



Joint Bureau Half Year 2019/20 Report for South Cambridgeshire District Council

Figures and case studies have been provided by Citizen Advice North Herts,
Suffolk West CAB, Cambridge and District CAB and Uttlesford CAB.

Summary of key statistics (brackets indicate the number at the half year report last year):

South Cambridgeshire DC people seen = **3,107** (3,270)

Questions answered/ advice issues = **7,469** (7,044)

Amount of work generated by them = times seen (most need more than one session to get to point of resolution) = **4,681** (4,596)

Financial outcomes:

Income gains and money restructured for clients = **£1,904,062**
(£989,772)

Added funding (not client money) levered with SCDC grant to do work in the area e.g. Lottery and other grants = **£230,040** (£157,829. This does not include the SCDC grant)

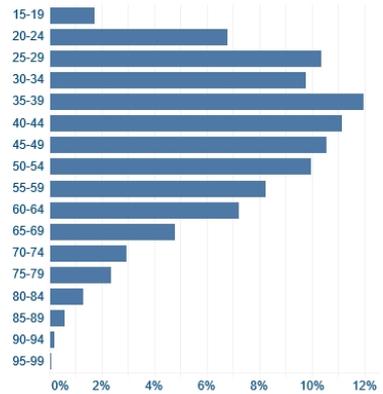
Summary

Clients	1,584
Quick client contacts	
Issues	7,469
Activities	4,681
Cases	1,523
Outcomes	
Income gain	£1,245,010
Re-imburements, services, loans	£7,523
Debts written off	£523,871
Repayments rescheduled	£408
Not recorded/not applicable	£136,424

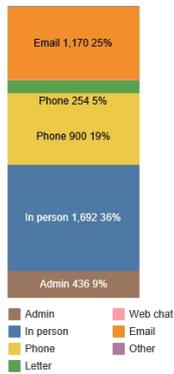
Issues

	Issues all	Distinct count ..
Benefits & tax credits	1,501	463
Benefits Universal Credit	912	276
Consumer goods & services	219	93
Debt	1,130	298
Discrimination & Hate & GVA	67	43
Education	36	28
Employment	573	219
Financial services & capability	543	183
Health & community care	150	65
Housing	573	249
Immigration & asylum	175	73
Legal	328	185
Other	149	85
Relationships & family	755	258
Tax	71	51
Travel & transport	118	63
Utilities & communications	169	67
Grand Total	7,469	

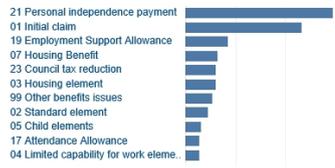
Age



Channel



Top benefit issues



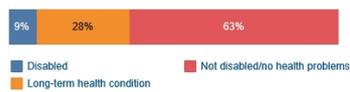
Top debt issues



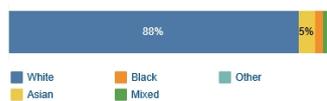
Gender



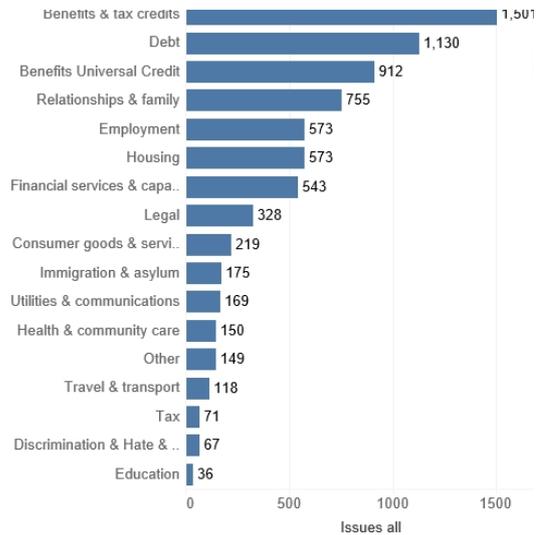
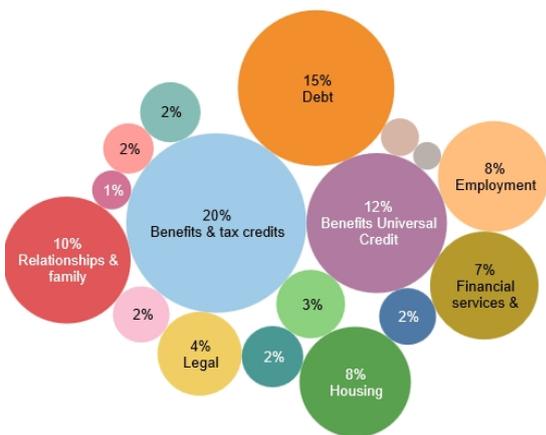
Disability / Long-term health



