

Citizens Advice Leeds

Annual Review 2015/16



**citizens
advice**

Introduction

Citizens Advice Leeds has undertaken a programme of significant change in recent years and in 2015/16 we have seen the realisation of many of our ambitions to improve, expand and modernise the services we provide.

Our key objective has been to double the number of people we help to 25,000 a year by 2017. By the end of 2015/16 we are well on the way to achieving that goal, having helped 22,305 people through telephone and face-to-face services.

In December 2015 we changed our operating name to Citizens Advice Leeds, from Leeds Citizens Advice Bureau. That is not just a cosmetic exercise, it is a reflection of how we are modernising our services, providing advice online and by telephone as well as face-to-face, and part of making our services more inclusive and accessible.

We can rightly be proud of the progress Citizens Advice Leeds has made in recent years, thanks to the hard work and commitment of all our staff and volunteers, as well as the financial support of many organisations and individuals.

We've nearly doubled the number of people we help in the last 3 years



We know however, that further challenges lie ahead, and that we cannot afford to relax our efforts if we are to respond to the growing advice needs resulting from welfare cuts, insecure employment, inadequate housing and tensions in our communities. Our plans for the future recognise these local and national challenges and our priorities for the next three years include:

- Continuing to increase access to advice across online, digital and telephone channels as well as in face-to-face services.
- Strengthening the quality and depth of our advice services.
- Reinforcing our role as an equality champion in representing clients, campaigning for change and developing our people.
- Securing the future of our services by ensuring that Citizens Advice Leeds remains financially secure and that our premises and facilities meet the demands of a modern advice service.

As this report shows, our services are needed now more than ever and our priority is to ensure that those who need free and independent advice will continue to receive it.

Tina Turnbull
Chair

Dianne Lyons
Chief Executive

Making it easier to get advice

A key objective for Citizens Advice Leeds has been to double the number of people we help to 25,000 a year by 2017 (from 12,095 in 2012/13).

By the end of 2015/16 we are well on the way to achieving that goal, having helped 22,305 people through telephone and face-to-face services.



We've been able to achieve that increase by taking a number of actions:

- We put more resources into our City Centre office and increased opening hours. We also changed the way we deliver this service so that people can get the help they need more quickly.
- We channelled resources into our telephone service to answer more calls and increase opening hours. Together, these changes mean that, for the first time, people can access our help Monday to Friday, 9am to 5pm, by telephone or by calling in to our main office.
- Our Outreach Advice Services have been extended to over 40 venues across Leeds and Bradford. We've centralised the appointment booking system and found other ways to make the service more efficient to deliver a 65% increase in the available appointments (1,772 more appointments than 2014/15).



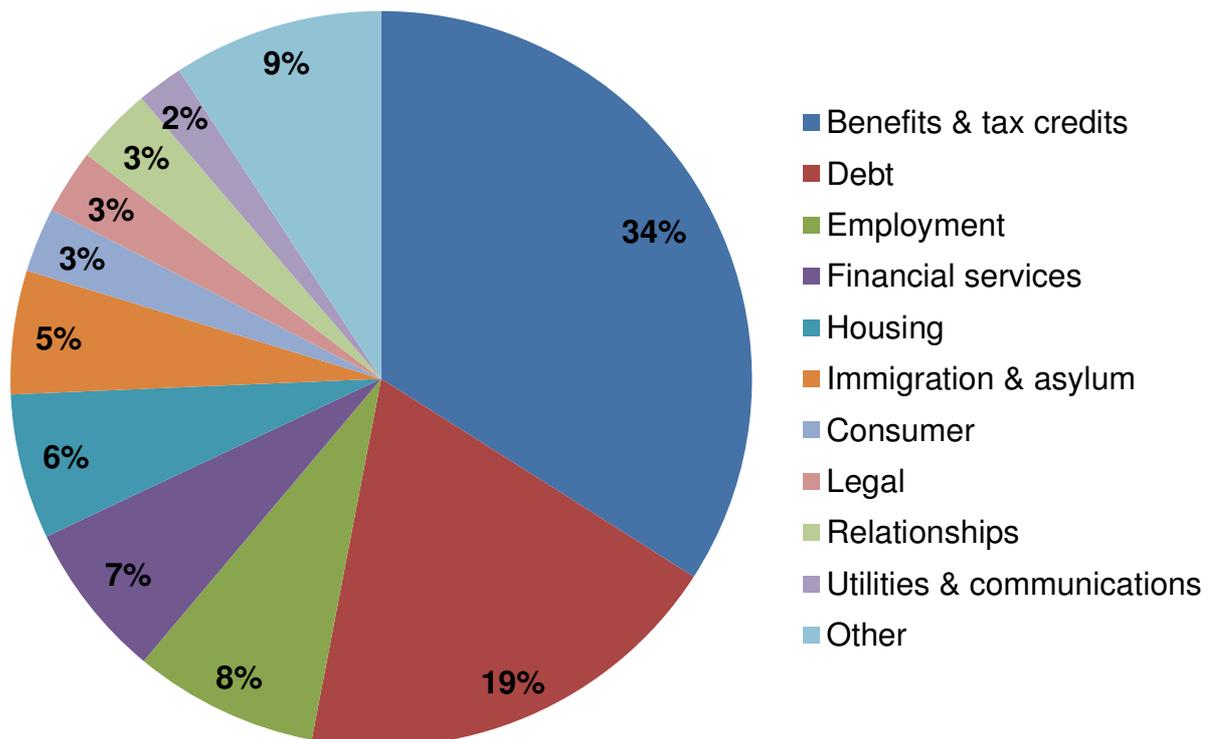
We've also been able to offer new services to local people:

- We now provide pensions guidance to people in Leeds and Bradford, as part of the national Pension Wise project.
- We're delivering more advice sessions in GP surgeries and other local venues, thanks to funding from the South & East Leeds Clinical Commissioning Group.
- We're working in partnership with the Day One charity and Irwin Mitchell solicitors, to help people who've experienced traumatic injuries to get the advice they need.

How can we help?

Citizens Advice Leeds provides advice and information on a wide range of subjects and many of our clients have multiple problems that are inter-related. For example, a relationship breakdown can lead to problems with housing, claiming benefits or debt. We help clients to navigate through such difficult times and find solutions to problems that can seem overwhelming.

In 2015/16 we helped clients find answers to 58,475 enquiries



Demand for advice on Benefits and Tax Credits increases year on year and we've responded by dedicating more resources to this area to increase the number of appointments available. Many of these enquiries are the result of Benefits sanctions and delays to payments, leaving people without income for weeks, sometimes months. In these situations our work increasingly involves helping people to access food banks and other charitable support, as well as challenging wrongful decisions.

We see increasing numbers of people with no income and no money to buy food or keep warm.

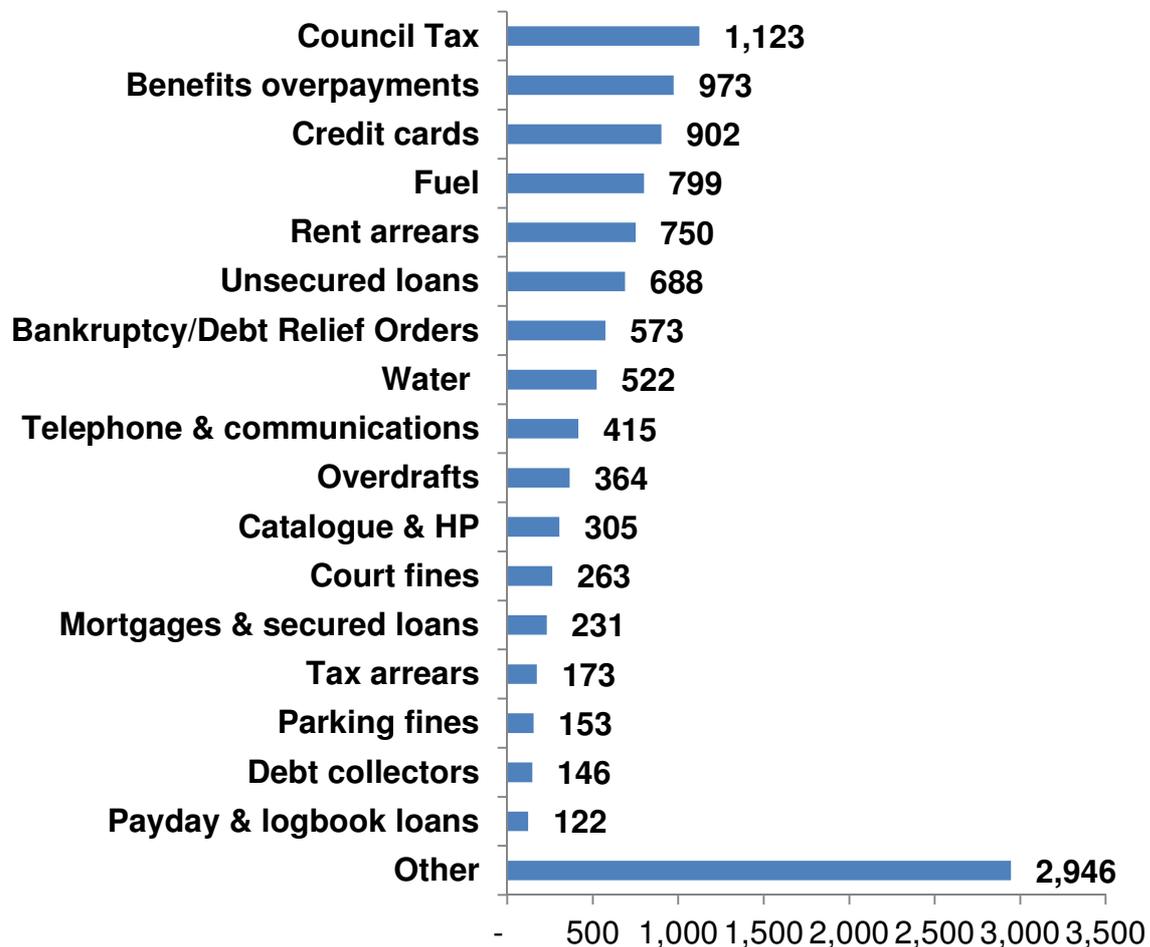


In focus: Debt advice

Our team of debt advisers is funded through the Money Advice Service Debt Advice Project to provide local access to face-to-face and telephone advice. They see how changing financial circumstances resulting from an illness, redundancy or divorce can quickly escalate into debt problems at times when people are at their most vulnerable.

Our advisers can contact creditors to deal with emergency situations, negotiate repayments and challenge irresponsible and even illegal activities by lenders. Advisers work with clients to get debt problems under control, make sure they're getting all the income to which they're entitled, and agree realistic budgets so that clients can better manage their finances in the long term.

We helped clients deal with 11,084 debt problems in 2015/16



People are struggling to pay for the basic costs of living

