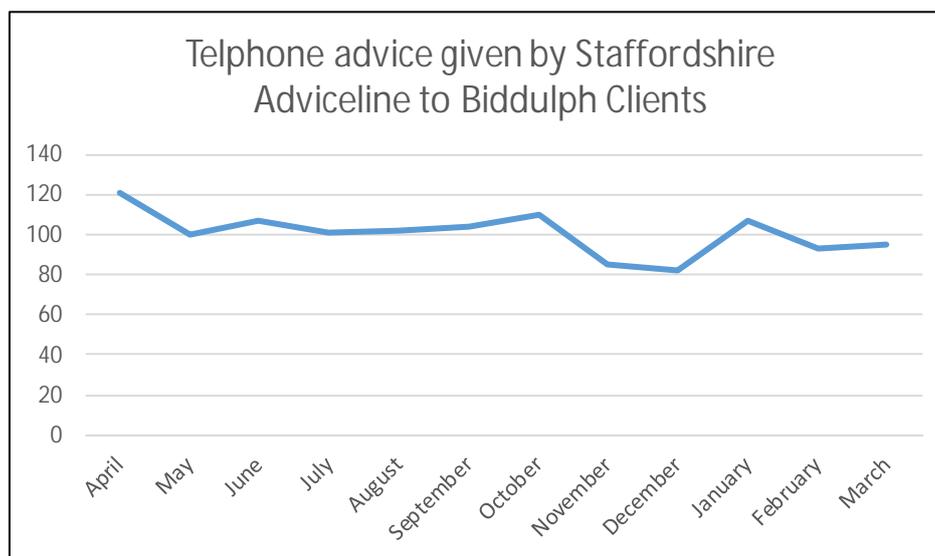


Staffordshire Moorlands District Council

Biddulph CAB Report April 2015 - March 2016

Citizens Advice Biddulph provide the residents of Biddulph and the surrounding area a high quality advice service. We provide advice on several levels ranging from basic signposting and the provision of information, generalist advice through to specialist casework. We also deliver that advice in many ways including face to face, telephone advice and email advice.

Telephone advice is provided via the Staffordshire Advice line and 1207 clients from Biddulph received advice via the telephone.



It is noticeable that a higher number of clients from Biddulph choose to access advice via the telephone line so should funding for the Line be withdrawn the bureau will need to find a way of staffing the line at least some of the time with volunteers as not all clients will choose to seek advice by coming to the bureau

Achievement and Performance

During the 2015/16 financial year the bureau dealt with 930 enquiries face to face enquiries for 862 unique clients (clients are only counted once no matter how often they use the bureau system).

