

# Citizens Advice Leeds

Annual Review 2016/17



# Introduction

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Citizens Advice Leeds has striven in recent years to increase access to advice for local citizens, to expand and modernise our services while upholding the best standards of quality and independence that are the foundations of the Citizens Advice service.

Our key objective has been to double the number of people we help to 25,000 a year by 2017 and by March 2017 we have exceeded that goal, having helped 28,112 people through telephone and face-to-face services over the last 12 months.

As more people in increasingly difficult circumstances appeal to us for help, our team of volunteers and paid staff have responded with dedication and sheer hard work to deal with nearly 19,000 phone calls and 21,000 face-to-face enquiries, helping clients find solutions to 67,859 problems in total. Our team of 58 employees and 86 volunteers have worked incredibly hard to make the service even more efficient and accessible and sincere thanks go to them all.

**We've more than  
doubled the  
number of people  
we help in the last  
4 years**



While responding to increased demand has been our priority, we are determined that should not be at the expense of quality of advice. During 2016/17 we were therefore pleased to participate in a new quality of advice assessment process introduced by Citizens Advice and are delighted to have achieved excellent results in our Citizens Advice audit in March 2017.

We could not have made this progress without the continued backing of Leeds City Council, who remain our principal funder and partner in working to combat financial exclusion and inequality. Our thanks go to them and to all those organisations and individuals who have supported our work so generously.

As the 2017/18 year begins, a general election has been called and Brexit continues to dominate the headlines. Whatever the outcomes of either of these events, we hope the next government will help people to avoid and address some of the common problems we encounter by:

- Making the benefits system work better for those who need it
- Improving security of employment and fair treatment at work
- Helping people take control of their finances and get fair treatment as consumers

As public spending cuts continue to make their effect felt on many of our clients, we also hope that investment in advice will be made at a national level so that citizens can be supported through these times of great change and uncertainty.

**Tina Turnbull**  
Chair

**Dianne Lyons**  
Chief Executive

# Making it easier to get advice

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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 2016/17 we have exceeded that goal, having helped 28,112 people through telephone and face-to-face services.



We've been able to achieve this increase by extending opening hours, developing our telephone service and simplifying processes to help people get the advice they need as quickly as possible. Our teams have worked extremely hard to implement these changes against a background of intensifying demand and diminishing resources.

As we head into 2017/18 we're continuing to explore ways to improve and refine how we deliver advice and information services, including development of our online and digital support services.

## Connect Leeds

A national survey found that, compared to the general population, Citizens Advice clients are twice as likely to lack digital skills and more likely to lack internet access at home.

We've therefore secured funding from Awards 4 All to introduce our Connect Leeds project, through which we'll help clients to access digital services and to enhance their online skills and confidence. As well as helping clients to access services such as energy comparison websites, we'll be running workshops on basic IT skills and financial capability.



