

CITIZENS ADVICE SERVICE IN THREE RIVERS (CASTR)

Abbots Langley, Rickmansworth and South Oxhey



**citizens
advice**



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advice**

**Three
Rivers**

Our Statistics

- 18,183 ENQUIRIES
- 81 VOLUNTEERS
 - donated 31,200 hours last year
 - equates to £530,400 if paid

Accessibility

- **3 bureaux open 5 days per week**
- **Out of hours:**
 - 1 late night
- **Home visits**
- **Email advice**
- **Outreaches**
- **Adviceline**
- **Three Rivers local Adviceline**
- **Webchat**
- **Twitter**
- **Free service**

Return on Investment

- £1,523,768 raised for local community

= Return of +592% on our council grant

- Benefit entitlements
- Backdating
- Debts written off
- Tribunal awards
- Dogged persistence

The Impact Of CAB Advice on the Local Community

- **TRDC**

- Keep clients in their homes – court representation - 100% success rate.
- In the past 6 months, CAB recovered £190,000 in council tax arrears (vs enforcement agents £270,000 for whole year).
- Over £1,500,000 extra income for residents, spent locally, boosting local economy.

- **Preventative work**

- Budgeting advice to debt clients, especially regarding Universal Credit
- Financial literacy in schools
- Feedback to law changers

- **Part of the Three Rivers Community**

- Trusted, embedded
- Accessible
- Free

Value of Advice Provision

- 2 in every 3 clients nationally get their problem solved.
- Leads to reduction in demand for local authority homelessness benefits.
- Leads to improvements in health and wellbeing – participation, social integration.
- Leads to benefits to the individual (£1,523,768 2017-18) and their families.
- Knowing how to take action isn't always obvious – over 2 out of 3 people didn't know who to contact or how systems work.
- How to solve a problem – over 1 in 2 people we help aren't confident about solving their problem themselves.

Workload Distribution

- Debt and benefits 55%
- Housing 10%
- Relationship Breakdown 8%
- Employment 7%

Inter-related Issues

- Client loses job/change in circumstances
- Debts accrue
- House under threat
- Relationship breakdown
- Stress causes ill health

Tribunal Representation

- Each CAB now has a caseworker
- Overall success rate of 96%
- Average gain of nearly £100,000 pa each

Extra Services To The Community

- DRO application fee fund
- Legal rota
- Home visits

Financial Literacy

- Address causes of debt
- Well received by community groups – helps residents
- Attracts funding
- 4 tutor volunteers

Meetings with MPs

- David Gauke
- Richard Harrington



Current Issues With Benefits

ESA

- Frequently inaccurate work capability medical assessments
- Leads to high number of appeals
- Leads to delay in appeals being heard
- Leads to clients having no money whilst awaiting outcome of appeals
- Leads to clients falling into debt
- Final outcome = high success rate when CAB represents clients at appeals (96% in 2017/18)

Housing Issues

- Current housing shortage means
 - Rents are increasing
 - Private Landlords can choose not to take tenants on benefits
- Spare room subsidy
- LHA frozen for 4 years from April 2016 as rents increase
- Consequent need for
 - Foodbanks and
 - Financial capability
 - More housing!

Core Funding

- **TRDC grant**
 - **Salaries (6.7 FTE staff)**
 - **Travel expenses – volunteers**
 - **Training courses**
 - **Overheads – rent, heat, light, phones, audit fee, Citizens Advice membership**
= 114%

The Future....Safety Net

- Clients' lack of income is generally being caused by:
 - Welfare cuts & Universal Credit
 - Poor budgeting
 - High private sector rents
 - Increase in energy tariffs
 - Entirely avoidable maladministration
- Owing to these factors, TR residents will have LESS disposable income going forward, likely to lead to:
 - Greater poverty
 - More rent arrears
 - Increased homelessness

Thank goodness for CAB!!