concerned issues with enforcement such as liability order summons and bailiffs
- Housing Association rent arrears were the most common type of rents arrears in both 2016-17 and 2017-18. Last year they increased by **3%**, with a corresponding **4%** increase in issues with homelessness related to such arrears. We expect these to increase as a consequence of payment issues with the Housing Element of Universal Credit
- Debt Relief Orders are an increasingly common option for clients. Issues related to them increased by **38%**

### Crisis

- Issues with homelessness caused by domestic violence increased by **70%**
- Legal issues increased overall, including **15%** increase in county court issues and a **7%** increase in issues with legal aid
- We advised on **12%** more applications for charitable support last year
- Issues regarding Discretionary Housing Payments increased by **25%**

# Bedworth, Rugby & Nuneaton Citizens Advice

**BRANCAB is a major provider of quality assured advice and information in the Warwickshire area and has helped many thousands of local people to resolve their problems.**

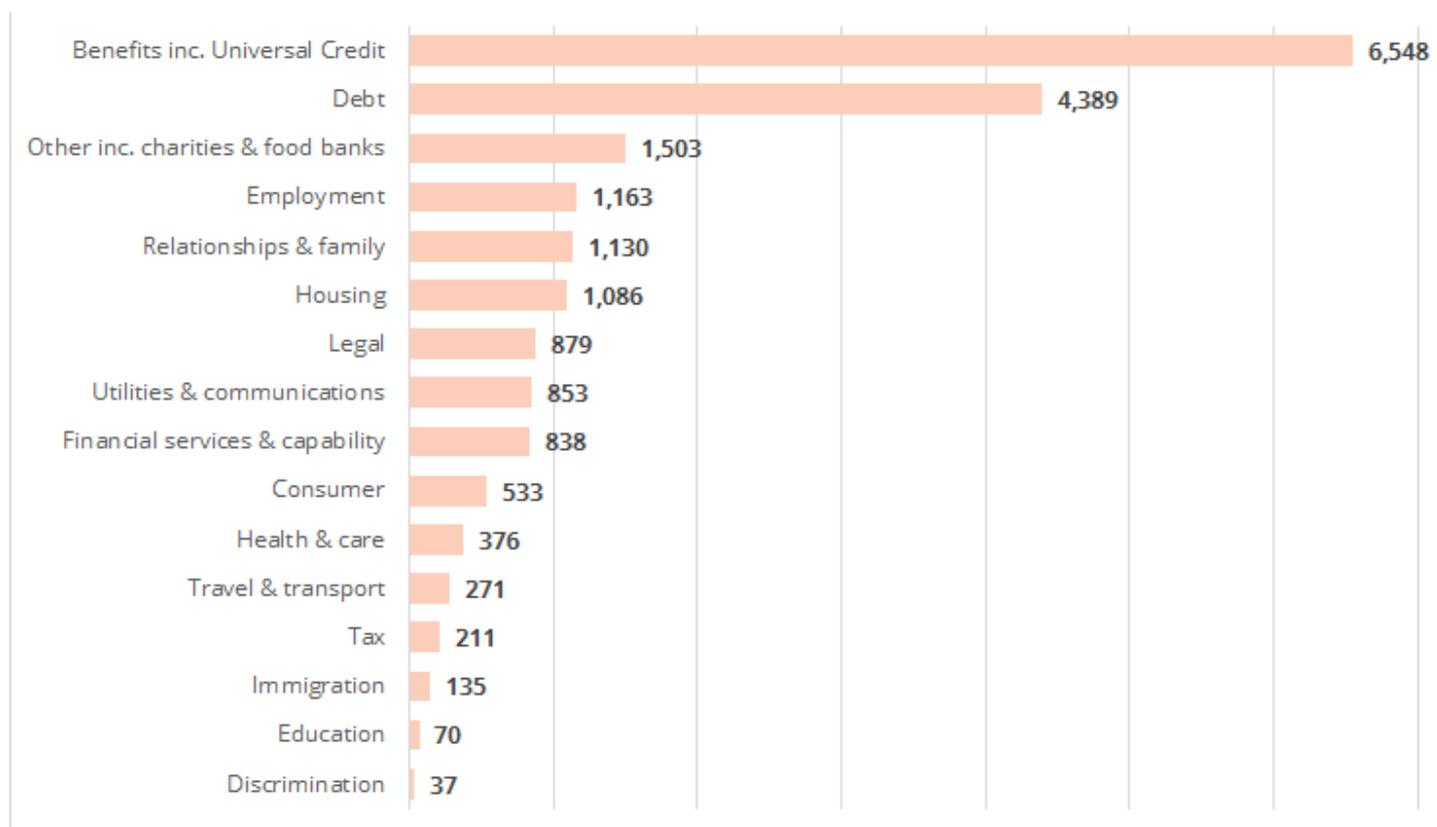
The Service is delivered by a team of highly trained volunteer advisers from the local community, who are supported by a dedicated number of qualified advisers, as well as our national organisation, Citizens Advice.

We offer a specialised casework service for those with multiple debt problems and those having problems with housing matters including eviction and possession.

At BRANCAB we have a reputation for intervening at an early stage which helps reduce stress for clients and save the local economy money. By working in partnership with local authorities and organisations, we improve the health and wellbeing of local people and help them overcome problems.



