

Calderdale Citizens Advice Bureau 2014/15

April 2014 – March 2015

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Introduction

The statistics in this report are drawn from the Citizens Advice national client database on which all clients helped individually by the bureau, whether face-to-face or by phone, are recorded. However, there are important areas of work that bureaux undertake that are not reflected in the advice statistics – most notably financial education/capability group work. Similarly the partnership activities with Age UK Calderdale & Kirklees, WomenCentre and Calderdale DART within the local "Making Advice Work" project are not reflected within this document.

In addition, Citizens Advice nationally complements the bureau's work by offering other important services to our local population. The Citizens Advice national Consumer Service helplines provide information and advice on general consumer problems, energy and post, with referral to the local Trading Standards office or other statutory agencies for action where appropriate. In addition the Citizens Advice public website 'Adviceguide' provides extensive self-help information on a wide range of topics, and is the official online home of consumer advice . It received five million visits in the last quarter. We estimate in the region of 90K "hits" on local usage with Calderdale postcodes over the past year.

Appendix 1 shows maps of where our clients live.

Appendix 2 summarises the profile of bureau clients – ethnicity, age, gender, disability, household type, employment status and housing tenure.

Appendix 3 describes what the bureau advice statistics represent and the distinction between counts of clients, enquiries, and advice issues (aka 'problems'). It also indicates other data that is collected on the client database.

If you have queries or are interested in discussing further access to the data please email: Alastair.mcgregor@calderdalecab.org.uk

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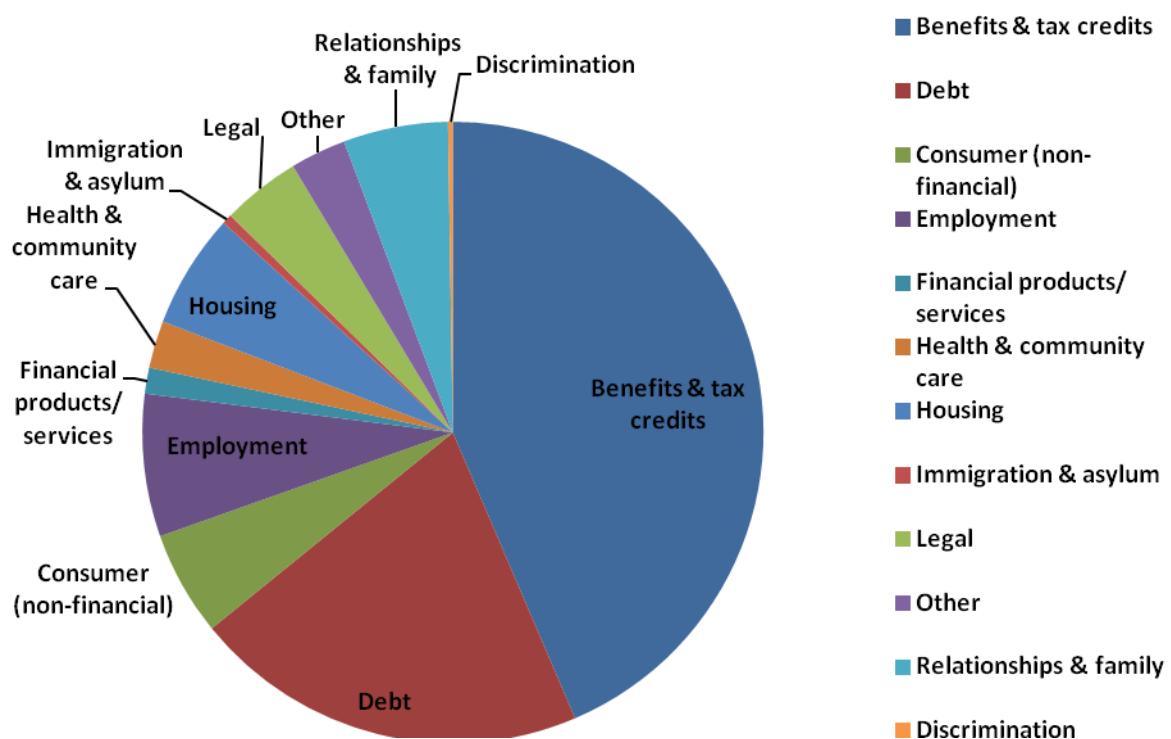
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Overview of Year 2014/15 in words and charts

In the last quarter:

- **We dealt with 9,955 new enquiries** face-to-face or by telephone, as well as assisting other clients with ongoing cases.
- **Our work entailed a total of 14,188 direct contacts** with our new and existing clients – face-to-face, phone calls, letters, and emails.