Key Statistics

Clients	862
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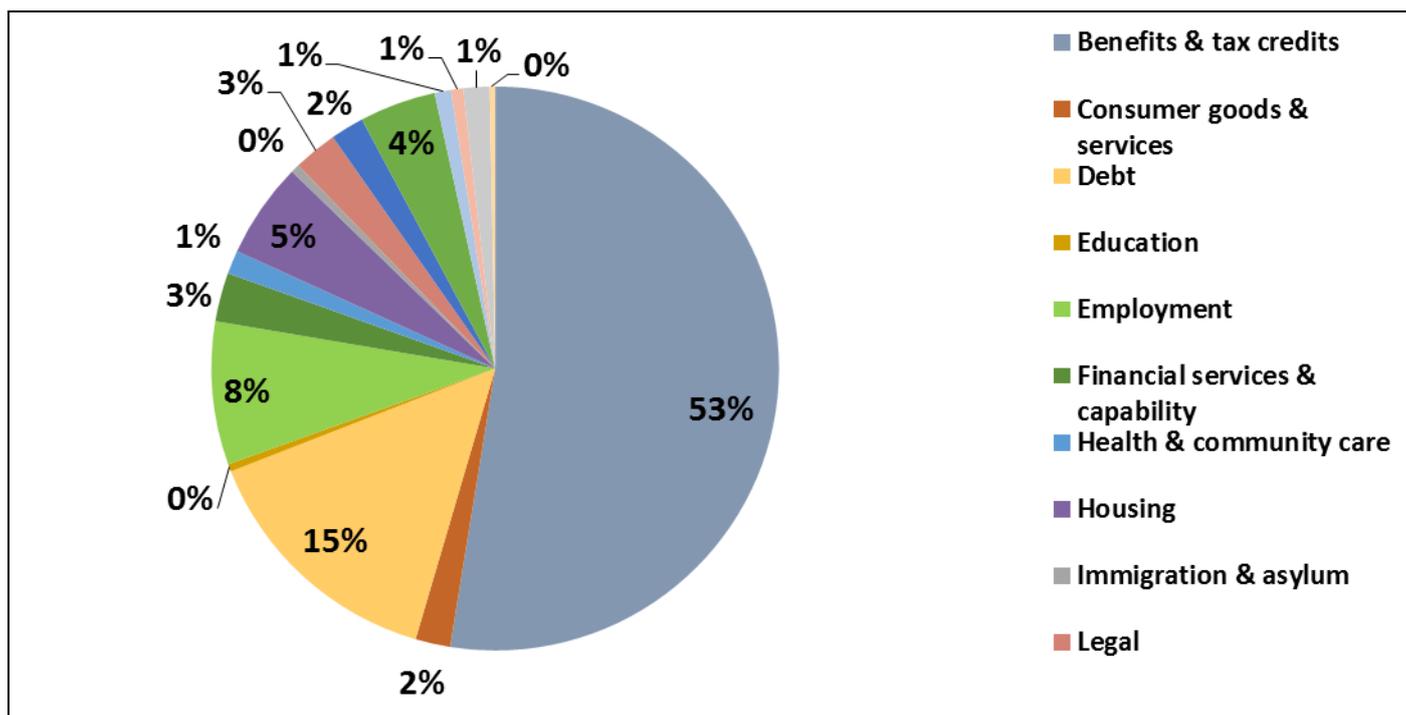
Advice Issue Codes	2,828
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Client Contacts	3,130
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Enquiries	930
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Every client who comes into the bureau is recorded, with their permission, on our electronic case management system which is provided to us by Citizens advice centrally. This system allows us to extract a lot of very useful information about our clients, their problems and what we do for them. This information can be given to funders to justify what we have done but is also used to inform our work with partners to assist in Social policy or campaigning work at both national and local level.

The chart below illustrates the problems that clients have brought to the bureau in the last 12 months



The area of welfare benefits (53%) remains by far the highest category of problem in Biddulph. Debt (15%) and Employment (8%) are the next 2 highest areas of concern to our clients.

In 2015/16 Biddulph Bureau generated £7.11, in **benefits** to individuals through income maximisation, for every £1 invested by funders. The total gains for clients during the year were recorded at £400,000 which include welfare benefit entitlements as well as tribunal appeals. Benefit enquiries range from benefit entitlement checks, form filling, benefit suspensions and challenging benefit decisions.

When clients present with **debt** problems volunteer advisers initially assist clients to deal with urgent priority debts in order to stabilise the situation then refer to specialist debt workers funded by the Money Advice Service (MASDAP) if casework is required. MASDAP fund 1 full time equivalent worker throughout the SMDC area and Cheadle CAB provide this service to Biddulph clients within the Biddulph bureau. They therefore record all Biddulph clients indebtedness in their statistics and it is this way of dealing with debt that lowers the Biddulph statistics for debt.

Most Clients do not come to the bureau with one easy problem and many are in desperate need by the time they attend as the Case study below illustrates

CASE STUDY

Client profile

The client was in her 30s, had physical and mental health problems, and lived with her two young children in a Your Moorlands property in Biddulph. She worked a couple of hours per week and was in receipt of Disability Living Allowance (high mobility/low care) child benefit, child tax credit, housing benefit and council tax reduction.

Enquiry

The client had two problems. (1) She had first claimed Income Support (IS) six months before she came to Biddulph CAB, but there had been many problems with the claim (documents going missing, the claim being closed), so that she has not actually received any IS. She wanted our help to sort out the problems and get IS into payment. (2) She had £4000 in priority debts: rent arrears, council tax arrears and costs, electricity and gas. She also had £6000 in non-priority debts, including water. The council tax debt was with the bailiffs. She wanted help to sort out her debt problems.