In recent years we've seen a change in the type of debt problems our clients are facing, with proportionally more household bill debt issues, like council tax and fuel arrears, and fewer consumer credit problems, like credit cards and overdrafts. This change reflects how incomes are not keeping pace with rising household bills. While low interest rates mean that people are better able to manage mortgage and loan payments, high energy costs and cuts to public spending mean we see more people with fuel debts and Benefits problems.

Peter's story

Peter¹ was in crisis when he contacted us for help. He was suffering from acute mental health problems that left him unable to leave his home and socially isolated. Without friends or family, Peter's only contact with the world was through a neighbour, on whom he relied to do food shopping.

Peter had no source of income when he approached us and had multiple debts which meant he was facing eviction from his home and enforcement action from numerous creditors.

One of our debt advisers worked with Peter over several months, providing intensive support to help him obtain income to which he was entitled, prevent repossession of his home and to deal with his debt problems.

Peter's health problems meant he struggled to claim Benefits to which he was entitled and it was only after several appeals made on his behalf that Peter was correctly assessed and awarded disability benefits, bringing some stability to his situation.

Our adviser contacted all Peter's creditors and negotiated on his behalf, resulting in some debts being written off and manageable repayments being agreed for others. Applications to charitable trusts resulted in awards to pay off fuel arrears and some other debts.

After several months of intensive support Peter's financial situation is now stable and his home is no longer at risk. Peter has sufficient income to manage and his mental and physical health have greatly improved.

Financial worries and the stress of dealing with complex Benefits systems can make mental health problems worse. Our advice helps reduce clients' stress and anxiety.



1,002 people,
5% of all our clients, identified as having a mental health problem

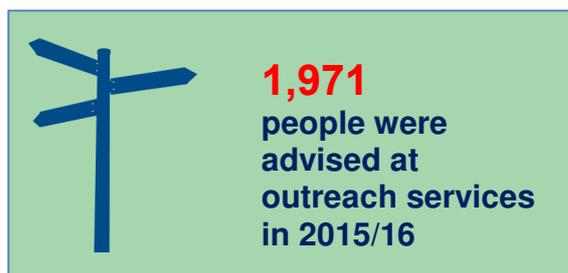
¹ Names of clients have been changed to preserve confidentiality.

