

the charity for
your community



advice allowance benefits cancer changes citizens claim
client community credit debt education employment families
financial future gain health help improve lives money number
people policy problems report rights rutland
service social specialist support system tax training volunteers welfare work

Solving Problems, Changing Lives

Rutland Citizens Advice Bureau
Annual Report 2011/12



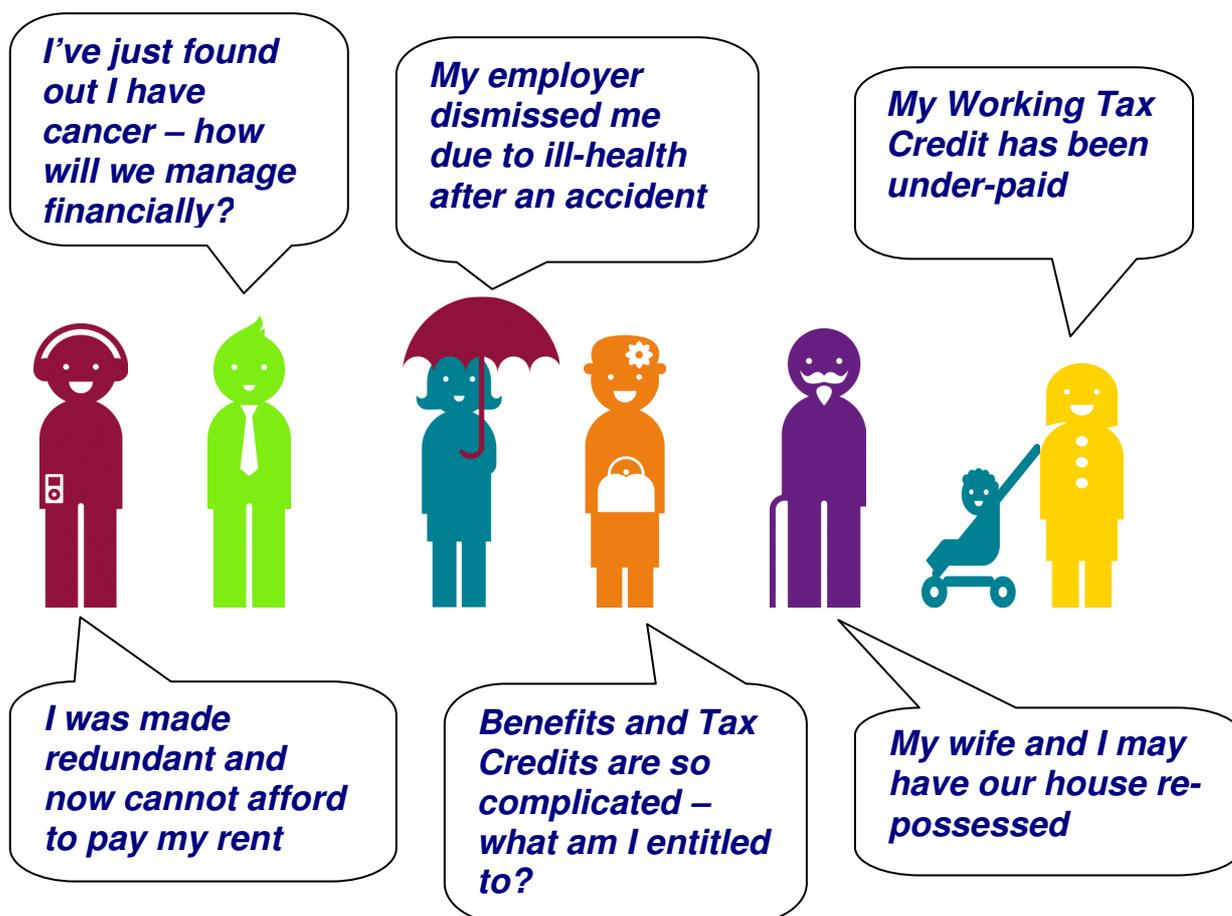
Aims and Principles

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

Solving Problems – Changing Lives



What we do – solve problems

Rutland Citizens Advice solves people's problems by providing free, confidential and impartial advice, representation and education. By being part of the UK's largest advice provider we are equipped with a legal information system and are supported with an extensive training programme that enables us to deal with just about any problem from multiple debt and welfare benefit appeals to homelessness and immigration. Most importantly we provide a 'one stop shop' and deal with all the problems that individual clients bring. A client could come to the Bureau asking if they are eligible for Tax