



The Charity for your Community

North Lancashire

Citizens Advice Bureau



Advice for the Future

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Chair's Report

This last year has been an exceptional busy time for North Lancashire Citizens Advice Bureau, and one of the most challenging.

Our services are more in demand than ever, especially in these difficult financial times, when changes to benefit systems imposed by Government Legislation have created a great deal of need at a local level.

The Bureau retains its offices in both Lancaster and Morecambe and between them services the communities of the Lancaster District with its rural hinterland.

The advice service we offer to the local community is free, impartial, confidential and independent. To meet these aims we are continually reviewing our progress to maintain high standards.

Reviewing the work of the Bureau is an ongoing process carried out by members of the Trustee Board. We will continue to raise opportunities and meet challenges. With this aim, we are currently updating our strategic plan, which will outline our future priorities through to 2015 and into the future.

As a charity we rely on funding from our supporters to enable us to deliver our advice services. This last year has been particularly difficult as we saw a substantial reduction in our Legal Aid funding following cuts made in the Legal Services Bill which unfortunately led to redundancies. Other funding streams have also been changed .

However, we successfully:-

- Bid for a new 3 year Lancaster City Council Advice and Information commissioned service contract.
- Obtained funding for Financial Inclusion work from United Utilities.
- Secured a Transitional Fund Bid to work with Partners to improve access to quality advice across the district. (As a result we carried out a comprehensive staffing restructure with new posts being created).
- Obtained funding for an accessible toilet and improved facilities at Lancaster premises.
- Recruited and trained 68 new volunteers who are still volunteering.
- Achieved the coveted Investors in People Award.
- Produced a new Health, Safety and Risk Policy, and undertook safety and risk assessment audits of the Morecambe and Lancaster premises.

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I would like to take this opportunity to thank our fantastic staff and volunteers, many of whom work far beyond the call of duty, for their hard work and dedication to the service. Their contribution and hard work is both extremely valuable and essential.

I also wish to thank my Trustee Board colleagues who have served this year for their support, hard work and contribution in overseeing the continued success of the Bureau.

Finally, and most importantly, we are extremely proud of North Lancashire Citizens Advice Bureau and wish to thank all who support our endeavours to continue to provide quality advice and a first-class service to the community.

June Ashworth, Chair

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Overview of the year in words and charts –

(See statistical Dashboard on back page)

Comment: The statistics in this report are drawn from the Citizens Advice National Database on which all clients helped individually by NLCAB, whether face to face or by phone, are recorded. However there are important areas of work that we have undertaken that are not reflected in the advice statistics – most notably financial education/capability group work.

In the last year:

- **We dealt with 6054 new clients** face-to-face or by telephone, as well as assisting other clients with ongoing cases.
- **Our work entailed a total of 14,095 direct contacts** with our new and existing clients – face-to-face, phone calls, letters, and emails.

What problems did bureaux advise about this year?

In this quarter bureaux dealt with 14,012 new problems in the course of 8,518 new enquiries from clients.

Benefit and Debt are much the biggest categories of advice.

Although demand for advice has not abated, the reduction in our capacity has meant that total advice issues fell this year.

Bureau advice by category in 2013/14

Bureau activity levels and services

A new enquiry is a client seeking help with one or more fresh problems. It may be resolved at the Gateway level through information, brief advice, or referral to an external agency, or progressed to receive full advice or casework assistance.

In the last year:

67% of all enquiries were dealt with by giving the client information or brief advice, or by referral or signposting to an external agency; if appropriate



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24% received full advice from our advisers

The remaining **9%** received on-going casework assistance, where advisers with specialist expertise act on the client's behalf.

Enquiries by Work level

The growth of the face-to-face 'Gateway' triage in the bureau, combined with a reduction in funded specialist capacity, means that the balance of the service provided has been changing, with more clients having their problems resolved at the gateway without waiting for an appointment, by receiving brief advice or self-help information or being referred to one of our partner agencies.

