

# Citizens Advice Leeds

## Annual Review 2017/18



# About Citizens Advice Leeds

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## We work for a fairer society

Citizens Advice Leeds works for a fairer society where people are free from the effects of poverty and injustice.

We help individuals, families and communities by:

- Empowering people to exercise their legal and human rights and
- Campaigning for policy solutions to prevent and combat poverty and injustice

As an organisation that values fairness and diversity, Citizens Advice Leeds is committed to challenging discrimination and supporting those experiencing hate crimes, victimisation or abuse.

## We're a local charity

Citizens Advice Leeds is a local charity providing free, confidential and independent advice to over 30,000 people a year. We run advice sessions in over 30 locations across Leeds. Our telephone service and city centre drop-in service are open 5 days a week.

Fifty-five employees and eighty volunteers work together to deliver our services. Eight trustees are responsible for the strategic direction and governance of the organisation with responsibility for day to day management delegated to the chief executive and management team.

The following individuals served on Citizens Advice Leeds' Trustee Board in 2017/18 and their contribution in leading and guiding the organisation is greatly appreciated.

<b>Chair</b>	Isobel Mills	<b>Trustees:</b>	Richard Balfe
<b>Vice Chair</b>	Alison Lowe		Rebecca Dearden
<b>Treasurer</b>	Nigel Turner		Ian Lawson
			Caroline Mackay
			Ken Patterson

## We're part of a strong, national network

Citizens Advice Leeds is a member of Citizens Advice, a network of over 280 local organisations in England and Wales. As part of the Citizens Advice network we're able to pool our local data to show how national policies are affecting people's daily lives. Using our evidence base we make the case for changes to make people's lives better.



# Trustees' introduction

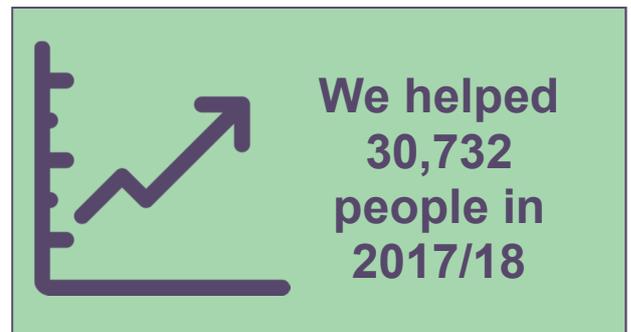
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Every year thousands of people contact Citizens Advice Leeds for help in dealing with critical events in their lives. Losing your job, losing a loved one or falling ill are the kinds of situations we can all face at some point and dealing with the practical and emotional effects can be daunting.

In 2017/18 Citizens Advice Leeds helped nearly 31,000 people deal with these and a myriad of other life challenges. This report tells some of the stories we've encountered and how we've helped people find solutions to their problems.

Our work reflects the issues affecting our wider community. For example, cuts to disability benefits have contributed to more disabled people approaching us for help, while we have continued to deal with the fallout from cuts to legal aid and the closure of services for refugees and asylum seekers.

During the year 168 employees and volunteers helped our clients find answers to their problems. They see first-hand the increasingly severe financial and social justice issues in our community and once again have responded with great dedication and professionalism. Our profound thanks go to all those who have worked with Citizens Advice Leeds throughout the year.



As a local charity, Citizens Advice Leeds works hard to secure the resources needed to sustain our vital services. We are therefore very pleased to have secured a further 3 year contract with Leeds City Council to provide advice services for local people, working in partnership with Chapeltown Citizens Advice and Better Leeds Communities. Together we'll continue to deliver free and independent advice across the city, reaching out to more than 40,000 people every year.

Looking to the future, it's clear that ongoing cuts to public spending will make life even harder for our clients and will present challenges to us as an organisation. In October 2018 Universal Credit will be introduced in Leeds, which we expect to lead to another increase in demand. Despite these pressures we remain committed to building a fairer society where people are free from the effects of poverty and injustice.

