



End of Year Review 2013-2014

Welcome

End of Year Review



Aims and Principles

The Citizens Advice Service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The Service aims to provide the advice people need for the problems they face. To improve the policies and practices that affect people's lives.



citizens
advice
bureau



Carol McHale

Chair of Trustees

This has been a challenging but exciting year for the bureau.

Most of the objectives of the Advice Service Transition Fund (ASTF) project have now been delivered. We have formed a partnership called "Isle Help" with five other charities which will radically transform advice provision on the Island. This will secure our future, and ensure that island residents continue to get the best possible advice service from us and other specialists for many years to come.

In June we moved to our new premises at 7 High Street, Newport. The bureau is now in a more prominent place in the High Street, opposite County Hall and Age UK. I would like to thank the Project Manager Gary Dobson and all of the staff who helped to decorate the new premises and complete the move from Exchange House. This was a major undertaking which went relatively well.

The Trustee Board is still consistent and very active, with representatives on HealthWatch, ASTF, Hampshire CAB consortium and other initiatives. We are currently looking for new trustees with expertise in Fundraising and Finance to join the board. The Board has evolved and developed well and is now far more proactive collectively than in previous years.

Lee Hodgson, our new CEO, has managed to put us on the Island map as far as publicity is concerned. He is frequently seen on local TV and in the IW County Press, and heard on local radio. People are now realising that we are a charity and not a government organisation.

The quality of advisors and quality of outcomes from staff are very high. All of our volunteers, both old and new, are enthusiastic about the charity and have a wide range of experience. We now have a stable workforce and a low turnover of volunteers.

We have been told officially that "The IOW CAB provides good quality advice, is well governed and managed, and continues to provide services to its community, supported by a good bureau team and trustee board. Effective management is still evident at the Bureau despite recent changes. The Bureau continues to deliver an effective and high quality service."

Personally I would like to thank all our many satisfied clients, exceptional volunteers, staff and the many local people who continue to support us. Hopefully the next few years will continue to be successful for the bureau.

Lee Hodgson

CEO Citizens Advice Bureau

This is my first opportunity to comment on the performance and aspirations of the Citizens Advice Bureau (IW) following my appointment in August 2013. From the outset I have been immensely proud to lead an organisation that performs such an important public function and one that is rightly held in such high esteem. My priorities this year have been to maintain the high quality of the service that we deliver to our clients while ensuring that the service remains sustainable in the future. These priorities have caused a considerable amount of upheaval in 2013-14 and I am grateful to the staff and volunteers who have continued to work hard and provide a first class advice service throughout this period of change.



The Advice Service Transition Fund (ASTF) project began in earnest in September 2013. The ASTF project has a challenging set of deliverables which are fundamental for the continued success of the Bureau. Our project is called Isle Help and we have collaborated with five other Island based charities to form a partnership to deliver advice and guidance to the Island population. My ambition for the partnership goes beyond the obvious benefits of shared and reduced overheads and more joined up working. My aim is for Isle Help to become a strategic partner with the IW Council and the Primary Care Trust. Our aims and objectives integrate well and I know that as a partnership we are more than capable of delivering more services for the benefit of the community.

We have already moved in to our new Isle Help Advice Hub. The hub is in a very high profile High Street position which is far easier for our clients to find. We have installed two touch screen computers to help our clients to help themselves by accessing digital advice. We are also pleased to welcome People Matter and the Age UK (IW) Information and Advice team to the hub. Shared use of the building will improve the customer journey for our clients and encourage us to change and modernise the processes that we use and improve our availability to the public we serve.

The project still has some important objectives to achieve. A three year Isle Help strategy will be published later this year. The strategy contains important work such as the publication of a prevention plan to stop our clients spiralling into crisis and our plans to get the service out to the community using outreach. We also plan to integrate the training for our staff and volunteers to make us more efficient and introduce shared databases and a referral tool to make us more effective and proactive.

I have made some small changes to the format of the CAB Annual Review this year. As well as a commentary on past performance I want to explain the challenges and objectives that we have set ourselves for the coming year. In the following year's review I will then be able to provide a fuller review which is much more comprehensive in terms of the achievements of our Bureau.

Finally I would like to express my thanks to the staff and volunteers, the board of trustees, and the funders of our services. It has been a turbulent year for the Bureau but the statistics and our external performance monitoring indicate that our staff and volunteers continue to deliver a first class service. There have also been some important decisions made this year in terms of our strategic direction. I would like to thank our Chair and the board of Trustees for their enthusiasm and guidance during a very exciting first year in post.

Welfare Review:

The welfare unit provides specialist advice and representation, with a particular emphasis on disability benefits appeals. We are now in the third year of our Henry Smith funding having met our targets for 2013.

Employment Support Allowance (ESA) remains our largest enquiry area, although the introduction of mandatory reconsideration before appeal at the end of last year has resulted in a large fall in appeals being made. There is little to suggest that the scale of this is explainable to any significant extent by better decision making, so an area of social policy concern arises as to whether clients are being discouraged from appealing before they reach us for advice.

The new reconsideration requirement has also led to the issue of clients no longer being paid the assessment rate of ESA while the DWP reconsiders its decision. This has led to a consequential increase in the support needed by clients to make it through this spell.

