

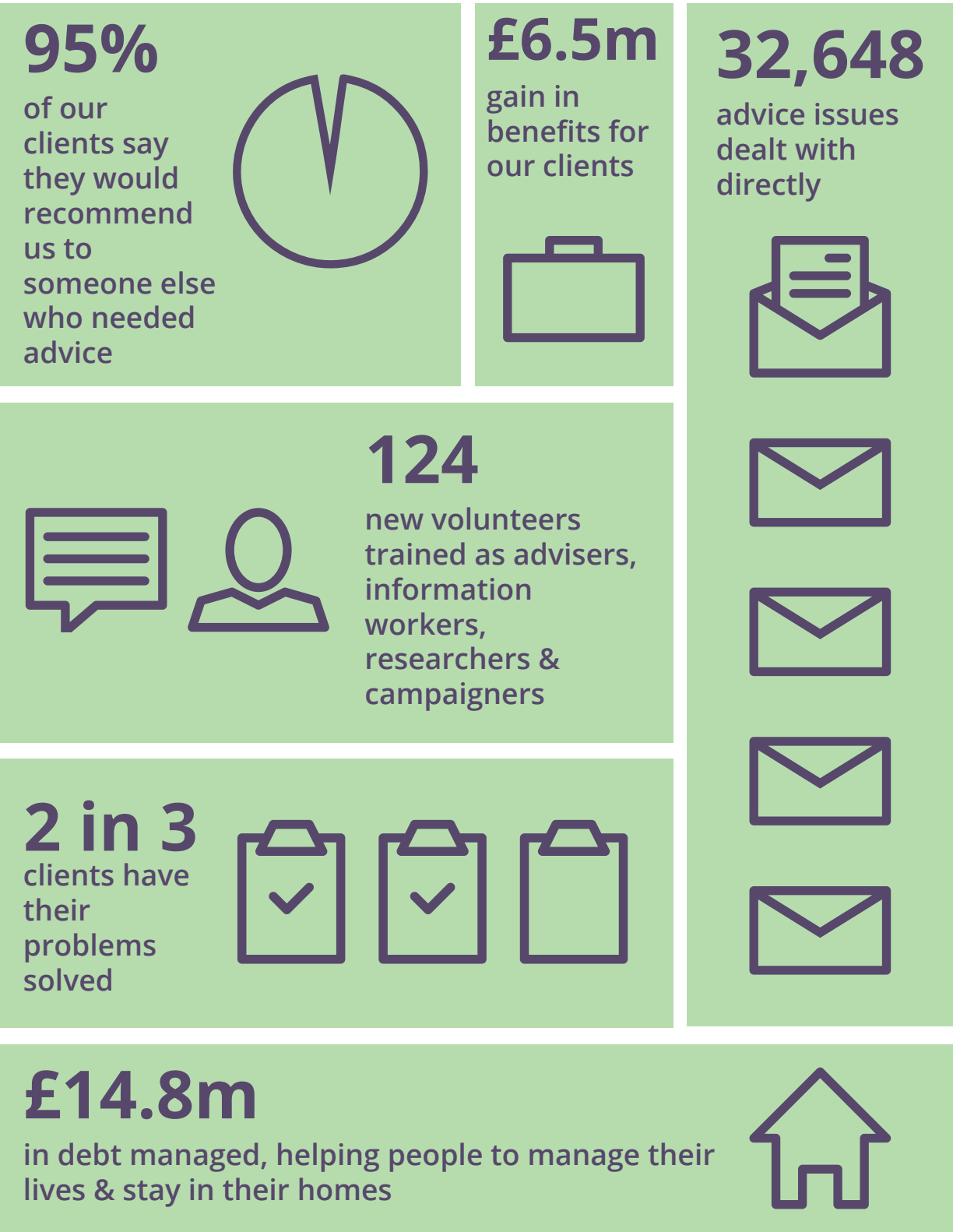
Bristol Citizens Advice Supporting our city



**Our impact and social
value in 2014-15**

Our year in numbers

Figures don't tell the story of the family keeping their home, the woman getting her job back, the young man getting help with the costs of cancer. But they are a snapshot of our impact.



