

Cheadle Citizens Advice – Advice, Trends & Impact

Update Report to the Community Overview & Scrutiny Panel – 17th October 2016

At Cheadle Citizens Advice our mission is to try and help our clients find a way forward. We do this by providing advice, education and support, and influencing policies and practices that affect our clients.

This report (including the Dashboard 2015/16 attached as appendix) aims to show the work carried out by Cheadle Citizens Advice and its value to the local community, funders & stakeholders.

1. Delivering a service that meets the needs of our clients.

Identifying when and how people experience need can't be just surface level. Our understanding has to take into account a variety of complex factors that can interact with each other:-

 **The nature and complexity of someone's problem**

 **How personal characteristics and circumstances can lead to disadvantage**

 **Whether someone has the knowledge, skills or mindset to take action**

 **How different situations might impair anyone's capacity at a given time**

Understanding that need is crucial because it affects how we deliver our services and the effort required to support someone is often linked to the complexity of their problem and someone's capacity to take action.

Cheadle Citizens Advice provides advice to all through our drop in advice. Increasingly however we are supporting some of the most marginalised groups. People with disabilities or long term health conditions make up 49% of our clients and a quarter of those suffer from mental illness. Unlike other agencies which simply give clients information, Cheadle Citizens Advice provides advice tailored to the individual's circumstances and where the client is vulnerable will undertake casework on their behalf.

The following examples show how our advice helps clients with the problems they face.

CLIENT A

BACKGROUND:-

September 2015 - Client A attended the bureau for help to complete a Personal Independence Payment (PIP) form as he was in receipt of Disability Living Allowance (DLA) Middle Rate Care and Low Rate Mobility as DLA was being replaced by PIP. Client suffered from severe anxiety, flash backs, depression, arthritis and chronic back pain and is under the care of the Brandon Centre for his mental health issues. He would be unable to complete the form by himself and had no one to do it for him so a volunteer adviser completed the form with him - 2 hours.

November 2015 - The client received PIP decision which awarded him PIP High Rate Mobility (as his condition had worsened) but nothing for the personal care element. The effect of this being that he would lose a total of £116.95 per week income due to the loss of the PIP and an additional Severe Disability Premium (SDP) on his Employment and Support Allowance (ESA). We assisted client to make an application for a Mandatory Reconsideration - 2 hours.

February 2016 - Client has received the Mandatory Decision notice from the DWP and the decision has not been changed so client needed help to appeal - 2 hours.

March 2016 - Client receives a letter from the DWP regarding overpaid benefits because he failed to inform them he lost his PIP Daily Living Personal Care and therefore lost his SDP on his ESA. Mandatory reconsideration request was completed with client- 2 hours.

April 2016 - Client needed help preparing his case for the appeal hearing- 2 hours.

May 2016 - Benefit overpayment Mandatory Reconsideration Decision received and decision not changed so client was helped with appeal – 2 hours.

June 2016- Client has won his PIP appeal and has been awarded PIP Standard rate of Daily Living Person Care. We carried out benefit check and were able to advise that this meant that he would receive PIP benefit backdated to the date of his claim and the SDP would be reinstated with his ESA claim and his ESA benefit overpayment would be written off – 1 hour.

OUTCOMES:-

- Benefit overpayment £308 written off
- PIP ongoing payment Standard Daily Living £55.10 per week (£2965 Annualised) + backdated £1432
- PIP ongoing payment Mobility £57.45 per week (£2987 Annualised)
- ESA ongoing £61.85 SDP (£3216 Annualised) and backdated payment of £1608

Totalling £12,516 in annualised payments/back payments and lump sums brought in to the community and bringing health benefits to a client who would have lost £116 per week and been in £308 debt if we had not intervened with **13 hours of face to face advice** as this work could not have been carried out by any other channel.

CLIENT B

BACKGROUND:-

June 2015 - Client attended bureau with council tax reduction and PIP application forms. Client suffers with a Kidney Disorder, Scoliosis of the spine and depression and had recently had to leave work due to his disabilities. We advised him to claim ESA - 4 hours.

November 2015 - Client has not been in touch so we ring him to be told that his PIP application was unsuccessful and he was out of time to appeal so we completed another PIP form - 2 hours.

January 2016 - Client had claimed ESA and he had failed the Work Capability Assessment and required help with requesting an Appeal as the decision was unchanged at Mandatory Reconsideration- 2 hours.

February 2016 - PIP refused and client had requested a Mandatory Reconsideration himself and the decision was unchanged so he required assistance with appeal - 2 hours.