**32,175**  
issues



B: Nuneaton & Bedworth advice issues from 2017-18



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



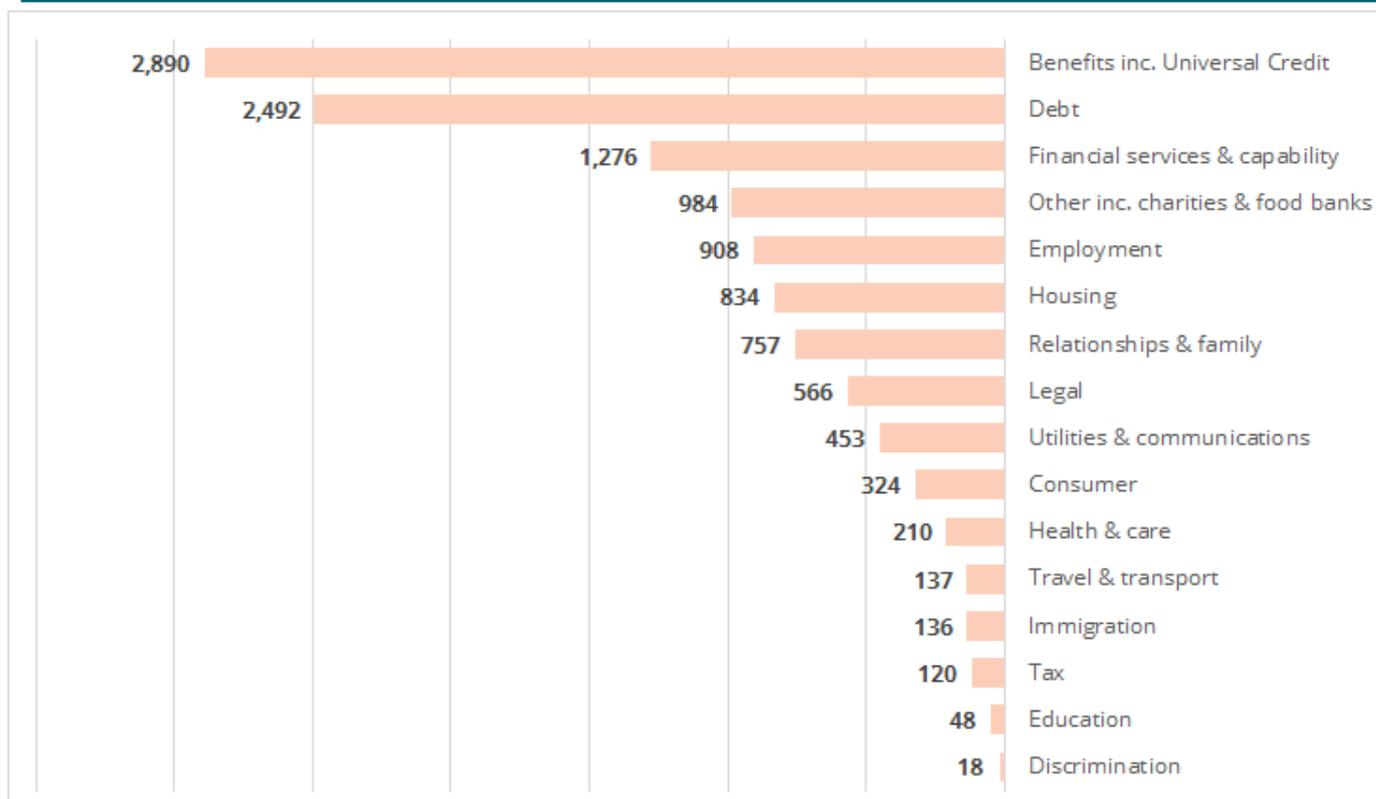
Brancab



[brancabnews](https://twitter.com/brancabnews)

*Free, confidential, impartial, independent advice for all those living and working in Warwickshire*

# Bedworth, Rugby & Nuneaton Citizens Advice



C: Rugby advice issues from 2017-18

## Outreach Projects

### Outreach Advice Sessions in the Nuneaton and Bedworth Job Centres

We have started to provide weekly outreach advice sessions in the two Job Centres to help people visiting these offices to identify and overcome social welfare advice issues that are a barrier to them progressing.

Working collaboratively with Managers and staff at the Job Centres we are utilising a different approach by engaging with Job Centre customers as they wait to see their Work Coach or after their interview. This helps people to think about issues that they might need help with including debts or managing their money more effectively.

We open up conversations by offering people the opportunity to consider applying for the Big Difference water rebate scheme or to give information of potential savings on their utility bills and this helps us to explore if there are other issues that need addressing. We also receive 'warm hand over' referrals from Job Coaches where they have identified issues where we might help during their claimant interview.

We do not see people by appointment and generally our first engagement is within the Job Centre waiting areas although we do have to opportunity to use a private office should the matter to be discussed be of a sensitive nature. Our approach is to offer a gateway initial interview to as many people as possible during our visit and to link them into other parts of our service where necessary.

This is a more challenging method of delivering outreach; however our approach is working and is far more effective than waiting in an office with the hope that people will remember you are there and refer clients to you!

# BRANCAB - Services

## Universal Credit

### Universal Credit Support Services in Rugby

Rugby was one of the initial seven pilot areas for Universal Credit in 2014. Therefore BRANCAB's Rugby office has gained considerable insight and expertise into helping people navigate their way around Universal Credit.

