

UTTLESFORD DISTRICT COUNCIL – SCORECARD REPORT

Uttlesford Citizens Advice Bureau YEAR: 2017/18 Q1

EFFECTIVENESS

Number of individuals receiving service or engaged with

923 unique clients were helped in Q1. Client and third party contacts were as follows:

	Client	Third Party
Face to Face	448	9
Phone call	945	514
Letter	1,799	457
Email	262	331
Total	3,454	1,311

"Letters" includes letters written and documents received and reviewed as part of the advice and casework process.

Number of volunteers utilised. Number of volunteer opportunities open

We currently have a total of 78 volunteers working for the charity, of which 8 are Trustees. We are in the process of training 9 gateway assessors.

Number of advice sessions broken down by service related i.e. money advice, distribution of food vouchers.

Part 1	Issues	% Issues	Count	issues per
Benefits & tax credits	619	45%	277	2.2
Consumer goods & services	33	2%	28	1.2
Debt	166	12%	76	2.2
Education	11	1%	10	1.1
Employment	91	7%	67	1.4
Financial services & capability	10	1%	10	1.0
Health & community care	25	2%	20	1.3
Housing	144	10%	95	1.5
Immigration & asylum	14	1%	10	1.4
Legal	47	3%	37	1.3
Other	39	3%	33	1.2
Relationships & family	120	9%	78	1.5
Tax	10	1%	9	1.1
Travel & transport	11	1%	10	1.1
Utilities & communications	17	1%	14	1.2
Discrimination	10	1%	7	1.4
Grand Total	1,372	99%	598	2.3

- Statistics are for core advice and do not include specialist debt or benefit advice

- **Debt and Money Advice**

In December we reviewed our process for managing clients coming in for debt advice as we were concerned that pressure on resources may be affecting our ability to identify the most vulnerable clients.

However, over the course of the quarter it has been noticeable that our revised approach has had a negative effect on morale and outcomes for the team and staff. The very vulnerable are a difficult cohort, with chaotic lifestyles and circumstances – drugs/ alcohol / mental health. As a result outcomes are slow, no shows are high and the period required for intervention is long, (one of our caseworkers has been supporting the same over a period of 3 years).

It has therefore been agreed that we will introduce contract letters for all debt clients which state that if we cannot progress a client's journey because they are unable to attend meetings or manage the steps in the debt process, help will be withdrawn for a period or alternative routes to help would be advised. The situation will be reviewed if clients are able to show that they have taken steps to overcome barriers to advice.

81 new enquiries related to debt were opened in the period. A total of 9 clients were referred to the Citizens Advice phone based service.

Our debt team worked with clients to achieve the following outcomes during quarter 1.

Advice Area	Outcome	Clients
Debt	Bankruptcy	1
	Budgeting change	1
	Debt write off - other	4
	Debts repaid	2
	DRO - debt relief order	2
	Enforcement action avoided/suspended	1
	Financial gain (please specify)	1
	Financial situation stabilised / debts under	1
	Full and final settlement	2
	Improved health / capacity to manage	2
	IVA - Individual Voluntary Agreement	1
	Not recorded/not applicable	2
	Total	20

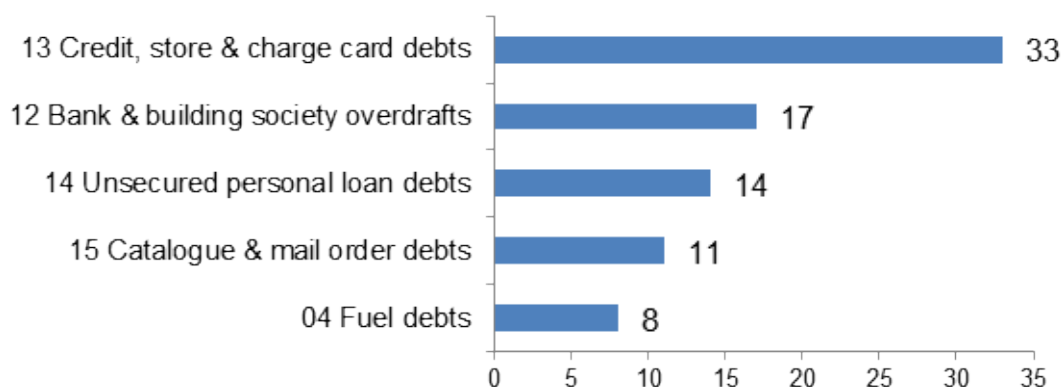
New debts registered on system during the period

Debt Type	Total Debt Amount (£)	Unique Clients	Average Debt (£)
Benefit overpayment	£1,083.59	1	£1,083.59
Business debt	£2,000.00	1	£2,000.00
Catalogue/ Mail order	£5,264.44	2	£2,632.22
Credit card	£6,105.03	2	£3,052.52
Electricity	£315.00	1	£315.00
Gas	£106.90	1	£106.90
Other	£2,544.92	2	£1,272.46
Overdraft	£1,151.00	2	£575.50
Rent arrears	£459.00	2	£229.50
Unsecured loan	£4,453.28	3	£1,484.43
Column Total	£23,483.16	9	£2,609.24

- **Money Doctor Project**

The money doctor project works with clients and empowers them to take control of their finances and aims to prevent them from getting into serious debt. Our team of trained money doctors help clients save money on bills, budget for big expenses, open bank accounts, manage and compare credit cards, switch utility suppliers and access emergency support.

