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advice
Torrige, North,
Mid & West Devon

TORRIDGE DISTRICT

Annual Impact Report 2017/18

2,050
clients
supported
by our
offices

4,045
individual
issues
dealt with

64%
of all advice
on debt,
welfare and
housing

68%
of advice
given face to
face

£659,396
of income
gain
awarded

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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 Charity, whether face-to-face or digitally, are recorded.

Torrige, North, Mid and West Devon Citizens Advice has been part of the local community in one form or another since 1940. Our service is an independent charity. Our offices in Torrige are located in 13 Bridgeland Street in Bideford, Manor Offices in Holsworthy and Castle Hill in Torrington. The service in Torrige makes a huge contribution to the local community and we hope that this report will show you how.

The funding to operate our core service is helped with a grant from Torrige District Council and Devon County Council (via CA Devon). We also receive donations from Bideford Town Council, Holsworthy Town Council and Torrington Town Council along with local Parish Councils. We continue to develop alternative funding streams including our own local fundraising which includes supermarket collections in the area and grant applications to local charitable trusts.

Torrige, North, Mid and West Devon Citizens Advice helps people to solve their problems. Our service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

Clients can access our service face-to-face, by phone or through our email and webchat service. Two of our offices have recently become Adviceline telephone hubs. Some clients are empowered to solve problems by themselves; those requiring more support receive specialist casework. By offering advice across key areas such as benefits, debt, housing and employment, we aim to bring about positive changes in people's lives.

If you have queries or are interested in discussing further access to the data, please email info@ruraldevoncab.org.uk

Key Information



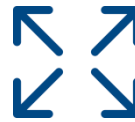
We provide the advice people need for the problems they face and improve the policies and practices that affect people's lives.



We are a service that has face-to-face access at its core yet embraces new technologies to reach a wider audience and open up additional avenues of communication.



Our services in Torrige are available for 31 hours a week, through face to face sessions, telephone and email advice. The Citizens advice public site is available 24/7 www.citizensadvice.org.uk



The Citizens Advice Service is the UK's largest provider of free advice for members of the public. Torrige, North, Mid and West Devon Citizens Advice is part of a network comprising of 338 individual charities.



We work with partners to develop a range of coordinated services to best suit the client's needs, making full use of the strengths of the best advice agencies across Torrige and using best practice.



We offer our services in

Bideford:

Mon, Tues, 10am-4pm

Thurs 10am-2pm

Friday 10am-3pm

Holsworthy:

Weds 10am-4pm

Torrington:

Tues 9:30-12:30pm.



We generate evidence forms based on common enquiries. We harness this evidence to campaign to Government at a National and local level. We do this to help make society fairer and improve the policies and practices that directly affect people's lives.



A new enquiry is a client seeking help with one or more fresh problems. It may be resolved at an initial check level through information, brief advice, or referral to an external agency, or progress to receive full advice or casework assistance.

Our impact in 2017/18

In 2017/18, the Bideford, Holsworthy and Torrington offices (as part of Torrige, North, Mid and West Devon Citizens Advice):

- **Dealt with more than 4,045 new enquiries** face to face or by telephone, as well as assisting other clients with ongoing cases.
- **Our volunteers supported more than 2,050 clients**- through face to face appointments, phone calls, letters and emails.

In Bideford (includes Torrington numbers):

- Our doors were open for 21 hours a week for face to face advice
- We helped 1,905 clients with over 3,512 issues
- The two most popular advice categories were Benefits & Tax Credits along with Debt
- We generated 56 Evidence Forms used for campaigning for change at Government level, giving Torrige residents a voice
- The highest number of evidence forms was created for issues with the benefit, Personal Independent Payment (PIP)

In Holsworthy:

- We provided face to face advice for 1 day each week
- We helped 145 clients with over 533 individual issues
- The two most popular advice categories were Benefits & Tax Credits along with debt.