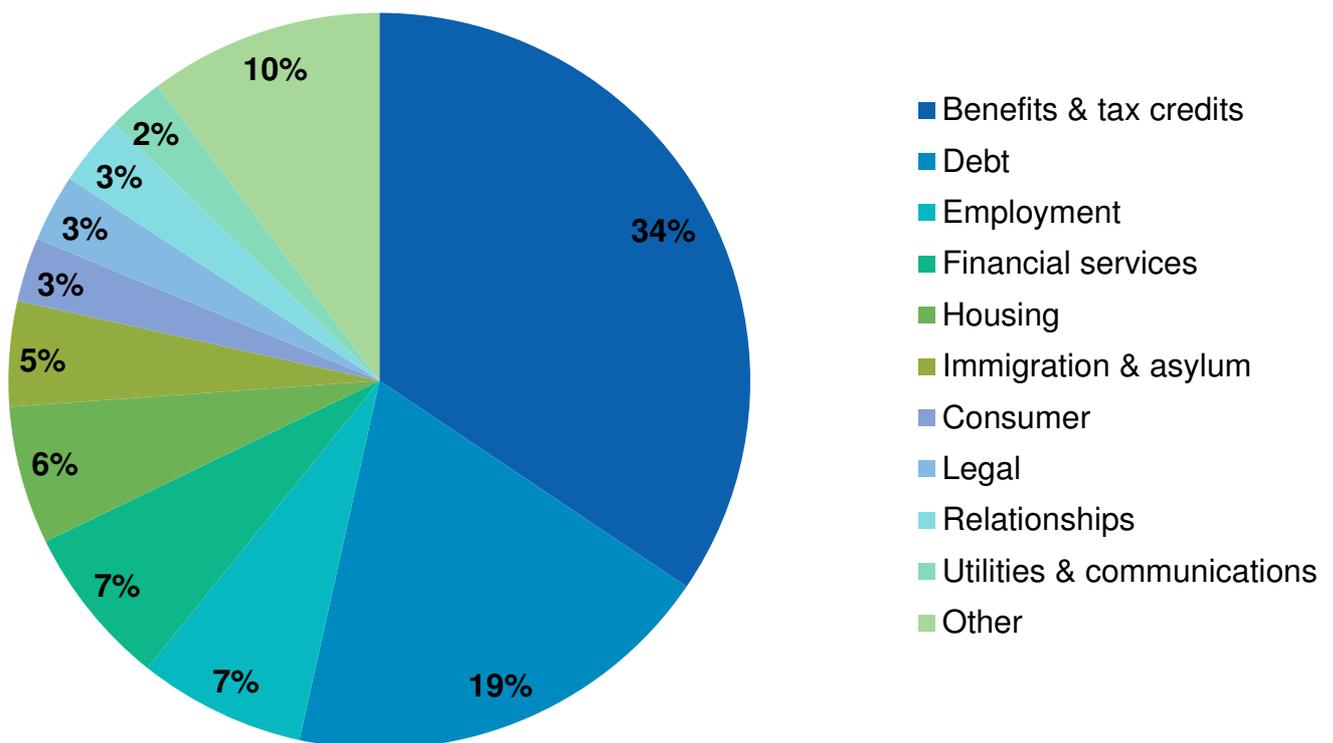
## Webchat & online services

In 2016/17 the redesign of our website made our online information sources more accessible to the public and resulted in increased take-up of our email advice service. In 2017/18 we aim to build on these improvements to offer a webchat service and interviews via Skype. Webchat and Skype services have been piloted at other local Citizens Advice around the country with very positive results which we're keen to share with Leeds citizens.

# How do 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 2016/17 we helped clients find answers to 67,859 enquiries



- The proportions of enquiries by subject are virtually unchanged from 2015/16, with Benefits and Tax Credit problems now consistently the largest subject of enquiry.
- Debt enquiries continue to reflect the very difficult financial circumstances many of our clients find themselves in. With greater regulation of payday lending having taken effect in 2013 we have seen the number of consumer credit problems fall, while priority debt problems have increased – that is debts including rent, mortgages, fuel, council tax, child support and tax. These are priority debts because of the severe consequences of non-payment – homelessness, court fines and even imprisonment.

With so many of our clients having no spare income with which to make repayments, the role of debt advisers is increasingly important in advocating on their behalf.

- Around a third of Employment enquiries relate to pay and conditions of employment and a further 17% to dismissal/redundancy. Since the introduction of tribunal fees it is increasingly difficult for clients to implement their legal rights if they have been treated unfairly at work.

# Our advice services

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## Gateway services

Everyone contacting Citizens Advice Leeds for advice, by phone or face-to-face, will come through our Gateway services. In a Gateway interview an adviser will identify the nature of the enquiry and how much assistance the client needs, in order to prioritise the most urgent cases and most vulnerable clients.



Our city centre drop-in service dealt with **16,749** clients

Our city centre service is extremely busy with nearly 17,000 people a year calling in to seek advice. The service is open Monday – Friday 9am to 4pm, and everyone who calls in is provided with assistance, whether through immediate information or a follow-up appointment.



Our telephone service responded to **19,608** calls & emails

Our telephone service is open Monday – Friday 9am to 5pm. The majority of callers can be helped in their first contact and further information is emailed/posted as necessary. Callers needing a more in-depth interview can be booked an appointment directly at the city centre office or at one of our outreach sessions.

## Outreach advice services



Our outreach services helped **4,721** people access advice in their local communities

Citizens Advice Leeds delivers outreach advice sessions at mental health services across Leeds and we work in partnership with Chapeltown Citizens Advice and Better Leeds Communities to deliver outreach sessions in GP surgeries, Children's Centres and other community venues throughout the city.

## Money Advice Team (MAT)



Our MAT advised on **2,143** cases of severe debt problems

Our Money Advice Team provides advice and support to clients with debt problems, helping them to negotiate with creditors and manage budgets more effectively. With so many of our clients having no spare income with which to make repayments, the role of debt advisers is increasingly important in advocating on their behalf.

## Other services

In addition we deliver Pension Wise sessions in Leeds and Bradford, an outreach service in Otley and provide Benefits advice to patients of the trauma unit at Leeds General Infirmary.