Credits: a detailed calculation would be carried out to assess eligibility, assistance given with completion of the form, eligibility for any of the 80 other benefits checked and any associated problems identified.

Often simple requests for help with claiming benefits can lead to the identification of other problems such as debt, threatened homelessness or relationship breakdown, which would all be dealt with in the Bureau at whatever level is required. For instance, if the Tax Credits claim example above was disallowed or miscalculated by HMRC then a CAB specialist would launch an appeal on the client's behalf, prepare a submission and if necessary attend the appeal tribunal hearing.

Case Study



A client came to the Bureau after an accident. Although her employer had been sympathetic to her original situation he now had to dismiss her due to ill health. Although the client was unhappy at the decision she felt that she could no longer work.

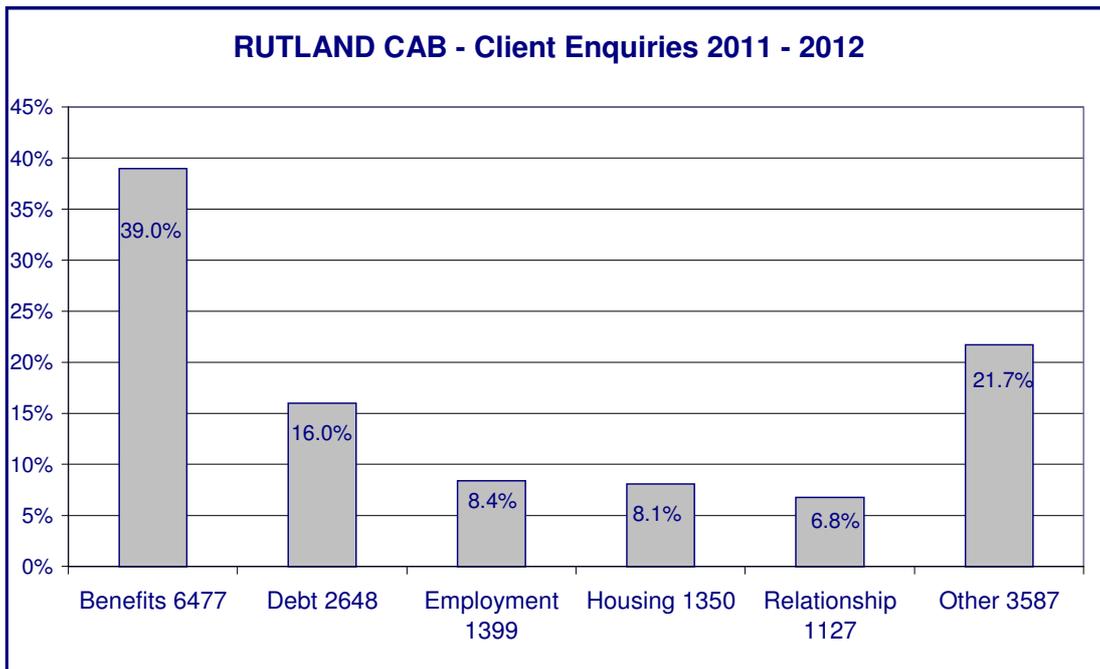
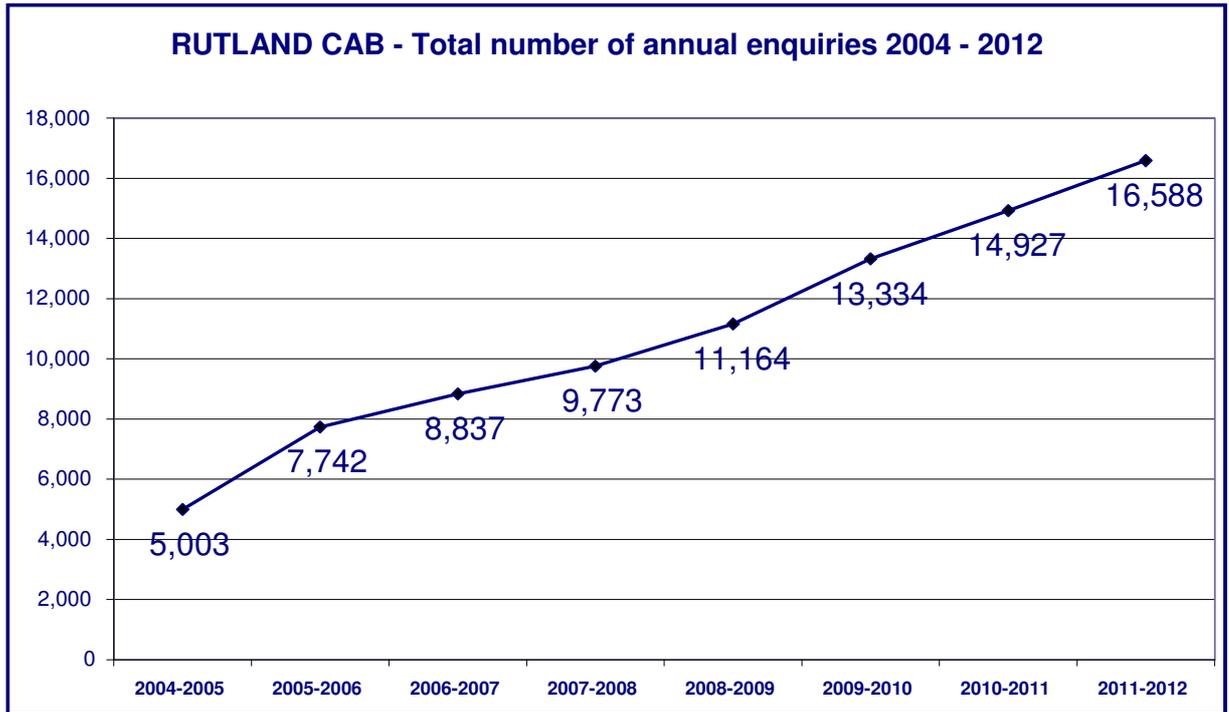
The Bureau advised on the responsibility the employer had to the client to find alternative work and failing that the amount of notice and holiday pay due to the client.

