

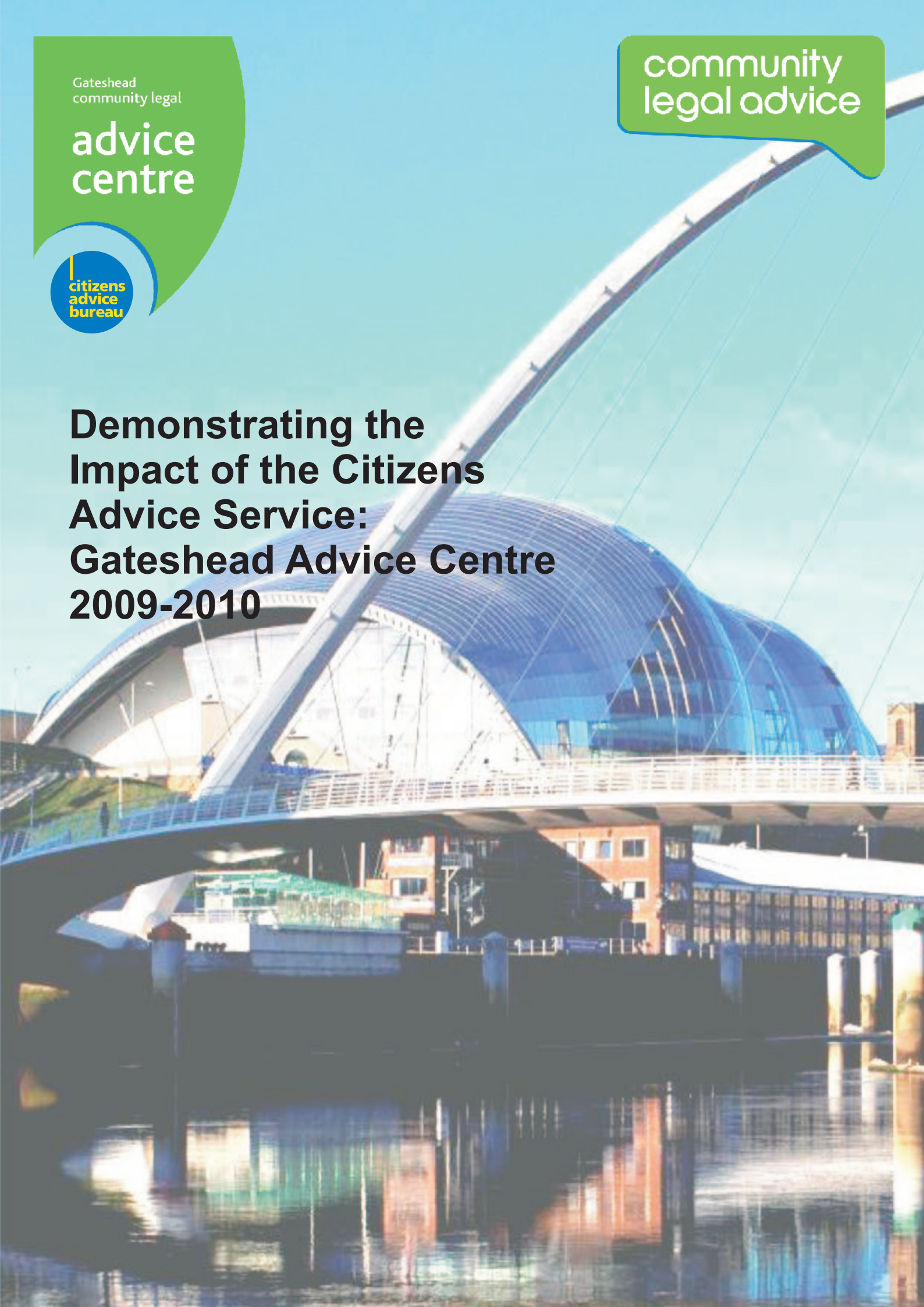
Gateshead  
community legal

advice  
centre

citizens  
advice  
bureau

community  
legal advice

# **Demonstrating the Impact of the Citizens Advice Service: Gateshead Advice Centre 2009-2010**



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**Gateshead Advice Centre** June 2010

Gateshead Citizens Advice Bureau is known as and referred to as Gateshead Advice Centre throughout the body of the document

Please note: This document can be made available in alternative formats on request

## 1. Executive Summary

As a member of the national Citizens Advice service, Gateshead Citizens Advice Bureau benefits from the support of the national organisation through access to information systems, training, funding opportunities, business and specialist support services.

Gateshead Citizens Advice Bureau has over 50 years experience of providing information, advice, guidance, practical support and casework to a high level of legal competence and covers all areas of social welfare law. It holds the Community Legal Service Specialist and General Help Quality Marks and provides a high quality, externally audited professional service operating in partnership with a wide range of legal and community welfare agencies. Its service is used each year by over 14,000 residents of the borough and it reaches into every corner of Gateshead through its main office, nine drop-in outreach sites and its specialist outreach surgeries. The service pro-actively targets provision to socially and economically excluded groups in the community.

In today's complex world, individuals rarely only need advice on one problem. Instead, advice is often needed on a complex mix of interlinking issues. To ensure a comprehensive service the Advice Centre now employs its own in house solicitors to assist and represent clients.

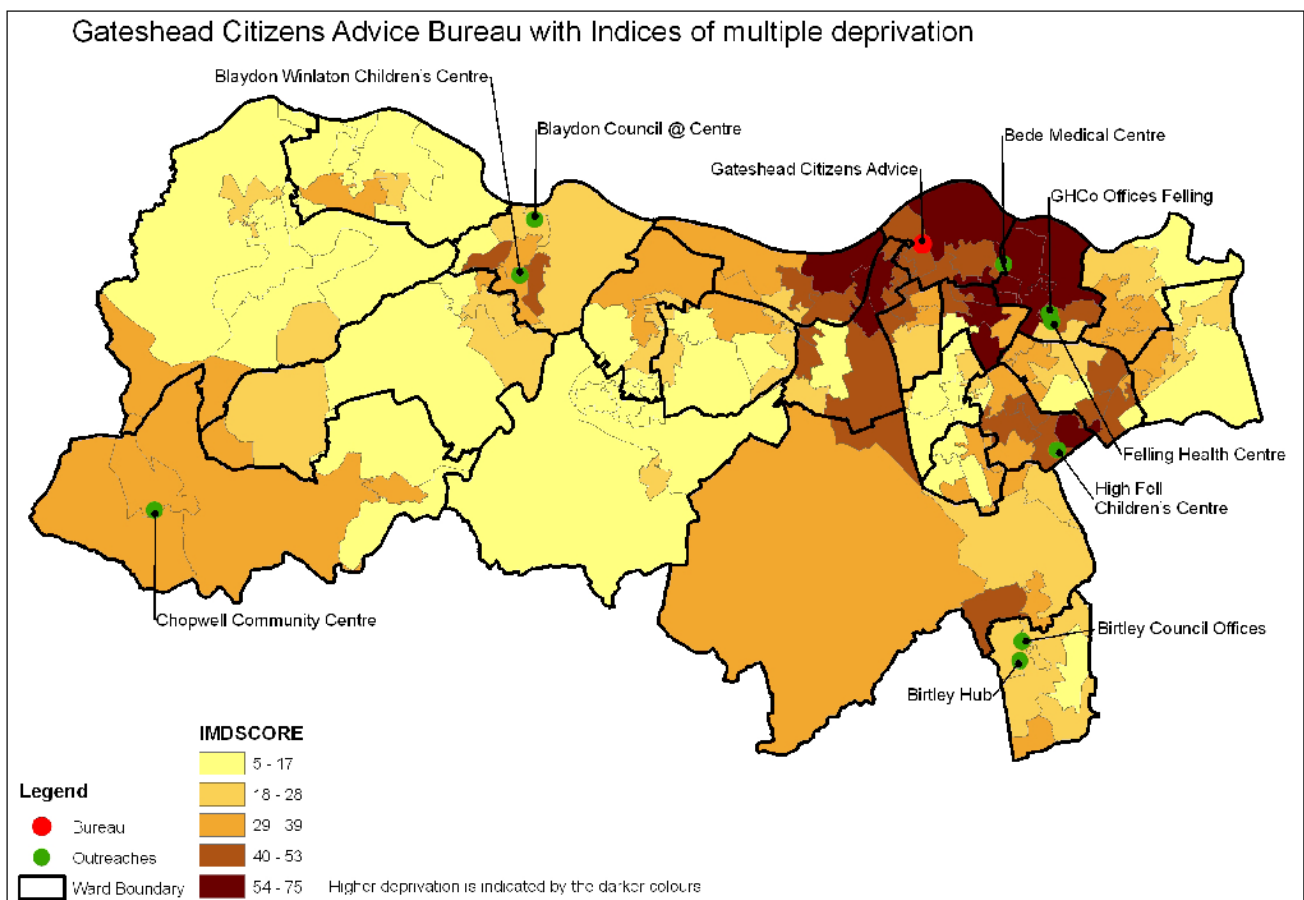
It is a value for money service, saving the community millions of pounds through its work. In particular, through helping with debt, preventing homelessness and ensuring people receive the benefits to which they are entitled, the work of the Advice Centre draws money into the community, creating jobs and further enhancing the work it does.

### ***In 2009/10 Gateshead Advice Centre:***

- Received £686,995K funding for the CLAC (Community Legal Advice Centre)
- Attracted a further £795,330K of funding for additional services
- Raised a further £400,577 towards the cost of building new fully accessible premises
- Advised 14,000 clients on 34,000 issues
- Obtained over £14 million of financial benefit for clients
- Volunteers gave £370,000 worth of volunteer time
- Contributed over £10 million to the local community through its Debt work
- Dealt with almost 4,300 Debt clients
- Obtained almost £5 million in financial gains for Debt clients

- Dealt with over 5,000 Benefits clients
- Helped clients claim £9 million worth of Benefits
- Prevented 94 clients being evicted and becoming homeless
- Avoided hundreds more from reaching this stage through timely Debt assistance
- Provided 787 home visits to people who could not otherwise access the Services
- Assisted 1,584 people at local outreach drop-in and specialist surgeries
- Successfully ran two local advice days in the Town Centre resulting in 169 new cases
- Achieved a 97% satisfaction rating with clients
- Through social policy work, established a contact person at Gateshead Council to deal with Bailiffs activities.