April 2016 - ESA appeal was successful and client was placed in the work group £102.15 per week and backdated payment of £2247.

June 2016 - PIP appeal successful. Client was awarded Standard Rate of Daily Living £55.10 and Standard rate of Mobility £21.80. Benefit check identifies additional ESA benefit as Severe Disability Premium was applied for and £61.85 per week added and backdated payment of £1608 1 hour.

OUTCOMES:-

- Benefit income £164 per week ESA (£8528 Annualised) Backdated benefit £3855
- PIP Standard Rate Daily Living £55.10 per week (£2865 Annualised) Backdated £1542
- PIP Standard Rate Mobility £21.80 per week (£1133 Annualised) Backdated £610
- Council Tax reduction £12.78 per week (£664 Annualised).

Totalling £19,197 of annualised/backdated benefits as client now receives income of £253.68 per week which when he came to see us initially he had no income. We provided 11 hours of face to face advice.

Client Feedback

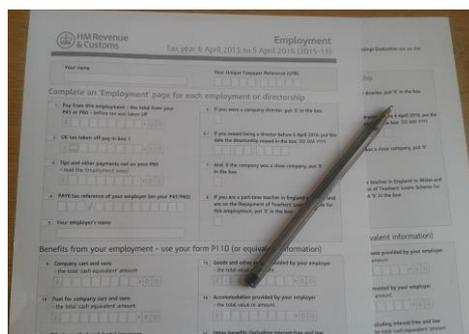
“The service has been wonderful. The ones that dealt with me and my husband have always been kind, thoughtful and helpful with their advice – nothing has been too much trouble, no matter how many questions we have. This has helped us feel relaxed and comfortable as we have never had benefits before or had to ask for help of this kind”.

2. Projects and Research & Campaigning.

In addition to helping tackle clients' immediate problems via advice, Cheadle Citizens Advice has begun to focus on preventative work. Over the last couple of years we have looked to help the community complete their various tax forms; enhance awareness of scams targeting the most marginalised in the community; and helped people address their energy problems – all issues which are significant in this rural community. The following are examples of that work.

PROJECTS:-

HMRC Project



In April 2016 Cheadle Citizens Advice won funding from the Tinder Foundation to provide high quality advice for socially excluded including those for whom English is a second language, people with disabilities and people who live in rural communities with the aim of helping them increase their confidence using HMRC services.

Client 1 - Client attended the bureau because she had Tax credit and Income tax debts payable to HMRC. Also her Child Tax Credit had been stopped. She suffered with depression and anxiety and had not been opening her mail.

She was paying £170 per month to an agency collecting Income Tax debts on behalf of HMRC for late submission of several self-assessments thus incurring penalties and interest charges amounting to £2300. We established that the client needed support to complete these returns and arranged an appointment for her with the HMRC Needs Enhanced Support Service in Leek.

Through our money adviser we negotiated with a debt collection agency to cease collection of a Tax Credit debt of £4200 whilst we negotiated with HMRC and helped client complete the compulsory end of year Tax Credit Review.

The client has subsequently informed us that following her assistance from the bureau and the HMRC adviser she completed her self-assessment forms and Tax Credit reviews and has received confirmation that her Income Tax and Tax Credit debts have been written off and her Child Tax Credit is back in payment.

Client 2- We assisted a Romanian family who required advice and assistance to claim benefits due to their limited English language skills and understanding of benefit systems. They said they found it difficult to understand or be understood when using the telephone. The family consisted of a working couple with children.

Following a benefit check we contacted HMRC by telephone on their behalf to claim CB, WTC and CTC and helped them complete the claim forms.

We also assisted with completing Housing Benefit claim forms and explained decision letters. When our clients fell into Council tax arrears we negotiated a payment arrangement with SMDC which enabled them to repay the debt.

With the help of the face to face service in Cheadle our client's income was increased by £295.75 per week.

RESEARCH & CAMPAIGNING:-

We are in the unique and privileged position of seeing a wealth of client experiences. Our client base provides us with evidence of real issues impacting on people's lives. We can use that evidence to give people a voice to raise issues with key decision makers and campaign for change.

We work with local and national Government, MPs, policymakers, regulators and service providers to outline the problems and what changes should be made. Campaigning also helps us to many more people who haven't come to us for information or advice. We can also make an impact and prevent detriment by going out into the community and raising awareness with the general public equipping them with the skills and confidence to fight back.