The change in the type of service means that the average number of contacts per enquiry has reduced because a higher proportion of enquiries are dealt with in a single contact Gateway interview. Similarly, the average number of 'problems' (or 'advice issues') per enquiry has fallen because more enquiries are dealt with at the Gateway stage where fewer issues are recorded.

In summary, the move to a Gateway system has helped us to broadly maintain our service to clients in the face of our reduced capacity.

Our services

This has been a challenging year for the advice sector across the country. Cuts to services and funding has meant a large increase in the numbers and the types of enquiries we are called upon to deal with and we do so under a more difficult funding environment.

We are seeing more and more clients in crisis. Daily we are seeing people without enough money to feed themselves or heat their homes. Often these are not short term emergencies but longer term issues as a direct result of the changes in the



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Welfare Benefit system, the economic down turn, unemployment, low income, disability and family breakdown.

This year through NLCAB referrals to the food bank 913 people have been fed of which 222 were children.

Our funders and projects

The vital core services provided through funding from our local authority, **Lancaster City Council** allows us to continue to develop and grow with particular emphasis on partnership working. Now more than ever it is vital that clients are able to get the advice they need when they need it. Working in partnership with our funders and other agencies allows us to ensure this happens for all those who approach us for advice and assistance. Partnership work with Lancaster City Council has blossomed. We provide an easy referral process, work on the Council's Discretionary Housing panel and provide a monthly drop in service at their Cable Street offices.

We are fortunate to have retained some of the funding from the **Legal Aid Agency** (LAA) to continue our specialist housing team work for those facing loss of their home or homelessness. The bureau has a full time specialist housing caseworker and a part time housing law solicitor. Without this service many people would be attending court hearings for possession or trying to halt an eviction without representation and many more would be homeless. Our housing team is invaluable in the prevention of homelessness and has the support of the District Judges sitting in Lancaster County Court.

This year we worked with **383** clients under threat of homelessness, **158** who were actually homeless and we represented **72** clients in court who were facing possession or eviction from their home. It is a highly successful service preventing homelessness for the vast majority who we see.

We are currently working with a District Judge in identifying assistance for those attending court on family and other matters who, as a result of the cuts to Legal Aid are without representation.

However, as a result of the Legal Services Bill we can no longer provide specialist work in employment, debt or Welfare Benefits under the LAA contract.

The cuts to Legal Aid, often portrayed as only affecting "fat cat" lawyers, has harmed the charitable and volunteer services we provide as can be seen throughout Citizens Advice Bureaux up and down the country.

In the year before the changes, bureaux country wide provided specialist advice in approximately 136,000 cases. North Lancashire CAB had this funding to help people struggling with legal problems relating to debt, welfare benefits, housing, and



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employment. Cuts to Legal Aid have withdrawn support for approximately 120,000 of these cases. A vast reduction leaving only 16,000 cases nationally to be helped by Legal Aid.

However, people's need to access specialist advice to resolve often complex problems continues to grow. April 2013 did not just mark the date the Legal Aid cuts coming into effect, but also the beginning of a major overhaul of the welfare state. At precisely the time when people's need for specialist advice increased, to assist them to understand, adjust to, and in many cases challenge decisions affecting their income, housing and work status, cuts to the scope of legal aid have drastically reduced the availability to provide the help people need.

Debt advice though F2F funding

We continue to see numbers of those needing debt advice grow. Without our amazing fully trained and experienced volunteer team, supported by 1.5 specialist caseworkers we would be unable to meet any of the advice needs of clients in debt. Our caseworkers are able to undertake more complex cases. Both caseworkers are trained in all aspects of complex debt work and are Debt Relief Order (DRO) intermediaries. NLCAB have the only access to free DRO intermediaries in the district. Debt can affect anyone of us and can have long term impacts upon the health and wellbeing of families. We are hoping that the Money Advice Service will continue to provide funding for the foreseeable future and await their decision. More stringent legal requirements are placed upon those providing debt advice and as part of our quality services we ensure that we always undertake debt work within all legal requirements of and comply with the Financial Conduct Authority (FCA) on the new regulatory regime.