In focus: Outreach advice

At Citizens Advice Leeds we recognise that many people who need advice face additional barriers in accessing help as a result of health problems or disabilities, caring responsibilities, communication difficulties and so on. To help make our services more accessible we therefore work with a variety of organisations to deliver advice sessions at over 40 locations in Leeds.

- With Chapeltown Citizens Advice we deliver advice sessions at 15 local venues such as GP surgeries and health centres. Many of these clients need financial advice relating to their health problems, hence 61% of enquiries at these venues relate to Benefits and Tax Credits, a much higher proportion than in our general service.
- For nearly 20 years, Citizens Advice Leeds has been delivering advice sessions at mental health services in Leeds. Clients of this service tend to need greater support than in our general service, and our advisers often see clients several times to help them deal with complex Benefits and other issues.
- Through our consortium arrangement, Better Leeds Communities delivers advice sessions at 15 Children's Centres across Leeds. As the carers of young children, clients of this service tell us they value being seen face-to-face at a local venue they are familiar with.

We couldn't provide these valuable services without funding from Leeds City Council and South & East Leeds Clinical Commissioning Group, or without the support of local GP practices and staff at Children's Centres and other venues in making interview rooms available and helping clients to access the services. Our thanks go to all those organisations and individuals who help in the delivery of these services.



Pension wise

In April 2015 people were given greater choice about how they can access their pension pots and while 'pension freedoms' were generally welcomed, the complexity and potential risks involved also caused concerns. To help people understand their pension choices the Pension Wise service was set up to provide free and impartial guidance to people aged 50 and over with a defined contribution pension.

Citizens Advice Leeds has been providing this service in Leeds and Bradford since April 2015, one of 50 local Citizens Advice that delivered 61,200 pensions guidance appointments across the UK in 2015/16. Feedback from clients has been consistently positive and we are pleased to continue to offer Pension wise guidance in 2016/17.

Advice that changes lives

Benefits for individuals

2 in every 3 Citizens Advice clients have their problem solved. For many clients that means improved financial circumstances with Citizens Advice Leeds' clients receiving additional income and other benefits in excess of £20 million in 2015/16².

As well as helping people to solve their immediate problems, our work has positive long term effects, with many clients reporting improved health and wellbeing following advice³.



Feedback from our clients is overwhelmingly positive, with 98% of clients saying they would use our service again and 97% that they would recommend it to others⁴.



Many of our clients are clearly facing very difficult and stressful circumstances. Many will have tried to resolve problems themselves but may not have the knowledge or confidence to do so, especially if they have recently experienced a life changing episode, such as loss of employment, relationship breakdown or even the death of a loved one.

One third of our clients are also coping with long term issues such as mental health difficulties or a physical disability. In circumstances such as these people don't just need practical advice, they want to feel that their individual situation has been understood and that their story has been heard.

Feedback from our clients often reflects how much they appreciate that our advisers treat them as individuals – as human beings – in contrast to the corporate and bureaucratic systems they may struggle to communicate with.

CAB staff see you are human. They are a lifesaver.

² Citizens Advice 'Modelling our value to society in 2015/16'

³ Citizens Advice national outcomes and impact research, 2014

⁴ Citizens Advice Leeds client survey 2015

Benefits for society

Citizens Advice Leeds helps thousands of people a year to find solutions to their problems and as part of a national network we strive to make society fairer. In addition to the positive impact we have on our clients' lives, our work has significant benefits for wider society.

Citizens Advice has developed a financial impact model that demonstrates the value generated by local Citizens Advice like ours⁵. Using that model to evaluate Citizens Advice Leeds' work shows that:

In 2015/16 for every £1 invested in our work we generated at least:

£11.35

in additional income for clients, debts written off and consumer problems resolved.

Total: £20,253,260

£8.26

in wider economic and social benefits such as improved productivity for clients and volunteers.

Total: £14,741,283

£1.61

in fiscal benefits like reductions in health service demand and out of work benefits.

Total: £2,865,444

Tackling social and health inequalities

Enabling people to improve their standard of living – through increased income or debts managed – helps mitigate social and health inequalities.