At the outset Rugby Borough Council received funding from the DWP to support local people with digital and personal budgeting support which was paid on outcomes. As the service was initially rolled out just to single people with no dependants there was little take up initially so they kept the service in-house. As the service expanded to become a 'full digital' area so did the demand for support. Rugby Borough Council put two tenders out for contracts to supply personal budgeting and the digital support services. BRANCAB secured the personal budgeting contract and The Benn Partnership secured the digital support service.

We now have an established Universal Credit support partnership consisting of Rugby Job Centre, Rugby Borough Council, BRANCAB and The Benn Partnership. We meet regularly to discuss our progress, promoting support services and overcoming the inevitable challenges of maximising the support to local people.

The major benefit of our developing partnership is that it gives local claimants free, independent and impartial support through BRANCAB and The Benn Partnership. Additionally we are building a strong partnership where issues, insight and information can be shared and where we can work collaboratively to solve problems.

We are also learning about what works and doesn't work. Having advisers at the Job Centre on a regular basis builds relationships and trust with the Job Centre's Work Coaches and reminds them to refer into to our services. It also enables warm transfers at the time of a claimant's visit. As part of the service we check whether energy savings can be made and whether people are eligible for the local water rebate scheme.

Joint promotion activities also help to raise the profile of our work and we refer people between the two support services as necessary. As a partnership we have changed and adapted our support, the way we encourage people to take up the services being offered and how and where we deliver services. This means our work is evolving and changing as we adapt to circumstances and find better ways of engaging with people.

We also contributed to the National Audit Office's 'Rolling out Universal Credit' Report as part of a Universal Credit the Rugby case study. Additionally we have contributed case studies and insight of our experiences which have been used in National Citizens Advice reports on Universal Credit.

**I have just had a meeting at Bedworth Jobcentre Plus and our staff are very complimentary about your advisers and how supportive they have been to our customers... they are always willing to provide support to the vulnerable.**

Mary, Partnership Manager, DWP

# BRANCAB - Services

## Integrated Money Advice

Service	Description	Funded by
<b>Debt Casework Service</b>	Support for people with multiple debts to find solutions to their situation. This includes negotiation with creditors, personal insolvency options and support e.g. Bankruptcy, Debt Relief Orders, Individual Voluntary Arrangements	The Money Advice Service RBC - Housing Department
<b>Early Intervention (first steps Debt Advice)</b>	Part of the IMA offer, helping people address debt at an early stage, possibly when a change of circumstances happens	Core Services WCC NBBC RBC
<b>Financial Capability support</b>	One to one and group sessions to help people develop money management skills	Limited various sources
<b>Energy Saving advice and 'pop up' information sessions</b>	Helping people to find savings on their energy costs by switching suppliers, making their homes more energy efficient and making savings on their water bills through the rebate scheme	Energy Best Deal and Energy Best Deal Extra funding
<b>Money Plan</b>	Appointments available in-bureau with a fully trained Independent Financial Adviser offering generalist independent financial advice on a range of issues	Not funded - local IFAs work pro-bono
<b>Pension Wise</b>	Appointments with Pension Wise available in-bureau to discuss issues around new pensions freedoms	Delivered through funding from central government via Coventry CAB
<b>Later life planning</b>	Appointments in-bureau for financial and legal advice around issues such as Power of Attorney, Care home fees, wills and inheritance matters	Tibbetts and Moore Solicitors- Pro Bono
<b>BREAKTHROUGH Project</b>	Providing intensive financial and other support to at least 175 programme beneficiaries in N&B and Rugby who are unemployed or economically inactive to enable them to overcome their debt, financial and other social welfare problems and to help them develop skills to progress	Part of the Build Better Opportunities Programme funded by BLF and ESIF October 2016—September 2018 (now extended to 31st March 2019)

# North Warwickshire Citizens Advice

North Warwickshire is a rural area covering 110 square miles. We have two LSOAs amongst the top 20% most deprived in the country - Atherstone Central, and Mancetter South and Ridge Lane. Our bureau is situated in the former, meaning we are well positioned to help clients in one of the most deprived areas in the country.