Scams Awareness Project



Each year millions of people in the UK fall prey to scammers. Some frontline scam fighters estimate the total cost to consumers of mass-marketed scams could be as much as £5 billion, but with reporting levels as low as 5 per cent for some types of scams, the true financial costs is unknown. However, whilst loss of money has a substantial impact on a person the most important impact of becoming the victim of a scam can be the cost to the health and personal wellbeing of the victims and their families.

Cheadle Citizens Advice in partnership with Your Housing received funding from the Staffordshire Police and Crime Commissioner's 'People Power' Fund to raise awareness of scams and how to report them across the Staffordshire Moorlands area via training sessions for frontline services and intergenerational (particularly vulnerable) groups.

The project brought together the strengths of both organisations in terms of advice and advocacy (CA) and a supportive relationship with older and younger people (Your Housing Group).

Cheadle Citizens Advice delivered 3 scams awareness sessions in Leek, Cheadle and Biddulph and were attended by 46 frontline workers from 14 local agencies included SMDC (staff and councillors), Police, Neighbourhood Watch, Citizens Advice, Your Housing and Support Staffordshire.

The sessions highlighted the emotional and financial impacts of being a scam victim and gave detailed information on how to identify and report scams which frontline workers could cascade to clients and other organisations. We were most fortunate that Marilyn Baldwin (OBE) of the charity Think Jessica came to speak at the Leek session and we used some of the grant to purchase booklets published by the charity which have been distributed widely across the Moorlands.

Feedback received from frontline workers since these sessions shows they had increased confidence in their ability to identify and report scams and also to provide information to clients and other individuals/organisations.

The project was publicised in the local press and Citizens Advice was highlighted as an organisation which could assist with the reporting of scams and help people to deal with consequences i.e. (debts, loss of funds from bank accounts).

Those who attended the Your Housing intergenerational sessions reported that they felt more confident in identifying potential scams and seeking appropriate help and also that the sessions enabled the participants to express and discuss issues relevant to their age group and helped to foster better relationships and aid community cohesion.

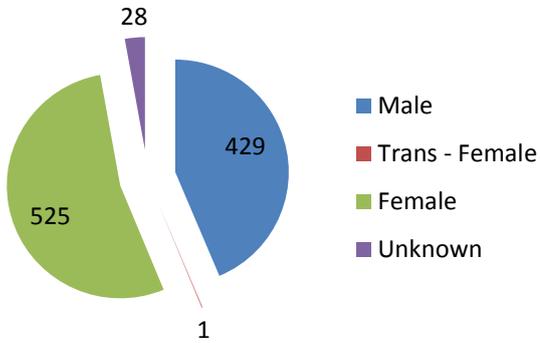
Over 1,000 people have had scam awareness information communicated to them:

- 138 older people had the message delivered at awareness raising events
- 35 young people took part
- Over 800 households containing older or vulnerable people received scam awareness literature produced under the project
- 35 Your Housing Group staff received scam awareness literature.