Our city, our clients

Citizens Advice clients are almost five times more likely to live in poverty than an average member of the UK population. That's why in Bristol last year we dealt with 32,648 enquiries.

The profile of the people using our service is changing: we are seeing clients with increasingly complex and fragile household economies, with main earners in and out of work, and working at multiple jobs or in zero hours contracts. The fact of fluctuating income coupled with no savings to provide a cushion creates a precarious model for living.

More of our clients are experiencing in-work poverty and are employed in low skilled jobs which can only be maintained when topped up by Housing Benefit and Tax Credits. Removing these benefits will have a significant impact on our clients' ability to remain in employment. Bristol City Council research shows that an estimated 21,835 Bristol children live in poverty (26.7%) – the highest number and highest percentage in the South West.

Many of our clients find everyday life hard to manage as they battle with mental health issues, disabilities, language problems, or a complete lack of awareness

21,835

Bristol children live in poverty (27% of the total), underlining the challenges of working families



Our city, our clients

of their rights. They need wide ranging practical support when approaching agencies such as the Department for Work and Pensions (DWP) or their employer as they simply don't feel able to deal with the difficult situations they face.

National research by Citizens Advice in 2014 demonstrates that Citizens Advice services reach some of the most disadvantaged members of our society. Our clients are almost five times more likely to live in poverty than an average member of the UK population. This is why in Bristol last year we dealt with 32,648 enquiries. Our core services offer advice on welfare benefits, employment, debt, housing, consumer issues and immigration. We run a large city centre drop-in which sees between 40-70 clients daily and five outreach services across the city. Demand for our services has grown significantly and we have responded by developing alternative ways to contact us via phone and online.

Doing more with less continues to be the theme in the current political climate and we endeavor to find new ways to innovate and deliver the help our clients need. We spent £646,137 running our service over the last year and, as you can see opposite, we've done a lot with the funding.