A client who was a single parent of two young children was referred to one of our specialist projects after visiting one of our offices for generalist advice. With the help of our caseworker the client applied to her energy provider's trust fund and was successful in her application to have her £900 debt written off. She also saved £500 on her annual fuel bill and after a quick benefit check her income increased by £10,000 per annum in benefits that she did not know she was entitled to!

Figure 1: Issues by Category- Torridge 2017/18

	2017-18												Grand Total
	Q1			Q2			Q3			Q4			
	April	May	June	July	August	September	October	November	December	January	February	March	
Benefits & tax credits	177	161	171	209	175	134	158	161	84	122	141	114	1,778
Benefits Universal Credit		1	6	6	3	7	5	4	1	3		4	39
Consumer goods & services	2	4	14	10	16	7	12	23	7	16	14	8	130
Debt	22	51	44	50	59	34	59	43	44	61	32	62	555
Discrimination		1		3	3	2	1		1	1	1		13
Education				3				1	2				6
Employment	22	13	25	40	27	22	21	22	20	41	22	49	323
Financial services & capability	1	6		10	11	6	3	13	5	5	13	6	78
Health & community care ¹⁷	7	13	3	4	9	7	6	6	2	13	15	16	101
Housing	12	11	25	13	35	22	28	15	8	18	25	17	225
Immigration & asylum	1		3	1		1	1		1				8
Legal	5	9	10	10	18	8	11	8	5	10	16	10	118
Other	53	8	14	12	26	7	24	18	11	11	13	1	197
Relationships & family	13	24	22	15	11	18	26	23	9	28	18	18	223
Tax	3	3	4	5	3	4	3	3	1	3	7	7	46
Travel & transport	3	9	2	12	1	5	4	8	5	7	7	4	65
Utilities & communications	1	5	2	26	37	7	21	16	1	2	14	8	140
Grand Total	322	319	345	429	434	291	383	364	207	341	338	324	4,045

In April 2017, led by national Citizens Advice, TNMWD CA changed its client Case Management system. The way data is collated under the new system differs from that of the old system resulting in variances, making it difficult to make comparisons to previous year's data.

What did we advise on in 2017/18?

In 2017/18, Torridge dealt with 4,050 new problems

Figure 2: Top Advice Categories

Top 5 Benefit Issues	Number of Issues 16/17	Number of issues 17/18
Personal Independence Payment	796	404
Employment Support Allowance	434	276
Other benefit issues	430	214
Attendance Allowance	209	158
Housing Benefit	166	149

Top 5 Debt Issues	Number of Issues 16/17	Number of issues 17/18
Council Tax Arrears	111	97
Credit, Store & Charge Cards	93	57
Water supply & sewerage	56	36
Bank and Building Society Overdrafts	28	35
Fuel Debt	26	34

Top 5 Housing Issues	Number of Issues 16/17	Number of issues 17/18
Private Sector Rent Property	69	47
Environmental & neighbour issues	19	32
Housing Association Property	27	21
Access to Provision of Accommodation	20	21
Other housing issues	17	19

Figure 3: Advice by Wards (Torridge)

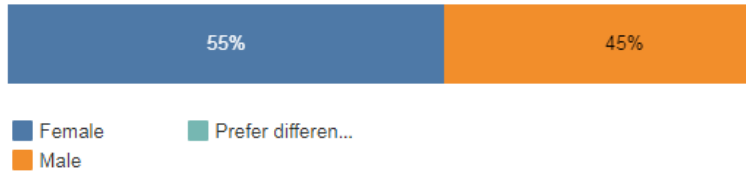
Please note, these figures differ from our overall clients seen/issues because they represent every client who sought advice who lived in Torridge. The rest of this report deals with the numbers generated from clients who visited the Bideford, Holsworthy and Torrington offices only.