Figure 1: Bureau advice by category in 2014/15



What problems did the bureau advise about this year?

In this year the bureau dealt with 23,708 new problems in the course of 9955 new enquiries from clients.

- **Benefit and Debt remain by far the biggest categories of advice.**

Figure 2: Advice issues by category in Year 2014/15

Problems by category	2014-15 Full Year	% of total problems
Benefits & tax credits	10,324	44%
Debt	4,888	21%
Consumer (non-financial)	1,288	5%
Employment	1,755	7%
Financial products/ services	320	1%
Health & community care	582	2%
Housing	1,414	6%
Immigration & asylum	122	1%
Legal	971	4%
Other	691	3%
Relationships & family	1,294	5%
Discrimination	59	0%
TOTAL	23,708	100%

Bureau activity levels and services

A new enquiry is a client seeking help with one or more fresh problems. It may be resolved at the Gateway level through information, brief advice, or referral to an external agency, or progressed to receive full advice or casework assistance. In the last year:

- 86% of all enquiries were dealt with by giving the client information or brief advice, or by referral or signposting to an external agency; if appropriate
- 8% received full advice from our advisers;
- The remaining 6% received on-going casework assistance, where advisers with specialist expertise act on the client's behalf.

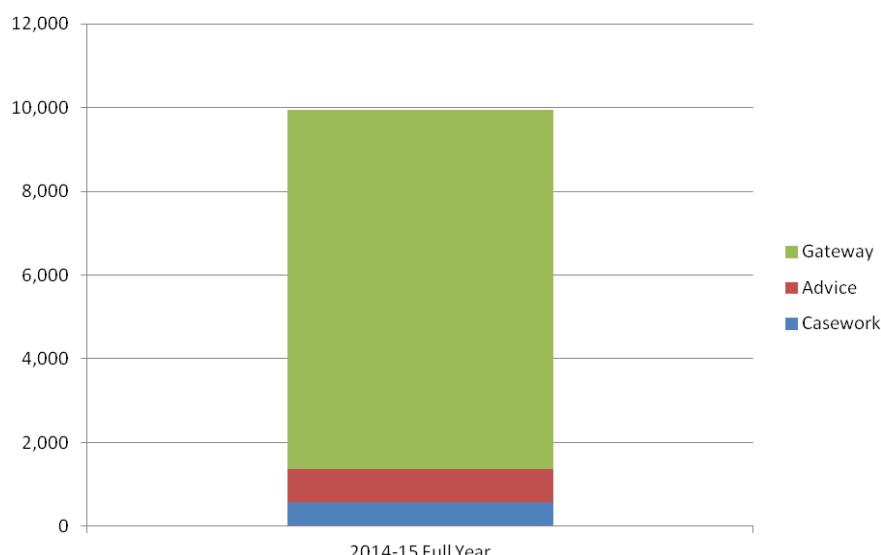


Figure 3: New enquiries by level of assistance

The growth of the Adviceline telephone ‘Gateway’ service and of face-to-face ‘Gateway’ triage in bureaux, combined with a reduction in funded specialist capacity, means that the balance of the service provided has been changing, with more clients having their problems resolved at the gateway without waiting for an appointment, by receiving brief advice or self-help information or being referred to a more appropriate agency.

The change in the type of service means that the average number of contacts per enquiry has reduced because a higher proportion of enquiries are dealt with in a single contact Gateway interview. Similarly, the average number of ‘problems’ (or ‘advice issues’) per enquiry has fallen because more enquiries are dealt with at the Gateway stage where fewer issues are recorded

In summary, the move to a Gateway system has helped us to broadly maintain our service to clients but fewer issues get recorded.

For technical reasons, the move to a different client database (Petra) also means that fewer issues get recorded.

We would expect that our proportions of casework and advice will rise over the next year as our enlarged debt and welfare benefits teams handle more casework.

Benefits and tax credits

Figure 4: The top ten types of benefit advice in Year 2014/15

Type of Benefit	No. of issues	% of all benefit
Employment Support Allowance	1,734	17%
Housing Benefit	1,368	13%
Personal independence payment	1,195	12%
Working & Child Tax Credits	1,005	10%
Jobseekers Allowance	904	9%
Localised support for council tax	900	9%
DLA - Care Component	338	3%
Income Support	284	3%
Pension Credit	276	3%
Carers Allowance	212	2%

Our project funded by Calderdale Clinical Commissioning group continues to assist clients who have been potentially wrongly disadvantaged through the ATOS assessment process. We are experiencing a 85% success rate in reversing decisions and associated withdrawal of ESA and PIP. Where our clients are not able to have their disability benefit restored we are able to properly direct them to a more appropriate benefit such as JSA. We have also been given an additional short term piece of funding which will allow us to further enhance this team with an additional caseworker and associated administrative support.