Disability Living Allowance (DLA), and its allied benefits Personal Independence Allowance (PIP) and Attendance Allowance (AA), when combined make up our second largest area of enquiries and we have been very active in helping clients with new claims. The well-publicised and egregious delays in PIP assessments mean that we have seen relatively few clients with final decisions, even after a year of PIP. The few decisions we have seen have shown plenty of opportunity for appeals, so we expect work to increase significantly in this area as more decisions start to be made.

Measurable financial outcomes for clients in 2013-2014 are recorded as being £429k, slightly down on the previous year. The reason for this is not entirely clear but the delays in PIP decision making alongside the bar on new claims for DLA are likely to be a significant reason. We would expect this to improve once the backlog in those delays starts to be cleared and clients refused benefit come through to us for advice. Financial outcomes for ESA have risen significantly compared to the previous year despite the fall in new appeals being made.

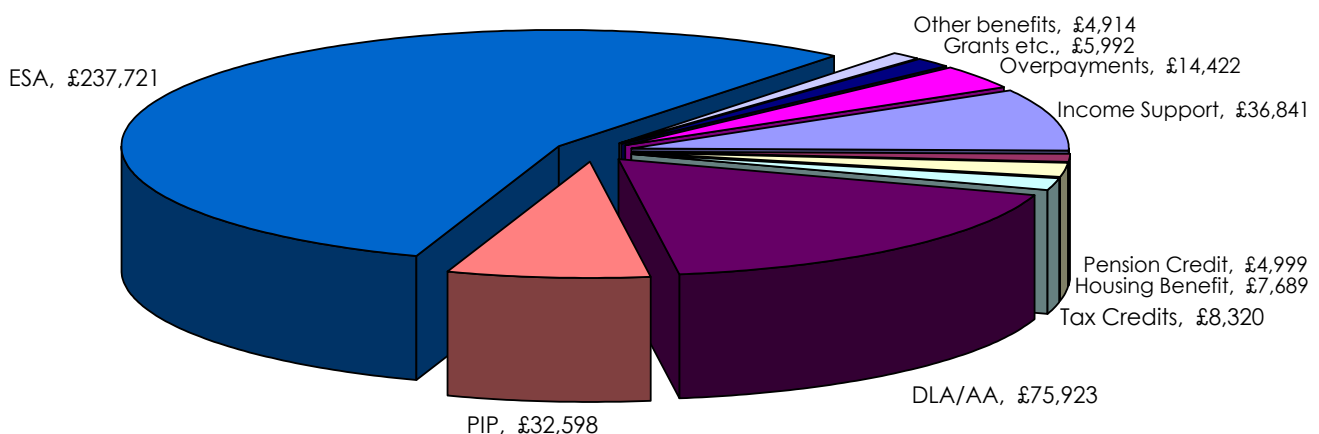
We remain the only voluntary organisation on the Island offering comprehensive representation at Upper Tribunal level, which not only leads to resulting gains for clients, but also safeguards a vital social policy objective of making sure the criteria of the (already controversial) work capability assessment are correctly interpreted. The same consideration is likely to apply with even more force to the (as yet untested) PIP criteria, once the first tribunal decisions start to come through.

During 2013-14 we continued to maintain a Macmillan presence managed remotely from Winchester. Some excellent work was completed by establishing outreach facilities both at the John Cheverton Centre and the Earl Mountbatten Hospice. The outreach at John Cheverton proved to be very successful as a meeting point for clients.

In 2013-14 the Macmillan team began to use Petra and all existing and new clients are now recorded. This has proved to be very useful in the pursuit of social policy work. Many queries were raised in 2013-14 particularly on the delays experienced by clients awaiting ATOS assessments for PIP and ESA.

The financial outcomes reported for the Isle of Wight Macmillan service in 2013-14 increased by 20% from the previous year. In 2013-14 a total of 182 unique clients were processed yielding 180 outcomes. The total annual financial gain for clients in 2013-14 was £417,070.

Financial Outcomes by Benefit 2013/2014



Money Advice Review:

The Money Advice Unit (MAU) is funded by the Money Advice Service (MAS). In 2013-14 demand for the Unit remained high with a total of 680 clients. The level of overall debt dealt with amounted to £2,831,711.50. Whilst the overall level of debt dealt with has reduced from the previous year there was a worrying increase in clients with a lack of any form of disposable income. Many clients and their families were experiencing drastic financial hardship and barely in a position to 'break even' each month after covering priorities such as rent/mortgage/council tax/utilities resulting in very little left over to cover basic essential living costs.

Such a lack of available income results in a corresponding lack of available options for clients to deal with their debts. There was an increase in clients left with no viable option other than insolvency to resolve their debt burdens. Our MAU advisers processed 82 approved DRO applications with the total level of debt written off under these applications equating to £773,600.05. In order to service the demand of clients wishing to proceed with this option we are hoping to develop our volunteers to intermediary status so they can assist the MAU by providing specialist debt training.