Advice given/action taken

- (1) The Biddulph office of SNSCAB completed an IS claim form on behalf of the client and advised her about supporting evidence for the claim. We issued her with a food voucher, as an interim measure until her IS was in payment.
- (2) The client attended an appointment with a CAB debt specialist under the SMDC Homelessness project. The client was advised and agreed that a DRO was her best option. The DRO application was successful, and we made a rent arrears repayment arrangement with Your Moorlands, so that she could maintain her tenancy.
- (3) We also applied to Severn Trent Water's Big Difference Scheme, and the client had a 90% reduction made on her water bill.
- (4) The client was referred to the SNSCAB Potteries Moneywise project for help with future budgeting.

Outcomes

A successful Income Support claim, and a reduced water bill gave the client more disposable income so that she is less likely to fall into debt again, and was able to pay off her rent arrears. A successful DRO application cleared the client's debts. She was able to avoid possession action by Your Moorlands and to keep her tenancy. She was given the opportunity to get advice about budgeting, to make it less likely that she would fall into debt again.

From SNSCAB the client received both advice and support, and the tools to help herself. However advice like this is not quick. It takes time and many visits to sort out all the problems. Whilst statistics can illustrate numbers they cannot explain the depth and breadth of what we frequently do for clients.

Added value

As well as offering generalist advice to all clients and specialist advice to money advice and housing clients we are also able to assist clients to access other funds which may improve their situation. Being part of a national network like Citizens advice does ensure we are able to access these alternative funds. We assist clients to access the Big Difference Scheme which is run by Severn Trent to assist clients reduce their water bill. We get money for the Big energy Saving week each year to give people energy advice and particularly information and support to reduce their energy costs .

CASE STUDY

Client Profile

The client was a single female, living with her 2 young children in a 3 bedroomed property Your Moorlands property. Her partner had recently left her leaving her with bills to pay and he had also taken out credit cards fraudulently in her name.

Enquiry

Client wanted to know what she could do with regards to the credit cards out in her name by her ex-partner. As the interview continued it became apparent the client had debts which included a water bill of £752.32 off STW.

Advice given/Action taken

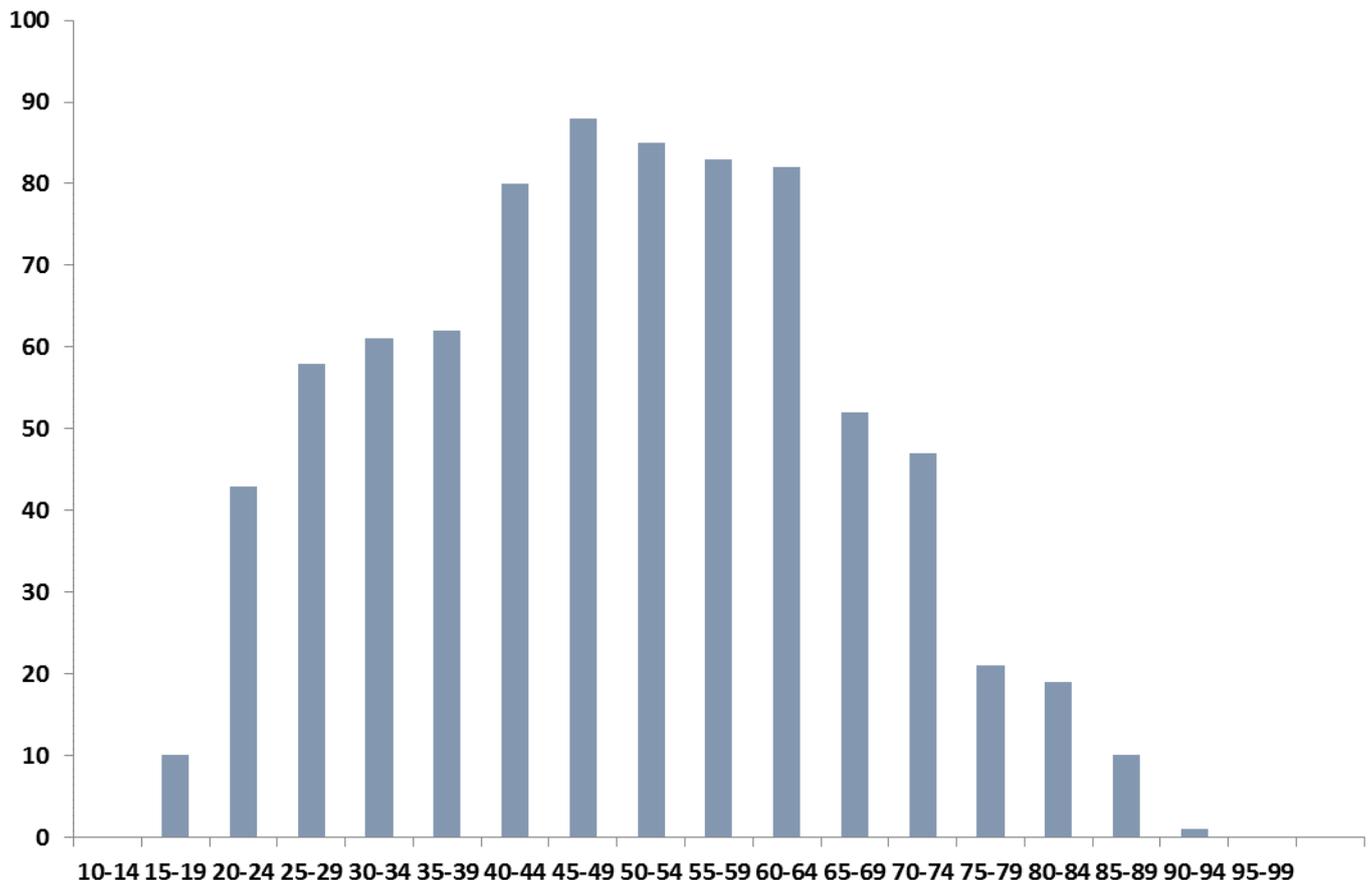
Client was given the information required with regards to her debts, fraud information and also a food voucher. We made an on-line application to the Big Difference on behalf of the client and a decision was made within 24 hours, awarding her an outcome of A+. This meant' that she would only have to pay 10% of the £752.32 of her water bill.