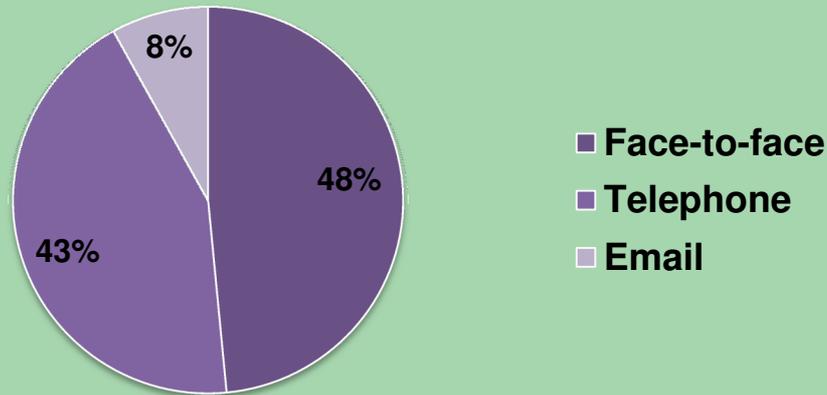
Thanks as always go to those organisations and individuals who support our work and we look forward to working with you to achieve our goals to meet local needs for free and independent advice and to be the best local advice service in the country.

**Isobel Mills**

Chair of Citizens Advice Leeds and on behalf of the trustee board

# How we help

Our help can be accessed online, by telephone and face-to-face, 5 days a week, 9am to 5pm.



We helped clients find answers to 66,270 enquiries in 2017/18.

The top 5 issues were:



**Benefits & tax credits**

21,840



**Debt**

13,006



**Financial services<sup>1</sup>**

5,019



**Employment**

4,437



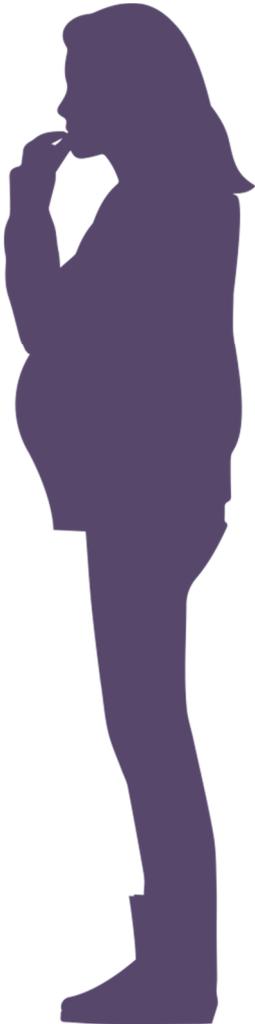
**Housing**

4,125

<sup>1</sup> This mainly refers to enquiries to the Pension Wise service.

# Fighting discrimination

## Roksana's story



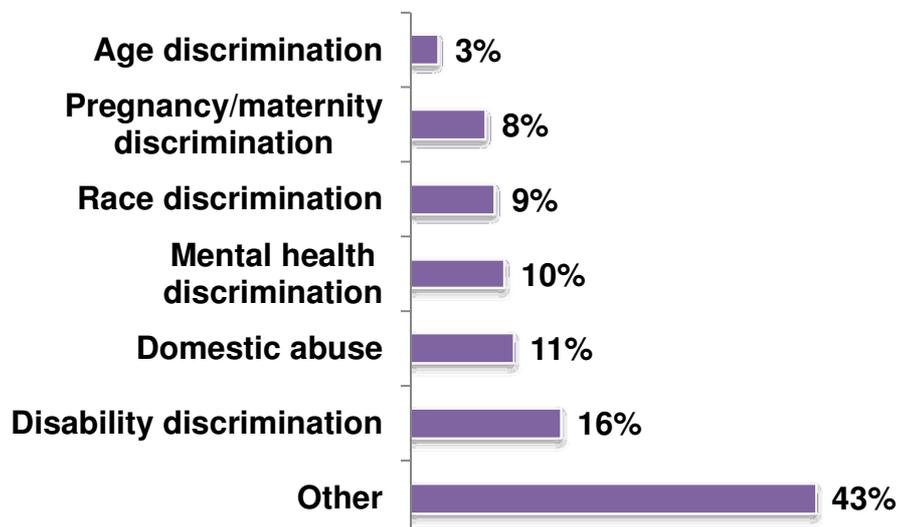
Roksana had been working as a waitress for over a year when her employer suspended her from work. At a subsequent disciplinary hearing Roksana was accused of stealing and was dismissed.