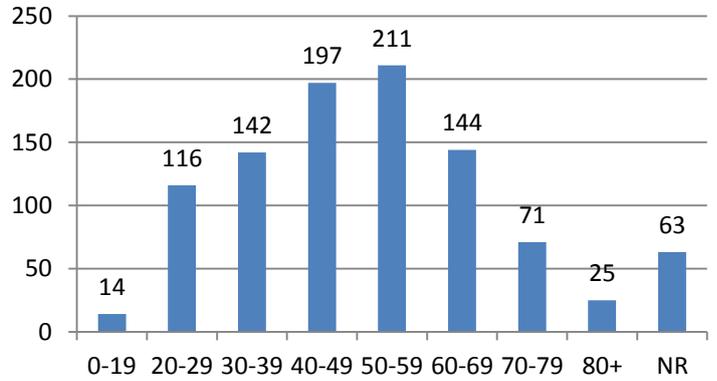
Number of Enquiries: 1,699

Who we see:-

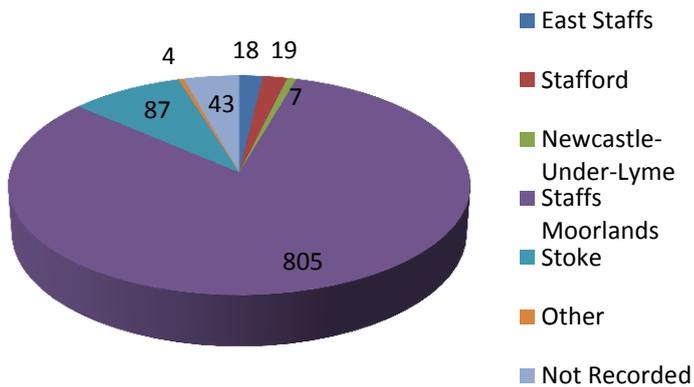
Client Gender



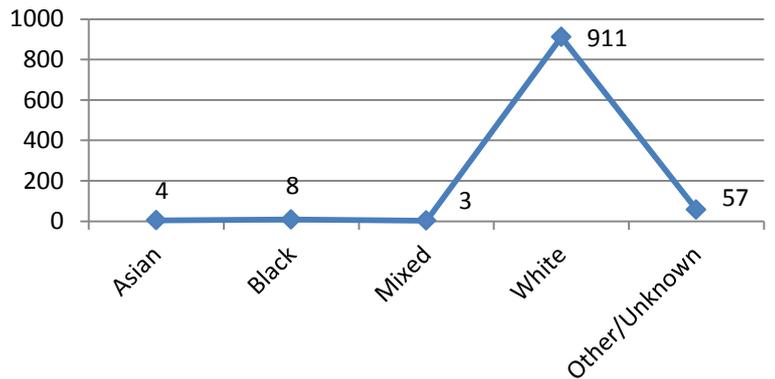
Client Age



Client Ward

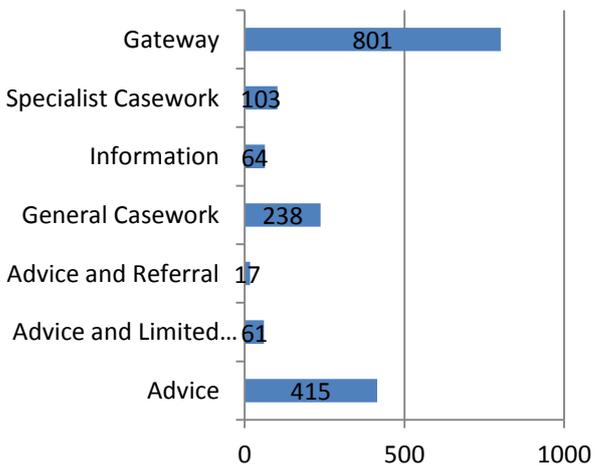


Client Ethnicity

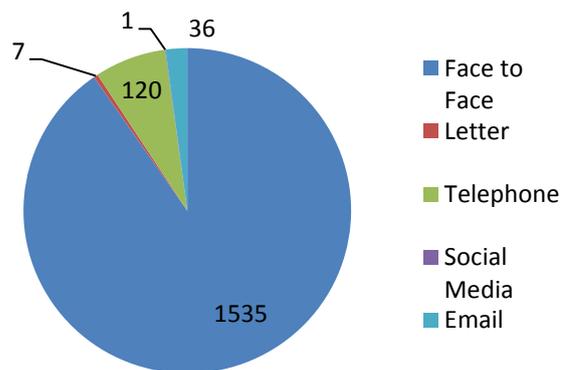


How clients access our service:-

Type of Enquiry

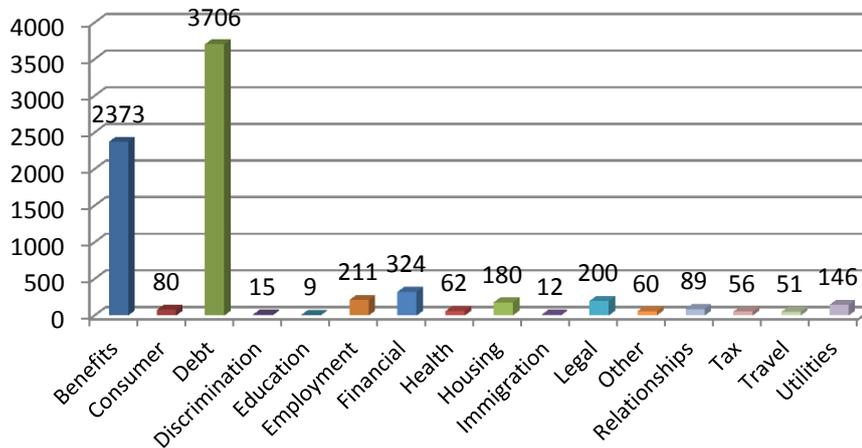


Client Primary Channel



Issues we help with:-

Advice Issue Codes



Value of our volunteers: £88,257

Social Value of our service:

Fiscal benefit to LA total 2015/16: £45,458
For every £1 of LA funding invested we generated £1.78 in
fiscal benefit to LA 2015/16
For every £1 invested we generated £15.56 benefits to
individuals 2015/16

Benefits include income maximisation, debt management and financial capability training.