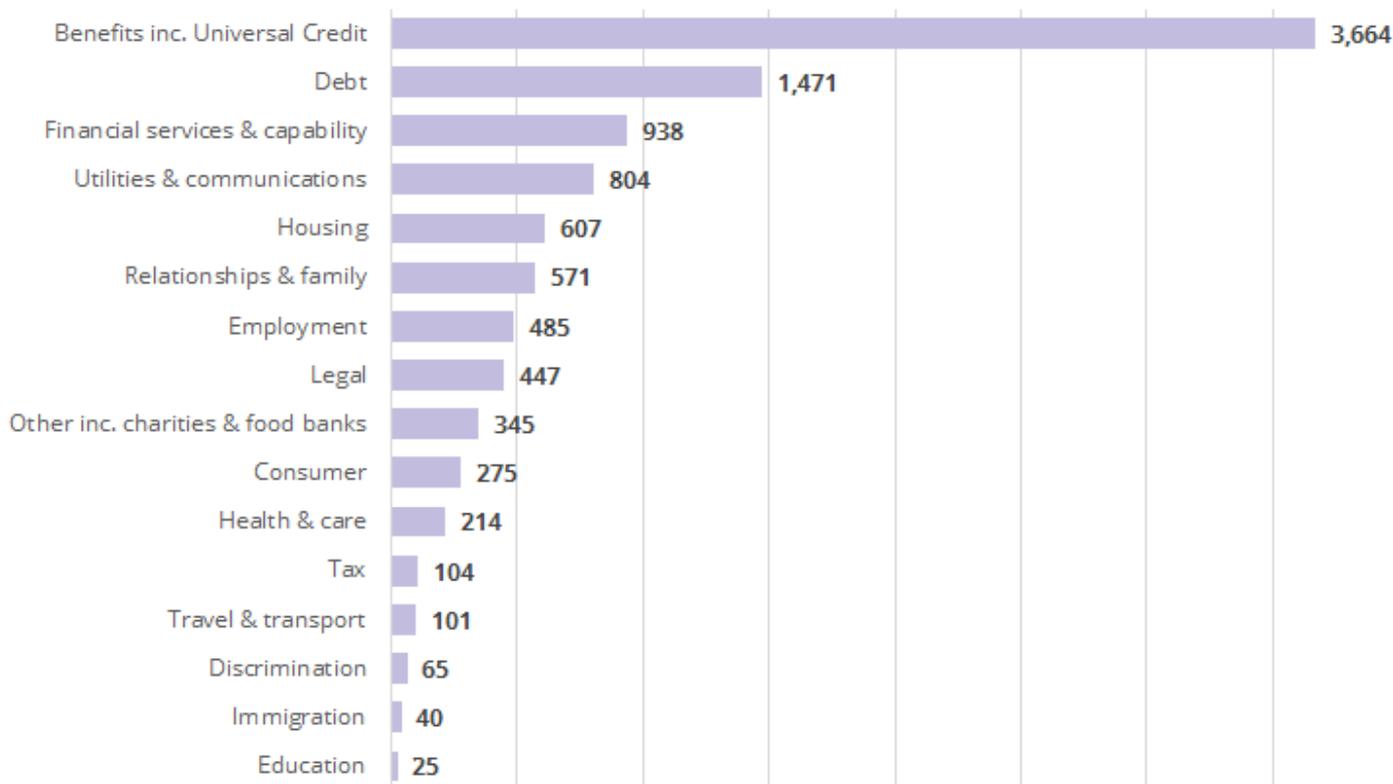


10,156  
ISSUES

NWCA has a skilled team of both paid and volunteer advisers who assist with our drop-in and outreach services. We have specialist Energy Advisers who assist clients on a one-to-one basis and deliver training to frontline workers. Our Disability Benefit Unit provides support to clients including form filling and assisting clients to challenge decisions made by the DWP.

In addition, we provide outreach in local areas with high need and for those who have difficulty accessing our services due to poor transport links.

Our main areas of advice are benefits and debt. Our recent work in the field of financial capability also continues, with the themes of budgeting, saving and income maximisation embedded strongly within our services.



D: North Warwickshire advice issues from 2017-18



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



NorthWarksCab



NorthWarksCab

*Free, confidential, impartial, independent advice for all those living and working in Warwickshire*

# North Warwickshire - Services

## Outreach Projects

### Coleshill Town Hall Outreach

NWCA runs a monthly advice session at Coleshill Town Hall (by appointment) funded by a grant from the Parish Council. The appointments are targeted towards clients who are unable to reach our main office in Atherstone due to transport or health issues, enabling us to extend our services to local residents needing face to face advice.

The outreach has proven popular, with enough demand to ensure our appointments have been fully booked each month.

### Dordon Income Maximisation Project

In 2017-18 NWCA carried out fixed-term, income maximisation work in other areas of the district such as Coleshill and Dordon. Our work in Dordon was funded by a Councillor's grant from Cllr. Andrew Wright, and was targeted towards older people.

Over the course of two weeks, NWCA attended group sessions with community groups and Dordon-based Warwickshire County Council workers, followed by smaller events recommended by WCC such as a bingo event hosted by the Healthy Living Network. Our energy champion Lorraine delivered information and quizzes to over 100 attendees.

During and after the events a total of 56 people asked for assistance from NWCA. In addition to non-financial outcomes we were able to help them achieve a total of £11,835.78 per year in savings and new benefit claims. Overall we raised almost £10 for Dordon per £1 of funding for the project.

### Outreach Survey Results

Our outreach work is accompanied by research in the form of a short, focused version of the Financial Wellbeing Assessment to obtain local information on financial wellbeing and skills in specific locations.



44%

Almost half felt their financial situation had affected their health



24%

Of clients had gone without food or had to used a food bank



58%

Over half had never switched their energy tariff before



31%

Almost a third missed bills or went without heating

# North Warwickshire - Services

## Energy Projects

### BEIS - Essential Energy Forum

In February we ran our BEIS funded Essential Energy Forum in Atherstone. The forum brought together over 30 frontline workers from third sector organisations across Warwickshire including Warwickshire Fire and Rescue, two borough Councils, Act on Energy and Craig Tracey MP's staff.

The forum included four table talks delivered by NWCA and partners to share good practice for supporting clients with utility and energy issues, saving money and for raising awareness of local organisations and services. Particular focus was given to helping households in hardship or fuel poverty.

