

UTTLESFORD DISTRICT COUNCIL – SCORECARD REPORT

Uttlesford Citizens Advice Bureau YEAR: 2017/18 Q2

EFFECTIVENESS

Number of individuals receiving service or engaged with

966 unique clients were helped in Q2. Client and third party contacts were as follows:

	Client	Third Party
Face to Face	501	4
Phone call	938	538
Letter	1,844	450
Email	291	305
Total	3,574	1,297

"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 76 volunteers working for the charity, of which 8 are Trustees. We are in the process of training 5 gateway assessors and 2 paid supervisors. We are currently recruiting volunteers to join an adviser training course beginning in late January.

Number of issues dealt with

Part 1	Issues	% Issues
Benefits & tax credits	549	39%
Benefits Universal Credit	8	1%
Consumer goods & services	22	2%
Debt	154	11%
Education	19	1%
Employment	133	9%
Financial services & capability	17	1%
Health & community care	31	2%
Housing	162	11%
Immigration & asylum	11	1%
Legal	50	4%
Other	40	3%
Relationships & family	160	11%
Tax	13	1%
Travel & transport	26	2%
Utilities & communications	10	1%
Discrimination	6	0%
Grand Total	1,411	100%

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 and are desperately in need of support workers; they are fundamentally too poorly to go through the debt process without additional care. 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). Wherever possible we will work with social care and the community mental health team and advocate for clients to get them the appropriate support, to give clients the best possible chance of achieving and maintaining a debt free life.

We have therefore introduced 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 will be advised. The situation is reviewed if clients are able to show that they have taken steps to overcome barriers to advice.

62 new enquiries related to debt were opened in the period. 38 clients received debt advice and support from generalist advisers or our team of money doctors. 13 met with our debt specialists for casework support. 6 clients were referred to the Citizens Advice phone based service.

Our debt team worked with clients to achieve the following outcomes during quarter 2

AIC Part2	Number of Outcomes
04 Fuel debts	2
07 Rent arrears - housing associations	1
09 Council tax arrears	1
10 Mag. Cts. - fines & comp.ord. arrears	1
12 Bank & building society overdrafts	3
13 Credit, store & charge card debts	14
14 Unsecured personal loan debts	4
15 Catalogue & mail order debts	1
25 Arrears of income tax, VAT or NI contributions	1
49 Debt Relief Order	3
50 Bankruptcy	2
	33
	33

New debts registered on system during the period

<i>Debt Type</i>	Total Debt Amount (£)	Unique Clients	Average Debt (£)
Benefit overpayment	£75.00	1	£75.00
Catalogue/ Mail order	£849.00	1	£849.00
Council Tax arrears	£0.00	1	£0.00
Credit card	£305.27	1	£305.27
Gas	£109.00	1	£109.00
Mobile phone	£1,144.80	2	£572.40
Other	£2,216.32	1	£2,216.32
Overdraft	£100.00	1	£100.00
Rent arrears	£1,990.57	1	£1,990.57
Telecom packages (TV, phone and internet)	£198.20	1	£198.20
Unsecured loan	£17,316.86	1	£17,316.86
Water rates arrears	£445.77	1	£445.77
Column Total	£24,750.79	5	£4,950.16

- **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 Debt Categories

	Issues	% of category	unique clients
13 Credit, store & charge card debts	39	20.5%	22
14 Unsecured personal loan debts	21	11.1%	17
99 Other	21	11.1%	20
07 Rent arrears - housing associations	14	7.4%	8
09 Council tax arrears	15	7.9%	11

- **Profile of Debt and Money Clients supported in Q2**

Of the debt clients supported in Q2:

- 15 described themselves as having a mental health condition
- 12 had a long term health condition
- 11 were over the age of 60

	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	80-84	90-94
Debt	6	14	6	13	9	8	11	6	5	2	2	1	1

- **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 202 clients were helped by the disability benefits team in Q2; 102 were new enquiries and 127 were receiving support for ongoing applications.