In addition, the client's relationship was breaking down and she was soon to be homeless. CAB supported the client to secure housing and claim the appropriate benefits. She is now in the process of seeing the Bureau debt specialist to deal with debts that have mounted up since her accident and loss of job.

We also solve problems locally and nationally by using clients' experiences anonymously to campaign for policy changes in areas that have bad or unfair laws, policies and practices or poor services. Details of this work can be found later in this report under Campaigning.

How many problems?

The Bureau has been highlighting for many years that Rutland does have the same problems as other more obviously deprived areas. The upward trend in the number of problems dealt with over the last few years reflects the growing number of problems associated with the financial downturn, the changes to the benefits system and our growing ability to deal with more problems through changed service delivery.



The top four categories of problems remain welfare rights (benefits and tax credits), debt, employment and housing with other significant areas of enquiry being consumer, education, health, immigration, relationship breakdown, tax and utilities.

Welfare Rights

Much of the increase of nearly 1000 welfare rights problems has been due to changes to the benefits system and associated problems. Many people affected are the elderly and infirm, of which Rutland has a higher than average number.

There has been an increase in under and overpayments leading to clients having to manage on incomes below that which is deemed to be the minimum to live on; or to debt which has to be repaid. Often this comes about because the system is so complicated. Claimants receive a letter from the HMRC saying that they are entitled to a certain amount, but many of the calculations contain errors which are difficult to identify and can take years to come to light and then prove a heavy task for the Bureau to solve. So not only has there been a rise in the number of problems but also in the complexity.