Feedback for the event was extremely positive and we hope to duplicate it in future. An article celebrating its success was published in the Association of Local Energy Officers magazine issue 50.

As part of the BEIS funded project we also helped 109 consumers with energy issues like switching & saving, the priority service register and energy efficiency measures/appliances.

### Energy Best Deal/Energy Best Deal extra

Our energy work as part of the EBD/EBDx projects continued with delivery of group sessions. Our energy champion Lorraine ran 4 sessions in 2017-18 for both frontline workers and consumers.

We also delivered one-to-one energy focused appointments (EBDx), helping North Warwickshire residents save over £16,000 per annum on energy bills.

**I would like to thank you for your advice and most of all for the time you give to people like myself, it's invaluable... I commend you.**



# North Warwickshire - Services

Service	Description	Funded by
<b>Generalist service with integrated debt advice</b>	All advisers are trained in MAS standard debt assessment processes, enabling early intervention to assess debt emergencies and options. Full debt advice provided seamlessly via partnership work with Citizens Advice South East Staffs including repayment plans and access to DROs	Core (WCC & NWBC)
<b>Disability Benefits Service</b>	Appointments available to provide assistance with completing complex claims forms and appeals for benefits like PIP, ESA and Attendance Allowance	Core (WCC & NWBC)
<b>BREAKTHROUGH Project</b>	Providing intensive financial and other support to at least 50 programme beneficiaries in North Warwickshire who are unemployed or economically inactive to enable them to overcome their debt, financial and other social welfare problems and to help them develop skills to progress	Part of the Build Better Opportunities Programme funded by BLF and ESIF October 2016—September 2018 (now extended to 31st March 2019)
<b>Integrated Cross-Sector Partnerships</b>	Partnership work with local organisations such as Edible Links and the Volunteer Centre North Warwickshire embedded in our generalist advice services, enabling two-way referrals for clients in need of additional support	Core (WCC & NWBC)
<b>Outreach</b>	Monthly appointments for advice at Coleshill Town Hall and proactive community engagement in areas such as Dordon and Kingsbury	Coleshill Town Council Councillors Grants
<b>Energy Saving advice and 'pop up' information sessions</b>	Specialist energy training and advice for both frontline workers and consumers. Helping people to find savings on their energy costs by switching suppliers, making their homes more energy efficient and making savings on their water bills through the rebate scheme	Energy Best Deal Extra funding & BESN
<b>Free initial legal advice</b>	Appointments in-bureau and by phone for legal advice around issues such as Divorce, Power of Attorney, Injunctions, wills and inheritance matters	Willsons Solicitors- Pro Bono
<b>Pension Wise</b>	Appointments with Pension Wise available in-bureau to discuss issues around new pensions freedoms	Delivered through funding from central government via Coventry CAB

# Citizens Advice South Warwickshire

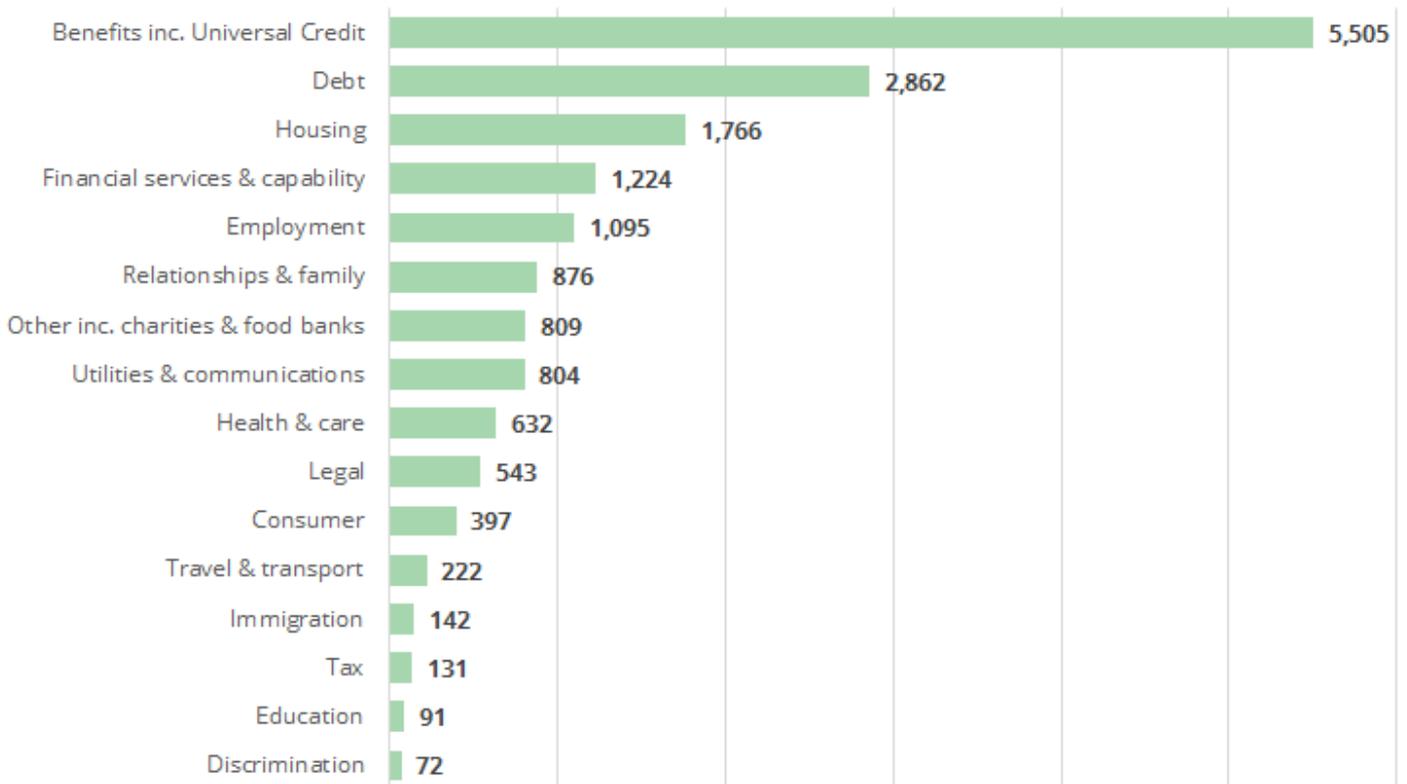
**Citizens Advice South Warwickshire has been created through the merger of Stratford upon Avon and District Citizens Advice and Warwick District Citizens Advice.**