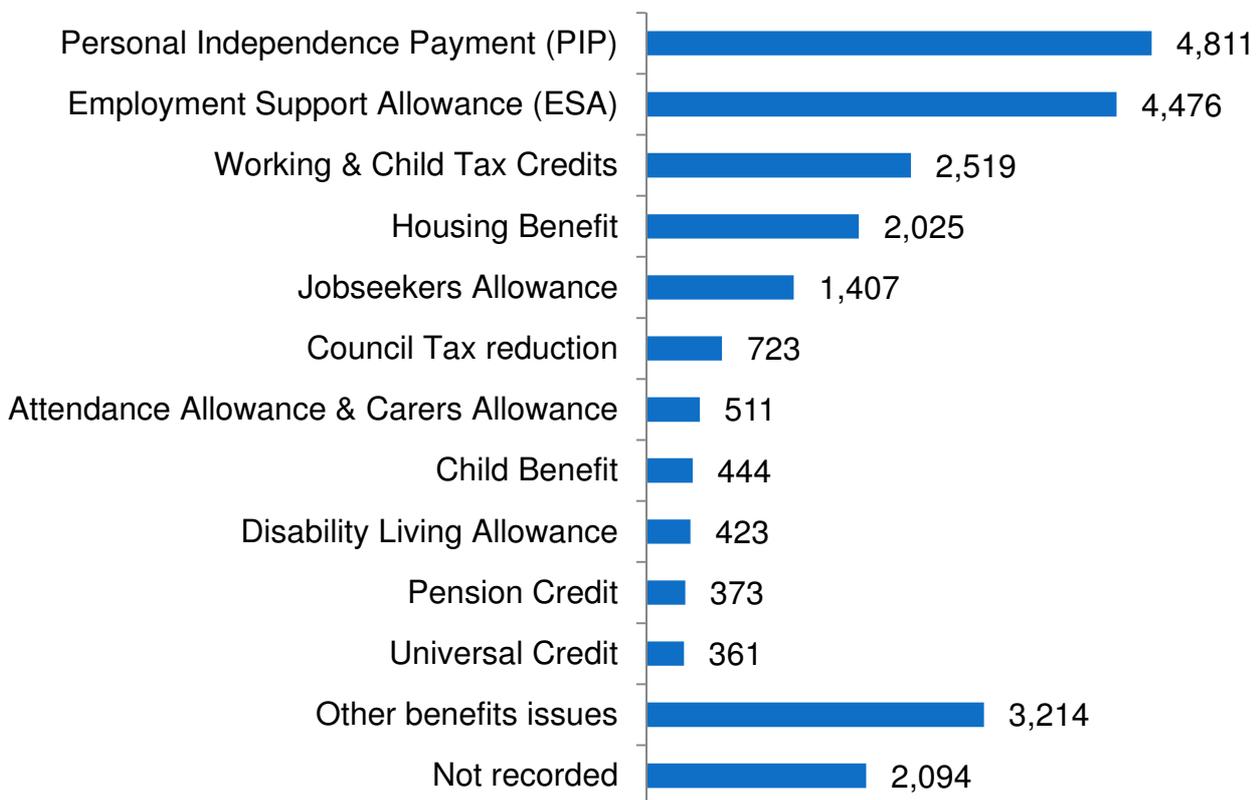
# In focus: Benefits advice

Disability benefits problems account for the biggest proportion of Benefits and Tax Credit enquiries, with PIP and ESA representing 40% of these enquiries. This is largely as a result of the recurring assessments of claimants' eligibility and ongoing problems with that process including:

- Confusion about evidence requirements leading to claims being wrongly rejected
- Inaccurate health assessments leading to many decisions being challenged

36% of ESA enquiries and 27% of PIP enquiries related to appeals and challenging decisions, a process that is lengthy and stressful for clients and that can have a negative effect on their health. Improved processes and decision making in the initial assessment stage would reduce the number of appeals, benefiting the Department for Work and Pensions and those who are eligible for these Benefits.

## We helped with 23,381 Benefits & Tax Credit problems



## Universal Credit

Universal Credit (UC) has only been partially introduced in Leeds, hence the relatively small number of enquiries so far. However, with full implementation planned for June 2018, experiences of UC to date raise some serious concerns about its potential impact:

- Delays of up to 12 weeks for for the intial payment of UC are causing hardship for claimants who do not necessarily have 1 month's wages in hand, let alone savings to cover 3 months.
- Delays and inaccuracies in making housing payments are leading to increased rent arrears for tenants of private and social housing.