For example, not being able to afford to heat your home can increase the risk of minor illnesses, respiratory and cardiovascular diseases, as well as exacerbating existing health problems. By helping people to reduce their energy costs, manage fuel bills and arrears and secure additional income, we can help reduce the health risks caused by cold homes.

We can help reduce the health risks caused by cold homes by helping people to get the best energy deals, manage arrears and challenge inaccurate bills.



⁵ A full explanation of the financial impact model can be found at citizensadvice.org.uk/impact-of-advice

Julia's story

Julia⁶ is the sole carer for her disabled child and for her mother who has dementia. Julia works full-time and claims tax credits but when she received a tax credit review form, she struggled to make sense of it. Julia phoned the HMRC repeatedly for advice but was repeatedly cut off or put through to an answer machine.

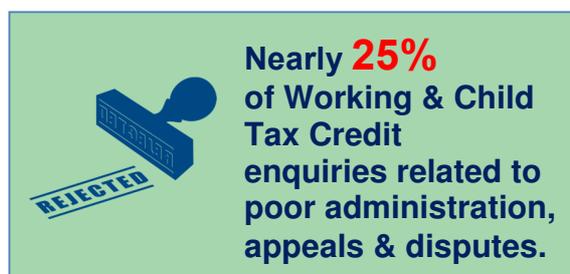
Struggling to support her family while working full-time, Julia was unable to resolve the issue, which led to a tax credit overpayment and penalties totalling nearly £6,000. Julia was distraught when she approached us for help and we immediately contacted HMRC on her behalf to explain her circumstances.

As a result of our intervention HMRC wrote off the overpayment and penalties. We helped the family to claim Attendance Allowance and put them in touch with Carers Leeds and Adult Social Care. Julia is hugely relieved by this result and thankful to be getting support with her caring responsibilities.

We advised on 2,625 Working & Child Tax Credit enquiries

Of these enquiries, nearly a quarter related to poor administration, appeals and other disputes with HMRC (HM Revenue and Customs). The Work and Pensions Select Committee have criticised poor administration of tax credits and incorrect withholding of vital payments from low income families.

We help vulnerable families to challenge poor administration and wrongful decisions by government bodies and corporate organisations.



⁶ Names of clients have been changed to preserve confidentiality.

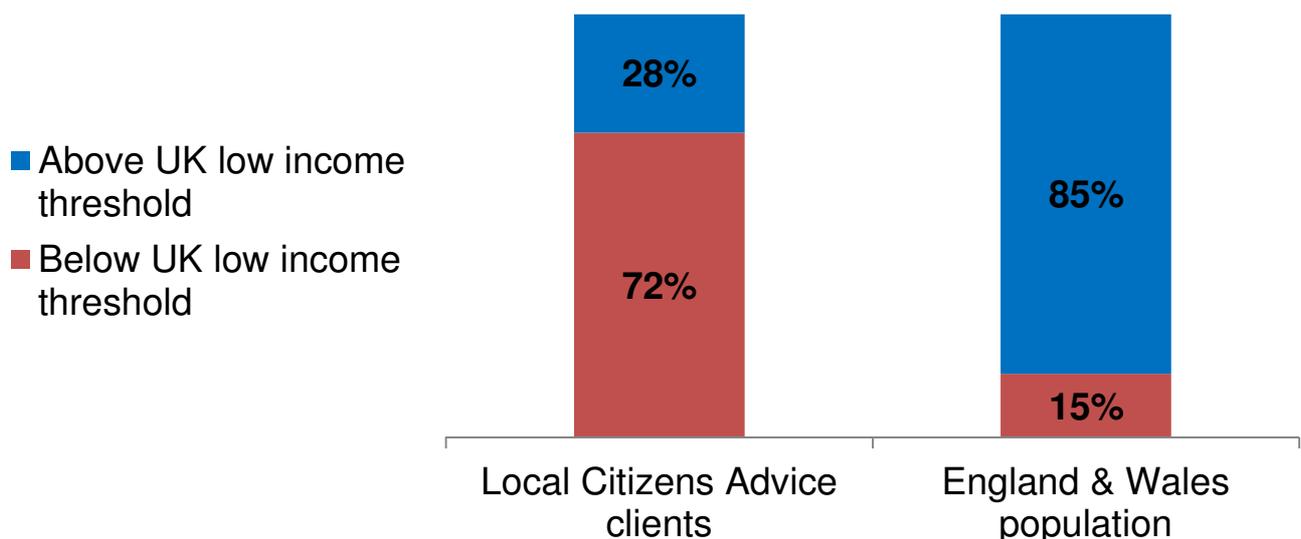
Who do we help?