Ethnicity



Part 1 issues %



Ethnicity	Clients	% Clients
Asian or Asian British - Bangladeshi	9	1%
Asian or Asian British - Chinese	7	1%
Asian or Asian British - Indian	26	2%
Asian or Asian British - Other	17	1%
Asian or Asian British - Pakistani	4	0%
Black or Black British - African	25	2%
Black or Black British - Caribbean	5	0%
Black or Black British - Other	3	0%
Mixed - Other	11	1%
Mixed - White & Asian	6	0%
Mixed - White & Black African	2	0%
Mixed - White & Black Caribbean	6	0%
Other - Any Other	27	2%
Other - Arab	8	1%
White - British	833	64%
White - English	131	10%
White - Gypsy or Irish Traveller	10	1%
White - Irish	12	1%
White - Other	142	11%
White - Scottish	6	0%
White - Welsh	3	0%
Grand Total	1,293	100%

Issues by age:

Under 25 = 8.4% of issues

1 Debt

2 Benefits and Tax credits

3 Universal Credit

4 Housing

25-64 = 80% of issues

1 Benefits and Tax Credits

2 Debt

3 Universal Credit

4 Housing

65+ = 9.2% of issues

1 Benefits and Tax Credit

2 Debt

3 Housing

4 Utilities

Channel (number of activities)

	2019-20							Grand Total
	Q1			Q2				
	April	May	June	July	August	September		
In person	248	272	263	348	279	276	1,686	
Adviceline Phone	50	41	65	36	33	29	254	
Telephone	160	118	143	188	143	148	900	
Email	204	212	223	176	144	211	1,170	
Web chat		2					2	
Admin	84	70	64	86	62	70	436	
Letter	49	43	40	35	21	26	214	
Other	4	1	2	2	4		13	
Grand Total	799	759	800	871	686	760	4,675	

Offices (number of activities)

	2019-20							Grand Total
	Q1			Q2				
	April	May	June	July	August	September		
Cambridge Citizens Advice Bureau	651	631	711	728	581	632	3,934	
Citizens Advice Suffolk West (Brandon)	1						1	
Citizens Advice Suffolk West (Bury St Edmunds)	1	1				2	4	
Citizens Advice Suffolk West (Haverhill)	15	19	10	13	14	16	87	
Citizens Advice Suffolk West (Mildenhall)		2					2	
Newmarket CAB	2	2	1	7	1	3	16	
North Hertfordshire - Letchworth	82	88	49	84	71	76	450	
Uttlesford CAB	47	16	29	39	19	31	181	
Grand Total	799	759	800	871	686	760	4,675	

Financial outcomes summary

	Number of outcomes	Client count	Amount	Average per outcome	Average per client
Income gain	405	228	£1,245,010	£3,074	£5,461
Re-imbursements, services, loans	27	26	£7,523	£279	£289
Debts written off	44	34	£523,871	£11,906	£15,408
Repayments rescheduled	4	4	£408	£102	£102
Income loss	1	1	£826	£826	£826
Other	237	128	£136,424	£576	£1,066
Grand Total	718	324			

	Income gain				
	Number of outcomes	Client count	Amount	Average per outcome	Average per client
Benefits & tax credits	199	131	£510,378	£2,565	£3,896
Benefits Universal Credit	104	64	£417,068	£4,010	£6,517
Consumer goods & services	1	1	£54	£54	£54
Debt	2	2	£2,601	£1,300	£1,300
Employment	3	3	£10,179	£3,393	£3,393
Financial services & capability	31	27	£15,857	£512	£587
Legal	2	2	£1,600	£800	£800
Other	35	28	£5,547	£158	£198
Relationships & family	2	2	£275,000	£137,500	£137,500
Tax	3	3	£1,760	£587	£587
Utilities & communications	23	19	£4,967	£216	£261
Grand Total	405	228	£1,245,010	£3,074	£5,461

Homelessness prevention:

Issue (part 1) Issue (part 2) Count issues or clients

		2019-20							Grand Total
		Q1			Q2				
		April	May	June	July	August	September		
Housing	02 Actual homelessness	1	2	5	3	3	1	13	
	03 Threatened homelessness	12	5	9	13	6	3	43	
	04 LA homelessness service	6	3	2	3	5		15	
	05 Access to & provision of accomm.	9	4	4	4	9	6	36	
	06 Local Authority housing	8	2	5	8	9	6	37	
	07 Housing association property	5	2	3	11	4	4	27	
	08 Private sector rented property	13	12	22	13	13	14	82	
	09 Owner occupier property	3	5	6	9	1	5	29	
	10 Environmental & neighbour issues	5	4	7	9	2	4	29	
	99 Other housing issues	2	3	3	5	6	5	24	
Grand Total		49	27	50	63	45	41	249	

Case studies:

- 1) Mr D was in receipt of ESA and his partner was about to move in with him. Both had health problems and both were in receipt of disability benefits. They wanted to know how to manage a benefit claim and whether they had to claim Universal Credit. His partner had recently claimed Universal Credit in another area.