# In focus: Money Advice

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Our Money Advice Team helps over 2,000 people a year to deal with severe debt problems. Situations they see frequently include people employed on zero-hours, part-time or temporary contracts, who are working extremely hard but simply cannot earn enough to meet essential living costs. It can take only a small change in circumstances to lead to significant debt problems and major changes such as having a child, or a relationship breakdown, can be financially devastating.

Escalating housing costs alongside restrictions to Housing Benefit have put more pressure on low income households while changes to Council Tax support mean that Council Tax arrears are now the most common debt problem we deal with.

People on low incomes are often paying more for goods and services, e.g. paying for fuel via pre-payment meters rather than direct debit schemes or purchasing white goods through 'rent to buy' schemes which can cost several times the item's cash price.

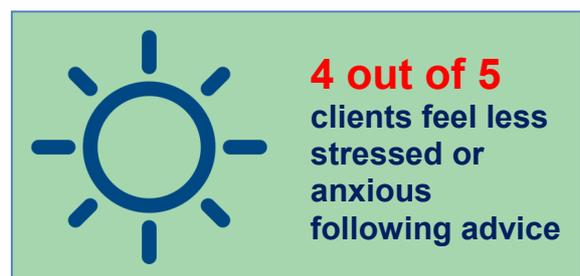
Alongside cuts to Benefits and Tax Credits, these circumstances mean that we are seeing an increase in priority debt problems such as rent arrears and fines. Many of our clients have no spare income from which they can make repayments which in turn is leading to greater use of bailiffs and other debt collection agents – a 41% increase since 2014/15.

In contrast, low interest rates mean that problems with mortgage arrears have fallen by a third since 2014/15 and greater regulation of payday lending has seen the number of payday loan debt problems fall by 59% over the same period.

## Tackling financial, social and health inequalities

72% of Citizens Advice clients are living on incomes below the UK low income threshold, compared to 15% of the England and Wales population.

Low income can be closely connected with health problems – falling ill with a long term condition usually means a reduction in income, which in turn can exacerbate health problems as people struggle to afford adequate heating, healthy food, etc. It can also lead to social isolation as the costs of transport and going out become harder to meet.



Helping people in these circumstances to increase their incomes through claiming Benefits to which they are entitled and negotiating lower repayments on bills and debts, can have a significant impact on improving mental and physical health, helping to mitigate financial, social and health inequalities. That's why, 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 advice<sup>1</sup>.

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<sup>1</sup> Citizens Advice national outcomes and impact research, 2014

# Advice that changes lives

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Many people are in need of advice because a significant event has disrupted their lives. Perhaps an accident has led to someone becoming permanently disabled, or redundancy means a family could lose their home. Our advisers help clients to negotiate their way through the practical implications of such situations to achieve some stability.

We often see clients with health problems, like Jane<sup>2</sup>, who are caring for even more vulnerable relatives.

## Jane's story

Jane is the full-time carer for her teenage daughter who has learning difficulties and autism. Jane herself has health problems that cause her severe pain and her situation causes depression and anxiety.

In transferring from Disability Living Allowance (DLA) to Personal Independence Payments (PIP), Jane's entitlement to mobility support was withdrawn. A first stage appeal (known as a mandatory reconsideration) was rejected, leaving Jane and her daughter housebound.

We advised Jane that she could submit a further appeal, helped her complete the application and gather evidence in support of her case. At the appeal hearing, the tribunal awarded Jane the mobility component of PIP on a permanent basis and awarded a backdated payment.

**I could never have compiled my appeal without your help.**

**In my darkest hour your Leeds office was quite literally a beacon of light.**



Other clients, like David, have ongoing conditions or circumstances that make it harder for them to communicate with bureaucratic systems, leading to loss of income.

## David's story

When David contacted Citizens Advice Leeds for help he had gone without central heating for 2 years as he could not afford to top up his gas pre-payment meter and had a large debt on his electricity account. David has multiple health issues, is in constant pain and suffers from depression, which means he cannot work at present. His health problems also mean he struggles to understand and respond to official letters and phone calls, leading to financial problems and multiple debts.

Our adviser took several actions to improve David's situation including:

- contacted his electricity supplier and as a result they visited his property within 3 hours to reset his meter to a lower repayment level and add £10 credit;
- completed Trust Funds applications for help with his energy and water debts;
- made a referral to the Green Doctor to install energy saving measures;
- registered David with priority registers for fuel.

As a result of our intervention David was able to afford to heat his home for the first time in 2 years and to install energy saving measures that will save him money in the long term.