Debt

Figure 5: The top ten types of debt advice in Year 2014/15

Type of debt	No. of issues	% of all debt
Council tax arrears	833	17%
Credit, store & charge card	467	10%
Unsecured personal loan debts	409	8%
Fuel debts	310	6%
Rent arrears (social housing)	289	6%
Mortgage & secured loan arrears	191	4%
Bank & building society overdrafts	183	4%
Water supply & sewerage debts	183	4%
Over payments of tax credits	169	3%
Overpayments of Housing & Council Tax Benefits	163	3%

After significant problems with the recruitment of Debt Caseworkers we are delighted to report that the recruitment of 2 x additions to our team has been completed and they are now in post. We expect that this will add a significant capacity to our ability to deal with debt issues effecting our clients in Calderdale.

Who are our clients?

Appendix 1 shows maps of where our clients live

Gender

- 56% were women and 44% men.

Disability and health problems

- Of those clients whose disability and health status was recorded, 22% were recorded as disabled, and 38% of clients were disabled and/or had long-term health problems

Of the disabled clients where the type of disability was recorded ¹ :

- The two most commonly recorded types of disability were non-sensory physical impairment (39% of disabled), and a mental health condition (44.1% of disabled).
- A further 8.3% reported multiple impairments, visual impairment (2%), hearing impairment (2.3%), and learning difficulties or cognitive impairment (4.3%).

Ethnicity and nationality

- 11.2% of clients were from black, Asian and minority ethnic (BAME) backgrounds.
- White British clients made up 83.8% of our clients, 0.5% were Irish, and 4.4% other white backgrounds.

Age

- 81.3% of our clients were aged 25-64, 8.5% aged under 25, and 10.1% aged 65 or over.

Households with dependent children

- 35.2% of our clients have dependent children – 16.3% of clients were single parents and 18.7% were couples with dependent children.

¹ i.e. Excluding clients recorded as disabled but with no details of disability type

Figure 6: Year 2014/15 at a glance – advice statistics

		Year 2014/15
Total new enquiries ²		9,955
Total client contacts ³		14,188
Total problems ('Advice issues')		23,708
Problems by category	Year 2014/15	% of total problems
Benefits and tax credits	10,324	44%
Debt	4,888	21%
Consumer (non-financial) ⁴	1,288	5%
Employment	1,755	7%
Financial products and services	320	1%
Health and community care	582	2%
Housing	1,414	6%
Immigration and asylum	122	1%
Legal	971	4%
Other ⁵	691	3%
Relationships and family	1,294	5%
Discrimination	59	0%
TOTAL	23,708	100%

² Total enquiries are cases receiving full advice (one-off or ongoing), plus Gateway assessments not progressed further (information/brief advice/signposting), plus other brief enquiries.

³ All interactions with clients via all channels in new or ongoing enquiries

⁴ General consumer goods and services, utilities & communications, travel & transport,

⁵ Includes Signposting, Tax and Education

Appendices

Appendix 1: Maps of clients living in this local authority area

See attachments to show clients resident in our area who were helped by the Citizens Advice service in 2014/15

Appendix 2: Client profile

The following tables provide a percentage analysis based on those clients for whom that profile item was recorded. The percentage of all clients for whom it was not recorded is also shown for each item.

Gender	Percentage
Female	56.0%
Male	44.0%
Total	100%
<i>Gender not recorded</i>	0.3%

Disability and long term health problems	Percentage
All disabled (i.e. excluding clients with only long term health problems)	22%
All long term health problems and/or disability	16%
Not disabled and no LTH	62%
Total	100%
<i>Disabled/health status not recorded</i>	20.2%

Disabled - type of condition (where known)	Percentage
Disabled - cognitive impairment	0.8%
Disabled - hearing impairment	2.3%
Disabled - learning difficulty	3.5%
Disabled - mental health	44.1%
Disabled - multiple impairments	8.3%
Disabled - physical impairment (non-sensory)	39.0%
Disabled - visual impairment	2.0%
Total - all with known disability type	100%