Outcome

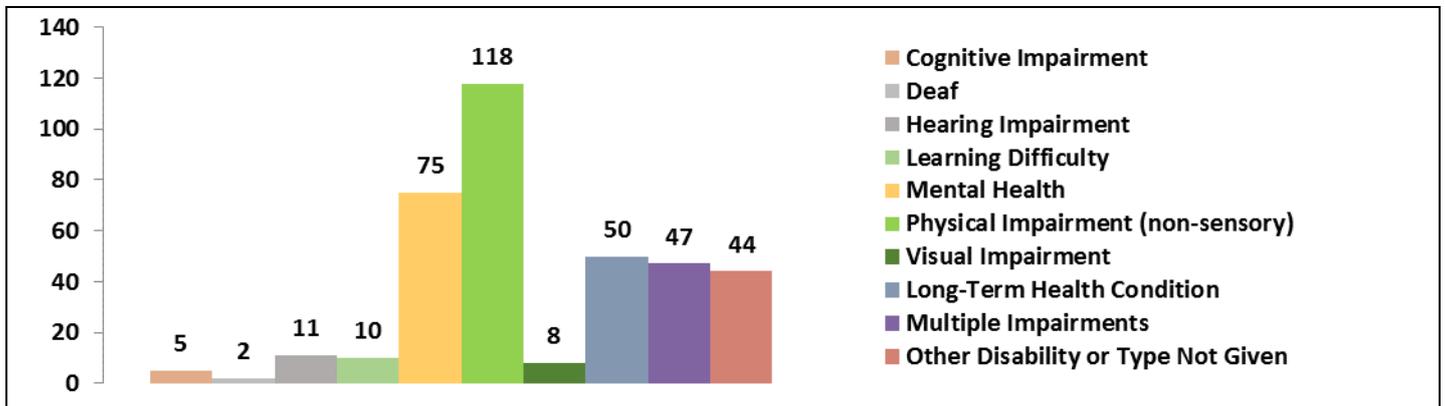
The client will now be able to manage her bills and has the information to deal with the problems her partner leaving her has caused

Clients

Clearly Biddulph whilst one of the smaller bureau is very highly prized by the local community and needed by that community. This can be seen by the breadth of ages that use the bureau – see chart below.