We offer free, confidential, impartial and independent advice for all members of the South Warwickshire community, including those living in Stratford upon Avon, Leamington Spa, Warwick and the surrounding towns and villages.

In addition to general walk-in services, we run Specialist Projects where clients will get support to untangle complex issues and help them move on with their lives. These range from helping people with their employment goals to help through a crisis from our Reach Out and Help teams.



**32,080**  
ISSUES



E: Stratford-on-Avon advice issues from 2017-18



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



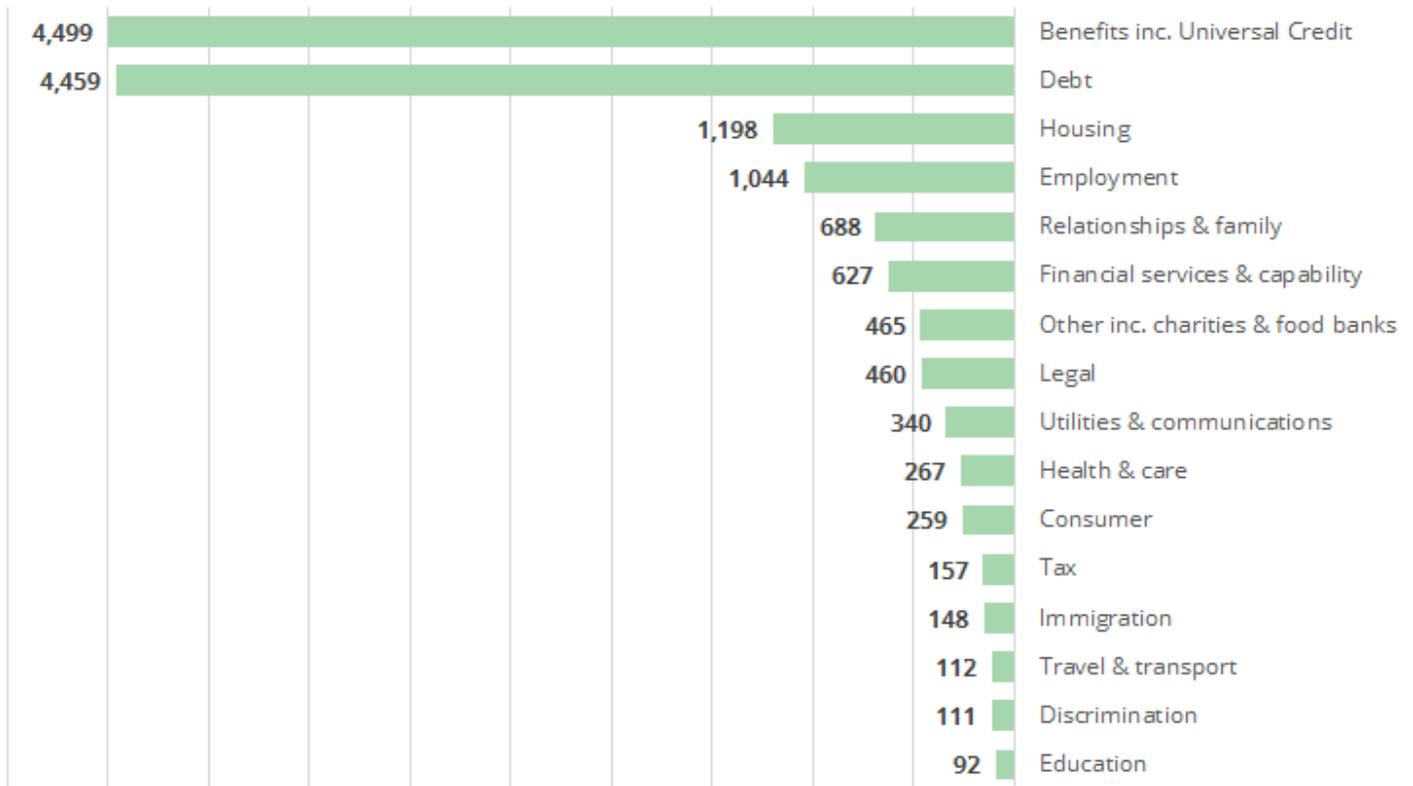
CitizensAdviceSouthWarwickshire



CASouthWarks

*Free, confidential, impartial, independent advice for all those living and working in Warwickshire*