The benefits case was complex and we sought advice from CPAG. We advised his partner, Miss V, to terminate her claim for UC. We also advised Mr D that as a single person he should have been in receipt of severe disability premium which would have significantly increased his benefits during that time and that he was entitled to have this backdated.

We assisted him to claim ESA as couple as both clients were disabled and therefore should not have to claim Universal Credit. Their income trebled. We also assisted the claim for a backdate of benefit which should result in a lump sum payment of thousands of pounds. We contacted the council to ensure Housing Benefit and Council Tax Reduction stayed in payment. The clients advised that they were very happy that they stayed on ESA and with the support offered.

- 2) Client is 62 yrs old, and lives on her own in sheltered accommodation. She has rheumatoid arthritis, depression, and occasional ulcerated colitis. She was shaking most of the time when seen and tearful in the interview. She lost her Personal Independence Payment in August 2018, and was supported to appeal this decision. We produced a submission to the tribunal which resulted in the decision being overturned by the tribunal reviewing the paperwork on the morning of the hearing in April 2019. They notified the client that they were awarding standard rate Daily Living component, and she did not need to attend. The client was happy with this result.
- 3) A longstanding client with serious mental health problems, who has difficulty dealing with documents and processes, came in to see us because her benefits had stopped. A considerable amount of time was spent unravelling why this had happened, and it was helpful that Citizens Advice in Haverhill share the local authority offices with the Jobcentre. After reaching the conclusion that it was not possible for the client to go back on to Income Support because she no longer had any caring responsibilities we supported her to claim Universal Credit. We are continuing to provide regular support to try and ensure that she is able to manage being on this benefit, as well as appealing the decision to suspend her PIP application because she did not attend the assessment.
- 4) Susan (not her real name) attended an appointment at one of our GP outreach sessions after a referral from her doctor. She suffers from various chronic health conditions which affect her mobility and her ability to care for herself. She had been on Disability Living Allowance (DLA) but had been asked to re-apply for Personal Independence Payment (PIP) as her DLA was to be stopped. She had filled in the PIP application and attended a medical assessment. The outcome of this was that she was only awarded a small amount of points, which was not enough for an award of PIP. Susan came to CAB for help to appeal this decision. Our adviser explained the appeal process to Susan, including her next steps, and that appealing can be a lengthy process. A Mandatory Reconsideration of her PIP application was written and submitted by our adviser. Following this, Susan did not hear anything from the Department for Work and Pensions (DWP) for many weeks; this issue was then chased by our adviser on numerous occasions. The decision was finally changed by the DWP before the appeal stage and Susan's PIP was awarded early with no need to continue with the appeal. Susan was also awarded backdated PIP payment back to the date of her initial claim.

Feedback:

- *'At the time that I approached CA I was in a very difficult place. Unable to see a way out, I was guided every step of the way and all of the many problems that I was incapable of dealing with were taken over by your advisors who went above and beyond the call of duty. I can never repay all the help and support I have received but will be eternally grateful and will do everything I can to support your work in the future that I now have. I have asked a good friend to help me compose this, which expresses my feelings entirely. Thank you.'*
- *'The team have always helped me when I've found myself isolated in the system. Everyone is really on board with advice. All my questions are answered and a resolution is always given at the end of appointments.'*
- *'I had been trying to make contact with my electricity supplier (by telephone, email and letter) for 6 months without success. The staff at Citizens Advice contacted them direct and arranged for them to contact me. My problem (I wanted to setup a new Direct Debit) was resolved within 24 hours following the intervention of the staff at Citizens Advice. Many thanks.'*
- *'The lady who dealt with my case was both kind and helpful and I left feeling so much calmer and a lot less worried than when I arrived.'*
- *'I'm so glad I went to the CAB. The lady who helped me was lovely and very helpful and knowledgeable. She made it so easy to understand and solved my problem straight away. I didn't feel judged at all. All in all I would always turn to the CAB for help and would advise others to do the same. They provide a great service and are always helpful and kind*
- *Always impressed with the patience you have and the quality of your service*
- *I was so very happy with my consultant who went over and above to help me just that I was delighted with the help and guidance I received from my adviser who I felt went that extra mile to help. the result was writing to the ombudsman who took up my complaint and happily resolved the issue.*
- *Hi there Just to say that the times that I have been to the CAB, your workers have been absolutely brilliant. The case that they have helped me with, has been a big win for me .I shall be popping in this week and let them know of the great news :) Many thanks*