Perhaps not suprisingly more than 50% of clients who attend the bureau report a disability. The range of disabilities reported is worth noting as it illustrates the complexity of the needs our clients have.



621 clients from the Moorlands chose to access the CAB through the Hanley or Newcastle bureau this may be because transport is easier for them to access these bureau or because they work in the area.

<i>Local Authority</i>	<i>Local Authority Ward</i>	Total Unique Clients
Staffordshire Moorlands	Alton	3
	Bagnall and Stanley	10
	Biddulph East	87
	Biddulph Moor	7
	Biddulph North	34
	Biddulph South	6
	Biddulph West	38
	Brown Edge and Endon	26
	Caverswall	9
	Cellarhead	21
	Cheadle North East	21
	Cheadle South East	21
	Cheadle West	47
	Checkley	37
	Cheddleton	32
	Churnet	16
	Dane	2
	Forsbrook	46
	Hamps Valley	7
	Horton	6
	Ipstones	12
	Leek East	22
	Leek North	37
	Leek South	31
	Leek West	21
	Manifold	1
	Werrington	22
Total Unique Clients		621

Volunteers

We could not offer the services we do without the help and support given by the volunteers who assist us in giving advice or work behind the scenes within the bureau. Our volunteers contributed approximately 4584 hours of work for the bureau during the year. The estimated value of this help is £85,125 in respect of last year (2015/2016).

Profile

We have focused this year on trying to raise the profile of the CAB in Biddulph. We now write a bi-monthly advice column in the Biddulph times and have written advice on many subjects including the change between Disability Living Allowance and Personal Independence Payment and what rights employees have when made redundant, both issues we have frequently had to address in the bureau. An example of a column printed this year is below. We have also attended an increasing number of community events including a very wet Biddulph Festival and the Pensioners and Carers Advice Fair organised by Karen Bradley MP.

For the Biddulph Times:

Biddulph Citizens Advice Corner

Q: I've just received a £2,000 gas and electricity bill for payments going back two years. I'm not sure if I owe this money - what should I do?

The first thing you should do is work out whether your energy supplier has made a mistake.

Your supplier may have the wrong meter reading or your meter may not be working properly. They may even have sent you someone else's bill. Take a meter reading then call your supplier to discuss your bill.

If your supplier hasn't sent you an accurate bill for more than a year, they shouldn't ask you to pay for more than 12 months' usage. This is the 'back-billing' principle, which applies to all suppliers.

If you think your supplier is at fault but they are still trying to charge you for energy used more than 12 months ago, make a complaint. They should look into your case and provide an explanation.

You may find that your supplier has billed you for the right amount and they are not at fault, particularly if you haven't provided regular or accurate meter readings. In this case you will probably have to pay some or all of the money. If you don't think you can afford to pay all at once, ask for a repayment plan. Tell your supplier how much you can afford each month. Be ready to give details of your income and regular spending. You may find it helpful to send them this information in writing too. (Copyright Citizens Advice).

You can get further advice or help negotiating with your supplier at Biddulph CAB, or you can get in touch with the Citizens Advice consumer service on 03454 040 506.

Biddulph CAB (10, Tunstall Road, ST8 6HH) opening times are Monday, Wednesday and Thursday from 10am to 1pm; and Tuesday from 1.30pm to 3.30pm.

You can also visit www.citizensadvice.org.uk for information about a wide range of subjects, or phone Adviceline on 03444 111 444.