Another major issue in 2013-14 has been the introduction of new benefit sanctions. These sanctions have affected a large number of Island residents. It appears that sanctions were not applied on a case by case basis but rather as a blanket policy. The bureau has challenged this issue with the Jobcentre on many occasions. Sanctions caused severe hardship and increased the number of clients accessing the MAU with priority debts such as rent arrears. For those subject to bedroom tax, a number of eviction notices were also applied for. We are continuing to monitor and report on these issues and next year we will be forming closer working relations with the local authority to prevent re-occurrence.

Last year payday lenders adverts flooded the market tempting applications from vulnerable people with no access to affordable credit. Frequently these loans were not used for their 'short term' purpose but rather to meet daily expenses such as food and travel. We have raised numerous social policy BEF's on payday lending practice and took part in the BBC's Inside Out programme to highlight the problems surrounding this form of credit. Again, last year we saw an increase in clients using these companies with debts dealt with by the MAU reaching a staggering £58,244.07. Local and national campaigns are now starting to pay off and more stringent measures will be brought into practice to regulate these types of lenders.

The final prevalent issue this year is bailiff enforcement. We built up a solid working relationship with Marston's Bailiffs and were often able to come to suitable agreements between all parties. However, the local authority tendered the enforcement contract and Marston's were unsuccessful. Therefore a number of new bailiff agencies are now collecting on the island for recovery of council tax/parking fines etc. It has proved very challenging dealing with a few of these new enforcement firms. However, the local council tax department have proved to be amenable and helpful when clients have evidenced income/expenditure details via MAU demonstrating their willingness to pay.

Staffing levels for the unit have not changed. There are 2 full time money advice specialists (fully certificated by the Institute of Money Advisers with full DRO intermediary status intact) and one full time administrator.

We understand that future funding aims are to be more outcome focused mapping a client's journey from start to finish, setting goals and desired outcomes from the outset and leading them through the process to achieve them. Whether this be via self help methods, light touch or full assistance from the Money Advice Unit we will help our clients to find a solution to ease/alleviate the suffering caused by financial burden by empowering them to take control of their finances and budget more effectively in the future.

Our aim for 2014 onwards is to form closer working partnerships with local authorities and organisations to find a more suitable way to tackle financial difficulties. One of our priorities will be to educate and train island residents to budget more effectively.

Priority debts dealt with - £364,831.28



Isle Help:



Isle Help is a partnership of Island voluntary sector advice organisations that formed in 2013. The partnership came together in response to the challenging circumstances highlighted by the government in a review that was completed by the Cabinet Office in 2012. The project to implement a programme of reform began on 25th September 2013 and has already achieved a number of its objectives. Notable achievements in 2013-14 include

- A review of how all Isle Help partners currently deliver their services
- Completion of a profile of services in terms of the type of advice most requested and type of person mostly likely to be one of our clients
- Identification of a suitable building for a shared advice centre
- A draft performance management framework that measures the quality of the service in terms of the outcomes for clients

All of the work completed so far will provide a good foundation for the objectives we will set ourselves in a three year strategy document that will be written next year. The main thrust of our work over the next three years being to deliver a more resilient and connected service for our clients.

Next year we will move into the new Isle Help Advice Hub. The new building has a high profile High Street location which will improve accessibility for our clients. We will also offer access to digital advice services via self-help computer screens in the reception of the new building. It is our plan to introduce additional partners to the building who will be able to use the services at the Isle Help Hub. Our digital advice services will also become linked to the information and services of our strategic partners.

In the spring of 2014 the Isle Help partnership conducted an engagement survey to better understand what our clients expect from not-for-profit advice services. The feedback achieved was mostly very positive but there were suggestions that access to face to face and telephone advice services should be open longer, and that the availability of our advisers could be improved. The review of services has suggested ways that collaborative approaches could assist to improve services in this way and that will be explored in the coming months. The review has also suggested a tiered approach to Isle Help membership to ensure that the maximum benefit can be made from the shared hub. Using this approach we hope to increase the number of Isle Help partners and introduce associate and affiliate memberships to ensure more organisations achieve economies of scale and better strategic fit.

One of our priorities over the next three years will be to improve our ability to record and use management information. During the work we completed to profile our clients and the advice they requested we found that some Isle Help partners had advanced systems to gather information for prevention, outreach and social policy work while others had little or no information at all. Where possible we aggregated information but in most cases we used whatever information was available. This has given us a good idea of the priority areas we need to address in terms of prevention and outreach work. We will update our data to include 2013-14 and implement a prevention programme in 2014-15.



Health Watch:

Healthwatch is the consumer champion created to gather and represent the views of the public on health and social care. Healthwatch Isle of Wight is delivered by a collaboration between Isle of Wight CAB, Help and Care, and Community Action Isle of Wight. On 1st April 2014 Citizens Advice Bureau opened the Advice and Information Service (AIS) both on the telephone and face to face to help people with a wide range of health and care related questions and to collect information on their experiences.

During the year Healthwatch Isle of Wight has successfully completed 4 areas of work-

- A multi agency action plan (CAMHS)
- Safeguarding Children within maternity services
- Inpatient care at St Marys where Healthwatch Isle of Wight enter and view teams undertaking visits and make recommendations for change
- Access to GPs which explores ways in which patients can access services and the start of a Communication workplan

During the year Citizens Advice Bureau has recorded the issues that people contacting Healthwatch Isle of Wight have reported, and in the coming months will identify 5 more workplan priorities for 2014-15, taking evidence from the experiences and queries recorded at the Bureau to make sure that the views of the public are used to influence health and social care services in a positive way.