Local Authority Ward	Local Authority	
Bideford North	Torridge	288
Bideford South	Torridge	257
Bideford East	Torridge	239
Northam	Torridge	189
Torrington	Torridge	177
Holsworthy	Torridge	109
Appledore	Torridge	70
Westward Ho!	Torridge	60
Hartland and Bradworthy	Torridge	59
Orchard Hill	Torridge	52
Clovelly Bay	Torridge	44
Winkleigh	Torridge	42
Two Rivers	Torridge	41
Shebbear and Langtree	Torridge	38
Clinton	Torridge	34
Kenwith	Torridge	32
Waldon	Torridge	32
Forest	Torridge	30
Tamarside	Torridge	26
Broadheath	Torridge	24
Coham Bridge	Torridge	23
Three Moors	Torridge	23
Monkleigh and Littleham	Torridge	21

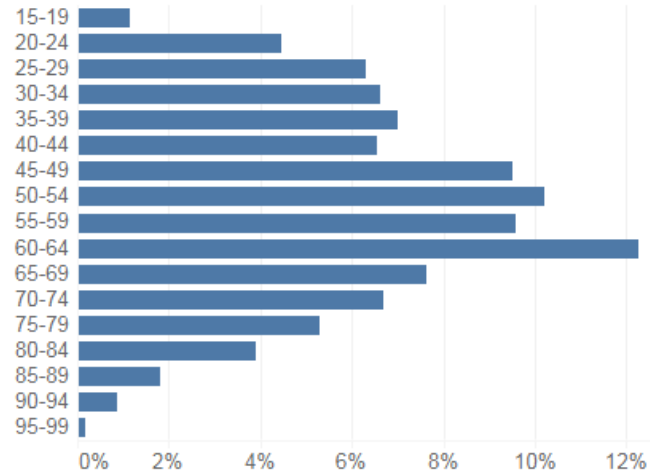
Please note, these figures differ from our overall clients seen/issues because they represent every client who sought advice who lived in Mid Devon. The rest of this report deals with the numbers generated from clients who visited the Tiverton, Crediton and Cullompton Offices only.

Who are our Torridge clients?