Staffordshire Moorlands Citizens Advice Client Survey 2016

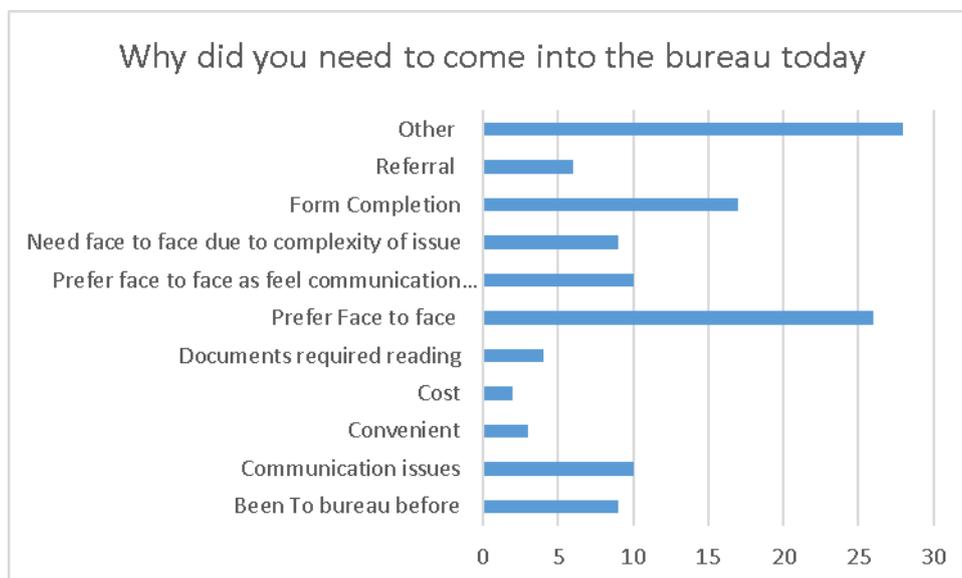
Background

During August and September the 3 Citizens advice Offices in Staffordshire Moorlands undertook a client survey. The purpose of the survey was to establish why clients used the bureau, their expectations of the service they would receive and their experience of receiving a service from Citizens Advice. We wanted to get clients real opinions so did not use a tick box questionnaire but asked open questions. These were:

1. **Why did you need to come to the bureau today?** *(The aim of this question is to ascertain why they came to the bureau, rather than ringing or using online)*
2. **Why did you use the CAB?** *(The aim here is to find out why they came to us rather than any other agency)*
3. **How did you expect to be treated by the CAB?** *(The aim of this question is to look as confidentiality, equality, diversity etc)*
4. **Did the service we give you today meet those expectations?**
5. **Where would you have gone to if the CAB was not available?**
6. **How did you hear about us?** *(If this has been answered in previous question ignore)*
7. **How did you hear about us?** *(If this has been answered in previous question ignore)*

Once the advice interview was completed a member of staff or volunteer, who had not undertaken the advice interview asked the questions of the client and recorded the answers. 124 clients across the 3 sites were interviewed. The results as presented have been collated from all the responses. The responses from all 3 bureau were remarkably similar.

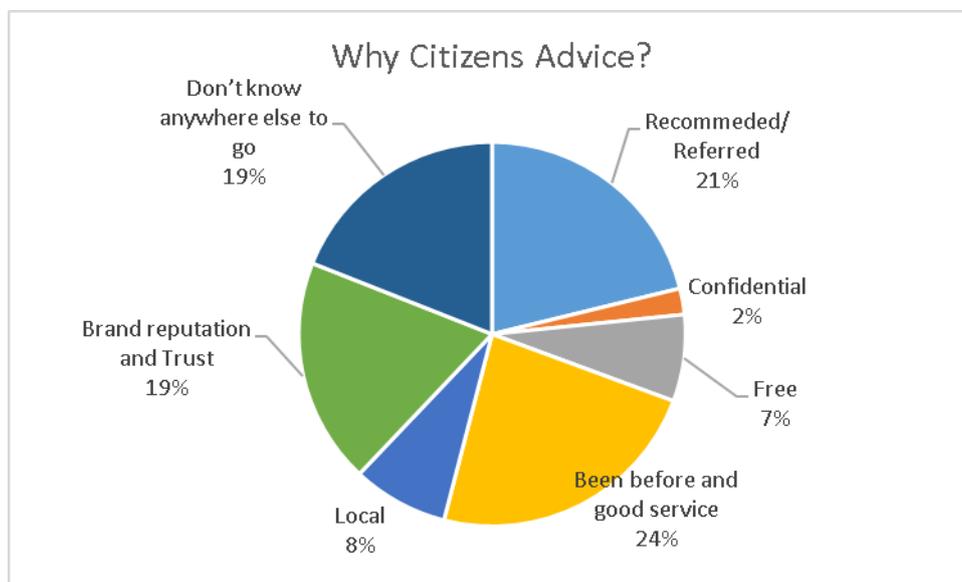
Why did you need to come to the bureau today?