### Gateshead Advice Centre and Outlets



## 2. Gateshead Advice Centre

### 2.1. Our Clients

The borough of Gateshead consists of 22 wards. The borough ranks 52<sup>nd</sup> in the indices of multiple deprivation (IMD) and almost 33,500 Gateshead residents fall within the top ten most deprived areas nationally.

The charts at the end of this document show our client profile, indicating the numbers of clients who sought advice from the advice centre in 2009/10 by individual wards and by occupation. Clients represent a wide range of nationalities in addition to British citizens. The charts show that the highest numbers of clients who come to the Advice Centre are:-

- from the most deprived wards
- on the lowest incomes
- are not in work (unemployed or sick/disabled)
- are single or single parents

#### Key Facts: Gateshead Advice Centre

- ✓ One main site and 9 drop-in outreaches in Gateshead borough
- ✓ Funded mainly by Gateshead Council, the Legal Services Commission and the Financial Inclusion Fund.
- ✓ Service delivered by 30 volunteers valued at £367,380 per year, and 70 paid staff.
- ✓ 14,000 clients advised in 2009/10
- ✓ 33,918 issues dealt with in 2009/10
- ✓ Clients financial gains in 2009/10 amounted to over £14m
- ✓ 97% of the Advice Centre's clients are satisfied with the service they receive.

### 2.2 Location and Resources

The first CAB in Gateshead opened in High West Street in 1942, but closed not long after the war. The current Gateshead Citizens Advice Bureau, now known as Gateshead Advice Centre, was constituted in 1957 and has been providing advice services in the borough ever since. The Centre has its main site in Regent Terrace and 9 drop-in outreaches. These are spread throughout the borough and focus on the areas of greatest need, allowing residents to access quality advice without having to travel out of their local area. Sessions are held weekly at Birtley, Felling, Wrekenton, Blaydon, Chopwell, Dunston and Winlaton. General advice sessions are also provided for the probation service in Gateshead and debt clinics for tenants and leaseholders of Gateshead Housing Company are held at Housing offices and other venues.

In addition to the above we also provide awareness raising and specific advice sessions to groups within the community where a less formal approach to advice giving has been adopted. Community groups are informed about our service, provided with details on accessing our service and specific sessions are arranged regarding key areas of advice including financial capability, benefit checks and generalist advice. We currently deliver regular sessions at Elisabethville Community House, Mary Sanders Hall and Bensham Grove Community Centre, and have also undertaken specific activities with a variety of small community groups.

As a direct result of this work, we have strengthened our links with other organisations which has provided us with further development opportunities to ensure that unmet need is identified within the wider community and awareness of our services is raised.

The Centre is funded primarily by Gateshead Council, the Legal Services Commission and the Financial Inclusion Fund. In addition, it is also funded by:

Northern Rock Foundation (Young Peoples' Service)

Northern Rock Foundation (Integrated Debt Advice)

Gateshead Primary Care Trust (Primary Care Service)

Gateshead Primary Care Trust (Mental Health Service)

Macmillan Cancer Support

Kay Kendall Leukaemia Fund

Community Development Hardship Fund

BERR Additional Hours of Advice

Migrant Impact Fund

Future Jobs Fund

The Advice Centre operates what was the first Community Legal Advice Centre in England and Wales and now provides advice and legal help across all categories of Social Welfare Law (see sections 5 to 9 below).

The total economic value of the unpaid work of the Centre's volunteers is estimated to be £367,380 per year.<sup>1</sup>

## **2.2. Helping our clients and serving the community**

In addition to face to face advice Gateshead Advice Centre provides access through:

- telephone call backs
- texting
- telephone Advice line
- website access

All clients approaching the main Centre receive a Gateway assessment to ensure their problems can be dealt with quickly and efficiently by an appropriate adviser. If a client needs to see a specialist caseworker, the next available appointment will be given. We have specialist case workers providing legal advice on:

- welfare benefits
- debt
- employment
- housing
- community care
- family law

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<sup>1</sup> Calculated using salaries of equivalent roles from the Annual Survey of Hours and Earnings, 2006. Available at: [http://www.statistics.gov.uk/downloads/theme\\_labour/ASHE\\_2006/tab2\\_5a.xls](http://www.statistics.gov.uk/downloads/theme_labour/ASHE_2006/tab2_5a.xls)

### Case Study

**Mrs M came to a BME outreach session very distressed, as she had left the family home due to domestic violence. She had no money, had not applied for benefits and was homeless. Her son age 10 remained with her husband.**

**Housing Options were contacted and Mrs M was assessed as a priority for housing due her extremely difficult circumstances and it was accepted that, as she is a female from the BME community, she needed to be re-housed near her community. The caseworker assisted Mrs M to claim ESA and got her to visit her GP for a medical certificate. Mrs M was also referred to our Family Law Solicitor.**

**Mrs M was awarded ESA and was offered a house in a suitable area within her community. The Family Law Solicitor continues to help with the family issues.**

**The caseworker was able to discuss very sensitive issues with Mrs M in her own language. She recognized that Mrs M was lonely and vulnerable with little hope for the future, so she was able to refer Mrs M to organizations within the BME community who could support her and help her to cope. Mrs M is now facing the future much more positively**

Generalist advisers are for the most part volunteers who have completed the Citizens Advice training programme. We currently have 30 volunteer advisers and many more who are training to become advisers. Individuals can also offer to volunteer in other areas of the Centre.

Through our outreach venues we provide local access to residents across the Borough.

In addition the Centre has taken part in Advice Days with Gateshead Council to respond to the downturn in the economic climate and also to encourage financial inclusion as part of the Financial Inclusion Action Plan and the 2030 Vision for the Borough of Gateshead.

As a result of the first Advice Day in September 2009 we took an additional 60 specialist debt enquiries. For the event in February 2010 we widened out the categories of advice we offered and took 109 specialist enquiries. We expect to hold five mini-advice days at local community venues throughout the Borough.

In promoting the Advice Days we were pleased to work with our partner agencies to host two very successful events. Clients were able to book ahead for an appointment or turn up on the

day to be seen by a specialist caseworker. Many clients received immediate help with their queries and we received extremely positive feedback from both clients and our partners.

20% of service users responded to our feedback survey. They all said they were satisfied with the event, one service user said *"Great Service, open on time, don't change it"*, another said *"event was excellent no improvements to recommend"*. Everyone who participated in the survey said their problem was either resolved or it was "on-going" and they expected to receive support from the Advice Centre until resolution. Other comments were: *"it was an immense help and explained in a pleasant and clear way" .....* *"I did feel better about the situation"*.

Equality and diversity are key issues for our Service and ensuring equality of access to assistance and the ability to provide this in a way that is appropriate for each client is central to our work.

Gateshead Advice Centre has not only developed outreaches to serve clients in remote or particularly disadvantaged areas, but our staff also undertake a high level of home visits to those unable to leave their homes through illness, disability or caring commitments. In 2009/10 bureaux staff carried out 787 home visits.

**Key Facts:  
Community Services**

- ✓ 787 home visits to those unable to leave their homes
- ✓ 1,064 people with specific needs received services in a manner appropriate to these needs
- ✓ Over £2,655,000 achieved in additional benefits for these clients

We have also developed services that are tailored to people with specific needs. These include:

- A Macmillan/CAB and Leukaemia Services for those affected by cancer
- A Direct Referral Home Visiting Service to all GP Practices in Gateshead
- A High Support Service for those with significant mental health issues
- A Young People's Service to reach out to disadvantaged 16 to 25 year olds
- Services for Migrants and BME clients
- A Debt Service for people with sensory impairment, a learning disability or who have disabled children

We receive regular positive feedback from clients.

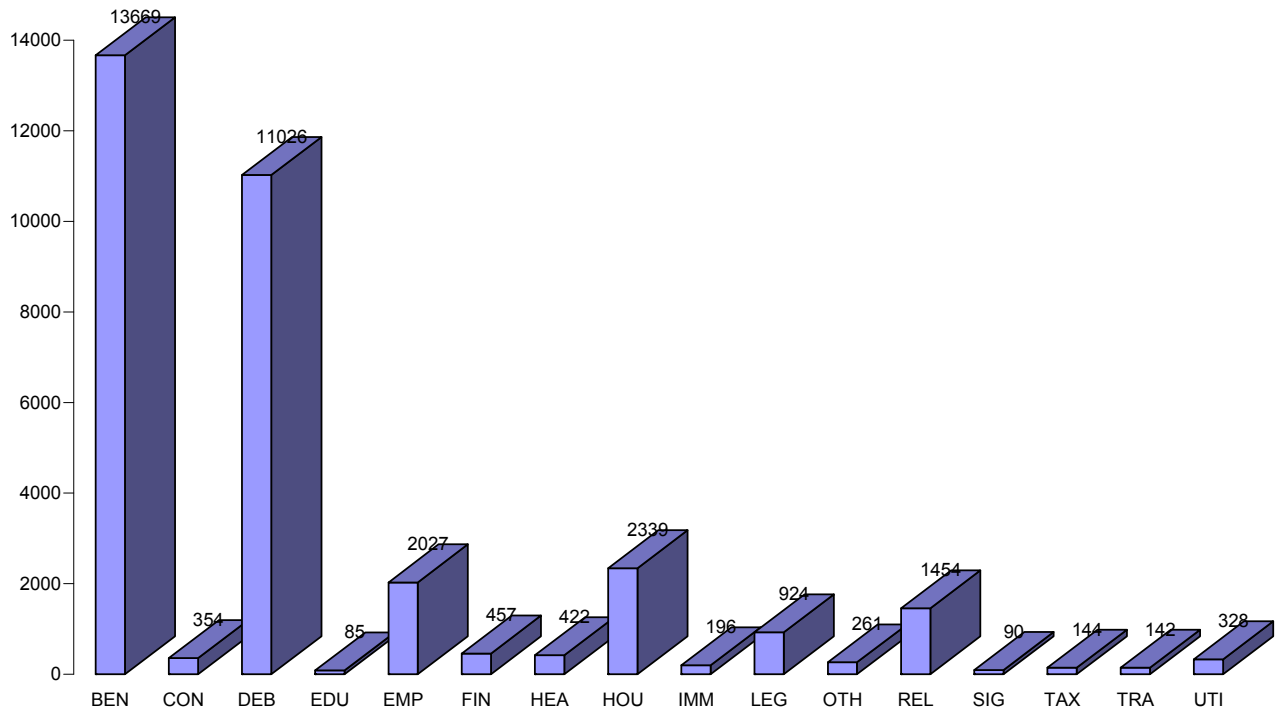
*"I believe we would not have been granted the Attendance Allowance without your help, It certainly will make a big difference. The extra money is very welcome"*