Our services are open to anyone living or working in the Leeds Metropolitan District. In addition our Pension Wise service is available to eligible clients in Leeds and Bradford. As described earlier, we seek to make our services accessible to those who may face additional barriers in using mainstream services. We do this in several ways such as:

- We deliver outreach services in areas of financial deprivation or for clients with additional support needs such as mental health issues.
- We've expanded our telephone service to improve access for people who may struggle to reach our offices, such as older people and those with caring responsibilities.
- We provide interpreters where appropriate and signers for clients who are hearing impaired.

Helping those in need

Our clients are almost five times as likely to live on a low income than an average member of the England and Wales population, according to national Citizens Advice data. Compared to the general population, our clients are also more likely to have a disability or long term health problem and live in rented accommodation. All of these factors can contribute to people encountering additional financial and legal problems.



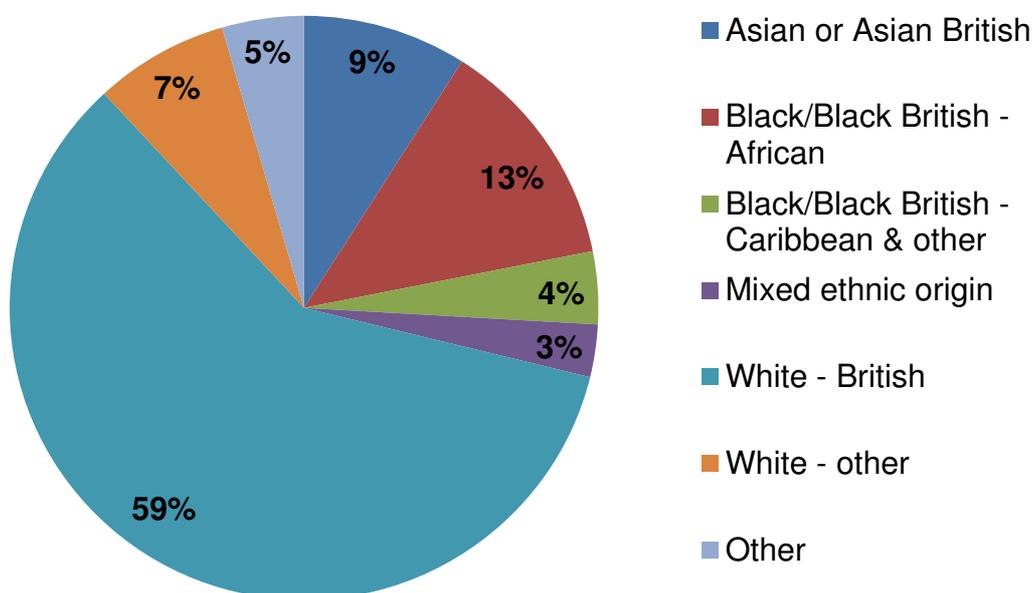
In these circumstances, access to advice can mean the difference between having enough money to heat your home, or going cold; between being able to pay your rent, or homelessness. Helping our clients to secure their incomes, reduce indebtedness and remain in their homes therefore has very significant benefits for them and for wider society.

Client characteristics 2015/16

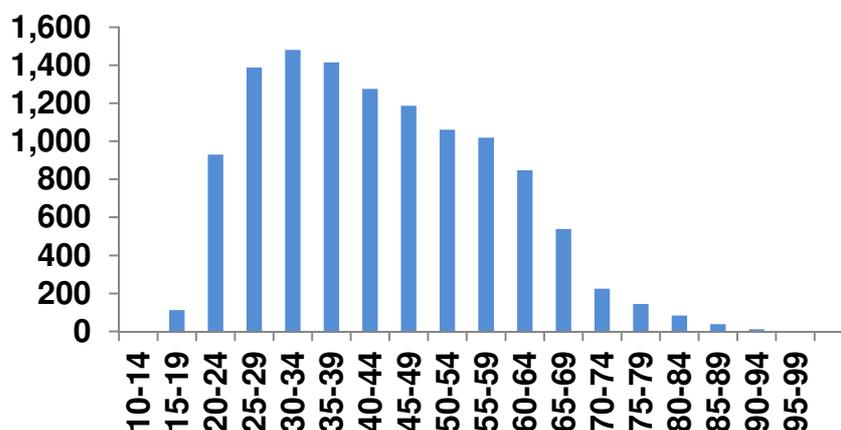
The following data is taken from client characteristics information for 2015/16. Not all clients choose to provide these details so the percentages shown relate to reported information only.