Roksana denied the accusations against her and felt that she had been treated unfairly as she had been given very little notice of the disciplinary hearing and so had not been able to take a representative with her. She suspected that the real reason for her dismissal was that she was pregnant and that her employer did not want to have to pay her maternity pay. As a result she was facing the loss of her job and several thousand pounds of income.

When Roksana approached Citizens Advice Leeds for advice, we were able to help her appeal against her dismissal. We questioned why only Roksana had been subject to disciplinary action, when other employees should also have been investigated. The employer had also failed to follow the ACAS guidance on disciplinary procedures.

After an appeal hearing Roksana was reinstated to her job and assured that she would receive her rights to maternity leave and pay, making an enormous difference to her health and family finances.

During 2017/18 Citizens Advice Leeds advised on 441 cases of discrimination or abuse, with demand increasing throughout the year. In response to this we'll be seeking new funding to provide more discrimination advice and more support to people experiencing abuse.



# Who we help

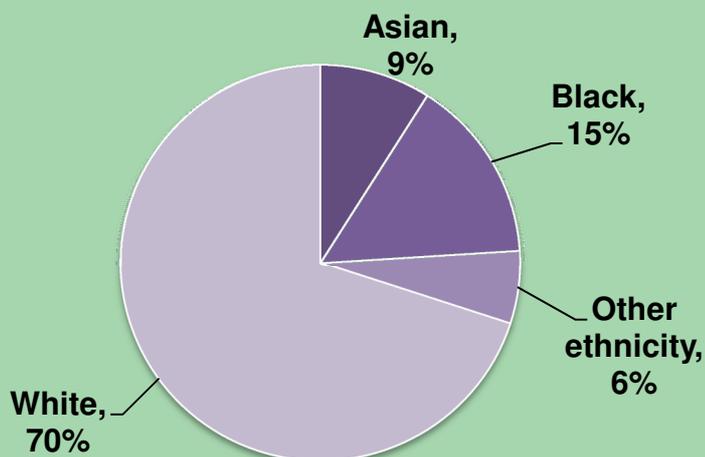
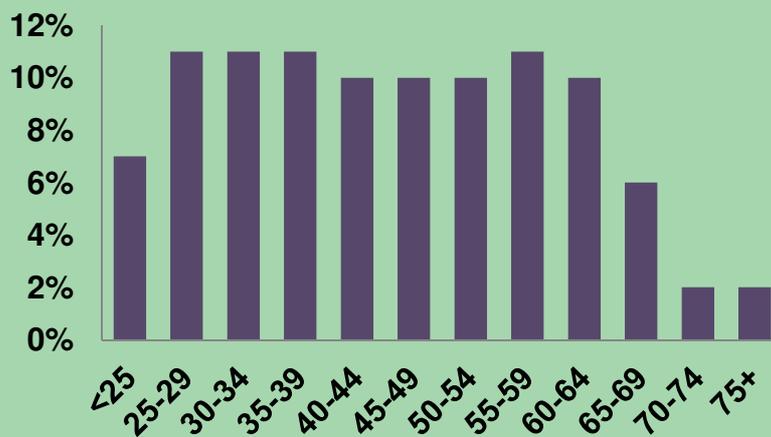
We helped  
**30,732**  
people across  
all our services  
in 2017/18

51%  
women

49%  
men

39%  
of our clients were disabled  
or had long-term health  
problems

## We helped clients of all ages and backgrounds



# Challenging poor decisions

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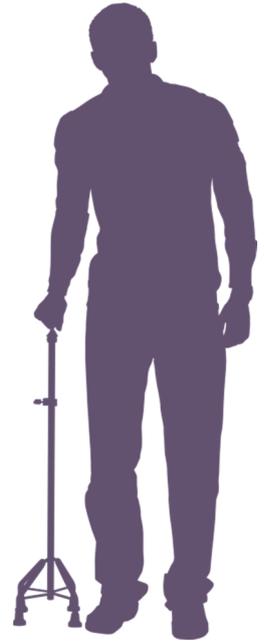
The Personal Independent Payment (PIP) is the benefit that's gradually replacing Disability Living Allowance (DLA). We frequently see people with significant disabilities who have been refused PIP, but with our help they are able to get incorrect decisions overturned.