*"I just wanted to tell you how much it meant to me when you helped us last year and we've been able to stay in the house I love so much".*

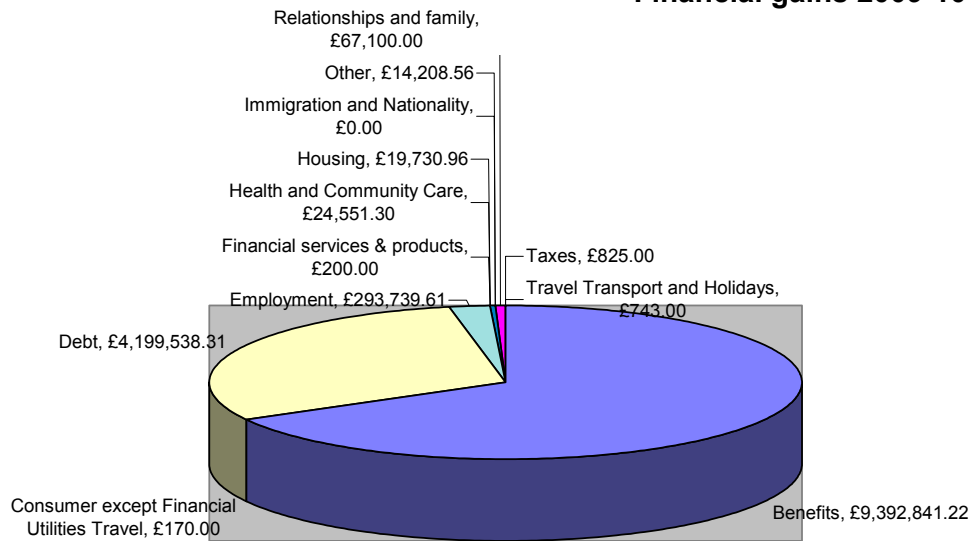
*"The adviser was extremely helpful and helped me to fill in forms and contacted us by phone to see if everything was going well. 'The extra benefits enable us to use taxis for hospital appointments and takes away the stress of daily living expenses'.*

We carefully monitor our clients' satisfaction with our service; the feedback we receive is vital to our planning process. In 2009/10, 97% of clients were satisfied with the service they received and 98% said they would recommend the Advice Centre to a friend.

### Total Issues by type



### Financial gains 2009-10



### 3. Volunteering and the Citizens Advice

#### Key Statistics: Citizens Advice Volunteers 2009/10

- ✓ 21,000 volunteers in England and Wales including trustees (17,309 excluding trustees)
- ✓ Value of volunteers exceeds £86m
- ✓ 13,000 volunteer advisers
- ✓ 36% of volunteers leave for paid work or further education

Levels of volunteering in the UK have remained unchanged since 2001. 73% of adults volunteer at least once in a 12 month period, 48% of the population volunteer at least once a month.<sup>2</sup> This has also been reflected in the Citizens Advice service where the overall volunteer numbers at Citizens Advice Bureaux have remained at approximately 21,000 for the last five years. In 2007/08, 12,300 volunteers were providing advice to clients<sup>3</sup> but in 2009/10, this rose to 13,000 volunteers.<sup>4</sup>

Volunteers at the Citizens Advice Bureaux are trained extensively. A typical training course to become an advisor is approximately 240 hours, and teaches valuable skills to the individual – in terms of advising clients and understanding people's rights and the law, IT literacy, negotiation, and communication. Each year, the service recruits more than 4,000 volunteers to enter the generalist adviser training programme.

Evidence from Citizens Advice Bureaux shows one in four volunteers goes on to paid employment (76% of bureaux volunteers are below 65 years old). In addition, 8% leave for further education.<sup>4</sup> Law students who volunteer and train as CAB advisers can apply for a reduction of up to six months on their training contracts.

#### Key Statistics: Gateshead Advice Centre Volunteers

- ✓ Gateshead Advice Centre has 85 volunteers, of which 30 provide advice
- ✓ Our advisers provide 419 hours of advice per week
- ✓ We estimate the economic value of our volunteers is approximately £370,000 per year.
- ✓ Gateshead Advice Centre volunteers develop their workplace skills significantly
- ✓ Volunteers use their new skills to secure employment

#### 3.1. Measuring the Value of Volunteering at Gateshead Advice Centre

In 2009/10 44 volunteers were recruited. The Advice Centre currently has 85 volunteers, 30 of whom provide advice, 35 are training to be advisers and the rest provide support for admin, reception, social policy research and fundraising. Our volunteer advisers currently provide 419 hours of advice every week, and we are currently recruiting an average of 3 to 4 volunteers each week.

<sup>2</sup> *Citizenship Survey (England & Wales)*, Communities and Local Government, Q1 2007. Available at: <http://www.communities.gov.uk/news/corporate/citizenshipsurveyaprjun2007>

<sup>3</sup> *Bureau Characteristics Analysis*, Citizens Advice, 2008. Available at: [http://www.cablink.org.uk/bureau\\_characteristics-2/bis\\_2009-10.htm](http://www.cablink.org.uk/bureau_characteristics-2/bis_2009-10.htm)

<sup>4</sup> *Bureau Characteristics Analysis*, Citizens Advice, 2008. Available at: [http://www.cablink.org.uk/bureau\\_characteristics-2/bis\\_20097-10.htm](http://www.cablink.org.uk/bureau_characteristics-2/bis_20097-10.htm)

We estimate the economic value of our volunteers to be in excess of £367,380 per year.

Over the last 12 months 7 volunteers found paid employment, of which 4 secured jobs in the Advice Centre, as a direct result of the training and experience they received from us.

Many volunteers join us specifically to learn new skills and to gain confidence in order to increase their chances of gaining paid employment and we offer support and training that is tailored to suit the needs of individual volunteers. We currently have volunteers from Iran, China, Poland, Pakistan, India and a number of other Asian and African countries. Their ages range from 20-70.

We offer a wide range of volunteer roles including trustees, advice work, admin work, social policy and fundraising. Appropriate training and support is given to all.

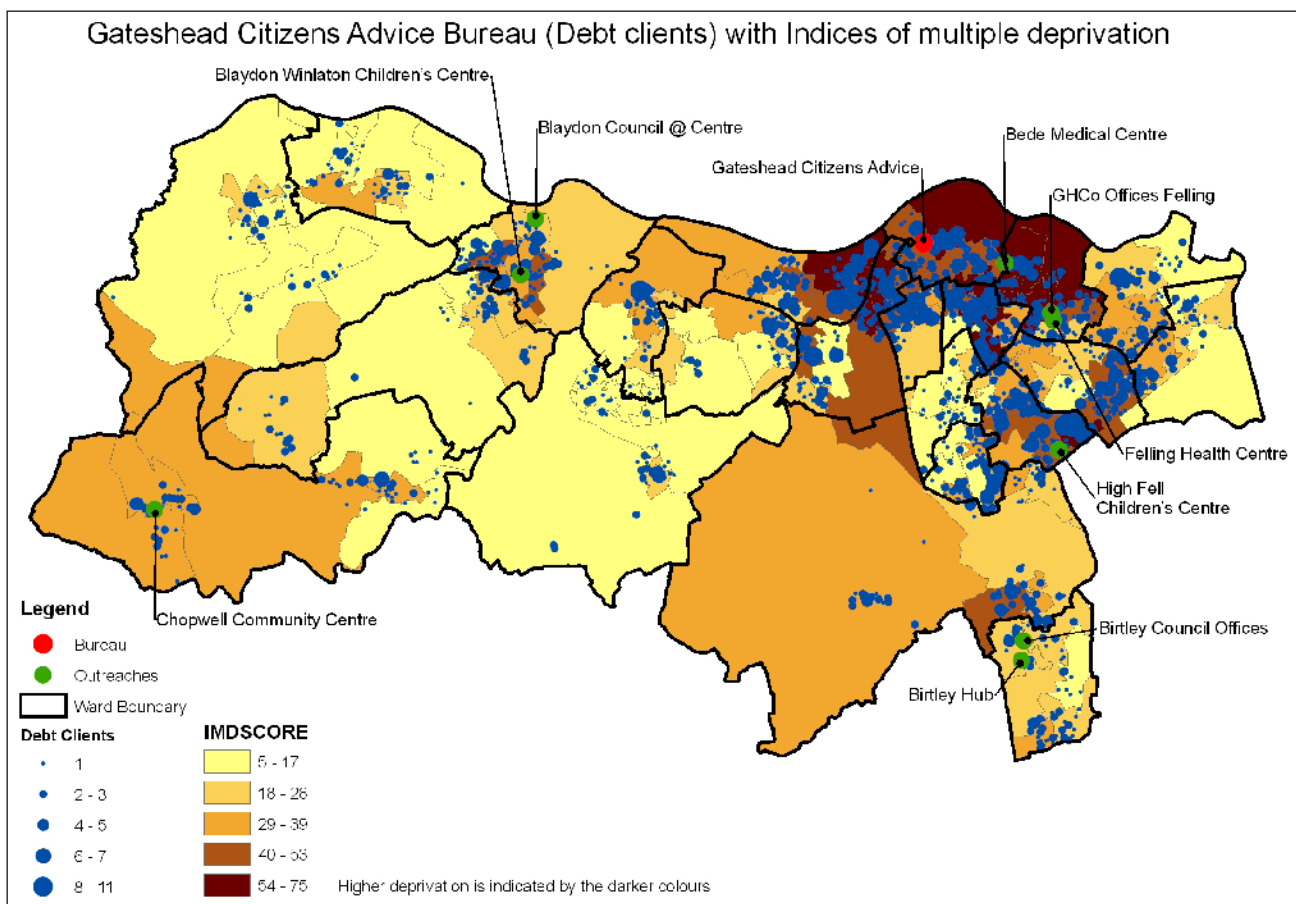
Volunteers at Gateshead Advice Centre have the opportunity for continued learning and progression. If they are interested in a particular area of advice work, they can join one of our specialist teams to work alongside the paid caseworkers.