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<sup>2</sup> Client names have been changed to protect confidentiality

## Benefits for society

Citizens Advice Leeds helps thousands of people a year to find solutions to their problems and as part of the national Citizens Advice 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, for example in helping reduce demand for health services and improving skills among our volunteers and clients.

Citizens Advice has developed a financial impact model that demonstrates the value generated by local Citizens Advice like ours<sup>3</sup>.

Using that model to evaluate Citizens Advice Leeds' work shows that:

**In 2016/17 for every £1 invested in our work we generated at least:**

<b>£14.16</b>	in additional income for clients, debts written off and consumer problems resolved. <b>Total: £22,865,085</b>
<b>£11.15</b>	in wider economic and social benefits such as improved productivity for clients and volunteers. <b>Total: £18,000,774</b>
<b>£2.65</b>	in fiscal benefits like reductions in health service demand and out of work benefits. <b>Total: £4,282,055</b>

Our work creates additional value in many ways including:

- Helping clients build financial capability and make more informed decisions as consumers
- Benefiting local government by helping clients to negotiate local processes such as Council Tax repayments
- Bringing about policy changes that benefit wider society, such as our national campaigns for greater payday regulation and a price cap for pre-payment meter customers

<sup>3</sup> A full explanation of the financial impact model can be found at [citizensadvice.org.uk/impact-of-advice](http://citizensadvice.org.uk/impact-of-advice)

# In focus: Energy Advice

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## Tackling fuel poverty

Rising fuel prices have contributed to an increase in fuel poverty in recent years (being in fuel poverty is defined as spending 10% or more of income on fuel costs). In 2015/16 there were 24,000 excess winter deaths across England and Wales, 30% of which can be directly attributed to living in a cold home.

Fuel bill arrears is the second most common debt issue seen by our Money Advice Team. Self-disconnection is a common problem, as people with pre-payment meters find themselves unable to afford to maintain payments for arrears and ongoing fuel costs.

Helping people to heat their homes more affordably is therefore one of our priorities, helping to reduce the risks of respiratory and cardiovascular diseases and mitigating the stress and anxiety caused by fuel arrears



## Energy Affordability Project

In 2016/17 we've therefore been pleased to build a new partnership with Northern Powergrid, working together to combat fuel poverty in the Leeds area.

In the first year of our Energy Affordability project, the adviser has helped 333 people deal with a variety of energy problems including:

- Dealing with arrears on fuel bills, negotiating repayment plans and applying for grants where eligible.
- Challenging poor practice, e.g. high pressure selling to persuade people to swap supplier.
- Helping vulnerable clients to join Priority Service Registers so that they can access help such as additional support during power cuts.

Through these measures the project's clients have been helped to increase their incomes by a total of £63,385 over the year. The project also works closely with the Green Doctor, with referrals between these services enabling people to access financial help and energy saving measures that will help them make savings in the long term.

The project is also providing training for 20 volunteers who will provide additional support to clients, helping them to use comparison websites, change supplier, etc.



# Research & Campaigns

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Through our advice work we often identify issues that are affecting large numbers of people which is where our research and campaigning work can make a difference. In 2016/17 our Research & Campaigns team have been focussing on:

- Gathering evidence around fuel poverty, use of food banks and poor administration by public bodies.
- The production of energy advice leaflets that were distributed in areas of Leeds with high levels of fuel poverty.
- Raising public awareness of consumer issues through participation in national events including National Consumer Week and Big Energy Saving Week.



Membership of the national Citizens Advice network also strengthens our local voice and can lead to changes in national policies. For example, following a sustained campaign by Citizens Advice to bring in better protections for pre-payment meter customers, in early 2017 Ofgem announced a price cap on pre-payment meter charges that could benefit up to 4 million customers.

## Citizens Advice Core Cities Group

In 2016/17 we've developed our partnership working with the local Citizens Advice organisations based in the English core cities – Birmingham, Bristol, Leeds, Liverpool, Manchester, Newcastle, Nottingham and Sheffield. In delivering services across the core cities, we serve a population of 4.5 million people and helped over 120,000 people in 2015/16.

As well as learning from each other and collaborating on research and service design, we want to promote the case for advice as a key part of cities' strategies for tackling poverty and inequality, for improving health, well-being and life chances, and for achieving inclusive growth.

In December 2016 we held a joint conference in Birmingham with speakers including Judith Blake, Leader of Leeds City Council and Chair of the Core Cities, and Lord Low, Chair of the Low Commission on the future of advice and legal support. The conference brought together representatives from the Centre for Cities, Public Health England and the Joseph Rowntree Trust, commissioners of advice services, as well as representatives of Citizens Advice at local and national levels.