This question was to try to establish why clients had chosen face to face advice rather than use the telephone, internet etc. As can be seen above as clients were giving their own answers, some did not give us any real information, these are recorded as “Other” these answers included clients saying what subject they wished to discuss rather than their reason for seeking face to face assistance .

Communication issues include those clients which physical restrictions such as hearing loss, those who stated their mental health issues meant they needed face to face advice and those with language difficulties. Those recorded as preferring prefer face to face because of communication were stating that they found it difficult to express their feelings or state their problems in any way other than face to face.

Why did you use the CAB?

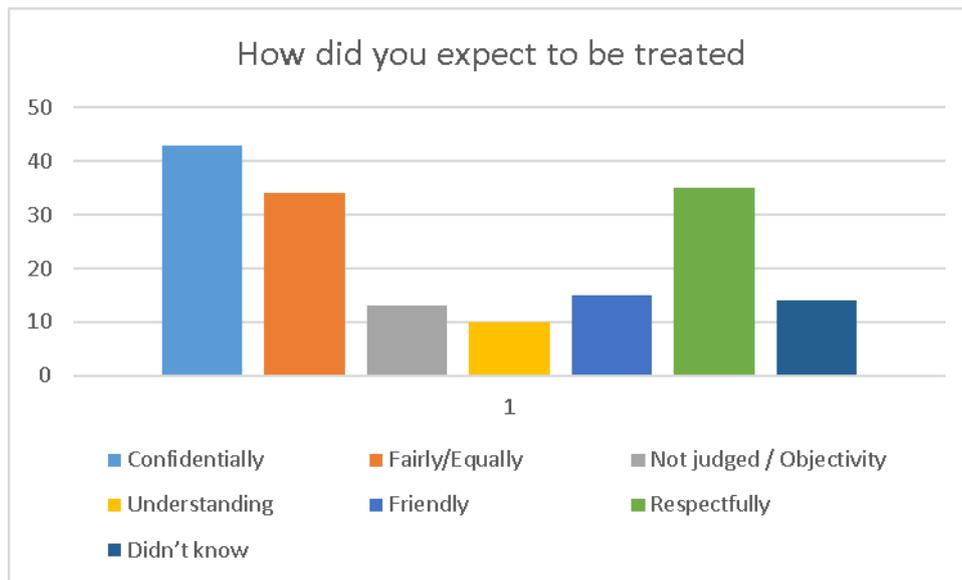


The answers to this question are in the main self-explanatory however it is worth noting that the name “Citizens Advice” counts for a lot with 19% stating the name/ brand are important . One client stated

“Everyone knows about CAB, it is the first place you will go to when you need advice”

The two categories of “Been before and got a good service “ and “Recommended/ referred” are good indicators that the service we offer is of a high standard and is valued in the community. It is worth noting that 75% of those who said they had been referred or recommended to come had been recommended by a family member or a friend. We have always known that the majority of our clients do come to us because of other people’s positive experience of the service we offer and this is once again shown in the responses to the final question.

How did you expect to be treated by the CAB?



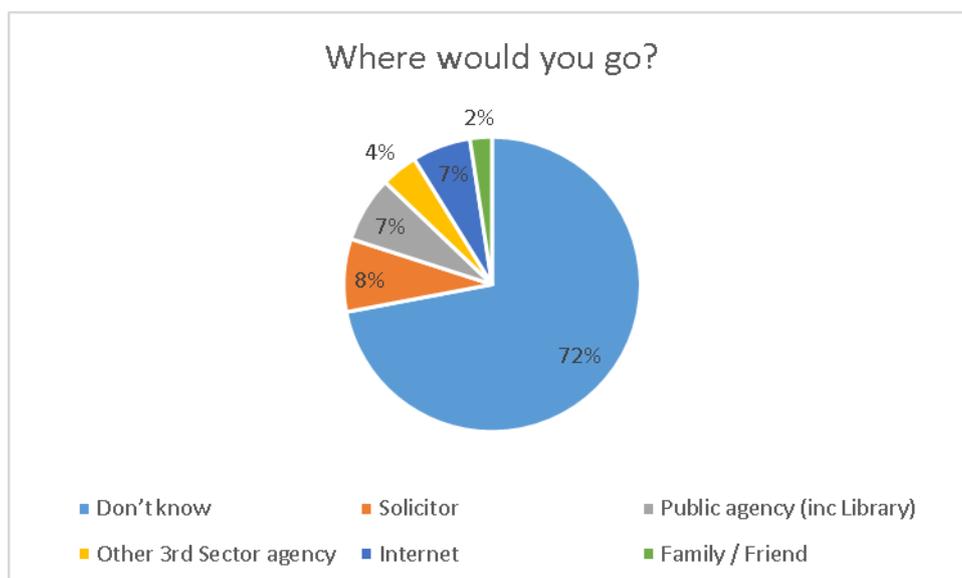
The answers to this question are the only ones that showed any particular local bias, with those who answered the question in Cheadle being 50% more likely to state that confidentiality is one of their expectations. It is very pleasing to see that a high number of clients stated that they expected to be treated with respect when they came to the bureau regardless of their situation or problems. It is with great pride however that we can report that when asked if those expectations had been met 100% stated they had. With some comments being