In order to make volunteering accessible to as many people as possible, we aim to offer as much flexibility as possible. Some of our volunteers are in full time employment but our extended opening hours mean that there are now volunteering opportunities on Thursday evenings. This will also extend to Saturday mornings.

A further joint initiative to help deliver the Financial Inclusion Strategy has been the creation of 6 local Financial Inclusion Champions for Gateshead. These posts have been funded partly through the Future Jobs Fund and partly by Gateshead Council. Five of the Champions are based in Gateshead Advice Centre and work in conjunction with the Centre's Outreach Development Coordinator and with the local Neighbourhood Teams to identify and promote local opportunities for Financial Inclusion work, while also gaining valuable work skills and experience for themselves. One of their tasks is to set up 5 'mini' Advice Days to be held at local community venues around the Borough.



## 4. Debt Advice



### 4.1. An Overview of Problem Debt in the UK

Total personal debt in the UK currently stands at £1.4 trillion and increases by £1 million every four minutes.<sup>5</sup> However, not all debt is problem debt. Citizens Advice defines over-indebtedness as when people “are unable to pay their current credit repayments and other commitments without reducing other expenditures below normal minimum levels.”<sup>6</sup>

Keeping up with bills and other commitments is either a constant struggle or worse for 9% of the population, with 3% falling behind, sometimes severely.<sup>7</sup> Data from

#### Key Statistics: CAB Debt Advice 2009/10

- ✓ 2.37m debt problems presented
- ✓ 23% rise in enquiries
- ✓ The most common debt issues presented concern credit cards, store cards and unsecured personal loans.

<sup>5</sup> Credit Action debt statistics May 2010 Available at : <http://www.creditaction.org.uk/debt-statistics.html>

<sup>6</sup> In Too Deep, Citizens Advice, 2004. Available at: <http://www.citizensadvice.org.uk/in-too-deep.pdf>

<sup>7</sup> Financial Capability in the UK: Establishing a Baseline, Financial Services Authority, 2006. Available at: [http://www.fsa.gov.uk/pubs/other/finicap\\_baseline.pdf](http://www.fsa.gov.uk/pubs/other/finicap_baseline.pdf)

Citizens Advice Bureaux suggests the problem is growing. The number of clients that bureaux advise with debt issues is rising year-on-year. In 2009/10, 2.37 million debt issues were presented by clients, a staggering 23% increase on the previous year.<sup>8</sup>

The causes of over-indebtedness are most commonly an unforeseen change in circumstances (such as illness or divorce) or unrealistic repayment expectations on the part of the creditor or the lender.<sup>9 & 11</sup> Citizens Advice also cites the effects of changes in government legislation as a contributory factor.<sup>7</sup>

Debt problems rarely exist in isolation: many people face clusters of problems, of which debt may be the main or simply a component part. Over-indebtedness can be caused by, and contributes to, social exclusion, financial exclusion and poverty.<sup>9</sup> Low-income groups are three times more likely than the general population to be in arrears with rent, Council Tax, utility bills or to have mortgage arrears<sup>10</sup> and research suggests 35% of low-moderate income families are unable to meet repayments on at least one bill or credit commitment.<sup>11</sup>

## 4.2. What has Gateshead Advice Centre delivered to its debt clients?

### Key Stats: Gateshead Advice Centre Debt Advice

- ✓ 4,271 debt clients advised by Gateshead Advice Centre
- ✓ Gateshead Advice Centre advised on 11,026 debt issues
- ✓ 20% of clients also gained additional income following debt advice from Gateshead Advice Centre
- ✓ Debt clients feel that Gateshead Advice Centre makes a difference to their knowledge and ability to deal with debt problems
- ✓ Involved in local Advice Day initiatives

Volunteers deliver general debt advice to Gateshead Advice Centre clients. We also have debt specialists located in the main Centre. In April 2006 we were awarded Financial Inclusion Fund funding for 6 additional debt specialists, which has enabled us to increase our debt advice to the Borough's most economically deprived areas in the face of one of the deepest recessions since the Second World War.

In 2009/10, Gateshead Advice Centre advised 4,271 debt clients presenting 11,026 debt problems. Of those 11,026 issues, almost a third concerned credit cards, store cards, charge cards or unsecured personal loans. More than half of the time, the problem was dealing with repayments.

The LSRC estimate it costs the community £1,000 per debt. Since it costs £196 to help each client presenting debt issues, it is estimated that as a result of Gateshead Advice Centre's intervention last year there was a saving of over £10m to the community.

<sup>8</sup> *Analysis of Advice Issues and Client Profile: England and Wales*, Citizens Advice, 2009/10. Available at: [http://www.cablinc.org.uk/nat\\_client\\_stats\\_09-10.htm](http://www.cablinc.org.uk/nat_client_stats_09-10.htm) (**internal only**)

<sup>9</sup> *Tackling Over-Indebtedness*, Department of Trade & Industry (now BERR), 2005. Available at: <http://www.berr.gov.uk/files/file18547.pdf>

<sup>10</sup> *Action on Debt*, Social Exclusion Unit, 2004. Available at: <http://archive.cabinetoffice.gov.uk/seu/downloaddoc1967.pdf?id=214>

<sup>11</sup> *Fair, Clean and Competitive: The Consumer Credit Market in the 21<sup>st</sup> Century*, Department of Trade & Industry (now BERR), 2003. Available at: <http://www.berr.gov.uk/files/file23663.pdf>

Gateshead Advice Centre is regularly involved in local social policy activities. Prompted by a large increase in the number of debt issues reported by clients, in 2009 we began a series of responses to the financial crisis caused by the economic turn. The first of these was a Debt Day at a local community facility, during which we had over 69 specialist enquiries relating to Debt, Welfare Benefits and Community Care issues. We decided to build upon the success of this event and in February 2010 repeated the event calling it an "Advice Day" and offered advice in all social welfare categories. Working closely with many of our partners we were able to provide a one stop shop approach for our service users. This event was hugely successful and we had 109 specialist enquiries consisting of 71 Debt matters, 22 Welfare Benefits, 11 Housing, 3 Employment and 2 Family cases. We also did 22 benefit calculations and took 66 generalist enquiries.

The feedback from people who attended the Advice Day in February was overwhelmingly positive. We asked service users if there were room for improvement and the responses we got were:

*"Please consider future events like this one as they are extremely helpful, 100%"*

*"Event was excellent no improvements to recommend"*

*"I don't think you could, I thought the advice was very good"*

*"Open on time, great service, don't change it"*

Debt clients who engage fully with our debt services benefit financially from the Advice Centre's intervention on their behalf.

In 2009/10 over £4 million of financial gain was achieved on behalf of debt clients.

Clients were also asked if they felt they had benefited in other ways, aside from financial gains. 169 debt clients responded to our client survey and the comments received show that clients generally felt a positive impact on their lives as a result of our help:

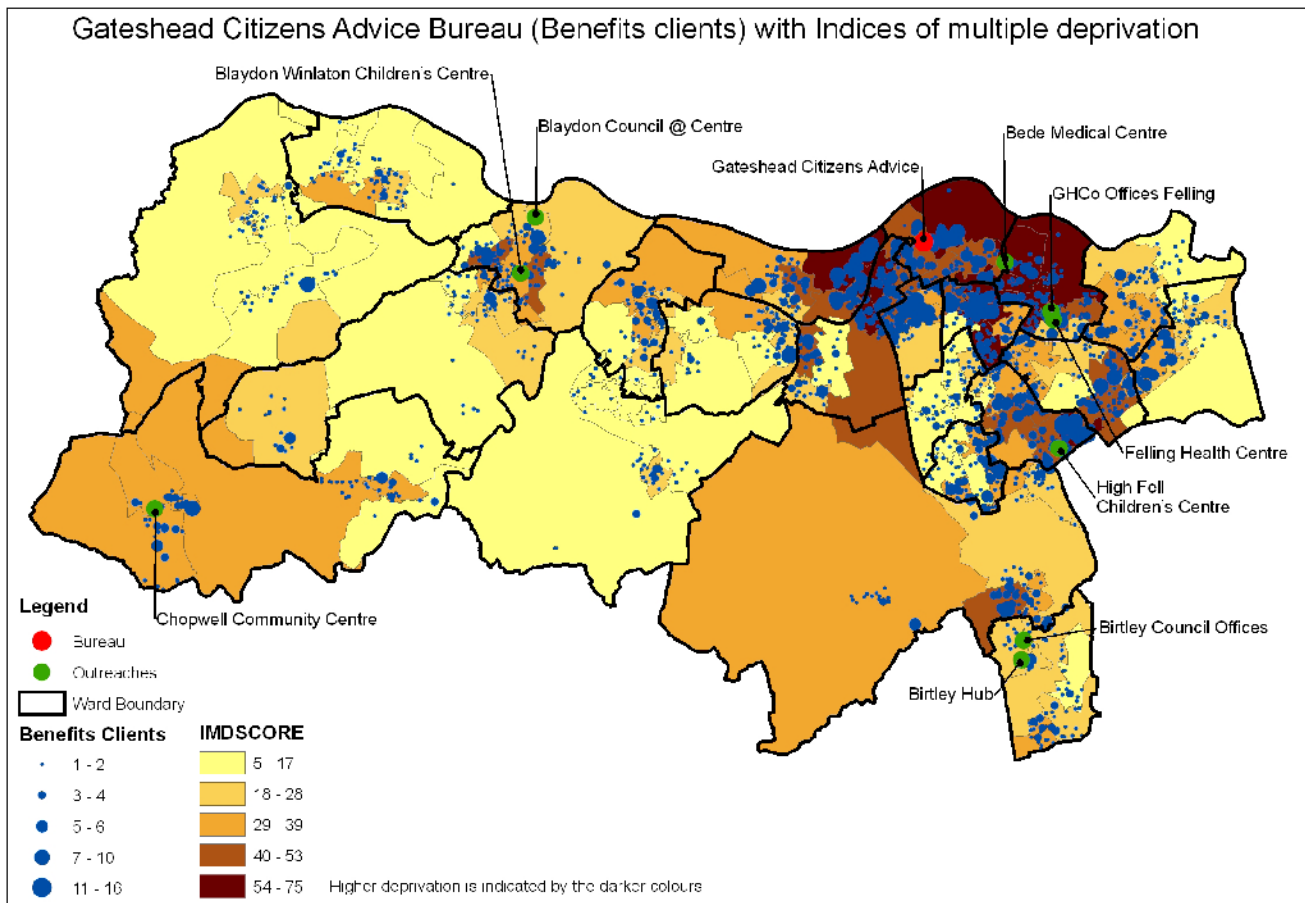
*"I found the staff very helpful and only wished I had contacted CAB earlier";*