A working single mother was underpaid Working Tax Credit by £1,658. HMRC would not pay back the money owed to the client in case they overpaid her the following year. Our welfare rights specialist spent hours finding the specific section in the relevant legislation which stated that underpayments must be paid to the claimant within the financial year.

She successfully challenged HMRC and the client was given the back payment she was owed.

However the changes this year are nothing compared to the introduction of Universal Credit and the Social Fund amongst others in 2013, which will inevitably cause a dramatic rise in enquiries and problems brought to the Bureau.



A widow aged 78 had a minor stroke which combined with her existing rheumatoid arthritis meant she was struggling to cope with her personal care and cooking. She had never claimed any benefits before and thought she would not be eligible as she owned her own home, had a small widow's pension and approximately £5,000 in savings.

She was persuaded by a neighbour to apply for Attendance Allowance and first came to the Bureau for advice after her application was turned down.

The Bureau helped her with her appeal and she was awarded the lower rate of Attendance Allowance of £51.85 per week at Tribunal. The Bureau also carried out a full benefit check which showed that she was entitled to both Pension Credit and Council Tax Benefit. The total annual gain was £7,857.

The extra money has enabled the client to pay for help with her personal care as well as taxis when she needs to go out. She is able to remain in her own home and maintain her independence which in turn has made her feel more positive about her circumstances.

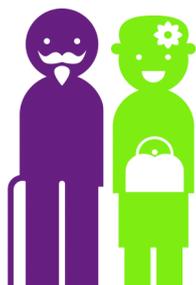
Debt

The number of multiple debt problems remains high with £2million of new debt being dealt with in 2011/12 on top of the ongoing cases from previous years. The average debt client has 6 debts amounting to £19,300. The Bureau dealt with a total of 220 bankruptcy and debt relief orders. Pay day loans available at the click of a mouse on the internet and the shortcomings of debt management companies are causing significant problems.

The link to mental health and debt is becoming increasingly apparent. It is not surprising that people facing overwhelming debt, creditors and court action with no apparent solution suffer from stress, depression and acute anxiety. Debt increases the risk of mental illness and mental illness increases the risk of getting into debt. In the UK consumers with mental health problems are nearly three times more likely to be in debt than others – people with more than 5 separate debts have on average a 6 fold increase in mental disorder. Rutland debt advice service offers a way of stopping the spiral of no control, and clients receiving advice and practical assistance report dramatic improvement in confidence, ability to help themselves and prevent problems, and report an increase in their health and wellbeing. (See Outcomes on page 9 for the statistics).

Housing

The number of housing related problems remained steady at 1,350. Although not the largest category of enquiries the impact of potentially losing your home, of being inadequately housed or having problems with disrepair are significant not only for the individual but also for the impact it has on the local community. (see Outcomes and Impacts).



An elderly couple had fallen behind with their mortgage due to an inability to work because of illness. They were referred to the government Mortgage Rescue Scheme but the eligibility criteria for the scheme had been strengthened so the application was turned down. The clients were very distressed by the lengthy procedure and were still threatened with repossession. The lender had held off during the mortgage rescue procedures but now wanted the property back.

We met with Rutland County Council and Spire Homes to look at a possible solution. As the clients had housing related debt an allocation through the social housing register was not possible. After a few meetings we made a joint case with the Council to Spire Homes and the couple were allowed on the housing register as long as they agreed to an allocation to a hard to let property.

The clients were successfully re-housed and homelessness prevented through a good piece of joint agency working.

Other Specialist Services

As you can see from the back cover there are a range of specialist services that are available through the Bureau. This year we would like to highlight the work of just one of these services – the advice service for people living with cancer and their families which is funded by Macmillan.

CAB/Macmillan Cancer Advice

This service started in 2009 and is funded until October 2013 to provide advice to cancer patients, their families and carers in Rutland. The majority of the clients using the service require help with welfare benefits and other associated problems around income. This project has proved to be an essential service helping people at a difficult time.