We have provided debt casework to **546** clients under this project and expect demand to continue to increase.

Lune Park Children's Centre



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This project goes from strength to strength This year we have worked closely with **347** clients. This service provides a Citizens Advice Service to those in the Lune Park catchment area to families who would not generally use the CAB service at our main sites. The work done at the centre is delivered in partnership with other statutory services allowing health professionals, social workers and support workers to refer their clients directly for advice. This project produced £345,081 of financial gains or savings for families..

Morecambe Children's Centres

Following on from the success of Lune Park we were awarded funding to expand our advice service from the Children's Centres in Morecambe and Heysham. We now employ a part time generalist advice worker to undertake this role and we expect that the access to advice this will provide will be a valuable addition to our services in the community.

Financial Capability Funding

During the past year Financial Capability has once again remained a key feature of the bureaus work across the Lancaster District.

- Delivered training sessions on Energy Best Deals to groups and on a 1:1 basis, funded by Citizens Advice Financial Capability Team.
- Delivered 1:1 sessions and group sessions in the rural areas with the focus on Keeping Warm and Keeping Healthy funded by Lancaster City Council.
- The Barclays Money Skills Project – working with teenagers before they move into their own homes.
- Our 2 years funding by United Utilities Trust Fund involves working within some of the most economically deprived wards in the Lancaster district and identify individuals and households who are struggling financially to pay their utility bills.

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The outcomes of the above projects are:

- 16 Financial Ambassadors identified and received training and support
- 20 organisations now working with the project
- 24 Financial Inclusion Meetings and training sessions
- 20 promotional events
- 533 clients received direct financial literacy advice
- Total Debt managed by project worker £24,5029
- Financial Gains £425,858.00
- Total water debt £54,611
- Average water debt per client £569
- 72 payment plans to United Utilities arranged
- 74 Grant applications made

Case Study

Client approached the bureau in winter with:

- priority debts and also a debt to United Utilities for over £4000. United Utilities had already agreed payment for on-going costs of water plus £3.60 per week to the arrears.
- problems occurred due to council tax arrears which a bailiff was trying to recover. The bailiff would not negotiate an affordable repayment plan.
- Loans taken out from door step lenders to pay the bailiff who were calling frequently. Client was always frightened of the knock at the door.
- client had 2 vulnerable and disabled dependents both of whom suffer with downs syndrome. Her husband was also severely disabled as were other members of the family.
- the family came to us in severe financial hardship.
- the client had recently lost a member of her family and was grieving.

What we did:

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After considering all options with the client an application for bankruptcy seemed the best option due to the extent of the debts and likelihood of long term low income:

- Checked all benefits entitlement was in place
- made a claim to the United Utilities Trust Fund for assistance with bankruptcy fees
- applied to the United Utilities Support Tariff to reduce her on-going water charges for the remainder of the year

Outcome: Client was extremely relieved to have all debt problems resolved. She could now concentrate on caring for her family.

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The CAN (Community Advice Network) Help Project is funded by the Big Lottery as part of the **Advice Services Transition Fund**. Our project started on 1 October 2013 and is currently funded for a 2 year period.

Led by North Lancashire Citizens Advice Bureau, the partnership works within Lancaster District and has a core membership of 15 partners, making up a central Steering Group. The over-arching aim of the project is to work in partnership to improve the accessibility and quality of advice services within the District as well as promote resilience and sustainability in the current funding environment.

Advice Services locally have been subject to significant funding cuts in a time where demand on our services have increased. We are challenged to work innovatively and more effectively to provide a consistent, high quality service to anyone seeking advice within Lancaster District.

Our approach is based on the model below:-



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How we make a difference?