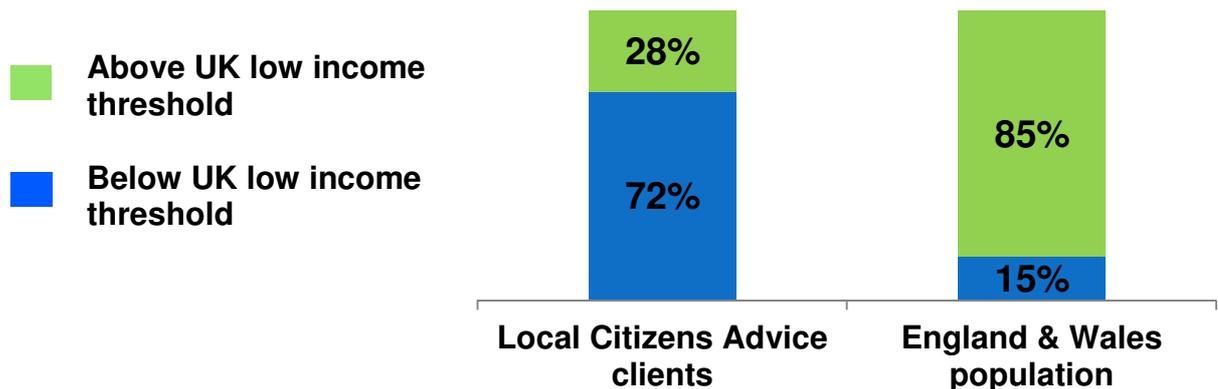
Following the conference we submitted a joint paper to the Royal Society of Arts Inclusive Growth Commission, in which we made the case for investment in social as well as economic and physical infrastructure. We argued that investment in social infrastructure – including health, education, effective skills and employment services – directly impacts on productivity and growth and should be considered on a par with economic and physical infrastructure.

In 2017/18 we'll be undertaking further work to evidence the impact of advice in the core cities in tackling poverty and inequality.