*"CAB make you feel at ease, comfortable and in the right hands"*

#### Case Study

**Mr C attended a debt appointment, a financial statement was constructed and realistic repayments were suggested. Mr C agreed that he would like the caseworker to offer these reduced repayments on his behalf. The creditors subsequently agreed to the new repayments and also agreed to stop charging interest on the accounts. Under the previous repayment arrangement interest was still being charged as Mr C was struggling to pay more than 1% of the balance each month. Even though Mr C is now paying less, he is actually reducing the debt quicker as interest is no longer being charged and as his payments are now realistic, he is in a much better position to maintain them.**

## 5. Welfare Benefits and Tax Credits Advice



### 5.1. An Overview of Welfare Benefits and Tax Credits Problems in the UK

The Department for Work and Pensions (DWP) support four key groups: people of working age, pensioners, disabled people and carers, and people with children. For each of those groups, a variety of benefits are available.

663,000 clients presented Citizens Advice Bureaux with more than 2m benefits and tax credit issues in 2009/10. Nearly half of all benefits advice related to determining clients' eligibility and entitlement. Almost one in ten benefits issues concerned form-filling.

The five largest categories of benefit advice provided by

#### Key Stats: CAB Benefits Advice 2009/10

- ✓ 21% increase in benefits enquiries
- ✓ Over 2m benefits problems presented
- ✓ The most common benefits issues presented concern Housing Benefits, Council Tax Benefits, DLA (care component), Working and Child Tax Credits and Income Support

bureaux were Housing Benefit, Council Tax Benefit, Disability Living Allowance (Care Component) Working and Child Tax Credit, and Income Support.<sup>12</sup> These benefits are claimed by a significant number of people; the DWP report that in 2007 there were 4m recipients of Housing Benefit, 5.1m recipients of Council Tax Benefit, 2.6m claimed Incapacity Benefits and 2.2m claimed Income Support.

The current level of take-up for Welfare Benefits and Tax Credits, combined with the complexity of the system and the diversity of potential claimant population, suggest strong continuing demand for effective, accurate and authoritative non governmental welfare rights advice service.<sup>13</sup>

## 5.2. What has Gateshead Advice Centre delivered to its Welfare Benefits clients?

In 2009/10, Gateshead Advice Centre advised 5,023 clients on Welfare Benefits and Tax Credits. Clients presented 13,669 benefits and Tax Credits issues in the year. The most common areas we advised on were Disability Benefits (DLA care and mobility). A third of the issues concerned eligibility and entitlement.

Benefits advice is a key part of Gateshead Advice Centre's work and generates the most enquiries. Over £9 million of benefits were gained for clients in 2009/10. This includes new benefit awards and one-off backdated payments to clients. The assistance provided included:

### Key Stats:

#### Gateshead Advice Centre Benefits Advice

- ✓ 5,023 benefits clients advised by Gateshead Advice Centre
- ✓ Gateshead Advice Centre advised on 13,669 benefits issues
- ✓ 90% of clients gained financially following benefits advice from Gateshead Advice Centre
- ✓ £9m worth of benefits claimed on behalf of clients

- Assessing benefit entitlement and assisting with benefit applications
- Requesting revisions and supersessions in order to gain an increase in benefits
- Appealing decisions, including Tax Credit overpayment decisions. Gathering medical and other evidence and preparing written submissions to the Tribunal
- Representing vulnerable clients at Tribunal
- Taking cases to the Upper Tier Tribunal in London
- Referring appropriate cases for Judicial Review

<sup>12</sup> *Analysis of Advice Issues and Client Profile: England and Wales*, Citizens Advice, 2008. Available at: [http://www.cablinc.org.uk/nat\\_client\\_stats\\_07-08.htm](http://www.cablinc.org.uk/nat_client_stats_07-08.htm) (internal only)

<sup>13</sup> *The benefits of welfare rights advice: a review of the literature*, National Association of Welfare Rights Advisors, 2006. Available at: [http://www.nawra.org/nawra/docs\\_pdf/Benefitsofwelfareightsadviceelitreview.pdf](http://www.nawra.org/nawra/docs_pdf/Benefitsofwelfareightsadviceelitreview.pdf)

### 5.3. Individual Benefits of Welfare Benefit Advice

Many Welfare Benefits clients are already on subsistence level benefits and living in poverty. To have their benefit reduced or even stopped can have a devastating effect on their financial situation, causing debt, homelessness and family breakdown. Providing them with information, support and representation enables them to secure their correct

benefit entitlement and so helps relieve pressure on other areas.

#### Case Study

A home visit was undertaken to Mr S, a 60 year old man who had suffered 2 strokes and was unable to work. He had claimed contribution based ESA and was receiving £95.15. His wife was working part time and receiving a wage of £50 weekly. They had a disabled son living at home who was in receipt of higher rate mobility component and high rate care components of DLA and he was also getting Income Support. They were getting partial Housing and Council Tax Benefit.

By advising that Mrs S should claim Carers Allowance for looking after her son and having Mr S claim Pension Credit rather than ESA and through getting DLA lower rate mobility and low rate care for him on appeal, the couple's joint weekly income increased from £145.15 to £238.95. As this included a £10 earnings disregard and £28.85 Guarantee Pension Credit it also entitled them to full Housing and Council Tax Benefit and the previous non dependant deduction was credited back to them once the DLA was finally awarded, as Housing Benefit non dependant deductions do not apply if the tenant is in receipt of any component of DLA.

### 5.4. Community Benefits of Welfare Benefit Advice

Welfare Benefits is a complex area and most clients have little knowledge of the systems and procedure in place and the benefits which are available. For example, by claiming Carers Allowance they are better enabled to take up caring responsibilities, so relieving the burden on the community and family members. Housing and Council Tax Benefit help keep a roof over the heads of those on low income, reducing the likelihood of debt and homelessness and helping reduce incidences of family breakdown. Contribution Based JSA and ESA allow a window for workers to find employment or overcome illness regardless of a partner's income; whilst the Income Based equivalents provide subsistence level benefits and help to reduce poverty and the knock on effect of crime. Working Tax Credits assist more people back in to work avoiding the benefit trap and ultimately further reducing the cost to society. ESA is designed along with the new "fit notes" to demonstrate how a claimant

can be assisted back into some kind of work, again relieving the cost to society. Successfully obtaining DLA or Attendance Allowance for clients in receipt of Local Authority care or services enables the client to contribute to the cost of that care or service, so reducing the cost to the Local Authority and in turn the local Council Tax payers.

### 5.5. Contribution of Welfare Benefit Advice to wider social policy

The Welfare Benefits Team have regular meeting with various statutory and voluntary bodies both local and national, for the purpose of improving the service provided by each organisation to improve efficiency and services to clients. These are forums for practical items and wider social policy issues. By attending the meetings outlined below we have been able to establish excellent communication links with the DWP, Jobcentre Plus,

Pension Service, Disability and Carers Service, Gateshead Local Authority and many other Voluntary bodies.