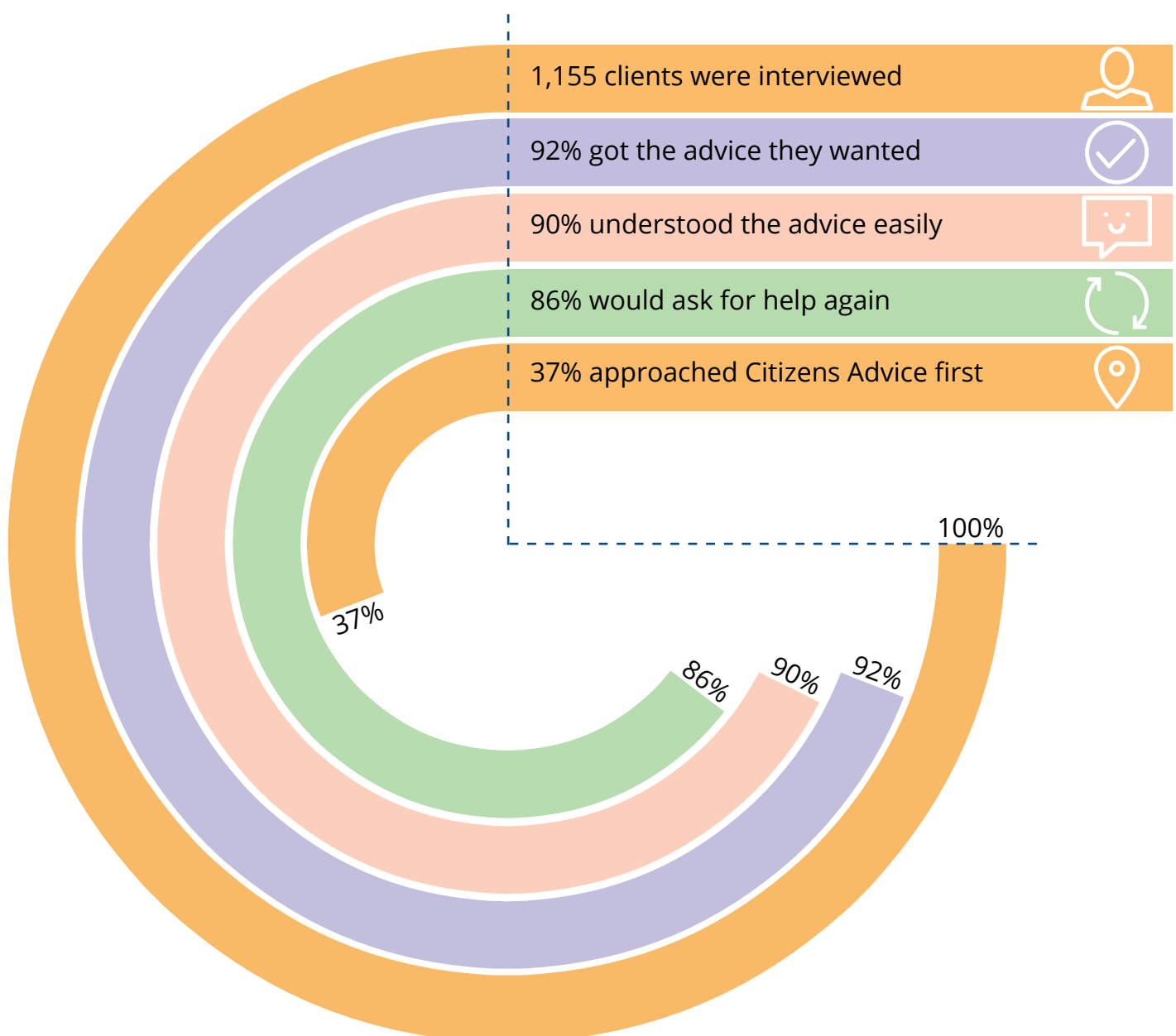
Delivering high quality advice is key to providing our clients with positive outcomes, but it's also important to deliver the advice in ways that are accessible and useful for those receiving it, and we are always keen to find out how our clients feel about the service they receive:

- ❑ Is the advice given clearly?
- ❑ Was it properly understood?
- ❑ How easy was it for a client to follow through on the advice given after the advice appointment?

The questions above are all good examples of the things we feel we need to better understand to ensure that we maximise the value of our advice for our clients. In an attempt to learn more about our

clients' experience we have worked in partnership with University of Bristol Law School on a collaborative research report. A group of our volunteers were trained by the university team to work on the project as telephone researchers. Over 1,000 clients were interviewed, and the data collected was then analysed by the university research team who produced a final report.

The report is available on our website, and some of the findings are highlighted in the diagram below:



Housing

The private rented housing sector in Bristol is expensive, fast moving and dogged by disrepair. Demand outstrips supply and many of our clients struggle to find homes they can afford to live in.

The private rented housing sector in Bristol is expensive and changing rapidly. Demand far outstrips supply and many of our clients struggle to find good quality homes they can afford to live in. Demand for housing advice is at its highest level for several years, and very few people qualify for Legal aid for housing problems. In the last year alone we have dealt with 3,842 housing enquiries. Our aims are to prevent homelessness and to reduce the levels of empty properties. In this context we provide debt and benefits advice to households struggling to pay their rent, raise awareness of tenants' and landlords' rights and obligations, and generally do all we can to improve the tenant-landlord relationship. Where a tenancy cannot be saved, we inform households of other housing options. We encourage landlords to refer their tenants to the advice sector for help rather than seeking to end their tenancies, and engage private landlords; encouraging them to act on disrepair to improve their properties, and to accept tenants on Housing Benefit and to work effectively with Bristol City Council. We were pleased this year for the first time to attend the regional local authority Landlord Expo where we distributed a Help to Rent newsletter, ran seminars and a promotional »

Terrence and his family have been renting in Easton for three years, he has two small children aged 1 and 3. He works full time as a healthcare assistant earning £800 per month. Despite his low pay he doesn't claim benefits and manages to pay £550 per month in rent.