# Who do we help?

## 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.

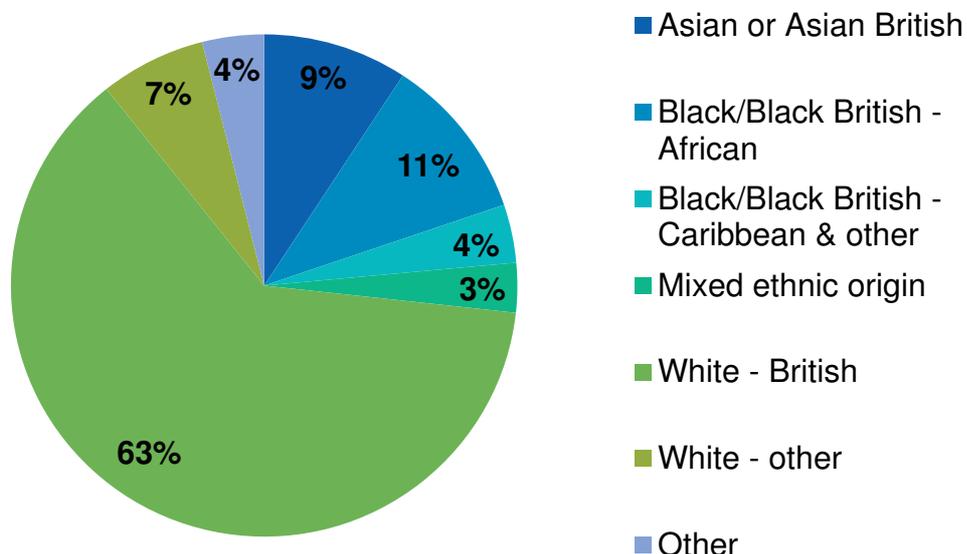


## Client characteristics 2016/17

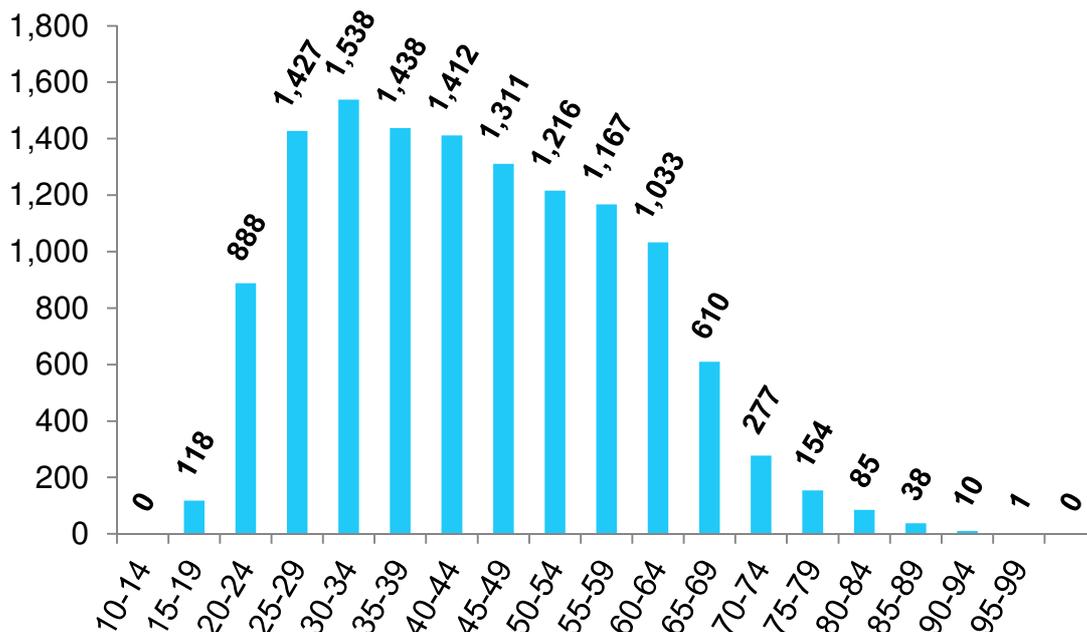
The following data is taken from client characteristics information for 2016/17. Not all clients choose to provide these details so the percentages shown relate to reported information only.

Female	Male
54%	46%

## Ethnic origin



## Age profile

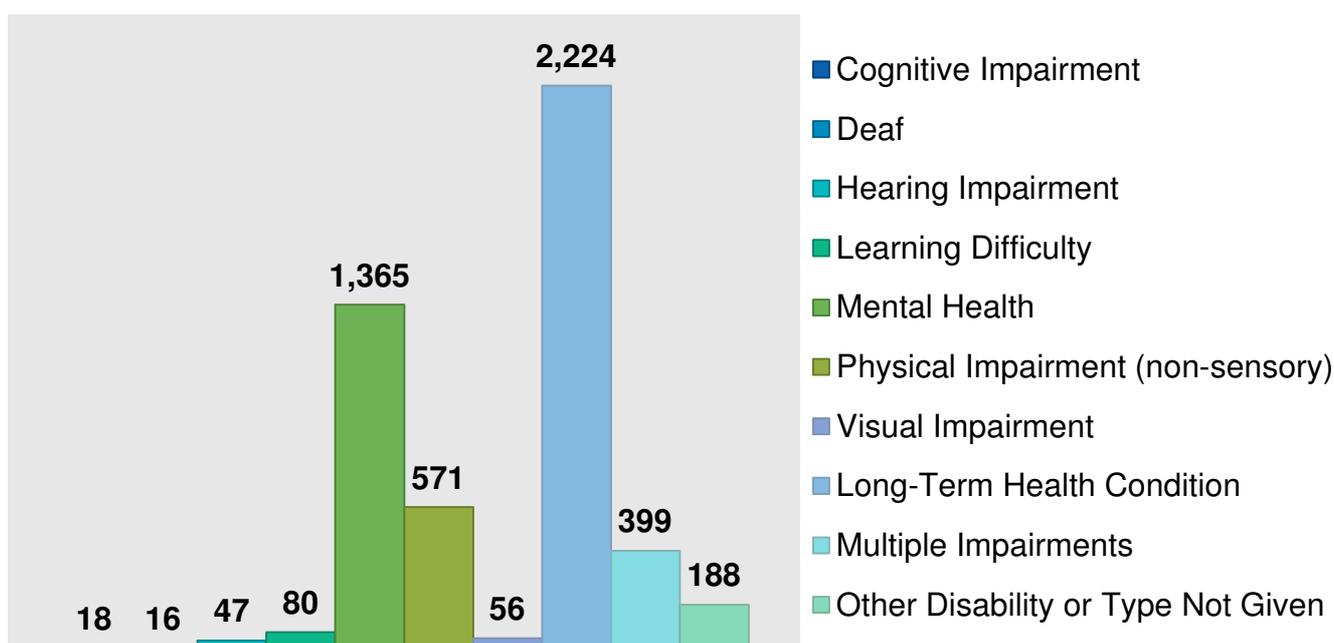


We are seeing the number of clients aged under 25 increasing as we offer improved access via telephone and email channels.