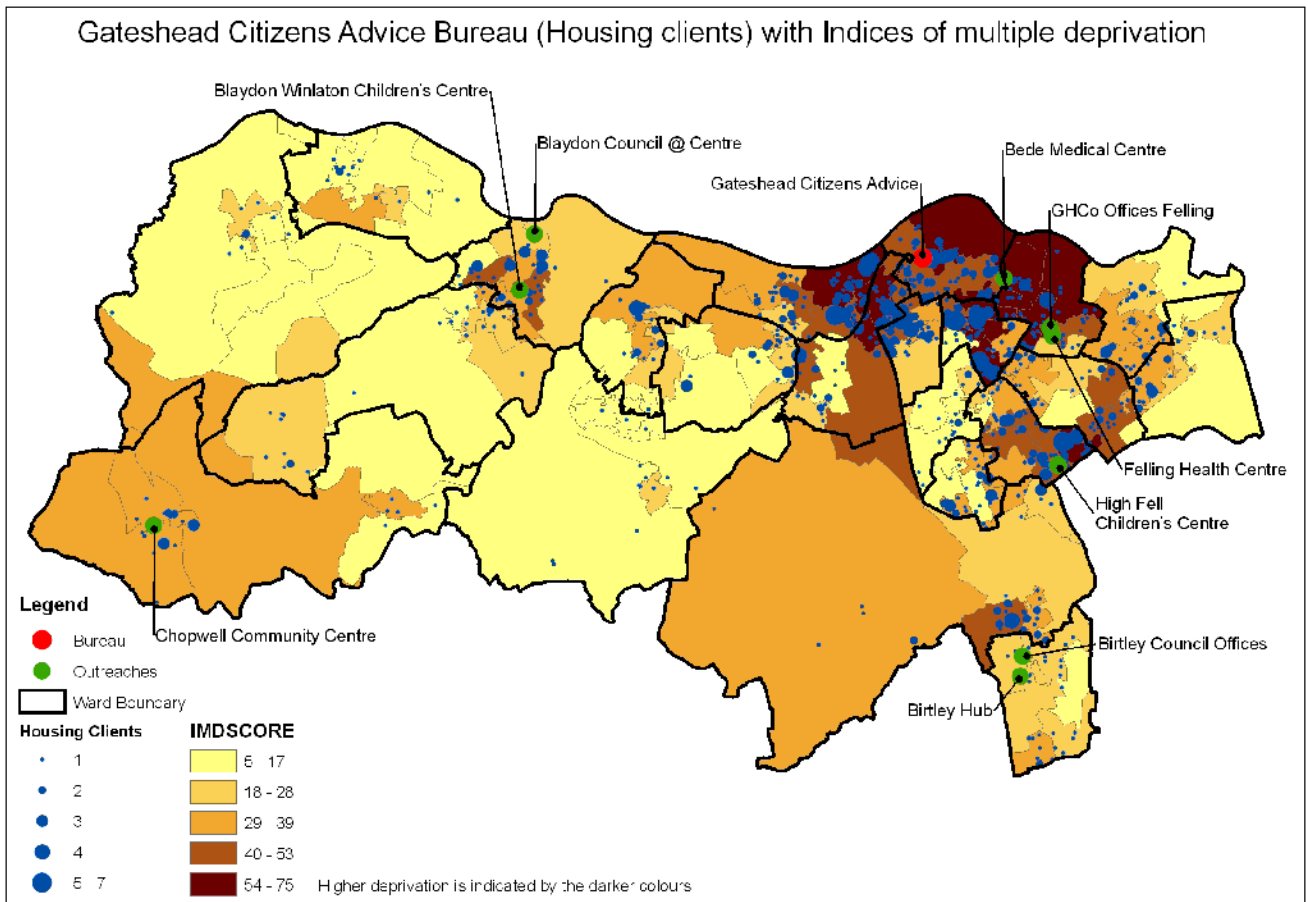
- Gateshead Council Revenue and Benefits Meeting
- Welfare Rights Advisor Liaison Group Meeting with Jobcentre Plus
- Northern Area Welfare Rights Officers Group
- DWP Disability and Carers Service
- CAB/JCP Managers Liaison Meeting

## **5.6. Measuring the Value of Gateshead Advice Centre's Welfare Benefit Advice**

The Welfare Benefits Team provides full and clear specialist advice and support to the people of Gateshead in the complex and confusing area of Welfare Benefits. Whilst many benefit enquiries can be dealt with at our General Help Service, the more complex cases are handled by the Welfare Benefits Specialists. These comprise Appeals in relation to Disability Living Allowance, Incapacity Benefit, Employment and Support Allowance and overpayments including overpayments of Tax Credits. In the year 2009-2010 the Welfare Benefits Specialist Team took on 897 cases from a total number of 5,023 Welfare Benefit cases initially seen at our General Help Service.



## 6. Housing Advice



### 6.1. An Overview of Housing Problems in the UK

Almost 468,000 housing enquiries were presented to bureaux in 2009/10. 25% of problems concerned private rented properties; and 19% of problems concerned actual or threatened homelessness.

Within the category of private rented properties, the most common advice related to rents and other charges (an estimated 20,000 issues), rent deposits/bonds (14,000), repairs/maintenance (14,000) and security of tenure (10,000).

Actual and threatened homelessness are the most extreme and immediate of housing problems. Bureaux were presented with more than 76,000 actual and threatened homelessness problems in 2009/10.

#### Key Facts 2009/10: CAB Housing Advice

- ✓ 468,000 enquiries presented to bureaux
- ✓ One in four problems concerned private rented properties; a further one in five concerned actual or threatened homelessness
- ✓ 12,000 problems related to private landlord possession action
- ✓ 24,000 issues recorded concerned neighbour problems
- ✓ The National Homelessness Advisory Service is a long standing partnership between Citizens Advice and Shelter

Lack of suitable accommodation or the cost of housing, was reported by a third of single homeless people as a barrier to obtaining employment. More than half of homeless people want to engage in learning and skills development, but only a fifth do at present. 37% of homeless people have no qualifications (compared to 10% of the general population).

A significant amount of research has been conducted into the effects of homelessness or inadequate accommodation on children. According to Shelter, one in seven children (1.6m) in Britain are homeless or in squalid housing that wrecks their health, education and future chances. Shelter have conducted studies into the affects of bad housing on health and education, demonstrating that children living in such conditions can suffer physically and mentally, and are more likely to struggle at school.<sup>14</sup>

Citizens Advice and Shelter work in partnership to provide the National Homelessness Advisory Service, which aims to prevent homelessness and remedy other housing problems through increasing public access to high-quality advice. Interim results from recent work on measuring outcomes of the service are positive: the most common outcomes recorded are homelessness prevented, financial gain and homelessness delayed.

## 6.2. Measuring the Value of Gateshead Advice Centre's Housing Advice

### Key Stats: Gateshead Advice Centre Housing Advice

- ✓ 1,343 housing clients
- ✓ 94 Clients threatened with homelessness advised by Gateshead Advice Centre had homelessness delayed or avoided

In 2009/10, Gateshead Advice Centre advised 1,343 clients on housing issues. The most common areas we advised on were regarding rented property (including local authority, housing associations and private rented properties).

We advise on landlord and tenant disputes and provide specialist advice in the following areas:

- Possession proceedings for rent and mortgage arrears including private as well as social housing tenants. Court representation is provided where possible.
- Harassment and Unlawful Eviction
- Homelessness
- Disrepair
- Re-housing
- Assignment and Succession Issues
- Housing Benefit

Gateshead Advice Centre participates in the County Court Duty Scheme. We also attend court users meetings as appropriate.

<sup>14</sup> Key Statistics, Shelter, 2007. Available at: <http://media.shelter.org.uk/content/detail.asp?NewsAreaID=29&ReleaseID=111>

The majority of our cases involve possession proceedings and clients who are threatened with losing their home.

After receiving Specialist Housing Advice the majority of clients who have been threatened with eviction, and who have sought advice and engaged with us have been successful in keeping their home. Shelter Scotland calculates the cost of an eviction and the subsequent re-housing as being up to £20,000. With 94 clients avoiding immediate eviction and many more potential evictions being averted through Debt assistance, this suggests a saving to the community well in excess of £2million.

In addition to possession proceedings many issues we advise on involve infringements of clients' rights.



## 7. Employment Advice

### 7.1. Overview of Employment Issues in the UK

Over 586,000 employment issues were presented to bureaux in 2009/10. The top categories for advice were pay & entitlements, dismissal, terms and conditions of employment and dispute resolution.<sup>15</sup>

Employee stress impacts the individuals concerned, the workplaces and the wider community. About 1 in 5 people say that they find their work either very or extremely stressful. Over half a million people report experiencing work-related stress at a level they believe has actually made them ill.<sup>16</sup>

#### Key Facts: CAB Employment Advice 2009/10

- ✓ 586,185 Employment issues were presented.
- ✓ Three in five problems concerned pay and entitlements, dismissal, terms & conditions and dispute resolution.

More than 75% of all discrimination issues presented to bureaux in 2008/09 related to employment discrimination. Discrimination on the grounds of disability (excluding mental health) was the most common form of employment discrimination presented to bureau (22% of all employment discrimination). This was followed by sex / gender discrimination (21%), race discrimination (16%) and pregnancy / childcare (13%).<sup>15</sup>

### 7.2. Measuring the Value of Gateshead Advice Centre's Employment Advice

#### Key Stats: Gateshead Advice Centre Employment Advice

- ✓ 1,022 Employment clients presenting 2,339 issues
- ✓ Of the clients passed to the Specialist caseworker over 70% secured successful outcomes
- ✓ Gateshead Advice Centre secured nearly £300,000 of financial awards and compensation payments from employers for clients
- ✓ Developing training courses for small employers

In 2009/10, Gateshead Advice Centre advised 1,022 clients on 2,339 employment issues. The most common area advised on was pay and entitlements. During the year our Specialist Employment Caseworker took on 164 new cases of which 74 involved commencement of Employment Tribunal proceedings. In a significant number of cases financial settlements were negotiated for clients. The remainder proceeded to Tribunal hearings at which the clients were represented by our Specialist Caseworker.

The total financial amounts secured for clients, including Tribunal awards and negotiated settlements, was almost £300,000. In a small number of cases as a direct result of our advice and assistance clients were re-instated or successfully appealed dismissal decisions so could remain in employment.

<sup>15</sup> *Analysis of Advice Issues and Client Profile: England and Wales*, Citizens Advice, 2010. Available at: [http://www.cablink.org.uk/nat\\_client\\_stats\\_09-10.htm](http://www.cablink.org.uk/nat_client_stats_09-10.htm) (internal only)

<sup>16</sup> *Tackling Stress: the management standards approach*, Health and Safety Executive, 2007. Available at: <http://www.hse.gov.uk/pubns/indg406.pdf>

An increasing problem has been the difficulty clients have experienced in recovering monies awarded to them by the Employment Tribunals due to employers ceasing trading, going into liquidation or failing to pay awards. In some cases full or partial recovery is possible through the Redundancy Payments Office which is part of the National Insurance Fund, but not in others. The Advice Centre has been instrumental in providing evidence to press for a new enforcement process, which has now been introduced from the beginning of April 2010 and which it is hoped will improve the rates of recovery.

Due to the recession there has been a significant increase in the number of redundancy cases and whilst clearly businesses have been suffering genuine financial difficulties, often employees are not treated fairly in the selection and dismissal processes, with the ACAS Code of Practice guidelines and employers own procedures being ignored or not properly followed.