## Stewart's story

Stewart was in receipt of Disability Living Allowance for several years with an additional payment to help with his mobility needs. When Stewart was assessed for PIP the additional payment was refused and he lost his Motability car, despite not being able to walk more than 10 metres. Stewart asked the Department for Work and Pensions (DWP) to review their decision but was again refused.

Citizens Advice Leeds helped Stewart to submit a new appeal, making sure his case was properly explained and detailed medical evidence was provided.

As a result the DWP awarded Stewart the enhanced mobility payment, enabling him to get out and about again after months without transport.



## Maggie's story

Maggie received Disability Living Allowance because of her severe physical and mental health problems, including chronic lung disease and schizophrenia.

When she was assessed for PIP the DWP found Maggie to be not eligible. This decision left Maggie struggling to make ends meet so she asked the DWP to review their decision but they rejected her claim once again.

Citizens Advice Leeds helped Maggie to submit an appeal to the DWP, making sure the full extent of her disabilities was made clear. At her appeal hearing Maggie was awarded enhanced PIP payments for her living costs and mobility needs, increasing her income by £145 a week, meaning she could once again afford her rent and other bills.

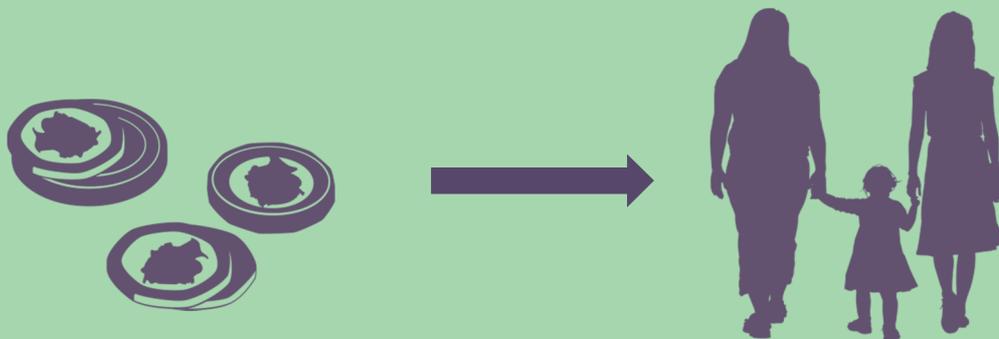


# Our impact in 2017/18

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By helping people to resolve their problems we not only frequently improve their financial situation, but also help improve their lives in other ways such as reducing stress or improving their physical health. This results in savings for local and national governments, the NHS and other public services<sup>2</sup>.

**For every £1 invested in our work  
we generated £13.45 extra income for our clients**



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**We saved £3.7 million for  
government & public  
services**



**We estimate our total  
social and economic value  
to society was at least  
£17.4 million**



<sup>2</sup> For more information see [www.citizensadvice.org.uk/impact-of-advice](http://www.citizensadvice.org.uk/impact-of-advice)

# Campaigning for change

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The Citizens Advice network is in a unique position to gather evidence from across England and Wales that can demonstrate how policies and practices are affecting people's daily lives. Citizens Advice combines these local insights with analysis of wider social and economic trends to set out new ideas to improve policy and delivery for all. In 2017/18 Citizens Advice Leeds contributed to two national campaigns on Universal Credit and high cost credit, with implications for millions of people.

## Fixing Universal Credit

Although Universal Credit has only been partially introduced in Leeds, we are already seeing people affected by delays to payments and struggling to understand the new system.

In November 2017 we were therefore pleased to see the Government commit to a number of changes we called for including:

- Removal of the 7 day waiting period at the start of a claim
- Improvements to the advance payment arrangements
- Additional support for housing costs for people moving on to Universal Credit
- Making the helpline free of charge

Universal Credit will be fully introduced in Leeds in October 2018 and we will continue to gather evidence about how local people are being affected and call for improvements where needed.

## High Cost Credit

Following the introduction of a cap on the costs of payday loans in 2013, we have seen a dramatic fall in the number of debt problems caused by these kinds of loans.