The following case studies demonstrate the type of advice and assistance we provide every day and the range and depth of our advisers skills and commitment:

Debt. Client had recently fled her former home in fear of violence was suffering with stress, anxiety and depression as a result. Adding to her health problems were her debts, which included rent arrears of £241.42, electricity arrears of £225.30, gas arrears of £159.60 and Council Tax arrears for her former property of £530.34 (for which bailiffs had been calling to her home). The client received Employment and Support Allowance of £101.15 per week.

We discussed the clients situation in detail, explored the options and negotiated with creditors on the clients behalf. We reached the following arrangements with her agreement::

- Arranging repayment of rent arrears at £3.65 per week.
- The gas and electricity supplier agreed that meters would be installed for both supplies with a repayment rate set a £3.65 per week.
- Council Tax debt. was recalled from the bailiff with a repayment arrangement agreed of £3.65 per week taken from benefits.
- United Utilities who agreed to forego some of the retrospective charges resulting in £144.52 being written-off.
- HBOS loan of £1,428.77 - £1 per month offer accepted.

Outcome: Her financial situation is now more manageable and the stress the client had experienced as a result of debt was alleviated.

Housing. Client had a mortgage he couldn't pay and a possession claim had been made against him. He was due to be evicted in five days because he had not been to the original court hearing thinking he had no options.. Our client had been out of work for 9 months because the company he worked for has closed down. He was very worried about this because his two young sons came to stay each weekend. This was hard enough because he had to find the money to feed and entertain his children on his total Job Seekers Allowance of £71.70 per week. There was no way he could pay the mortgage on his three bedroom property even though the mortgage was quite low and DWP made some small contribution to the interest.

- We helped the client make an application to the court and represented at the hearing. The District Judge agreed to a delay in proceedings for a period of three months to allow the client time to sell.
- The client is now in paid work and living in a smaller more affordable property and still has room to have his children over as before.

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Outcome: The family life of our client and his children was stabilised and improved.

Benefits Client lost her husband a couple of months ago. She was at the time his carer and had now lost all income that was paid as a result of the disability. Her income when she came to see us was just £67.00 per week State Pension. She was struggling to pay rent and could not afford the heating so was paying for only her front room fire. She had no hot water and could only heat up soup. Client had some difficulties with walking, dressing and cooking as a result of severe arthritis. She'd done nothing about this for years for fear of her husband being taken into care.

- We undertook a benefit check
- Helped to claim Attendance Allowance, housing, council tax benefits and guarantee Pension Credit.
- Our client gained an additional weekly income of £197.65 making her total income increase to £264.65 per week (£13,761.80 per annum).
- She could now afford to heat her home, get out and about in taxis, pay for carers to help with cooking and cleaning the house. She began to attend her local social club and started to make new friends.

Outcome: The health and wellbeing of a vulnerable elderly person was improved, income was raised, debt prevented and care needs met.

Employment. Client came for help with an employment problem. He has some learning difficulty and had been thrilled when he obtained full time work in a local business. He was happy he could start to pay something to his Mum who was herself on a very low wage. Our client was upset because he was only on £5.00 per hour and was older than his colleague who was earning £6.19 per hour. He came to see us for advice.

- we told the client that the National Minimum Wage should be paid as he was 30 years old.
- we explained that if he was dismissed for raising this statutory right with his employer he could claim Unfair Dismissal even though he had been there for only 11 months.
- we reassured our client we would assist him in whatever he decided to do.
- we wrote a letter to the employer, setting out our clients rights in law and what outcome was wanted, namely payment of the National Minimum Wage backdated to the date he started work.

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- the employer took their own advice and agreed to pay the proper rate from the start of employment. They apologised and told the client they were very happy with his work and had no intention of sacking him.

Outcome: Client retained paid work, was able to contribute to the household and his self esteem improved.

Volunteering

Delivery of our range of services is dependant on a large team of dedicated volunteers. We currently have over **120** volunteers who fill a wide variety of key roles.