The health and community care category represents 5% of the overall enquiries CAB received in 2013-14. The numbers are relatively small but equally important for those clients accessing the service.

Month	No. of information, advice and signposting interventions made	The % of AIS interventions resolved at first contact
Apr	18	50%
May	16	63%
Jun	9	89%
Jul	21	81%
Aug	26	96%
Sep	13	54%
Oct	10	50%
Nov	24	67%
Dec	14	86%
Jan	10	50%
Feb	20	80%
Mar	44	80%

Social Policy:

Social policy in broad terms refers to guidelines, principles, activities and legislation that affect human welfare. In addition to providing one to one advice our bureau also aims to bring about changes to such social policy and procedure. We do this by documenting evidence from the clients we see and using the information to contribute to national Citizens Advice Bureau campaigns for change and influencing decisions at a local level.

In 2013-14 we submitted 200 pieces of bureau evidence to the national social policy unit. The main areas of concern for us this year were-

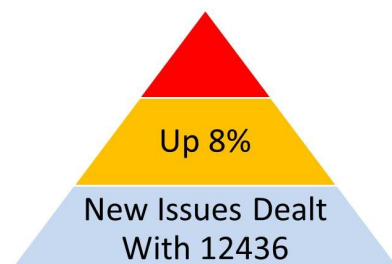
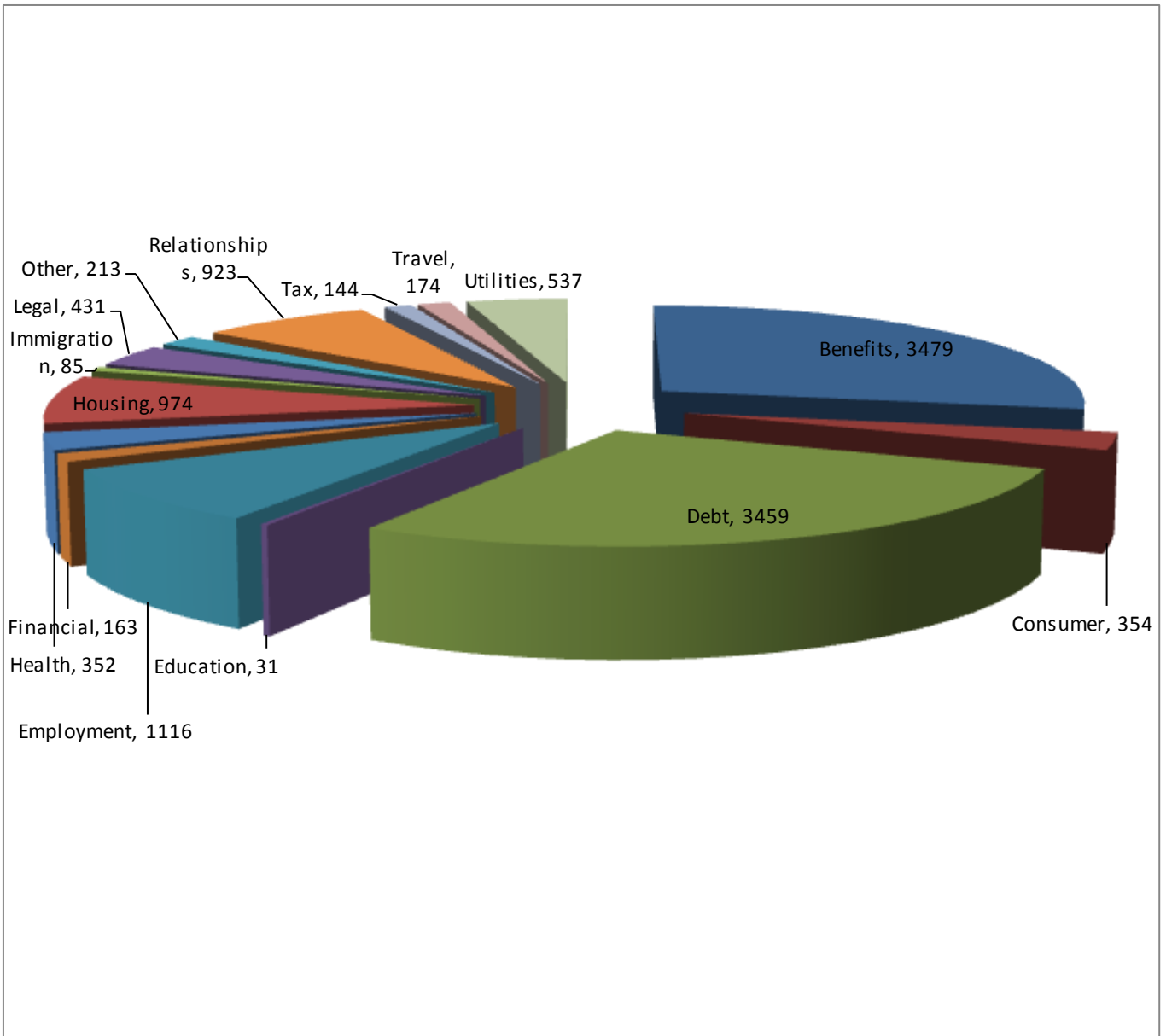
- Employment Support Allowance
- Jobcentre sanctions
- Foodbank vouchers
- Loss of legal aid for family law
- Zero hours employment contracts.