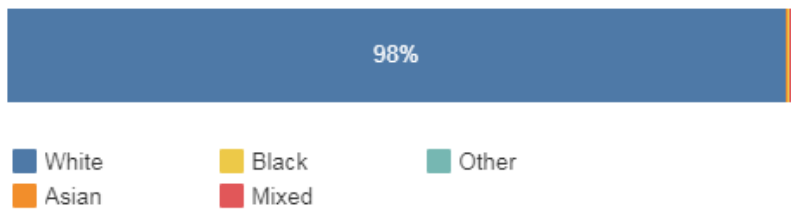
Gender



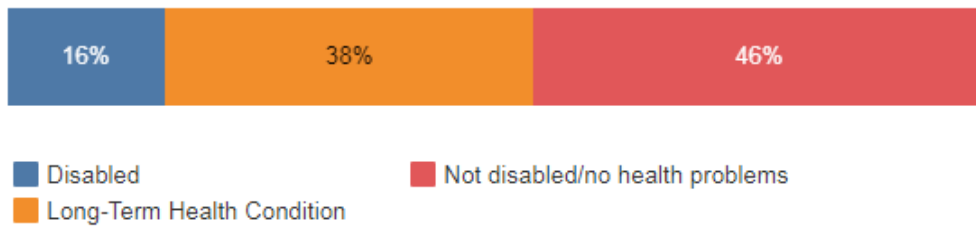
Age



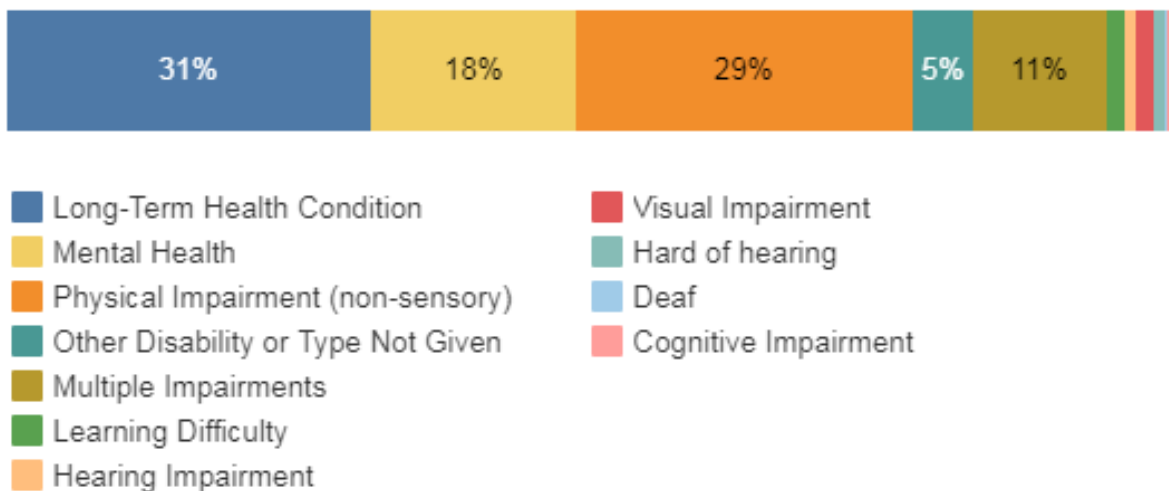
Ethnicity



Disabled / Long term health condition



Type of disability (% of disabled clients)



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

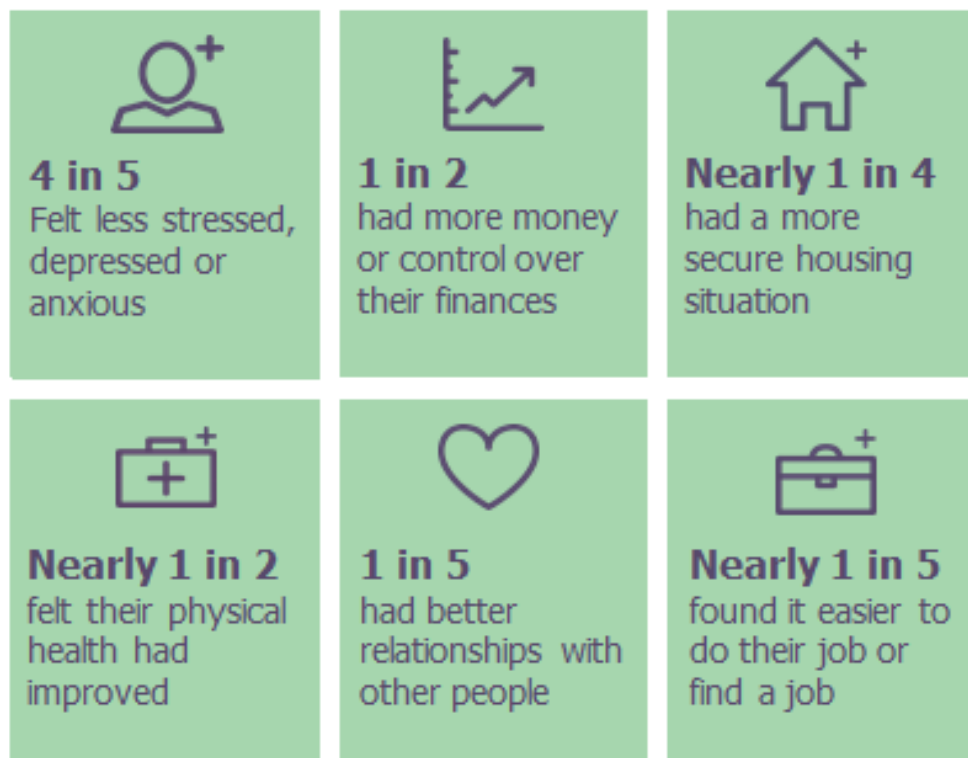
- The two most commonly recorded types of disability were Long term Health Conditions (31% of disabled), and Physical Impairment (29% of disabled).

Ethnicity and nationality

- 25 clients were from black, Asian and minority ethnic (BAME) backgrounds. White British clients made up 98% of total clients seen.

Wellbeing benefits

After clients come to see us...