There is clear evidence that there continues to be high levels of bullying and discrimination in the workplace, with young people, single parents with child care responsibilities, mothers returning from maternity leave and disabled people being particularly at risk.

We have identified some obvious training needs for employers and we are developing training seminars and materials related to all aspects of employment law and also best practice in employer/employee relationships.

#### Case Study

Mr J was employed as a supervisor in a large professional company for three years. He had experienced serious problems with the way he was treated by his manager over a long period, which made it difficult for him to do his job effectively. The problems stemmed mainly from the manager's lack of competence in managing staff and work allocation. Despite repeated complaints to higher management the problems were not addressed and Mr J felt he had no alternative but to resign. He claimed constructive unfair dismissal and after a fully contested hearing, at which he was successful, he was awarded compensation totalling £13,900.



## 8. Family Advice

### 8.1. Overview of Family Issues

This area of advice covers:

- Divorce / Dissolution of Civil Partnerships and separation agreements for married people and co-habitants
- Issues affecting children for example child contact, residence, change of name for a child and paternity disputes
- Occupation and non-molestation orders (i.e. domestic violence injunctions)
- Financial and property issues
- Child maintenance and advice on applications with the Child Support Agency
- Child protection issues and Local Authority social services including care proceedings.

#### Key Facts:

#### CAB Family Advice 2009/10

- ✓ 330,000 relationship and family issues in 2009/10
- ✓ 42% regarding divorce and separation

### 8.2. Individual Benefits of Family Advice

Discussing family law matters can be a sensitive area and many clients come to their appointments upset and not knowing where to turn. The family law service offers professional yet compassionate advice and provides clients with a range of options to enable them to make informed decisions about their family law issues.

#### Key Stats:

#### Gateshead Advice Centre Family Advice

- ✓ 816 clients presenting 1,454 relationship and family issues
- ✓ Gateshead Advice Centre secured over £67,000 of financial settlements for clients
- ✓ Members of the Domestic Violence Partnership for Gateshead.

### 8.3. Community Benefits of Family Advice

There is a huge benefit to the community regarding family law advice. Those in society who are unable to pay for private legal advice should not suffer and should be provided with a legal service that is comparable to any private law firm. Studies including the "Access to Justice Report" have shown that people who are unable to access legal advice and in particular family law advice have been shown to have problems with depression, illness and difficulties in general day to day life.

### 8.4. Contribution of Family Advice to wider social policy and Central Government

The Family Team along with the Crown Prosecution Service, the Police and other agencies, is a member of the Gateshead Domestic Violence Partnership. This collates a wide range of information and feedback which assists Government to put in place policies and legislation for the protection of those suffering at the hands of abusers.

## 8.5. Measuring the Value of Gateshead Advice Centre's Family Advice

The Family Team has continued to expand its services and provides legal advice and full representation at court on a broad range of issues. By providing sound legal advice, options and representation for our clients we empower them to make positive decisions about their lives and those of their families.

In 2009/10, Gateshead Advice Centre advised 816 clients on 1,454 relationship and family issues. The most common area we advised on was divorce and separation.

We represented clients on a wide range of issues including applications for:

- contact with a child, a residence order by a great aunt as the natural mother had died suddenly
- a declaration of paternity for a mother when the natural father died suddenly while she was pregnant with their child
- non-molestation (injunction) to obtain protection from domestic violence
- an emergency order to prevent a husband from disposing of matrimonial assets (lump sum)

We also assisted in the following areas:

- representing a grandmother in care proceedings where children were placed with her
- representing a father in care proceedings where children were placed in foster care and he sought the return of two of them
- advising parents at child protection conference where care proceedings were avoided, as agreement was reached for the child to be brought up by his grandparents

### Case Study

**Mr D had been separated for under a year and his wife had petitioned for divorce. At the time he sought help the divorce was complete. He was clearly upset and struggling to come to terms with the breakdown of his marriage.**

**Mr D produced a consent order from his wife's Solicitors, a document intended to settle the financial affairs of the parties. He was very concerned as the order mentioned his pension. He wasn't sure what information was required or how to correspond with his wife's Solicitor.**

**The advisor assured Mr D that she could write to his wife's Solicitors on his behalf so any further correspondence would be sent to the advisor and not to him. Mr D was very relieved as the matter has been worrying him for some time and he didn't know who to turn to for help.**

**The advisor explained the process and she assured Mr D she would contact his pension group to obtain the necessary information.**

**After successful negotiations the advisor managed to retain Mr D's entire pension and assisted him to sign a clean break consent order to protect his finances in the future.**

## 9. Community Care Advice

### 9.1. Overview of Community Care Issues

#### Key Stats:

#### Gateshead Advice Centre Community Care Advice

- ✓ £18,500 of financial benefits gained for clients
- ✓ Aids and adaptations obtained for clients to the value of £13,500

This area of advice covers:

- Care Assessments
- Disputed care packages
- Issues surrounding discharge from hospital
- Capacity and best interests (Mental Capacity Act)
- Residential care issues
- Charging
- Provision of respite care
- Support for failed asylum seekers.
- Adaptations, aids and equipment.
- Provision of suitable accommodation
- Support

#### Case Study

Mr L was facing possession proceedings over his Local Authority flat, due to rent arrears, for which there was no defence. On taking his instructions it was clear his health condition (Motor Neurons Disease) affected his ability to maintain his tenancy. He had no care or support in place from the Local Authority, who sought repossession. He couldn't continue to live in his first floor flat due to mobility problems, and had no chance of being re-housed under Housing Legislation due to arrears. We obtained a Community Care assessment of Mr L arguing for help, support and care and also for accommodation by virtue of s21 of the National Assistance Act. The housing possession case ran alongside the Community Care case and 4 months later Mr L was re-housed in a Local Authority bungalow. He also has the care required to meet his needs.

### 9.2. Individual Benefits of Community Care Advice

Community Care legislation puts a duty upon the Local Authority to provide services, equipment and care to meet a person's assessed needs. Our service helps clients obtain the services and care they need, as well as assisting them to challenge unlawful actions. We offer professional advice both for service users and carers and provide them with a range of options so they can make informed decisions about their care and needs.

### 9.3. Community Benefits of Community Care Advice

Individuals with the correct care and support can contribute to the community in which they live. Social care can be provided by the Local Authority to meet assessed needs to encourage individuals to become involved in their communities. Care and support can reduce the risk of depression, illness and neglect.

### 9.4. Contribution of Community Care Advice to wider social policy and Central Government

We have been consulted on and have provided evidence regarding the proposed reforms to Adult Social Care. We are members of what was previously the Community Care Forum and are kept informed of

changes to the Local Authority's policies. Input via national Citizens Advice and the Forum helps to shape policy.

### **9.5. Measuring the Value of Gateshead Advice Centre's Community Care Advice**

Community Care work in Gateshead is now being identified more effectively and is increasing, especially with the implementation of Individual Budgets. This service has been provided on site since June 2009. Work has been carried out to help staff identify from the needs presented to them situations where there is the potential for Community Care advice for the client or their carer. The case example of Mr L, who had no remedy under Housing legislation, demonstrates the value of this Community Care assistance.

## **10. Social Policy Work**

The CAB service is also a campaigning one, which collects evidence of injustice and poor administration and acts upon that evidence. The Advice Centre plays a very active role in this work, thus ensuring local people's concerns and voices are heard both locally and nationally, so inequalities can be addressed and change brought about.

### **What Social Policy activities has the Advice Centre undertaken during 2009/2010?**

- 152 Social Policy issues identified through clients have been reported on. 49% related to debt/finance and 34% to benefits. Others related to housing, employment and education
- It has helped to produce a joint evidence report from 4 local CABx (Newcastle, Gateshead, Washington and South Tyneside) calling for a review of ESA and in particular, the Work Capability Assessment (WCA). This report was submitted to national Citizens Advice in April 2010 as part of the national gathering of evidence
- Gateshead Advice Centre staff attended Regional Social Policy Forums in York and the national Social Policy AGM in London, to discuss current issues

The Advice Centre's 'in house' Social Policy Group:

- Submitted a report to national Citizens Advice 'A Respectable Funeral' highlighting the inadequacy of the current level of Social Fund Funeral Grants by surveying 12 local funeral directors and getting their experiences of how this affected their customers and business. Clients' experiences of dealing with the Social Fund at a very emotional time were also included. This has been sent to the OFT who are gathering evidence nationally
- Took local Social Policy action as a result of the Advice Centre's Macmillan Caseworker identifying the need for a system in Gateshead to fast-track Blue Badge applications for

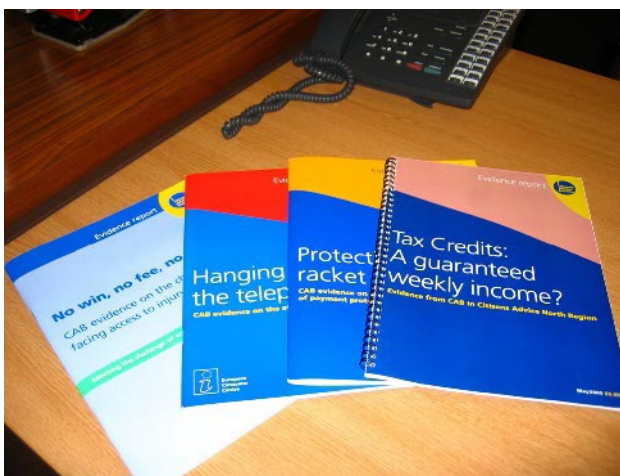
terminally ill clients. Information regarding the systems in operation in 6 neighbouring authorities was compiled and is being taken forward via the Macmillan Steering Group

- Produced Quarterly Social Policy Bulletins which were sent to MPs, local councillors and other interested parties to update them on current issues, activities and progress
- Produced its own report for national Citizens Advice on the experiences of clients undergoing the WCA and how their recollections of the assessment compared with the official record made of the medical examination. This qualitative evidence will add more detail to the other evidence being gathered nationally regarding ESA
- Sent letters to local MPs asking them to sign Early Day Motions including one to support the 'Wipe the Slate Clean' campaign – relating to cancelling all overpayments of Working Tax Credit for years 2003/4 and 2004/5, which is still causing clients financial hardship.