Terrence received an eviction notice from his landlord's mortgage lender giving him a week to leave his house, his landlord had run up mortgage arrears. He came to see us straight away and on talking to our caseworker we found out the family had been putting up with serious disrepair for years. The shower leaked into the kitchen, there was mould and damp throughout, and whenever the issue of disrepair was raised the landlord claimed that it was the family's fault and threatened to kick them out.

We wrote to the landlords mortgage holders and helped the family apply for a postponement of eviction for two months; long enough to find a new place to live.

» stand to engage positively with letting agents and landlords.

We have campaigned for changes to current housing legislation to prevent retaliatory evictions - the new De-Regulation Act offers much greater protection for tenants facing revenge evictions but there's still substantial work to be done to raise awareness of the legislation.

We've also found a worryingly low-level of awareness of tenants' rights, particularly amongst tenants staying in Bristol who've come from other EEA (European Economic Area) countries (e.g. Poland, Lithuania, Spain), and are not familiar with how 'the system works' and, crucially, where to go for help and advice. We have also developed a more intensive model of service with housing association tenants where we visit people in their homes who have fallen into rent arrears and are struggling to manage. This service plays an instrumental role in maintaining tenancies.

Help to Rent campaign, designed to support better relationships between landlords and tenants in the private housing sector.



Welfare rights & benefits advice

Changes to the welfare safety net are creating a vicious circle of decreasing economic, mental and physical health for many. Our advice helps people understand and use their rights effectively.

Welfare reform has resulted in significant alteration of the benefits system. In Bristol Universal Credit will be rolled out across the city from November 2015, with the proposed caps to Housing Benefit and Tax Credits phased in from 2016. We are working closely with Bristol City Council and the Department of Work and Pensions (DWP) on these changes allowing us to highlight possible detriment created by the reforms and to plan how we can best support our clients through times of such comprehensive change. Our welfare benefits enquiries have increased by over 60% in the past 12 months to 12,102 enquiries.

Sanctions are a mainstay of the new welfare system, and we see far more sanctioned clients than ever before. They are often punitive and applied for reasons the clients themselves don't understand. Mental health is increasingly a factor in the complex situations clients present to us. Clients with anxiety and depression feel disempowered and lack the ability to challenge decision makers which leads to a downward spiral into repeated sanctions which further worsen the client's precarious situation and social isolation.

In the last year we have:

Dealt with

12,102

benefit
enquiries



Handled

1,985

enquiries on
Housing Benefit



Handled

186

ESA tribunal
appeals,
complaints and
challenges.



Helped
people gain

£6.5m

in benefits



The changes to legislation for EEA (European Economic Area) nationals claiming benefits are biting hard and the legislation which dictates whether people have a 'right to reside' in this country and claim benefits is complicated. Clients who come to us in this situation often have few options left open to them. In many cases their benefits have been stopped and they are facing homelessness. Then we can only refer people to food banks and help them find short term accommodation which gives them some breathing space. We now run a very busy and much used weekly 'right to reside' clinic for EEA nationals.

Trevor is 62 years old and an ex-seafarer with mental health and alcohol dependency problems. When he came to see us he was homeless and had been sleeping in a tent in safe places around the city. Initially claiming Employment Support Allowance (ESA) Trevor had been moved onto Job Seekers Allowance (JSA) when he failed to attend a medical appointment.