However other forms of high cost credit – like rent-to-own schemes - are still around and often exacerbate people's financial difficulties.

Citizens Advice Leeds and Citizens Advice contributed evidence on this issue in 2017 and the Financial Conduct Authority (FCA) has now announced its intention to cap rent-to-own costs and ban the associated sale of extended warranties. The FCA is also looking into charges on unauthorised overdrafts and we hope to see regulations taking effect in 2019.



# Financial review 2017/18

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During 2017 Leeds City Council re-tendered its contract to deliver the Leeds Advice Service. Citizens Advice Leeds led a bid with Chapeltown Citizens Advice and Better Leeds Communities and we are very pleased to have been awarded the contract with effect from 1.4.2018. We also continued to receive funding from the Money Advice Service to deliver debt advice in Leeds and government funding to deliver pensions guidance in Leeds and Bradford.

We were pleased to continue our partnerships with Northern Powergrid to advise people facing fuel poverty and with Irwin Mitchell and the Day One charity to support people who have suffered traumatic injuries. Funding for a new project was secured from the Leeds Social Inclusion Fund, to help establish a new webchat service and support clients affected by Universal Credit.

We are grateful to Otley Town Council, Awards for All and to all those organisations and individuals who have supported our work.

<b>Income</b>	<b>£000</b>
Leeds City Council	1,456
Money Advice Service Debt Advice Project	276
Pension Wise	83
S&E Leeds Clinical Commissioning Group	90
Northern Powergrid	42
Otley Town Council	14
Irwin Mitchell	20
Other income	21
<b>Total income</b>	<b>2,002</b>
<b>Expenditure</b>	<b>£000</b>
Salaries & costs	1,314
Sub-contracted services	439
Premises	121
Running costs	105
<b>Total expenditure</b>	<b>1,979</b>

2017/18 was another year requiring careful financial management. Non-salary expenditure has been stripped back as far as possible with other savings being made from vacant posts arising during the year. The staff teams have made enormous efforts to cover vacancies and we are extremely grateful to them for maintaining services in challenging circumstances.

Full copies of our audited accounts 2017/18 are available on our website.

# Strategic priorities 2018-21

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Our strategic priorities for the next three years are focussed on growing our advice offer in depth and range, and strengthening our role as an advocate for equality and diversity. Developing our workforce and the organisation's sustainability are crucial in enabling us to meet those goals.

## **1. We will deliver advice services that are accessible, high quality, free, independent and confidential.**

Citizens Advice Leeds aims to maintain existing service provision and, following cuts to legal aid and other funding, to rebuild capacity for in-depth advice in key subjects such as housing, discrimination and employment. We will secure new funding for these categories of advice and work with local partners to develop new services.

## **2. We will develop a skilled and diverse workforce that works collaboratively to achieve organisation goals.**

Wider social and economic forces have made it harder for people to volunteer and reduced opportunities for career development in the advice sector. We aim to develop a career framework and rewards package that support the recruitment and retention of skilled people who reflect the diverse communities we serve.

## **3. Standing up for equality and diversity**

Equality, fairness and diversity are fundamental to all our activities. In the face of increasing tensions in our society, Citizens Advice Leeds will stand up for those facing discrimination and offer a safe space for those experiencing victimisation or abuse. We aim to increase capacity to deliver discrimination advice and support those experiencing hate crimes or gender violence.

## **4. A charity at the heart of our community**

2019 is the 80<sup>th</sup> anniversary of Citizens Advice Leeds and the Citizens Advice service nationally. We want to take this opportunity to celebrate our contribution to Leeds over the last 80 years and our place at the heart of our local community.

## **5. Sustainability and resilience**

Citizens Advice Leeds has taken a number of steps in recent years to reduce overheads, improve efficiencies and secure our main sources of income. We now wish to diversify our income streams to strengthen the organisation's resilience in the longer term. We will also explore options to improve our premises and other facilities.

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

- We provide free advice to help people overcome their problems.
- We campaign to solve the underlying causes of people's problems.
- We value diversity, champion equality and challenge discrimination.

## **Citizens Advice Leeds**

**Registered office:  
Westminster Buildings  
31 New York Street  
Leeds LS2 7DT**

**Leeds Adviceline: 0113 223 4400**

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

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