## Disabilities/health conditions

Nearly 5,000 clients identified as having a disability or long term health condition, 28% of whom reported a mental health condition. 598 of these clients were advised by our mental health outreach service but the majority were advised in our generalist advice services, reflecting the complex inter-relationship between financial problems and mental health problems.

### 4,964 clients identified as having a disability or long term health condition



# Looking ahead

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While we're very proud of our achievements at Citizens Advice Leeds in recent years, we know we cannot be complacent about the future. For those who need our help, circumstances are continuing to deteriorate as salaries fail to keep pace with inflation and insecure forms of employment are increasingly common. Further cuts to Benefits and Tax Credits are coming into effect and as Universal Credit is rolled out, problems with its design and implementation are becoming more apparent. Citizens Advice Leeds will be gathering evidence on these and other issues as they arise in our advice services and we'll be highlighting our concerns at local and national levels.

To help respond to these issues we'll strive to maintain our increased levels of service, despite reductions in funding in 2017/18, and explore new ways of working that can increase access to advice. As services are increasingly becoming 'digital by default' many of our clients struggle to access them, with Citizens Advice clients twice as likely to lack digital skills as the general population. We'll therefore be offering new forms of support to our clients to help them avoid further exclusion from online services, in addition to the social and financial exclusion that many already experience.

While Citizens Advice Leeds is facing our own challenges as an organisation, not least funding pressures and increasing costs, we remain determined to continue in our role as Leeds' foremost provider of free and independent advice, as an organisation that champions equality, challenges discrimination and that campaigns on big issues when our clients' voices need to be heard.

As part of our commitment to these aims, in 2017/18 we'll be formalising our role as a hate crime reporting centre, increasing the support we offer to people suffering domestic abuse or gender violence, and campaigning for a Benefits system that works for those who need it, based on the evidence gathered from our advice work.

We'll be seeking to increase the work we do to combat fuel poverty and health inequalities, working in partnership with Leeds City Council, Public Health, Clinical Commissioning Groups, Northern Powergrid and other local Citizens Advice organisations.

Fundamentally Citizens Advice Leeds exists to bring about change for the better – for local citizens needing advice and for wider society through our research and campaigning work. We remain committed to that purpose in these uncertain times and continue to rely on local support to help us in achieving it.

If you'd like to support our work, please visit our website [www.citizensadviceleeds.org.uk](http://www.citizensadviceleeds.org.uk) to make a donation, get involved with our research and campaigning, or find out how to volunteer with us.



# Financial review 2016/17

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2016/17 has been a financially challenging year for Citizens Advice Leeds as we have had to juggle reduced funding with increasing costs. With careful financial management we have been able to achieve a small year end surplus of approximately £5,000 (pending external audit). This brings our free reserves position (excluding restricted funds and pension fund liability) to approximately £470,000 at 31.3.2017.

<b>Income</b>	<b>£000</b>
Leeds City Council	1,550
Money Advice Service Debt Advice Project	256
Pension Wise	111
S&E Leeds Clinical Commissioning Group	90
Northern Powergrid	56
Otley Town Council	14
Irwin Mitchell	20
Other income	8
<b>Total income</b>	<b>2,105</b>
<b>Expenditure</b>	<b>£000</b>
Salaries & costs	1,344
Sub-contracted services	491
Premises	132
Running costs	133
<b>Total expenditure</b>	<b>2,100</b>

A full copy of our Financial Statements and Trustees' Report for 2016/17 will be available on our website and on the Charity Commission website.

## Trustee Board 2016/17

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As a local charity, Citizens Advice Leeds is governed by a Board of Trustees who give their time and expertise voluntarily. The following individuals served on Citizens Advice Leeds' Trustee Board in 2016/17 and their contribution in leading and guiding the organisation is greatly appreciated.

<b>Chair</b>	Tina Turnbull	<b>Trustees</b>	Rebecca Dearden
<b>Vice Chair</b>	Isobel Mills		Ian Lawson
<b>Treasurer</b>	Nigel Turner		Alison Lowe (Leeds City Council)
			Andrew Passey (resigned 30.11.2016)
			Ken Patterson

Vacancies on the Board are advertised from time to time and trustees are selected through an open recruitment process in accordance with standards of good governance.

**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.**

## **Citizens Advice Leeds**

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Westminster Buildings  
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**Leeds Adviceline: 0113 223 4400**

**[www.citizensadviceleeds.org.uk](http://www.citizensadviceleeds.org.uk)**

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