Being homeless meant Trevor was having problems receiving his letters from the Department of Work and Pensions (DWP) and was missing appointments and struggling to comply with his job search requirements. His benefits were stopped for 2 months and he was really struggling to manage. We helped Trevor make a new claim for ESA and referred him to the Seafarers Advice & Information Line (SAIL) who helped him with food vouchers and warm clothing and boots. Although his situation has improved his story illustrates some of the barriers for homeless people trying to claim benefits.

Helping people to manage their money

As Universal Credit will be administered largely online, yet 20% of people lack basic internet skills, money management needs are changing. So too are our advice and support programmes.

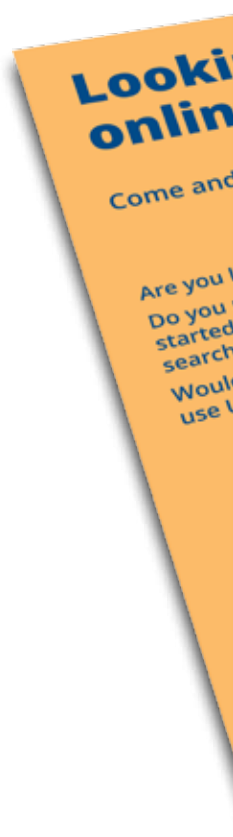
Getting help with debt and money problems is always a high priority for our clients. Last year, we handled over 10,000 debt enquiries - an increase of nearly 40% from 2013-14. With continued cuts to the welfare system and more and more people working in temporary and unsecure employment, our clients need our help more than ever.

Our skilled team of debt advisers, supported by the Money Advice Service, has helped clients get their finances and lives back under control through a range of strategies including: negotiating with creditors, court advocacy and implementing insolvency options.

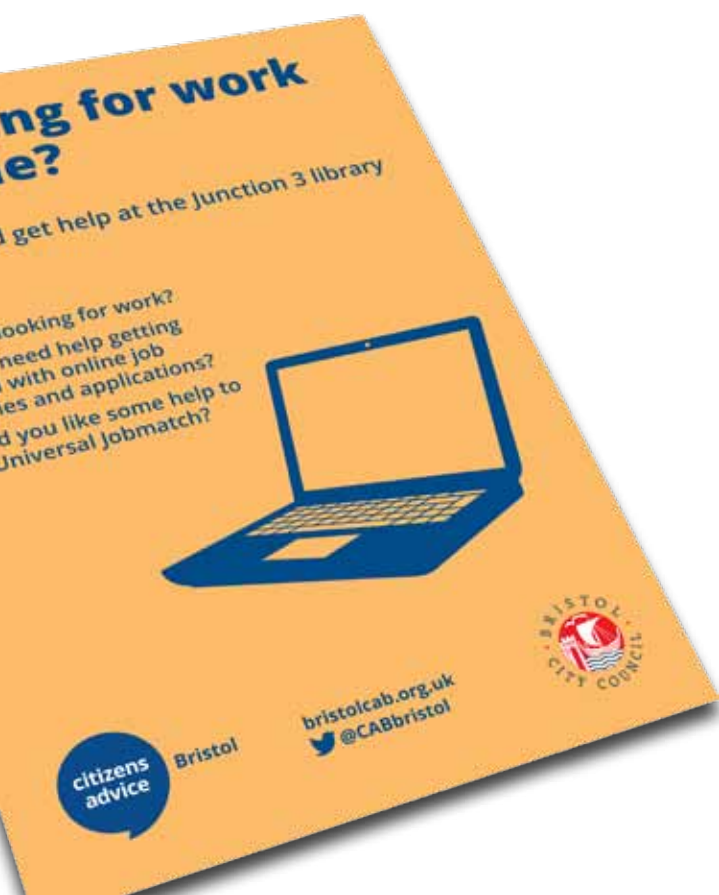
Having the support of a qualified debt adviser can make a tremendous difference to an individual's financial situation and their health and wellbeing. Good advice enables people to put money worries aside and get on with their lives. In the last year we have also adapted our service to meet the needs of clients who can't access our face-to-face services by creating a dedicated debt advice telephone line and email service.