Female	Male
52%	48%

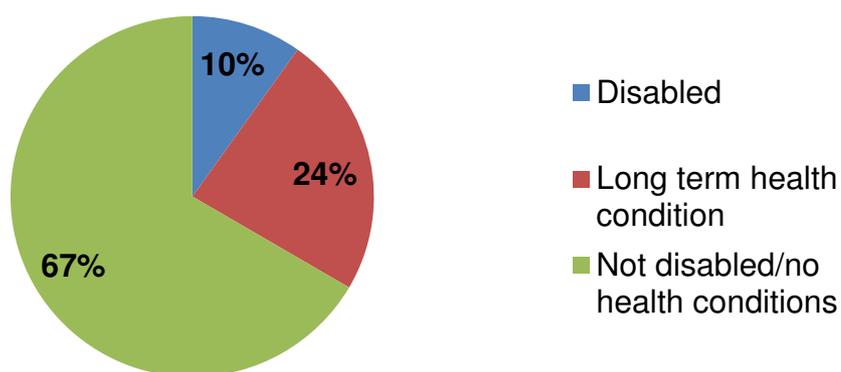
Ethnic origin



Age profile

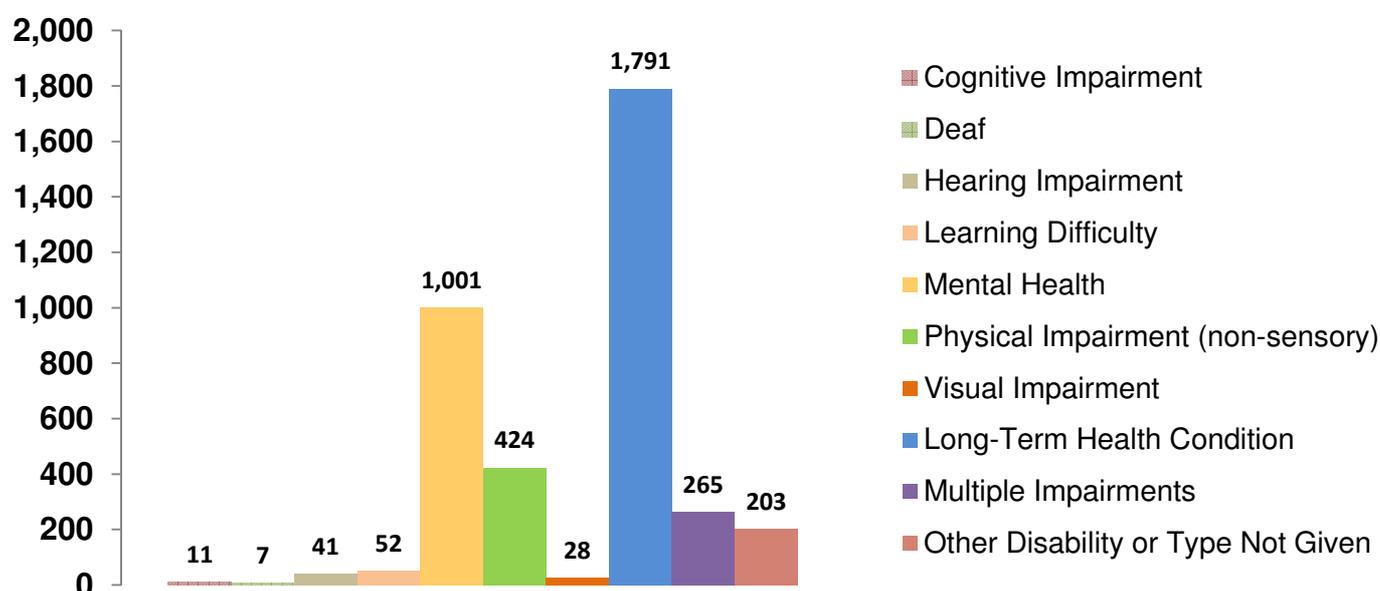


Disabilities/health conditions



One third of our clients report having a disability or long term health conditions, a much higher proportion than in the general population (21%), reflecting the fact that people in these circumstances are more likely to need advice about Benefits and other financial matters. Debt and financial problems can also lead to mental health problems such as anxiety and depression, making it even harder for people to regain control of their financial situations.