# Citizens Advice South Warwickshire



F: Warwick district advice issues from 2017-18

## Court Desk

Funding from Stratford on Avon District Council supports the Court Desk service, available to all residents. Our Court Desk worker, Helen, is now working full time hours to support housing clients in Stratford-on-Avon and provide training and support for CASW advisers. The service alleviates homelessness by representing clients in court during possession hearings, running pre-court surgeries for tenants, supporting access to specialist services, supporting clients to negotiate sustainable mortgage or rent repayment plans, helping to maximise people's incomes by facilitating access to benefits and grants and providing financial capability support to improve people's budgeting skills.



# South Warwickshire - Services

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## Specialist Advice Projects

### Reach out and Help

This service helps people in crisis who aren't able to access help at the normal advice sessions. Since September 2016, we helped 71 people in Warwick town, including some who were very socially isolated.



Our team of specialist advisers work with people experiencing a very wide range of complex issues in the most rural areas of Stratford District, as well as in Stratford Town and most residents of Warwick. They often support clients with mental health problems or disabilities and all clients of this project are experiencing crisis; this may be finance or housing related, or connected to a sudden need for health care, advocacy or other statutory services. The Charity of Thomas Oken and Nicholas Eyffler, Warwick Town Council and Orbit housing association have generously given the money to support the continuation of Reach Out and Help. With this new funding the service can help around 132 more vulnerable residents of South Warwickshire.

### Reach Out and Help Older People

This project in Stratford District helps people over the age of 65 in many rural areas of Stratford as well as Stratford Town. People who are vulnerable or experiencing hardship are eligible. The adviser can provide help with benefit issues and claims, debts and housing problems. The project started in August this year and so far the adviser has seen 68 new clients and achieved £53,000 in benefit awards or increases. The project is funded by Henry Smith and The Big Lottery with match funding.

### Outreach Services

In Stratford District, outreach services are provided in venues in Bidford, Clifford Chambers, Shipston, Studley and Wellesbourne.

See our website [www.casouthwarwickshire.org.uk](http://www.casouthwarwickshire.org.uk) for more information about when these sessions take place.

# Our Impact in Warwickshire

## Individuals

Our advice has direct financial and health benefits for thousands of individual residents in Warwickshire each year.



**2877** benefit increases or reinstatements, new awards or decisions challenged for a total annualised value **£5.6 million**



**£471k** per year saved for clients through assistance with budgeting and managing expenditure.



**£146k** per year saved on fuel supply costs through switching supplier, switching tariff and making use of energy schemes.



**246** instances of homelessness prevented or delayed, and **60** clients successfully rehoused after advice.



**1318** charitable payments/grants obtained and provisions of food or goods, with an estimated value to clients of **£248,652**.



Almost **£3 million** of debt written off through applications for DROs, IVAs and bankruptcy or negotiations with creditors.



Repayment of arrears worth **£281k** arranged through negotiating between clients and their creditors.



**£7 mil**

income raised for individuals through benefit claims, budgeting etc.



**382**

Instances of bailiff, court or other enforcement action avoided or suspended



**70%**

of clients felt less stressed, depressed or anxious after advice



**50%**

of clients felt they had more money or more control of their finances

# Our Impact in Warwickshire

## Local government & services

The advice and support we give to individuals has a wider impact on society. Keeping people in work, improving their wellbeing and preventing evictions or homelessness saves time, money and resources for public services. Much of the work we do reduces administrative costs for both our funders and organisations like local housing providers and the NHS.

Citizens Advice uses a Treasury-approved model to estimate the financial value our work saves society. We took into account work we do such as:

- Helping clients negotiate local processes such as welfare reform
- Helping clients schedule affordable payments of council tax arrears, local authority rent arrears and benefit overpayments
- Preventing evictions and statutory homelessness
- Reducing demand for GP and mental health services
- Improving wellbeing and family relationships
- Improving financial capability, resilience and understanding of processes
- Removing barriers to keep people in employment or help them back to work

## The savings we produced in 2017-18:



£1.5mil

estimated worth of savings produced for the DWP by our work



£72k

estimated worth of savings produced by the NHS for our work



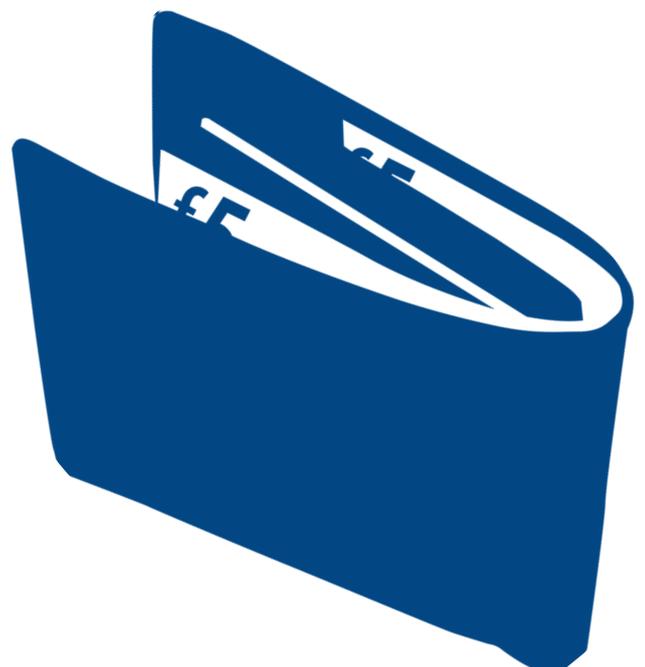
£1.5mil

estimated worth of savings produced for local housing providers



£75k

estimated worth of savings produced for our local authorities



**Breakthrough** is part of **Building Better Opportunities**, funding which supports projects in England that tackle poverty and promote social inclusion.