In line with the gradual transfer of government services to a digital platform, we recently launched our Digital Money Coach project which helps build people's confidence to manage their money and other essential activity online. At a time when an estimated 20% of our population lack basic internet skills our Money Coaches support clients with anything from setting up an email account to paying energy bills online. The project will also help to support clients claiming Universal Credit for the first time.

Olga, who is a Russian national and has been living in the UK for four years working in the hospitality industry, visited Citizens Advice for help with her on-line application to claim Job Seekers Allowance (JSA) after she was made redundant. Until she'd lost her job Olga had never been faced with completing a complex benefits form. One of our Digital Coaches helped Olga through the form and she felt confident to submit the application herself.



After an active local and national consumer campaign we are pleased that there has been a reduction in the number of clients taking out short-term high interest loans – known as ‘Pay Day Loans’. At the same time we have also seen a worrying growth in the amount of clients taking out ‘Log Book Loans’ and ‘Guarantor Loans’.



Rhianne is a female Somali national with British Citizenship who had been regularly paying £5 a month under a Magistrate’s court order for non-payment of a TV licence. Her son was kidnapped in Somalia and she had to fly out at short notice for three months to search for him. In the meantime, the arrangements she had made to pay the fine in her absence fell apart and the debt was passed to the bailiffs to enforce. This was causing the client even greater distress and anxiety. The Court’s usual policy is not to take debts back from the bailiffs once a warrant has been issued, however because of the exceptional circumstances, we were able to persuade the Court to remove the enforcement order and write off the extra court costs. Rhianne was able to continue with her monthly payments without worrying about a bailiff visit on top of everything else.



In the last year we have:

Dealt with

10,451

debt enquiries

Negotiated on

£14.8m

of previously
unmanaged
debt

A very practical prescription

Health-related benefits advice

Money worries often lead to stress and illness. Our Health-Related and Cancer Benefits services aims to turn this around by providing advice at GP practices and hospitals.

All our services help to improve people's wellbeing, and these two in particular focus on helping people with chronic and long term health conditions.

Our health related benefits advice service offers people, many of whom have long term physical or mental health conditions, face to face welfare rights casework in GP practices. We run the service at three health centre locations in the city, Charlotte Keel, Hartcliffe and William Budd, all based in areas of high deprivation and social need. The service offers complex casework and tribunal representation and works with a very vulnerable client group.

In the last year we have:

Supported

222

people through three GP surgeries with benefits advice

Gained

£657,056

in benefits and charitable payments to support clients

Nigel received help from Simon, one of our caseworkers, after his application for Employment Support Allowance (ESA) was refused.



"After I attended the Work Capability Assessment and they said I was 'fit for work' I was really panicked. I suffer from epilepsy and when an attack comes on I have no control and usually fall. Since the decision I've had even more attacks as I m really worried and the stress makes it worse. I managed to get help and advice from Simon with putting together an appeal. And thankfully my GP at Charlotte Keel was willing to provide a letter explaining my condition. When all the evidence was shown to the judge they recognised how dangerous it was for my health, and allowed me to claim ESA."

It was great being able to get help at my GPs as my mobility isn't great, and I really don't think I could have coped with sorting it on my own.



Macmillan cancer benefits advice

1,100 people are diagnosed with cancer every year in Bristol. Our advice service is the first dedicated to helping them with the costs of the condition.

Our Macmillan-funded Cancer Benefits Advice Service has been running since 2009. So far we've helped nearly 5,000 people and their families manage the extra costs of living with cancer. We run outreach sessions at hospitals and health centres across the city.

Having cancer can be expensive, often people's family income goes down and their expenditure goes up. Our clients face extra costs for heating, travel to-and-from hospital, extra costs for child care, as well as struggling to keep their jobs and maintain their mortgage or rent payments. Our caseworkers help by supporting clients with often complicated benefit applications and offering advice on claiming charitable grants to deal with these increased costs.