The logo for Citizens Advice Bureau, featuring the words "citizens advice bureau" in a bold, yellow, sans-serif font. The text is positioned over a light blue silhouette of the United Kingdom, which is part of a larger graphic element on the page.

The bureau regularly attends local strategic meetings including the Anti Poverty/ Benefits Awareness Group. We have also been very active on a range of social policy issues in the national and local media. In November 2013 our bureau hosted a visit from the BBC current affairs programme “Inside Out” where we made a major contribution to public awareness on the problems of Payday loans

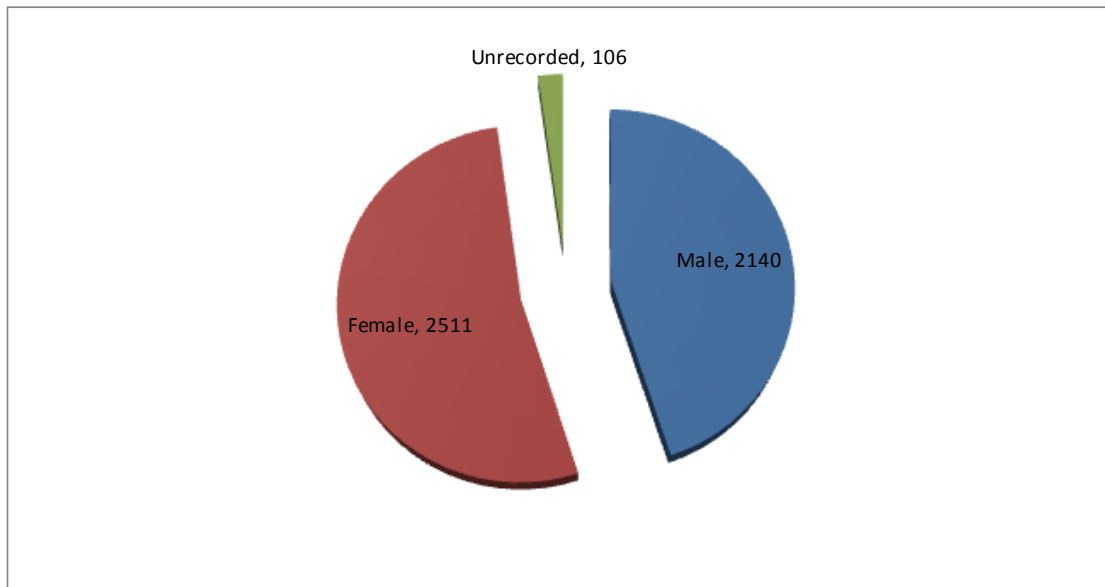
We are currently improving our internal processes to ensure that we use our experience and expertise to contribute more regularly to national campaigns.

Areas of Advice:

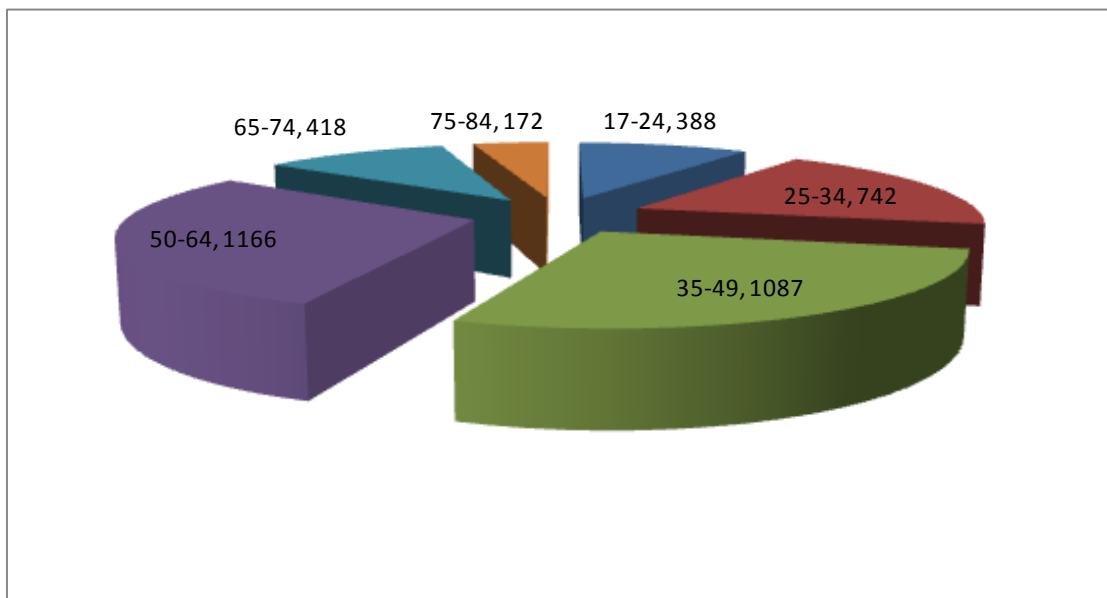


Beneficiary Profiles:

Gender:

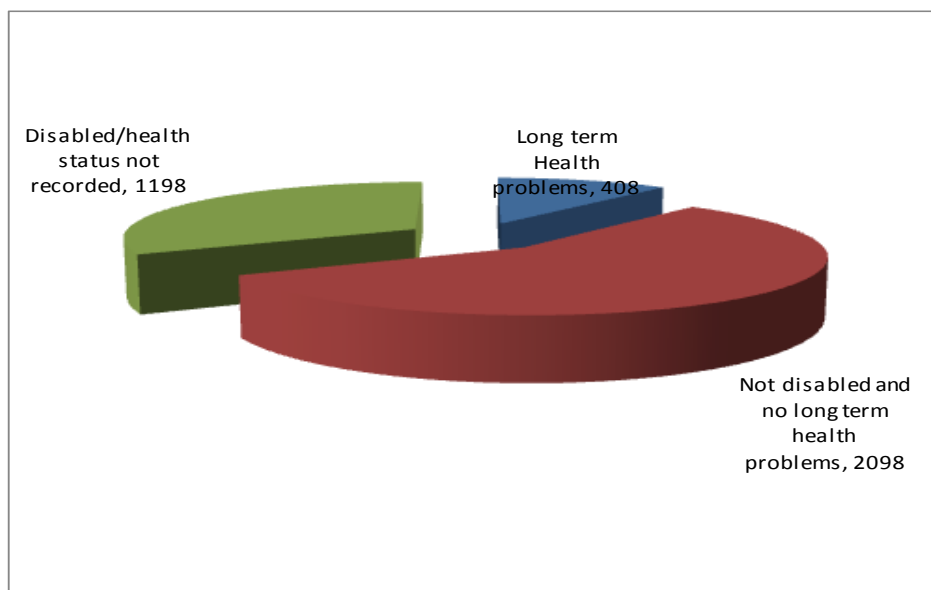


Age:

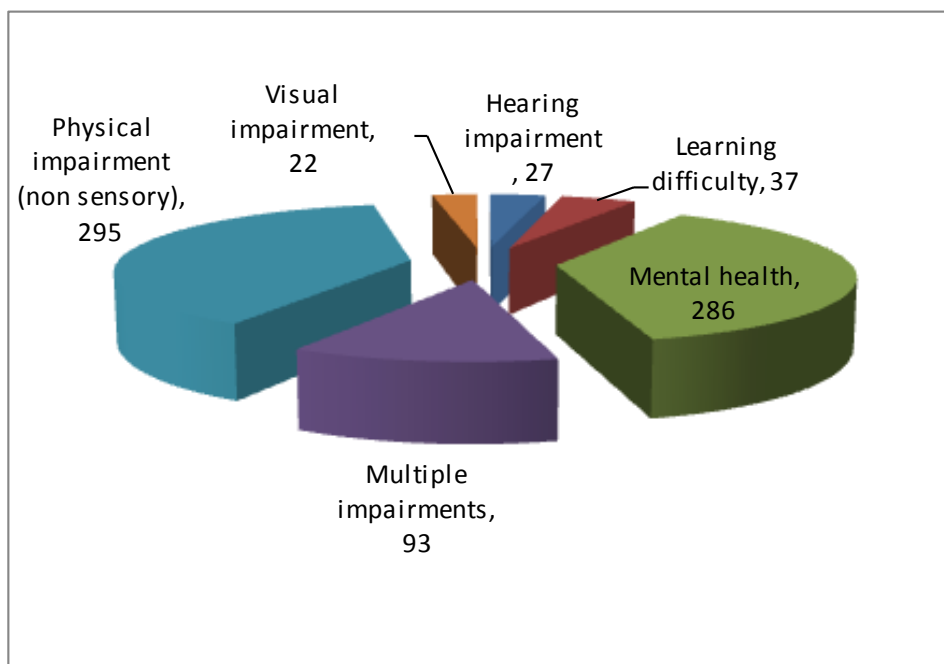


Beneficiary Profiles:

Disability & LTH Conditions:

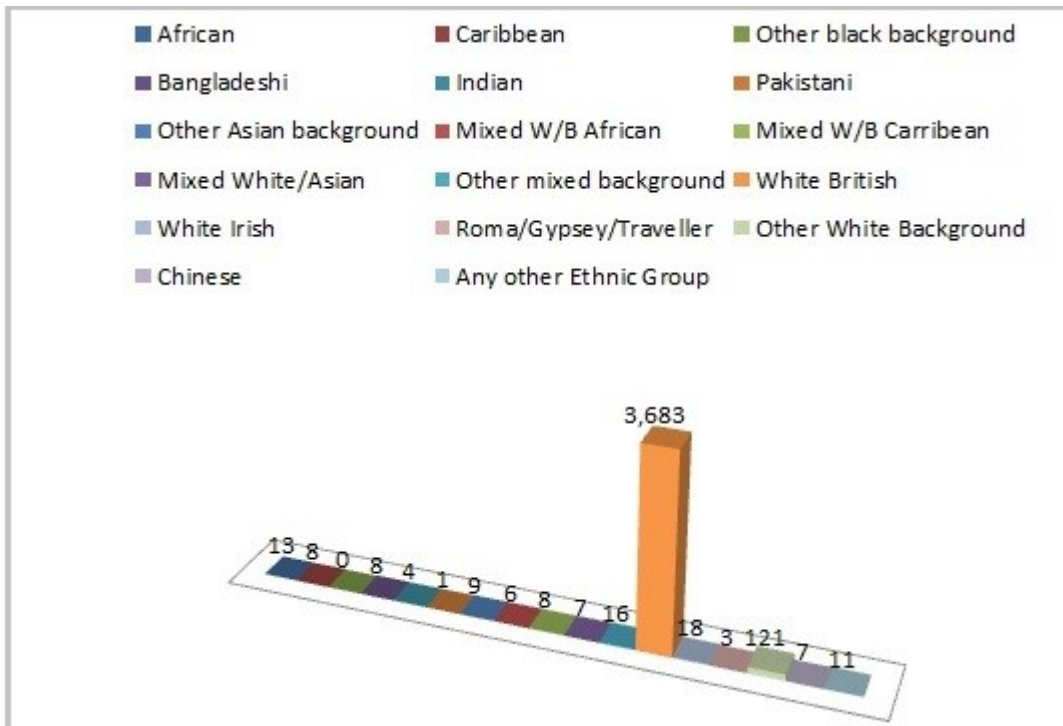


Disabled-Type of Condition:

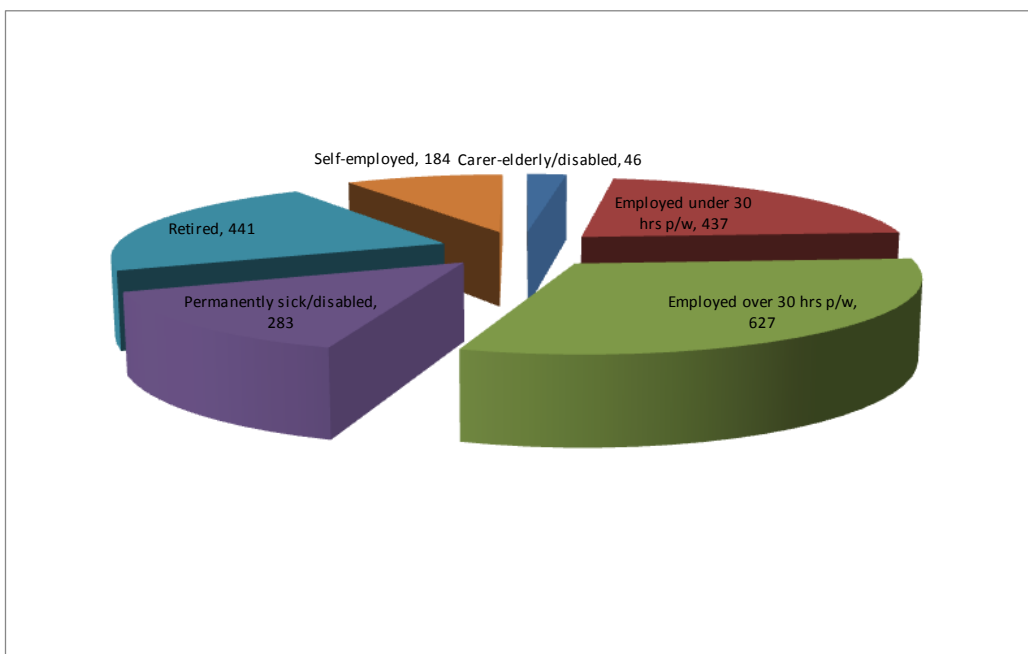


Beneficiary Profiles:

Ethnic Origin:

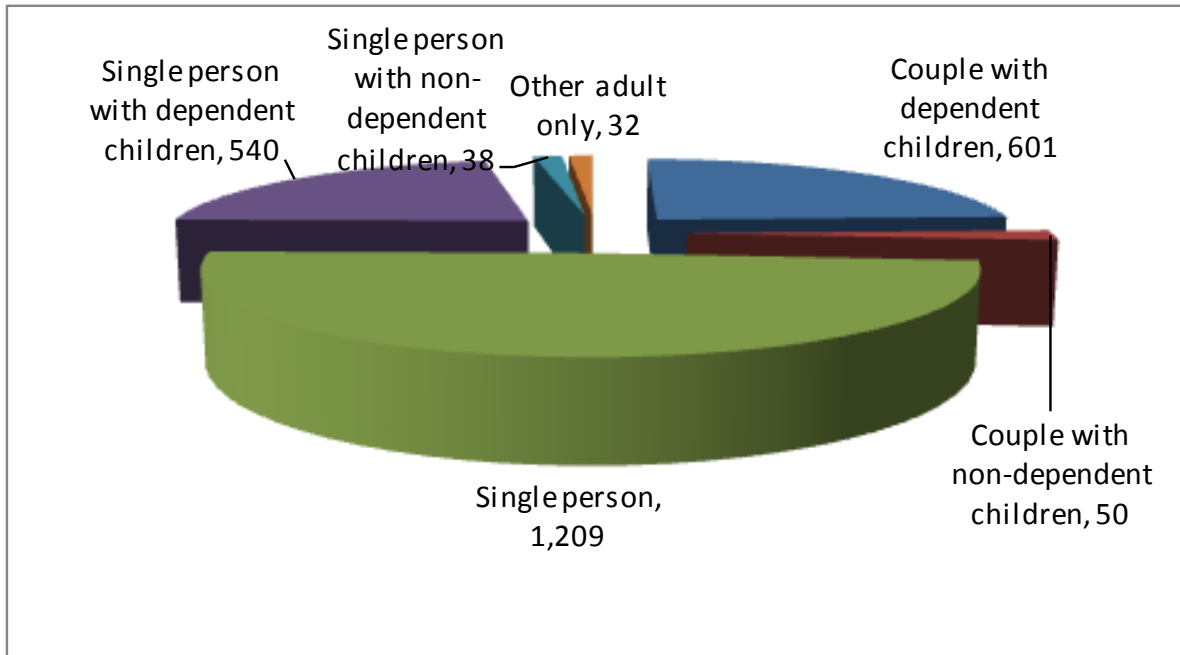


Occupation:

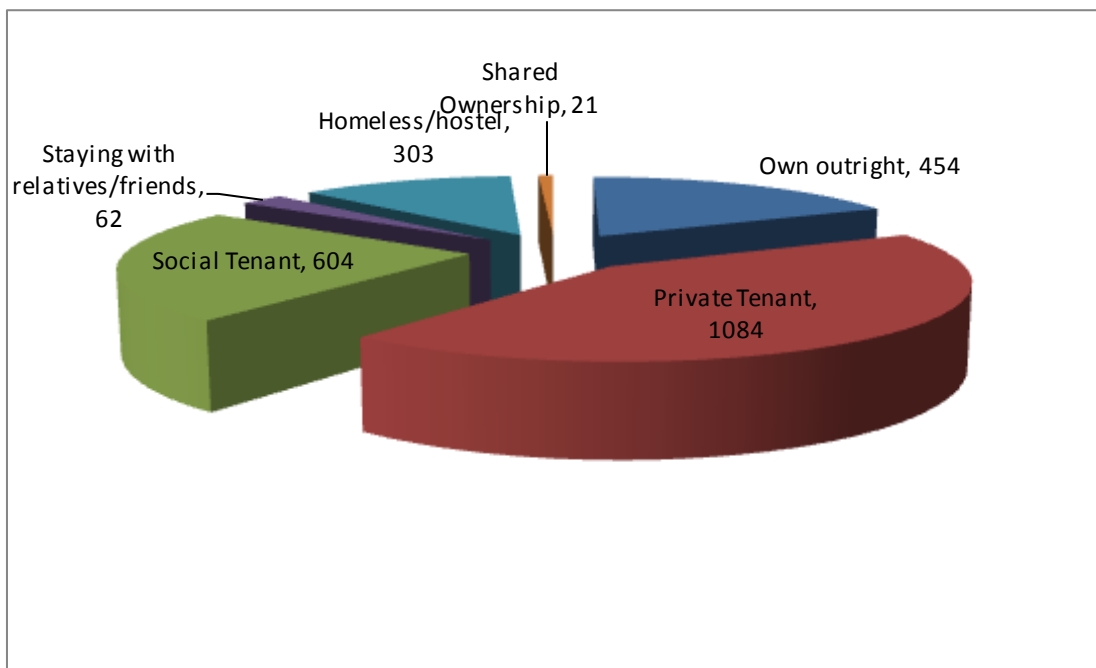


Beneficiary Profiles:

Household Type:



Housing Tenure:



2014-2015 Objectives:

- Introduce a new CAB (IW) management structure to improve the efficiency of the Bureau
- Review the suitability of “Supporting Access to Legal Advice” NVQs for assessors and advisers.
- Investigate the possibility of Isle Help becoming an Assessment Centre.
- Develop an agreed process to refer clients between agencies
- Improve the diversity of our volunteers and staff
- Increase the number of volunteers available to deal with specialist advice enquiries
- Profile the people that request our assistance most to enable the delivery of a more proactive personal service
- Further develop the existing Outreach arrangements
- Contribute to the process to identify the most effective locations for digital advice services
- Work with our strategic partners to introduce a single portal for Isle of Wight digital advice services
- Introduce Information Assistants to the Isle Help hub to allow access to digital information when advisers are not available
- Develop a transaction based client feedback mechanism
- Determine if there are barriers that prevent people from disadvantaged groups from accessing our services
- Continue to deliver the objectives of the Isle Help Project
- Continue to build relationships with other agencies on the Island and increase the number of Isle Help partners
- Continue to work to diversify available funding streams

Our grateful thanks goes to our principal funders and those other organisations who gave generously to ensure that we were able to offer continued help to the people of our community

Daisie Rich
Trust



The
Henry Smith
Charity
founded in 1628

healthwatch
Isle of Wight

WE ARE
MACMILLAN.
CANCER SUPPORT





**citizens
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Charity Number : 1060217, Company Number: 3116361