In the last year we have successfully recruited and retained **68** new volunteers. On average each volunteer receives over 50 hours of training per year, and many receive external accreditations such as Continuing Professional Development points and Skills For Justice accreditation as well as the Citizens Advice National Training certification.

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Our volunteers come from a wide range of backgrounds, including young people, professionals who want to broaden their horizons and retired people who want to give something back – and we offer a range of support services to meet the needs of our disabled volunteers. Our commitment to value diversity and promote equality means we can encourage individuals who might not otherwise volunteer.

Volunteers are vital to the way we deliver our service, allowing us to reach many more people than if we were purely staff run. They take on a range of roles from assessing and providing advice, supporting the running of bureaux, campaigning in the community and acting as trustees.

Each volunteer receives training and ongoing support. This investment of time and resources ensures that each volunteer is fully prepared for their role, and that our clients receive quality advice and support. The value of this volunteering in North Lancashire CAB amounts to **£506,207** per year .

Social Policy

To people who do not work in a Citizens Advice Bureau the term “social policy” can be confusing, but for Bureau workers social policy work is an essential activity and meets a number of needs –

- It helps to identify policies whether enacted locally or nationally which have a disproportionately severe impact on people who are already experiencing some sort of disadvantage
- It acts as a mechanism for gathering data and statistics on this impact and using them to change policies
- It is positive action arising from what is usually a very negative situation for a client
- It is a safety valve for the adviser who might otherwise become completely outraged at the perceived injustice of many social policy issues

The past twelve months have been very active for social policy work in the Bureau, with a huge increase in the numbers of issues being reported. We have raised **657** Social Policy issues during this past year - an average of **55** per month.

A new dimension to the Bureau’s social policy work was added with the formation of the Big Lottery funded Community Advice Network (CAN Help) project, bringing together a number of advice agencies throughout the district. NLCAB was now able to draw on a wider range of client experiences and statistics, and it was clear that the same welfare benefits issues were affecting disadvantaged people across a broad

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spectrum. The situation was monitored through a survey of clients affected and a report covering the whole district was published (**Safety Net or Poverty Trap**) Since then we have worked closely with the team at Lancashire County Council and together we are actively working on ensuring the scheme is accessible to more and more people in need.

Social policy work over the last year has been dominated by the changes to the welfare benefits system, most particularly by medical assessments for Employment Support Allowance and benefit stoppages. More and more people are visiting CAB faced with acute lack of money for immediate needs, and finding that there is very little by way of safety net to ensure that they can access food, heating or lighting in an emergency.

Advice Matters

Written evidence from Citizens Advice LAS 40 Citizens Advice gives evidence to the government on the impact of changes to legal aid April 2014 puts it all in a nutshell.

“Government should commit to a forward looking, long term strategy to fund free, confidential and relevant advice that is accessible to people across phone, digital and face to face services. This strategy should take into account the benefit of overall public spending from early, preventative action and the benefits of co-ordinated, planned and easily accessible provision. Access to advice is a vital public service that helps people to solve problems and move forward in life, preventing crisis and pressure on other areas. Without it, issues such as an explosion in use of food banks, rising homelessness and indebtedness, and the consequent pressure on already stretched public services, will only increase”.

Gillian Guy CEO Citizens Advice

Advice matters to the people we help and to society. We want free advice to continue and it's time we shouted about what we do from the rafters, to let everyone - from the public we serve to the funders we depend on - know about the amazing and vital work we do.

Our **75th birthday** gives us an opportunity to highlight the value of the Citizens Advice service and increase awareness and support among the public and people who make decisions. We are also approaching a general election so as well as celebrating our past we need to look forward to the future.



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We want to get as many people as possible to make the following pledge

This will help us to get local authorities, Government, and major political parties (ahead of the general election) to recognise advice services as vital public services and commit to resource them appropriately”.

Please sign the pledge by going to :

http://www.citizensadvice.org.uk/index/campaigns/advice_pledge.htm

#advice4future