Paul, 55, was employed as an agency care assistant when he was diagnosed with throat cancer in September 2014. Worried about managing financially when he had to go into hospital, he initially delayed essential treatment. When he approached his boss he said "We don't pay sick pay."



Paul contacted one of our Macmillan caseworkers who helped him pursue his claim for Statutory Sick Pay (SSP) using legal support from Avon & Bristol Law Centre. His employer refused to reconsider and made Paul redundant, leaving him with no income for a long period. Extremely distressed and exhausted by the process, and his ongoing treatment, Paul was forced to rely on the support of friends and family to cope financially. Nine months on from his diagnosis, and after protracted negotiations with his employer, Paul has now received the pay he was entitled to.

In the last year we have:

Supported

648

people with cancer

Gained

£1.6m

in benefits and charitable payments to support clients

I had always worked hard for them and thought we were friends, but now I just can't believe anybody would treat someone like this.... If it hadn't been for Citizens Advice and the Law Centre, and my family helping me out I just don't know where I'd be.

Changing lives, changing society

Campaigning and social policy

We don't just give advice. We share our research and evidence with policy and decision makers locally and nationally to provide a powerful driver for change.

To change public policy for the better, we highlight the issues that affect our clients, explaining the difficulties they face and telling their stories. To this we add analysis of issues and outcomes, and recommend changes to policy and practice to make systems fairer for everyone.

In the last year we've focused on gathering evidence on employment practices, the cost of childcare, homelessness, and the difficulties of finding affordable rented accommodation in the city. We also run events in the city highlighting our advice and campaigning work. Here's just a few examples of what we do:

1

Investigating the impact of insecure employment

We surveyed 420 clients in Bristol on the impact of zero hours contracts and insecure working arrangements and ran focus groups to explore some of the problems facing these workers. Our findings highlighted the very precarious nature of this type of contract. With no guarantee of income week-to-week, workers face in-work poverty, debt and homelessness. »

I really went into this blindfolded, they knew how it was going to work but I really didn't know anything...I was saying to my son 'things are going to get so much better, we are going to be so much better off', but it never materialised, I never knew how much worse it could get.

Beverly left her role as a full time carer for her son with special needs when he turned 16. She was hoping for a better standard of living for the family, without reliance on benefits. She took a job as an agency care worker, and was told to expect a full time role. It wasn't mentioned in the advert, or at interview that it was a zero-hours contract. On work days she was required to carry out home care visits between 7am and 6pm, but would only be paid for actual time spent with patients. She worked between 15-25 hours per week. Having left benefits to go into work, Anne ran quickly into debt. The lower than expected pay meant she had to borrow £3000 from a relative to keep up with living costs, ran up large rent arrears and had to leave her home.



» Our report calls for changes to better protect employees including:

- a) More information from employers before starting work on how regular the work will be and how many hours the employee can expect to work;
- b) More clarity on employment rights for workers on zero-hours contracts, including a review of their employment status and contract after 3 months in a job;
- c) Better management of welfare benefit claims ensuring a worker's fluctuating income doesn't lead to benefit overpayments.



2

Safe & Settled campaign 2015

Our Bristol letting agents survey recorded huge discrepancies in the fees charged by letting agents in the city and explored some of the reasons clients on Housing Benefit are finding it so hard to rent through a letting agent. Our findings fed into the national Citizens Advice report 'How Letting Agencies are ripping off Private Tenants.'

3

Wessex Financial Capability Forum

We run a quarterly forum for money advice workers, university researchers and housing specialists from across the South West region. Citizens Advice Bristol and Talking Money host the forum, bringing together relevant and thought provoking speakers to discuss the latest finance, housing, energy and welfare issues affecting our clients.