Top 5 Money Doctor Advice Categories



- **Profile of Debt and Money Clients supported in Q1**

Age Profile	Clients	%
0 – 16	0	0%
17 – 24	3	3%
25 – 34	9	10%
35 – 49	32	34%
50 – 64	36	38%
65 – 74	9	10%
75 – 84	5	5%
85 +	0	0%
Not recorded		
Total	94	100%

Type of Disability	Clients	%
Cognitive Impairment	0	0%
Deaf	0	0%
Hearing Impairment	0	0%
Learning Difficulty	1	2%
Mental Health	16	37%
Physical Impairment (non-sensory)	7	16%
Visual Impairment	1	2%
Long-Term Health Condition	14	33%
Multiple Impairments	1	2%
Other Disability or Type Not Given	3	7%
Not recorded/not applicable	53	
Total	96	100%

- **Disability Home Visit Team**

Our home visit disability project has been running for 16 years. A team of volunteers visit clients in their homes, who, because of limited mobility, pain, confusion or care responsibilities would otherwise not be able to access our service. The volunteers help clients to complete complex disability benefit application forms and provide support and advice on a range of other areas including social transport, care options, fall prevention, access to priority registers, help with fuel bills and legal issues. The team is co-ordinated by a disability benefits specialist who monitors the progress of clients' applications and who can assist with appeals if there are concerns about the fairness of a decision.

Uttlesford District Council core funding does not cover this project and historically we have secure grants from other providers, including Essex Community Foundation, Essex County Council and private sponsors. However funding has become progressively more challenging to secure and for this current year we have only secured £7,000 of the £15,000 needed to run the project. Trustees have agreed to utilise reserves to maintain the project this year, however it is now a priority to secure funding for 18/19 and onwards.

A total of 210 clients were helped by the disability benefits team in Q1.

Top 5 categories of advice

- Personal Independence Payment (54.6%)
- Attendance Allowance (37.6%)
- Other benefit issues (3.3%)
- Disability Living Allowance (3.2%)
- Other health and community care issues (1.4%)

Profile of Clients supported by the disability benefits team in Q1

Age Profile	Clients	%
0 – 16	0	0%
17 – 24	2	1%
25 – 34	10	5%
35 – 49	32	16%
50 – 64	52	25%
65 – 74	32	16%
75 – 84	31	15%
85 +	47	23%
Not recorded		
Total	206	100%

Type of Disability	Clients	%
Cognitive Impairment	1	1%
Deaf	1	1%
Hearing Impairment	2	1%
Learning Difficulty	1	1%
Mental Health	53	29%
Physical Impairment (non-sensory)	54	29%
Visual Impairment	4	2%
Long-Term Health Condition	51	28%
Multiple Impairments	13	7%
Other Disability or Type Not Given	4	2%
Not recorded/not applicable	26	
Total	210	100%

Number of legitimate requests not met due to capacity issues

Staffing issues

Paid staff are under immense pressure to manage the continual increase in complexity and severity of clients' needs and the demands of quality of advice audits within the limited number of paid hours that is sustainable. We have recently lost a number of very experienced volunteer advisers due to family or caring circumstances and illnesses; this is an exceptional situation, which has been extremely challenging to manage.

Great Dunmow

Staffing continues to present a particular challenge in Great Dunmow. We have brought forward a planned adviser training course and taken the unprecedented step to advertise for a paid adviser role. We are particularly keen to attract volunteers from Great Dunmow; we are using local social media groups and have requested help from town and parish councils, website administrators and magazine editors across the district to help us recruit.

Although it is a significant financial commitment we believe it is vital to maintain a presence in the town due to the vulnerability of many of the clients seen at the Dunmow office.

Outreach

Due to continuing pressure on staff we have been forced to maintain our scaled-down outreach provision. This comprises three face to face appointments a week in Stansted and a weekly, emergency only, service in Thaxted. The video link service in Takeley is still suspended while the Parish Council relocate their offices.

ECONOMY

Matched grant funding obtained

None

Self-generated income if any

£195 for home visit services by the Finance and Benefit assessment team of ECC.
£1,017.77 fundraising (Music Extravaganza held in Saffron Walden)

Support in kind generated

Pro-bono support from local solicitors to clients and bureau staff/ volunteer training support.

Food vouchers and emergency support from charities for Q1 = £921.50
Local charities and funds also support our most vulnerable clients by helping fund bankruptcy payments, fees for debt relief orders, pay off rent arrears and providing help to purchase essential items of second hand furniture and white goods.

Cost of providing advice sessions.

Cost per unique client seen over the period = £54

Non UDC grant and project income obtained.