Advice Centre staff:

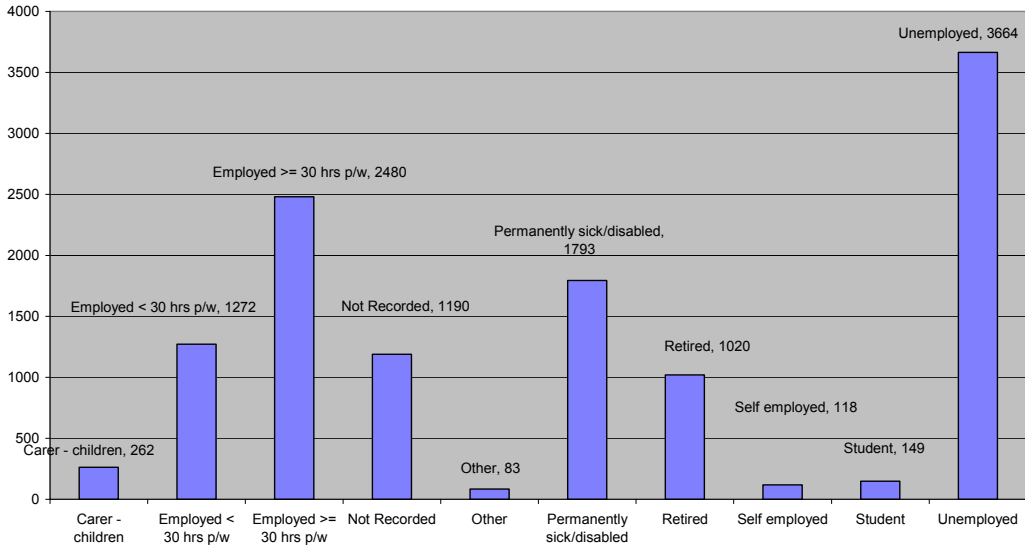
- Attended meetings with Jobcentre plus to discuss ongoing problems.
- Participated in The 'Fair Welfare Campaign'.
- Worked closely with the Local Authority regarding concerns over bailiffs' activities affecting vulnerable clients and established a contact person to deal with these issues.
- Supported regional 'Hung Up' and national 'Justice Denied' campaigns.

Evidence submitted by Gateshead Advice Centre has been included in a number of national Citizens Advice Evidence Reports including the 'Justice Denied' report and those submitted to the OFT and the House of Lords Sub-committee reporting on European consumer rights.

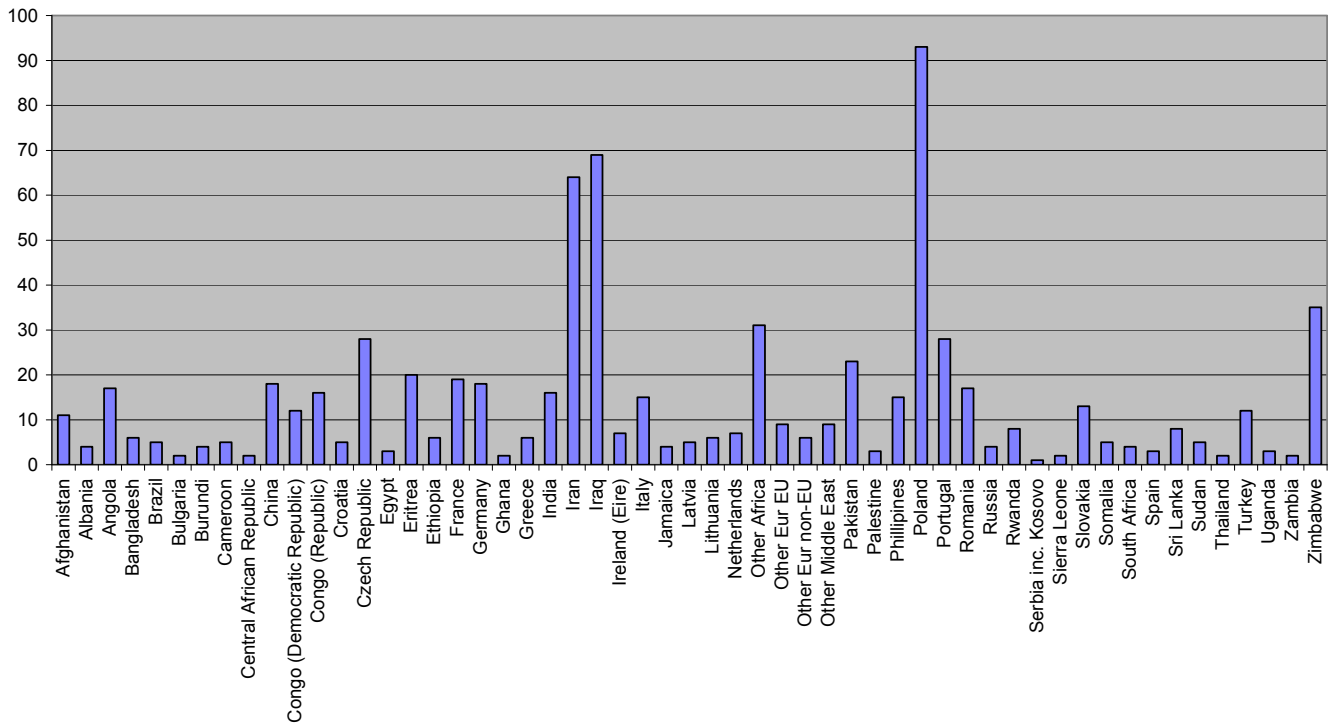


# Appendix 1

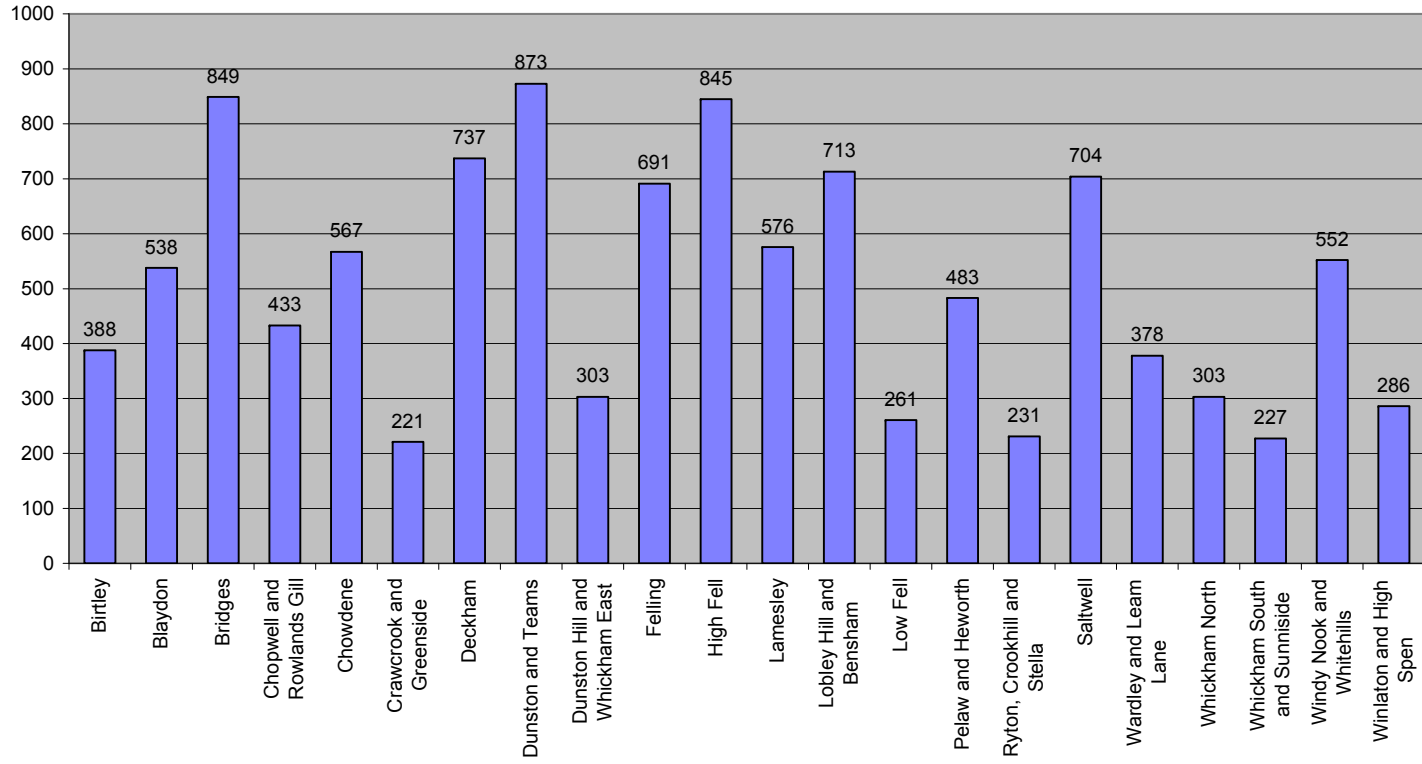
## Client Economic Status



## Clients by Country of Origin (excluding British)



### Clients by Gateshead Ward





**Gateshead Advice Centre, 5 Regent Terrace, Gateshead, NE8 1LU**

**Tel: 0191 4785100      Fax: 0191 4774922      Adviceline: 0191 4771392**

**Email advice [gateshead@communitylegaladvice.org.uk](mailto:gateshead@communitylegaladvice.org.uk)      Text Advice: 07786 206006**

**Website: [www.communitylegaladvice.org.uk/gateshead](http://www.communitylegaladvice.org.uk/gateshead)**

**Registered Charity Number: 1020565**

**Registered Company Number: 2631064**