Top 5 categories of advice

- Personal Independence Payment - 119 clients
- Attendance Allowance - 78 clients
- Health and community care issues – 11 clients
- Other benefit issues – 10 clients
- Housing – 8 clients

Profile of Clients supported by the disability benefits team in Q2

Age Profile	Clients	%
0-4	1	
5-9	0	
10-14	0	0%
15-19	0	0%
20-24	7	3%
25-29	2	1%
30-34	5	2%
35-39	6	3%
40-44	16	7%
45-49	16	7%
50-54	24	11%
55-59	20	9%
60-64	21	9%
65-69	27	12%
70-74	13	6%
75-79	17	8%
80-84	19	8%
85-89	19	8%
90-94	10	4%
95-99	2	1%
100-104	0	0%
Not Recorded	4	
Total	229	100%

Disability	Clients	%
Cognitive Impairment	1	1%
Deaf	0	0%
Hearing Impairment	1	1%
Learning Difficulty	3	2%
Mental Health	49	25%
Physical Impairment (non-sensory)	57	29%
Visual Impairment	4	2%
Long-Term Health Condition	57	29%
Multiple Impairments	18	9%
Other Disability or Type Not Given	7	4%
Not recorded/not applicable	32	
Total	229	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. However we are pleased that we have been able to recruit a new member of staff who, once trained will support the team in Dunmow and will take responsibility for training new volunteers.

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 recruit a paid adviser who has now begun training. 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

£60 for home visit services by the Finance and Benefit assessment team of ECC.

£300 room hire (Pensionwise)

£60 room hire (CRUSE)

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 Q2 = £740

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 = £52

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

16/17 report distributed at our AGM 9th November 2017

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;

"I was very impressed by the help and advice given to me when filling in the form as I found it very confusing. My thanks to you all."

"I would like to thank you for your help. I have now moved into sheltered accommodation. It was the letter that you wrote for me that really helped me to get this move."

"Excellent service. The advisor was professional, caring, listened to my answers and didn't hurry me."

"Thank you for helping me through a difficult period."

% of BME staff/volunteers recruited

We aim to reflect our community. Currently 1 of 11 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	536	62%
Male	335	38%
Trans	0	0%
Trans - Female	0	0%
Trans - Male	0	0%
Unknown/Not Recorded	95	
Total	966	100%

Disability	Clients	%
Cognitive Impairment	7	2%
Deaf	0	0%
Hearing Impairment	3	1%
Learning Difficulty	6	1%
Mental Health	112	27%
Physical Impairment (non-sensory)	100	24%
Visual Impairment	5	1%
Long-Term Health Condition	141	34%
Multiple Impairments	24	6%
Other Disability or Type Not Given	21	5%
Not recorded/not applicable	548	
Total	967	100%

Age Profile	Clients	%
0-4	3	
5-9	0	
10-14	0	0%
15-19	8	1%
20-24	46	5%
25-29	58	7%
30-34	66	8%
35-39	87	10%
40-44	88	10%
45-49	81	9%
50-54	87	10%
55-59	87	10%
60-64	62	7%
65-69	58	7%
70-74	48	6%
75-79	36	4%
80-84	29	3%
85-89	9	1%
90-94	10	1%
95-99	1	0%
100-104	0	0%
Not Recorded	103	
Total	967	100%

Ethnic Origin	Clients	%
Asian or Asian British - Bangladeshi	4	0%
Asian or Asian British - Chinese	2	0%
Asian or Asian British - Indian	4	0%
Asian or Asian British - Other	8	1%
Asian or Asian British - Pakistani	0	0%
Black or Black British - African	6	1%
Black or Black British - Caribbean	0	0%
Black or Black British - Other	2	0%
Mixed - Other	0	0%
Mixed - White & Asian	3	0%
Mixed - White & Black African	1	0%
Mixed - White & Black Caribbean	2	0%
Other - Any Other	6	1%
Other - Arab	1	0%
White - British	678	80%
White - English	81	10%
White - Gypsy or Irish Traveller	3	0%
White - Irish	7	1%
White - Northern Irish	2	0%
White - Other	38	4%
White - Scottish	2	0%
White - Welsh	0	0%
Declined to Reply	6	
Unknown	19	
Not recorded/not applicable	92	
Total	967	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, debt and Christmas and Keeping Warm.

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

Number of hits on website

2,305 sessions in quarter 2, of which 59% were new visitors.