3,823 clients identified as having a disability or long term health condition



Championing equality

The breakdown of our client data indicates that we are being successful in reaching many of those in greater need of advice but this is not something about which we are complacent. One of our objectives for the next three years is to become a stronger equality champion in advising clients on discrimination matters, re-affirming our role as a Hate Crime Reporting Centre and supporting clients suffering from gender violence.

In focus: Our team

The Citizens Advice Leeds team is made up of over 160 people, working together in paid and volunteer roles. In 2015/16 we employed 55 staff and 103 people worked with us as volunteers, all of whom have worked incredibly hard in continuing to make the service more efficient and accessible.

Our staff and volunteers have once again risen to the challenges set during the year. Their hard work and commitment are the foundation of all we do and profound thanks go to each and every one.

Volunteering at Citizens Advice Leeds

The involvement of volunteers in the Citizens Advice service helps us to ensure that we are connected to the local communities we serve, and provides local people with opportunities to develop skills and experience. Our volunteers undertake extensive training with us, which is accredited by Skills for Justice.

We are greatly indebted to all our volunteers who contributed over 30,000 working hours in 2015/16, equivalent to 21 full-time employees.

For many of our volunteers, working with Citizens Advice Leeds is an opportunity to 'give something back' to their local community. Alan volunteers on our telephone advice line and describes how he got involved:



“My wife had been a volunteer at Citizens Advice Leeds for about 2 years while I was still working. I saw from her involvement what a tremendous service was provided to the people of Leeds and what satisfaction was gained from being a volunteer. When I was ready to retire, it seemed an obvious choice.”

Research & campaigns

Through our advice work we often identify issues that are affecting large numbers of people and that is where our research and campaigning work can make a difference and where our membership of the national Citizens Advice network strengthens our local voice.

For example, we contributed to a campaign led by Sheffield Citizens Advice concerning Personal Independence Payments for terminally ill people. This successful campaign led to a change in the law to prevent people losing vital income in the final weeks and months of their lives.

The changes we bring about through research and campaigns can have long term benefits for wider society. For example, we contributed evidence to a national consultation that led to tighter regulation of the loans industry, since when we've seen a significant fall in the number of people with payday loan problems.

Financial review 2015/16

Having undertaken a significant restructuring in 2014/15 in order to reduce costs and improve efficiency, Citizens Advice Leeds has managed resources very carefully in 2015/16 to stabilise the organisation's financial position. As a result, and having secured new income streams during the year, we have been able to achieve an operating surplus that brings our reserves position (excluding designated funds and pension fund liability) to £467,115 at 31.3.2016. That is equivalent to 2.6 months of annual expenditure and it is our aim to hold at least the equivalent of 3 months' expenditure which is generally regarded as a minimum requirement.

Income	£000
Leeds City Council	1,489
Pension Wise	291
Money Advice Service Debt Advice Project	250
S&E Leeds Clinical Commissioning Group	76
Big Lottery Fund	48
Otley Town Council	14
Irwin Mitchell	10
Other income	16
Total income	2,194
Expenditure	£000
Salaries & costs	1,296
Sub-contracted services	470
Premises	133
Running costs	185
Support costs	24
Total expenditure	2,108

A full copy of our Financial Statements and Trustees' Report for 2015/16 is available on our website and on the Charity Commission website.

Citizens Advice Leeds Trustee Board 2015/16

As a local charity, Citizens Advice Leeds is governed by a Board of Trustees who give their time and expertise voluntarily. Vacancies on the Board are advertised from time to time and trustees are chosen through an open recruitment process in accordance with standards of good governance.

Chair	Tina Turnbull	Trustees	Rebecca Dearden
Vice Chair	Isobel Mills		Ian Lawson
Treasurer	Nigel Turner		Alison Lowe (Leeds City Council)
			Andrew Passey
			Ken Patterson

The Trustee Board meets monthly during the year to monitor service delivery, ensure compliance with relevant standards and to agree the strategic priorities of the organisation.

**Free, confidential
and independent advice.
Whoever you are.**

**We help people overcome their problems
and campaign on big issues.**

**We value diversity, champion equality
and challenge discrimination and harassment.**

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Citizens Advice Leeds is the operating name of Leeds Citizens Advice Bureau. Registered charity number 700314.