Clients use a dedicated helpline or are referred to the service from health professionals and are then seen in the location that best meets their needs and this enables those affected by cancer the greatest possible access to the service.

For every £1 spent on the project in Rutland our clients have gained £7 in additional income and one-off payments. In 2011/12 we helped clients to claim £175,332 in benefits with £61,817 achieved for Attendance Allowance alone. With a recent report stating that a major number of premature deaths in Rutland are due to cancer, it is clear that the need for this service will continue to grow and the challenge will be to secure its future beyond 2013.



A client with kidney cancer, who was no longer able to work, was having difficulty paying his utility and heating bills.

We carried out a full benefit check for the client and his family, provided help with form filling, a Macmillan grant application and wrote letters and made phone calls on the client's behalf.

He was awarded a grant of £350 towards the cost of heating. In addition his wife was awarded Carers Allowance (£55 per week); he received £20 a month Council Tax Benefit and the amount he claimed from Employment Support Allowance was increased by more than £50 a week. We were also able to help him recover an overpayment made to his electricity provider. In all, the client was awarded an additional £12,325 p.a.

New initiatives

In 2011/12 there were several new services provided by the Bureau, additional resources put into helping Domestic Violence cases, and an integrated Carers advice and support service which recruited over 100 Carers Champions amongst key members of the community including pharmacists and other health care professionals.

A Health and Wellbeing prescription pad was introduced to all the doctors' surgeries in Rutland giving them the opportunity to direct patients to Bureau services to help solve the problems that affect the wider determinates of health such as stress and anxiety. Effective for patients and for doctors too.

As part of the new website launch, the Bureau developed a Twitter page to keep the community up to date with all that is going on – we now have 90 followers, not viral yet but at least it is a start!

Financial Literacy Education

Bureau clients and the wider population are often ill-equipped to make crucial financial decisions across a range of personal finance matters. This impacts most on those suffering poverty and deprivation but can affect lives of a much wider audience. Rutland CAB provides a specialist financial literacy education service which delivers training to a wide group of people from students at school and college to prisoners, Army personnel, older people and young families. This training is delivered in groups and on a one-to-one basis, particularly for those who have come to us because they are in debt.

Skills for life

The overall aim of the programme remains preventative, helping people to develop the skills, knowledge and confidence they need to handle their personal finances throughout their lifetime. We are able to develop solutions and approaches which are closely attuned to the needs of local people in their local settings.

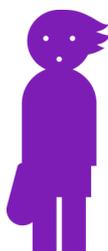
Many of the people who attend financial capability courses are experiencing the following problems:

- Money worries, especially unsustainable debt, affecting their health and well-being.
- Difficulty in managing within their income and keeping track of their money.
- Paying more for basic services due to their lack of financial knowledge.
- Financial difficulty because they are unable to plan for the future or cope with unexpected change.

Focus on solutions

The training is designed to be informal, interesting and interactive. Our aim is for the learner to identify key actions which they can undertake and which will have immediate and lasting benefits for them and their families.

Participant's response to 'What action will you take?'



“Check what bills are most important, watch my spending, not ignore bills when they are getting too much to handle, budget weekly not ad hoc, look at our household finances and check we have real monthly totals, spend money wisely and try to earn money somehow.”

The impact of financial literacy education on individual lives goes much further than simply managing money better. Financial skills can be directly correlated

to improved health, well-being, employment and life choices – supporting people to be confident and independent.

Changing Lives – Outcomes and Impact

The statistics show that over 16,000 problems were dealt with in 2011/12, but what is important is how that changed people's lives and how it impacted on the local community.

Our annual outcome survey shows the effect good, in-depth, one stop shop advice has on people's lives.

- 82% said the advice made a difference
- 85% said their confidence had improved
- 73% had an improvement in health and well being
- 87% had an improvement in ability to help themselves
- 83% said the help received will prevent problems in the future

It is difficult to identify and record all the results we achieved for our clients, but financial gains alone amount to £1,196,000 per year on average. In addition providing timely advice saves communities money: Crisis found that the cost to the community for a case of homelessness ranges from £4,500 to £83,000 per individual scenario when you consider the impact of a failed tenancy, local authority temporary accommodation, support and health services and lost economic output.