In the quarter, funding from UDC represented 63% of our income.

EFFICIENCY AND GOVERNANCE

Number of quarterly reports to the Council

Quarterly reports to the Homelessness strategy meeting (covering debt/ housing and benefit activity).

Adhoc reports requested on emergency support activity, results of campaigns.

Number of benchmarking exercises undertaken

Annual, informal benchmarking against other local Citizens Advice

Quality Assurance Review undertaken

On an advice session basis, supervisors check write ups by advisers – proportion checked dependent on experience.

On a monthly basis we review 10 cases selected at random through our client management system. We score our quality of advice and our assessment of the client's journey. These

assessments are benchmarked and reviewed at a national level to ensure that quality of advice is at a consistently strong level.

All supervisors, advisers and debt specialists have undertaken additional Money Advice Service (MAS) debt advice training during the quarter. This is a requirement of MAS accreditation.

Number of Board of Trustee Meetings held minuted, and quorate

Trustee Meetings held a minimum of eight times a year.
Active committees for Personnel, H & S, External Affairs and Fundraising

Participation in Annual Presentation to the Council

Presentation made to the Council on 8th August 2016, included officers from Environmental Health, Environmental Health, West Essex CCG, Essex Adult Social Care and Public Health teams. Presentation made to a committee of the cabinet on 21st November 2016 in relation to funding.

Annual report produced

15/16 report distributed at our AGM 17th October, 2016.

CUSTOMERS

% of customers rating the service as good/very good

Results from the satisfaction survey carried out in September 2016 show that 100% of the clients who used our service were pleased with the advice given and all would use the service again.

Over the quarter we have received a number of letters of thanks, please find below a sample of comments;

“CAB have been very helpful in getting me this support and have alerted me to the availability of other services.”

“Thank you for coming out to see me. Such lovely advisers and so helpful.”

“I am very grateful for this service and how I am made to feel valued.”

% of BME staff/volunteers recruited

We aim to reflect our community. Currently 1 of 9 part-time staff and 2% of volunteers.

% of Staff/Volunteers with a Disability recruited

We have a number of staff and volunteers who prefer not to record disabilities – however we make necessary adjustments in terms of shorter days or parking access.

Full review of client and customer base

Gender	Clients	%
Female	515	61%
Male	328	39%
Trans	1	0%
Trans - Female	0	0%
Trans - Male	0	0%
Unknown\Not Recorded	79	
Total	923	100%

Type of Disability

Disability	Clients	%
Cognitive Impairment	6	2%
Deaf	0	0%
Hearing Impairment	4	1%
Learning Difficulty	7	2%
Mental Health	109	28%
Physical Impairment (non-sensory)	98	25%
Visual Impairment	7	2%
Long-Term Health Condition	120	31%
Multiple Impairments	19	5%
Other Disability or Type Not Given	18	5%
Not recorded/not applicable	535	
Total	923	100%

Age Profile

Age Profile	Clients	%
0-4	1	
5-9	0	
10-14	0	0%
15-19	8	1%
20-24	31	4%
25-29	59	7%
30-34	67	8%
35-39	69	8%
40-44	80	10%
45-49	75	9%
50-54	94	11%
55-59	89	11%
60-64	79	10%
65-69	67	8%
70-74	41	5%
75-79	30	4%
80-84	21	3%
85-89	13	2%
90-94	6	1%
95-99	1	0%
100-104	1	0%
Not Recorded	91	
Total	923	100%

Ethnic Origin

Ethnic Origin	Clients	%
Asian or Asian British - Bangladeshi	4	0%
Asian or Asian British - Chinese	2	0%
Asian or Asian British - Indian	2	0%
Asian or Asian British - Other	6	1%
Asian or Asian British - Pakistani	0	0%
Black or Black British - African	2	0%
Black or Black British - Caribbean	1	0%
Black or Black British - Other	1	0%
Mixed - Other	2	0%
Mixed - White & Asian	2	0%
Mixed - White & Black African	0	0%
Mixed - White & Black Caribbean	5	1%
Other - Any Other	10	1%
Other - Arab	2	0%
White - British	639	78%
White - English	76	9%
White - Gypsy or Irish Traveller	2	0%
White - Irish	5	1%
White - Northern Irish	1	0%
White - Other	54	7%
White - Scottish	3	0%
White - Welsh	1	0%
Declined to Reply	6	
Unknown	22	
Not recorded/not applicable	75	
Total	923	100%

Number of awareness campaigns

Facebook page – updated weekly. Information on service changes, local issues and campaigns, fundraising etc.

Twitter – campaigns include Big Energy Saving Week, Advent Campaign, Scam Awareness month, Volunteers Week and Money saving ideas for summer holidays.

Keeping Warm Campaign in partnership with UDC

Bi-monthly articles in local and parish magazines; topics include consumer law, transport options, money saving tips, online safety, energy saving and further education and employment, benefit changes, school transport.

Articles regularly sent to local press to inform on relevant topic areas, publicise the service and thank local supporters.

Number of hits on website

2,463 sessions in quarter 1.