Ethnic origin	Percentage
African	0.7%
Caribbean	0.2%
Other Black background	0.1%
Bangladeshi	0.5%
Indian	0.4%
Pakistani	6.0%
Other Asian background	0.9%
Mixed White/Black African	0.1%
Mixed White/Black Caribbean	0.1%
Mixed White/Asian	0.2%
Other Mixed background	0.3%
White British	83.8%
White Irish	0.5%
Roma/Gypsy/Traveller	0.0%
Other White background	4.4%
Chinese	0.1%
Any other ethnic group	1.8%
Total	100%
Black and minority ethnic (BAME)	11.2%
<i>Ethnic origin not recorded</i>	5.9%

Age	Percentage
0 to 16	0.0%
17 to 24	8.5%
25 to 34	22.1%
35 to 49	31.5%
50 to 64	27.7%
65 to 74	7.1%
75 to 84	3.0%
85+	0.0%
Total	100%
Total aged 65+	10.1%
<i>Age not recorded</i>	11.6%

Occupation (self-defined)	Percentage
Carer – children	6.6%
Carer – elderly/disabled	1.5%
Employed - under 30 hrs. p/w	11.0%
Employed - 30 hrs. p/w or over	24.1%
Permanently sick/disabled	13.9%
Retired	11.4%
Self-employed	5.3%
Student	1.5%
Unemployed	21.1%
Other	3.7%
Total	100%
<i>Occupation not recorded</i>	25.2%

Household Type	Percentage
Couple	17.9%
Couple with dependent children	18.7%
Couple with non-dependent children	3.1%
Single person	39.3%
Single person with dependent children	16.3%
Single person with non-dependent children	2.8%
Other adult only	1.8%
Other with dependent children	0.1%
Total	100%
All households with dependent children	35.2%
<i>Household type not recorded</i>	10.9%

Household Type	Percentage
Buying Home (Mortgage, etc)	17.7%
Own Outright	13.4%
Private Tenant	32.0%
Social Tenant	23.2%
Staying with relatives/friends	0.5%
Homeless/Hostel	11.8%
Shared Ownership	0.2%
Rent-Free Housing	0.6%
Prison	0.0%
Other	0.8%
Total	100%
<i>Housing tenure not recorded</i>	10.0%

Appendix 3: Understanding the advice statistics – what is recorded

All clients are recorded on a single database. Within a bureau there will be a single client record for an individual client, however often s/he returns to that bureau. The client record contains profile information on age, gender, ethnicity and disability, and other characteristics, including local authority and ward.

Whenever a client contacts the bureau, an adviser will search for their record and either add a new enquiry, or continue work on an existing enquiry if the client has returned about an ongoing problem. A new enquiry will be opened if a client presents a fresh problem or inter-related set of problems. A client may therefore have several enquiries over time.

Each interaction with a client (called a contact) is also recorded within an enquiry, so an enquiry may consist of a single contact where straightforward advice is given, or multiple contacts for a complex ongoing case.

Within the enquiry, codes for ‘advice issues’ are recorded reflecting all the problems on which the client is being advised within that enquiry. **A single enquiry may have multiple advice issues attached to it, so multiple issues can be associated with a client in any period.**

How issues are coded

Each issue is coded using a three tier code:

- **First tier (Part 1)** – the broad category of the problem (Benefit, Debt, etc).
- **Second tier (Part 2)** – a more detailed breakdown, such as the type of debt or type of benefit for which advice is given.
- **Third tier (Part 3)** – describing the nature of the advice, such as negotiating repayments with the creditor for a particular debt, or advising on eligibility and entitlements for a particular benefit.

Notes on Part 1 categories:

- **Benefits and tax credits** contain all advice about new and existing claims, apart from debt resulting from benefit overpayments or loans.
- **Debt** contains all debt problems, including all utilities debts, rent or mortgage arrears, and benefit and tax credit debt.
- **Housing** contains all housing problems except those due to mortgage or rent arrears.
- **Utilities and communications** contains consumer problems with utilities/telecoms, excluding debt repayment problems.
- **Financial products and services** contains consumer problems with these, excluding consumer credit debt repayment problems.
- **Consumer goods and services** contains all other consumer problems – with the exception of travel, transport and holidays, which have their own category.

If a client returns for further help on the same enquiry, a new contact will be added. However, advisers do not add a duplicate code of existing issue codes if work continues on the same issue (e.g. negotiating repayments). Further issues are only added if the client presents with a further related problem (such as a new debt) or requires a new type of advice. Cases can span many months and issues may continue to be added as cases evolve.

In a complex debt case, a code would be recorded for each debt (e.g. five separate credit card debts would attract five codes). Codes may be added from other categories according to the advice required (e.g. Benefit codes would be added if the client was also advised on benefits they could claim, and a Relationship/Family code if the debts were associated with relationship breakdown which also required advice.)

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.

Calderdale Citizens Advice Bureau

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