“Yes the adviser was both very professional and very knowledgeable”

“ I thought I would be treated well but my expectations were exceeded”

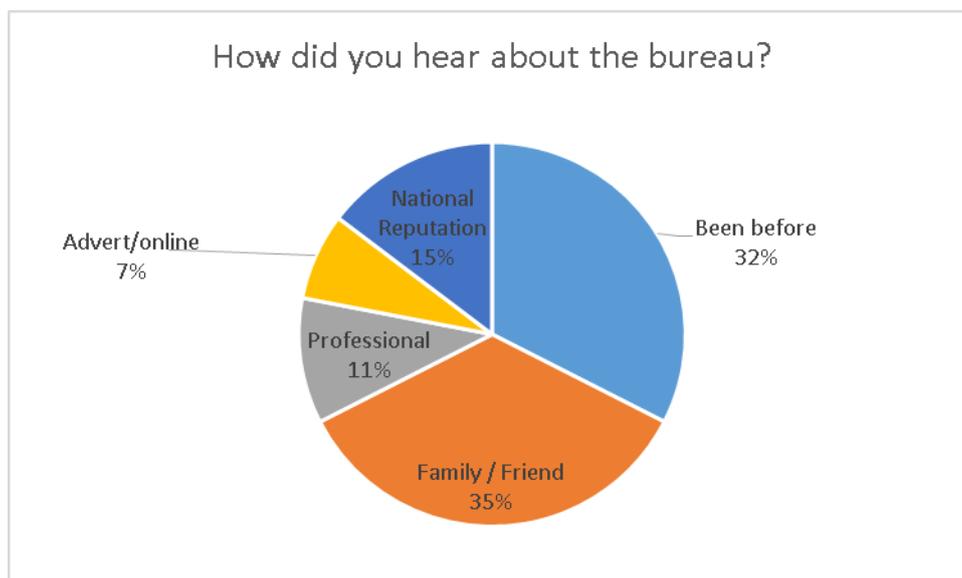
“I expected care and respect and my expectations were definitely met, this is a brilliant service”

Where would you have gone if the CAB was not here?



It is very concerning that 72% of clients said they did not know what they would do if the CAB was not available. It is worth noting that only 7% said they would have a look on the internet, this perhaps more than any other result indicates that we are offering a service to those sections of the community who have the most difficulties in accessing advice or using other sources of information. 7% of clients said they would go to a public agency mentioning the library, their Social worker, mental health nurse or GP. 8% said they would go to a solicitor, this in reality would prove unlikely as very few of the issues that we advise on such as Debt and benefits are areas that most solicitors offer advice or a service in.

How did you hear about us?



Not surprisingly given the low levels of literacy of many of our clients and low levels of resources most clients came either because they have used us before or because they were recommended. However 15% came to us because they were aware of the CAB through national reputation. As an agency, this is something we are very proud of and cannot be replicated by other advice agencies.

Conclusion

The results of this survey do not tell us anything we did not previously suspect however it is very positive to have our beliefs confirmed. We are highly thought of by our clients. They do expect a good service and they receive it, so return again and again. Being part of a nationally recognised agency does add value to what we offer and does attract clients. Finally our clients would not find it easy to get the advice they need if we were not available. They are not clients who would easily use the telephone or internet. If we did not offer a service the clients would either not get the advice they need and experience more disadvantage or would turn to other agencies to fill the gap.