Citizens Advice outcomes and impact research, 2015

Torrington District Council Grant

The grant we receive from Torrington District Council supports the core service we provide to residents in Torrington. Whilst the contribution from TDC does not cover the entire cost of running the Bideford, Holsworthy and Torrington offices, it is significant. The grant contributes to the following:

- Rent for the Torrington offices
- Utility costs on a pro-rata basis across the Torrington offices
- Training costs for recruiting and training volunteers
- Professional fees (auditors/legal fees)
- Insurance policies we need
- Volunteer expenses for travel
- Stationary and communication costs
- I.T. equipment for the core office
- Maintenance and office equipment
- Citizens Advice membership fee and the quality of advice and organisational audit on a pro-rata basis

Part of the Citizens Advice Service

Torrington, North, Mid and West Devon Citizens Advice benefits from being part of the Citizens Advice service, however **we receive no financial support from our Governing Body and operate as a local, independent Charity.**

Our established brand makes us a household name, and clients access a well-known and trusted service. Out of 22 national charities, the Citizens Advice service is ranked by the general public as being the most helpful, approachable, professional, informative, effective/cost effective, reputable and accountable. Stakeholders recognise our wealth of insight and expertise, making us a valuable local partner.

Being part of a national infrastructure, that provides support and additional services, adds to our credibility and reliability. This includes our access to specialist insight, up-to-date advice information systems, and policy expertise.

Torrington, North, Mid and West Devon Citizens Advice takes on board all of the benefits of being part of a national service, delivering a better service as a result. We continue to provide the best support for our clients, embrace new opportunities and meet the challenges faces by the local community.

Outcomes of Advice

We measure the impact of our advice by assessing whether clients achieve outcomes. In cases where we are able to identify the outcome, we record it in our database. However, clients often do not return after advice to let us know whether their problems were solved, so the number of outcomes recorded is likely to be lower than the actual number achieved.

Outcomes often include financial gains for clients, such as ongoing benefits awarded or debts written off. These can help to maximise a client's income.

A summary of outcomes recorded by TNMWD in 2018/19 for Torridge:

Figure 4: Advice Outcomes

Advice Outcomes- Torridge	2016/17	2017/18
Clients achieving financial outcomes	258	213
Value of income gain	£1,123,416	£659,396
Average value of outcomes involving income gain	£3,478	£3,704
Average value of outcomes involving debt written off	£8,615	£11,071

Due to the introduction of a new client case management system in April 2017, we were unable to record Financial Outcomes for a period. This is reflected in the figures above.

Debt Advice Outcomes

Successful prioritisation and rescheduling of debts is a key outcome of our service. Repayment rescheduling includes: debt management programmes; individual voluntary agreements; administration orders; re-mortgages and mortgage rescue schemes.

When debts are rescheduled, priority debts will be paid first. Priority debts include Council Tax, Local Authority Housing arrears and Income tax. Therefore rescheduling debts creates direct benefits to both local and national government.

In some circumstances, debts may be written off entirely. Examples include bankruptcy; debt relief orders and the waiving of unpaid charges. Our Charity offers a combination of generalist and specialist advice, so that we tailor the service to clients' needs. We work with clients to assess their liabilities, draw up a financial statement and identify ways to resolve their problems. In some cases we may act on a client's behalf, for example by liaising with creditors.

Opportunities and Challenges 2018/19



Opportunities 2018/19

- To continue to deliver a high service in an environment of increasing demand
- To continue to train volunteers to a high standard
- To attract more volunteers
- To continue to diversify income streams for a sustainable future
- To expand our service through the continuation of digital services
- To provide a uniform and consistent service across the Torrington District



Challenges 2018/19

- To create a service that meets the challenges of the future to ensure we are the service of choice
- To expand our digital services
- To promote our service, charitable status and raise awareness of our brand
- To meet our requirements under the National Citizens Advice membership scheme
- To secure funding for the sustainability of our core service

2017/18 Annual Impact Report

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For more information or for further details relating to this report, please email info@ruraldevoncab.org.uk