The project is led by the Nuneaton & Bedworth Citizens Advice Bureau working collaboratively with a range of lead partners including the North Warwickshire, South Warwickshire, Rugby and Coventry Citizens Advice Services and Groundwork West Midlands. The programme operates across Coventry and Warwickshire.

Breakthrough is focused on providing targeted support towards those with greater and more complex barriers who suffer multiple disadvantages to overcome and tackle poverty and promote social & financial inclusion.

We offer free, ongoing support for those individuals who are either unemployed or economically inactive to help them overcome their everyday problems, adapt to change and gain skills that boost their self-esteem, confidence and wellbeing.

Each client has a dedicated Money Mentor to 'come alongside' and provide advice and to support them through their journey to help develop a personal action plan and oversee their progress through the Breakthrough Programme.

## Over the last two years Breakthrough has supported over **465** unemployed or economically inactive clients.

219 clients are male

208 clients are unemployed

120 clients are aged 50+

134 clients from ethnic minority groups



246 clients are female

257 clients are economically inactive

211 clients with disabilities

154 clients lacked basic English and Maths skills

**336** of our clients have moved forward and left the project to date. Of these **27%** have moved into further education or job training and **35%** have moved into employment

Our clients have also reported significant personal outcomes as a result of the Programme.

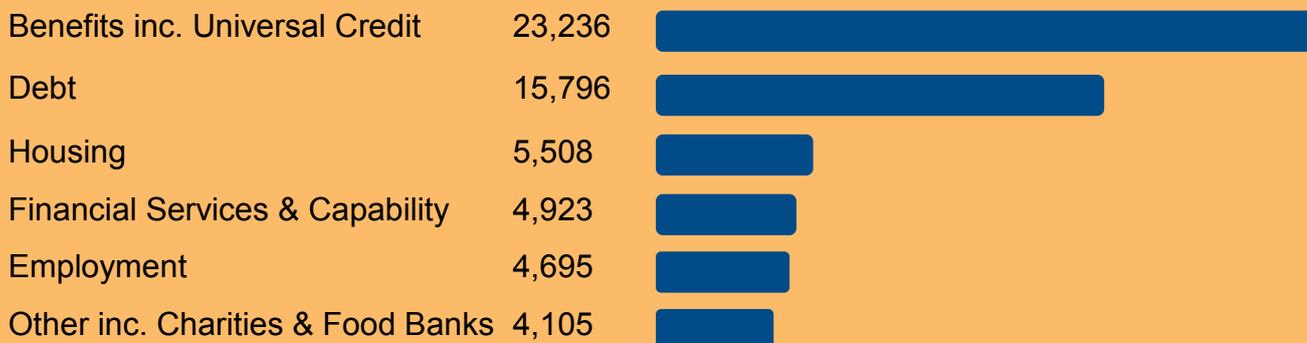
- **50%** report increased disposable income
- **48%** report greater confidence in managing their money
- **49%** report increased mental wellbeing
- **43%** feel more confident they now the skills to access employment

**I have enjoyed the Breakthrough Programme. The fantastic sessions I have had with my money mentor were amazingly eye opening on how to deal with my debt, job hunting and more. I have now gone back to work and have paid of all of my credit cards and overdrafts. I am much happier.**

# In 2017/18 we helped we helped 13,973 people with 74,737 problems.

Consolidated figures showing problems presented:

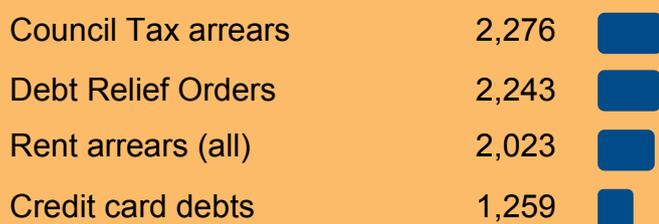
## Top 6 problem categories



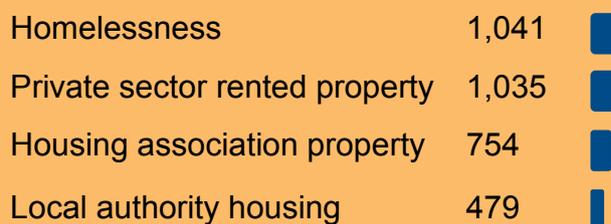
## Top 4 benefits issues



## Top 4 debt issues



## Top 4 housing issues



## Warwickshire Citizens Advice would like to thank our core funders:



Without their combined financial support, we would not be able to provide the services outlined in this report to assist local residents in the Boroughs and Districts throughout Warwickshire overcome their problems or be able to attract funding for added value services to benefit our local communities.