Over-indebtedness can contribute to social and financial exclusion and poverty. Problem debt can impact on an individual's health, relationships, employment, education and plans for the future. By alleviating money-related stress an individual's wellbeing and the quality of family life are improved along with benefits to the local community.

Helping people in low paid jobs or with care commitments to obtain the benefits and tax credits they need allows them to stay in work, and puts money into the local community.

Housing, debt and welfare rights advice helps families and improves the prospects of children by helping to lift them out of poverty and the associated link to life chances.

Helping older people, people with health problems or those living with disability to access the support and advice they need directly helps them to continue living independently with its additional benefit of reducing the cost of care.

Satisfaction

- 100% of clients surveyed found us easy to find, were satisfied with the Bureau's location and the premises, the advice they received, the

service they received, would use the Bureau again and would recommend it to others.

- 99% were satisfied with the times we are open, with the time they had to discuss the problem and how easy it was to understand the advice.
- 98% were satisfied with the access to the service and how long they had to wait to be seen.

Campaigning

The Citizens Advice service exists to improve the policies and practices that affect people's lives as well as providing the advice that people need for the problems they face. Evidence from our advice work is used to show policy makers and service providers the impact of their decisions and to advocate for improvements.

During 2011/12 the Bureau completed 123 evidence forms on problems ranging from impact of welfare reforms on disabled people to debt management company practice. The Bureau was nominated for a national Citizens Advice 'Social Policy Oscar' for the quality of its work. The major issues locally remain those associated with benefits, the cost of accessing the Job Centre, claims not being processed quickly enough and the complexity of Employment Support Allowance where it can take six complex benefit calculations to work out which is the best course of action for a client.

Social Policy form generated by CAB – Example:

What is the problem?

Client lives in a rural cottage and she recently switched electricity supply to a pay-as-you-go meter as supplied by Eon. Client has been sent a confusing flyer saying she could get cheaper fuel because of her age and income, but when we rang up on her behalf Eon said she was not entitled to it unless she came off her pay as you go option. Client does not want to do this.

Cause of the problem?

Fuel companies not addressing and providing services for people with prepayment metres, thereby not helping the older and more vulnerable members of society.

Impact on the client

The Power company classifies her as vulnerable and on a low income, but because she is on a pay-as-you-go meter, she is being discriminated against regarding cheaper fuel. Not everyone wants to pay by direct debit, and she is frightened about running up massive bills so wants to keep control of her fuel usage and is being penalized for being sensible.

What needs to be changed?

Responsible fuel costs reductions for all old and potentially vulnerable clients.

Social Policy action

Raise awareness with the fuel companies and the Government about this isolated group of people who unable to access the available discounts.

Each year the Bureau publishes a major social policy report on a problem affecting Rutland; in 2011/12 the report was entitled 'Can Singletons Afford Rutland?' This report discussed the difficulties in finding suitable accommodation for single adults under age 65 and how changes in the rules regarding levels of financial assistance and criteria for eligibility will have significant detrimental impacts on claimants in Rutland who already face a difficult situation. The full report is available on our website.

Case Study from the report:



A 23 year old client returned to the Oakham area as he had found employment here. At first he was able to stay with friends “sofa surfing”, but he eventually ran out of willing hosts. He managed to find a room at a rent of £80/week but then was made redundant. With the LHA for under 25’s set at £56.50 he could no longer afford to take the room and so was homeless.

Volunteers

The Citizens Advice service has always believed in the value of involving volunteers in the delivery of our service. Volunteers fill a range of specific roles from administrative support to working directly with clients and every year volunteers contribute the equivalent to a monetary value of £174,596. The service would not operate without them and for that they are owed a huge thank you.

We take care to ensure that volunteers are committed to upholding the aims and principles of Citizens Advice and they undergo a structured training programme to reach the specific competencies for their specific role. The 2011/12 volunteer survey showed that 72% of volunteers felt that volunteering had led to a greater sense of self esteem and 95% had increased their skills base.