Changing lives, changing society

Campaigning and social policy

Making advice accessible and supporting everyone to better understand their rights and responsibilities are key to the long-term impact of our work.

4

Taking advice out to you

We recognise that not everyone feels comfortable visiting a Citizens Advice office which is why in the last year we have run a number of community based outreach events including a Park Street Pop-Up Shop and two big advice days at the Galleries shopping centre in Broadmead. Working with Pennywise Advice and the Council's Ways2Work team we've brought together over 60 partner agencies at each event offering advice on a range of issues including money management, health & wellbeing, housing and getting back into work. Our January Blue Monday event attracted nearly 800 people.



Taking advice to people - here at central Bristol's Broadmead shopping centre



5

Homelessness Awareness Week 2015

In February 2015 we joined partner agencies and Bristol City Council to highlight the increase in street homelessness in the city and the work we do through our Good Tenants Scheme to prevent people from losing their homes.

6

Welfare benefits for cancer patients

As well as supporting people with advice Citizens Advice and Macmillan have also been campaigning on the delays faced by our clients claiming Personal Independence Payments (PIP). Many of the people we are helping to claim PIP have experienced long term delays waiting for their claim to be assessed. Last year we campaigned for the processing times to be improved to recognise that our clients need the support now whilst they are ill and shouldn't have to face extra stress and worry about finances whilst they undergo cancer treatment.



Our service, our people

Our service is the people who work and volunteer for us, and would not be anywhere near as good without their dedication, skill and loyalty.

Most of our large advice team are volunteers who spend on average between 7-10 hours a week volunteering for us in a wide range of professional roles. Our training is nationally renowned and gives volunteers valuable transferable skills, which often they ultimately use to move into paid roles in the advice sector.

People find Citizens Advice an addictive organisation – there are not many places where the work is so consistently varied, challenging and fascinating. So people stay with us – here are the stories of two of our longest serving team members.

Sue Ingham has been working and volunteering for Citizens Advice since 1988. After 27 years she's retired from the service. Campaigning has been a big part of her work here over the years and she's seen a lot of changes.

I've really enjoyed my campaigning work with Citizens Advice – campaigning means you can help people in the wider sense by pushing for change, otherwise you're just a sticking plaster temporarily fixing people up.



I see housing as one of the biggest challenges now facing Bristol. We saw homelessness drop significantly from the late 1990's on, and now it's rising again. Bristol always was a city of contrasts, with some of the wealthiest and poorest wards in the country side by side, but I think the inequality in the city has really increased. Life has got tougher for people forced to rely on welfare. I think there is more destitution now than when I started. There are more holes in the net and it's a lot easier for people to drop out the bottom.



The service has really changed, and I think we now work much more effectively for our clients, although demand just keeps on growing. The future looks tough but it's heartening to see a lot of dedicated people joining us.

At the end of last year **Liz Golding**, our longest standing volunteer, received the Lord Mayor's Medal for outstanding service to the people of Bristol. Liz has shown incredible commitment and dedication to the bureau for 37 years, joining as a volunteer adviser in 1977 when the bureau first opened. She's helped hundreds of Bristol citizens with their problems. Liz is now our archivist and helps out with all manner of jobs including painting the office. She's a real stalwart of the volunteer service.



If I had a problem where would I go? Without the bureau and the volunteer advisers people would struggle to find answers. When I joined CAB I really felt we were offering an invaluable service, and I still do! On the first morning we opened 120 people came through the door, where would they have gone if we weren't there to help?

Citizens Advice Bristol gives free, independent, confidential and impartial advice to everyone living, working or visiting Bristol. We work to improve the policies and practices that affect people's daily lives.

We would like to thank all our funders their continuing support that enables us to deliver our services:



We are a local charity and have been offering free advice to the people of Bristol since 1977. Last year we dealt with 35,000 enquiries.

Support our work and help us keep our advice free:
www.citizensadvice.co.uk/donate

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