The Future

Rutland Citizens Advice Bureau will extend its service to a wider number of the community; in particular it will open two outreach offices at Kendrew and St George’s Barracks and plans to work in the community through the three Rutland Children’s Centres. It is hoped to further expand the financial literacy education project to help prevent problems in the future. There will much training required to prepare for the changes to the welfare rights system and we will prepare for the opportunities around the changing national consumer landscape.

It is intended to replace the electronic CASE management system with the delayed PETRA system to further improve administration, partnership working and to monitor cases and issues for social policy action.

**RUTLAND CITIZENS ADVICE BUREAU
SUMMARY FINANCIAL INFORMATION
FOR THE YEAR ENDED 31 MARCH 2012**

INCOME AND EXPENDITURE		
	Year ended 31 March 2012 £	Year ended 31 March 2011 £
INCOME		
Charitable Activities: contracts and other	240,341	224,865
Voluntary Income	14,904	14,564
Premises Refurbishment grant		
Fundraising		
Bank Interest	<u>449</u>	<u>34</u>
TOTAL INCOME	<u>255,694</u>	<u>239,463</u>
EXPENDITURE		
Staff & Volunteers	193,237	208,236
Office costs	13,607	14,357
Premises costs	13,227	10,271
Governance & other	5,585	4,485
Premises Refurbishment	<u>0</u>	<u>1,742</u>
TOTAL EXPENDITURE	<u>225,656</u>	<u>239,091</u>
NET SURPLUS	<u>30,038</u>	<u>372</u>

BALANCE SHEET		
	At 31 March 2012 £	At 31 March 2011 £
Debtors & Prepayments	1,555	5,107
Cash at Bank & In Hand	97,503	51,374
	<u>99,058</u>	<u>56,481</u>
Less: Creditors & Accruals	2,664	615
Deferred Income	<u>12,169</u>	<u>1,679</u>
NET ASSETS	<u>84,225</u>	<u>54,187</u>
Represented by:		
Unrestricted Funds		
General Funds ⁽¹⁾	78,992	48,455
Designated Funds ⁽²⁾	5,233	5,732
Restricted Funds	<u>0</u>	<u>0</u>
TOTAL FUNDS	<u>84,225</u>	<u>54,187</u>

This summary financial information is taken from the full accounts of Rutland Citizens Advice Bureau (a company limited by guarantee) for the year ended 31 March 2012.

Copies of the full statutory accounts, which include an independent examiner's report, are available from the Registered Office of the Company.

S.E. Bown

Finance Director

Notes:

⁽¹⁾ The Trustees' aim is a minimum of 3 months' operating costs.

⁽²⁾ Reserves for IT replacements and Investors in People tri-annual audit.

Funding Acknowledgements

Rutland Citizens Advice would like to acknowledge the financial assistance given by our funders which enables us to provide our service to the Rutland community; in particular Rutland County Council, Oakham Town Council (£5000), Uppingham Town Council (£1500), Parish Councils (collectively £1360), the RAF Benevolent Fund (£3500) Macmillan, local charities, trust funds and our clients. We would also like to acknowledge the generous help given in kind from Barnsdale Lodge for our training and AGM facilities.

RUTLAND CITIZENS ADVICE BUREAU

Registered Office:
56 High Street
Oakham
Rutland
LE15 6AL

Opening Times

Monday: 10.00am – 6.00pm
Tuesday – Friday: 10.00am – 4.00pm

Specialist Services by Appointment

Welfare Rights
Debt
Housing
Special Educational Needs – Parent Partnership Scheme
Family
Macmillan Cancer - Advice

Outreach Service at:

St. George's Barracks, North Luffenham
Kendrew Barracks, Cottesmore

Advice Line: 0845 1203705 + 24 hr information service
Office Line: 01572 757420
Fax: 01572 722568
Email advice: www.rutlandcab.org.uk

Registered Charity No: 1107907
Citizens Advice Membership No: 45/D12
Company Registration Number: 5287678

