

# **Citizens Advice Bristol**

## **Impact Report 2017**



**40 years of advice 1977 - 2017**



**Bristol**

# 40 years of advice

19th April 1977: Citizens Advice Bristol opened its doors for the first time. 40 years on, while the advice we provide has changed beyond recognition, our values remain true to our original aims.

Today we still offer free, independent, confidential, impartial advice, information, support and advocacy, and by doing so preserve access to justice. In 40 years, we have moved from a simple advice-giving service to a sophisticated organisation offering a range of support, with state of the art information systems that underpin the quality and integrity of the service.

Whilst clients often come to us at crisis point, we increasingly seek to support people at an earlier stage to prevent problems escalating. This can be through consumer education campaigns, or as part of the overall advice journey when we work to improve their future digital inclusion or financial capability skills.

We also continue to develop new services in response to local demand. In the last 12 months we have partnered with colleagues around the city to launch Ask Us (for young people in crisis), the Aashyana Project (for Bristol's South Asian community) and a bespoke advice service for people with Multiple Sclerosis.

Meanwhile our established Macmillan Advice Service, the St Monica's Benefits Service and our Health Related Benefits programme (which delivers advice out of GP surgeries across the city) continue to manage very high demand, often from extremely vulnerable clients. However, at the heart of this new modern service some things still hold true:

- ▷ Volunteers are at the centre of what we do
- ▷ We are a local charity run by the community, for the community
- ▷ The service is free at the point of delivery and is for everyone.

This report tells you more about our service today, the impact we have and the value for money we offer. Here's to the next 40 years!



1977

Citizens Advice Bristol opened its doors for the first time.

1978

It was a time of economic crisis, strikes and high inflation: 15.7%

1979

The Bristol Post reported we received up to 2,000 requests for advice each week.

Margaret Thatcher succeeds James Callaghan as Prime Minister.

1980

Largest number of working days lost due to strike action since 1926.

# Why we're needed

Modern life is complex and challenging and increasingly dominated by new technologies - many people struggle to get the help they need.

The problems might relate to rights at work, problems with housing, difficulties managing finances or understanding and accessing benefits entitlements.

Many of our clients are very vulnerable and present with increasingly complex situations which encompass multiple problems and issues; the loss of a job for example can create a chain reaction of associated problems such as exclusion from benefits and spiralling debt, which ultimately leads to the loss of a client's home. Digital exclusion adds a further barrier to inclusion as services of all types move to online formats.

Situations like this are commonplace, and often take a heavy emotional toll on the people they affect causing relationship breakdown, and poor mental and physical health, making it even harder for people to manage their situation, increasing the need for support.

**8,214**

clients supported



**3 out of 4**

clients said their problems caused other issues, notably impacting wellbeing

Our clients are

**1  
2  
3  
4**

**5 times**

more likely to be on a low income than the general population

**44%** of clients disclosed a disability or long-term illness



**14%** of clients disclosed a mental health problem



**36,022**

issues managed

1981

In April 1980, riots were sparked by a Police raid on the Black & White Café in St Pauls.

1982

Enquiries were less complex than today with consumer issues most common.

1983

Closure was a constant threat due to lack of funds.

1984

Our office moved from Broadmead into the old Bank of England building.

# Helping people and society

## 1. Housing

Our advice and support helps people solve their problems.  
We benefit society through the way we work.

Bianca's story, a complex housing issue, demonstrates this.

In September 2016, Bianca received a letter from her landlord asking her to leave her house in Eastville, where she had lived since 2010. The landlord wanted to put the rent up to a price she could not afford. She was worried about what would happen to her, she has a five year old son and is also a foster carer.

My landlord asked me to leave and I didn't know what to do. I was really panicking. I knew that finding another house the size of mine would be a lot more expensive than what I was currently paying, plus the deposit and the agent's fees a month in advance and everything else would add up to around £2500, and I didn't have that money.

We dealt with

**3,062**  
housing cases  
last year



Ahmed, our housing caseworker, helped move her to somewhere secure by putting together evidence to be presented to the council on why she should be accepted for a council house. The Council accepted Bianca's case as a priority need. A few months later, the Council offered Bianca a house.

**526**

housing clients  
were either  
homeless or  
about to be made  
homeless



Citizens Advice is such a big help. You get a lot of support on different issues, and I'm so relieved that someone is there to help me. It's such a relief that I now have an affordable place to live, I know my son has a place to live, he can have sleepovers with his friends and I can bring him up there. I can live here and I can continue to foster children, I think it will be my house forever – I hope so!

1985

The 1980s were a time of boom and bust, leading to depression and debt.

1986

Bristol Evening Post ran articles about money problems and 'Victims of the Credit Crisis'.

1987

19 October 1987 was Black Monday, when the Stock Market crashed.

1988

In the later 1980s, half of our new enquiries were about debt and related issues.

# Helping people and society

## 2. Employment

Finding a job is often seen as the solution to many people's problems. But employment conditions are increasingly insecure and in-work poverty is all too common.

Our work researching and raising awareness about insecure employment practices continued in 2016 with the publication of our report "None of the freedom, all of the risk" ([bit.ly/2i94MYy](http://bit.ly/2i94MYy)) which investigated the issue of the bogus self-employed status given to agency delivery drivers. The report featured on a BBC Inside Out West programme on the same subject in November 2016.

The report looked at the physical and financial exploitation of the van drivers and called for reforms to ensure better treatment:



The government should introduce a simple statutory self-employment test to help workers identify their status.



Access to justice should be ensured by the abolition or a substantial reduction of fees for Employment Tribunal applications.



There should be a fair balance of rights and responsibilities between individuals and their employer.



Major employers and companies ultimately responsible for services must set high standards for those they contract with.

1989

In 1989 mortgage interest rates hit 15%, house prices fell, leaving people in 'negative equity'.

1990

The economy went into recession in the early 1990s, prompting economic and civil unrest.

1991

1992

The economic climate resulted in less job security and more unemployment.

# Helping people and society

## 3. Debt

Debt is not just about money. It's impact on health and relationships can be devastating. Someone else's error can also become your problem and soon get out of control.

When I lost my job my money situation got worse and worse. I couldn't pay my regular bills and soon everything was behind. I owed money for rent and council tax, gas and electricity and my credit cards were up to the limit. I was in a mess. At Citizens Advice they helped me understand what to do, helped me to budget properly and pay my priority debts, like my rent and negotiated with my creditors to give me some breathing space. I learnt so much! I'm working again now and everything is back on track, and I feel far better equipped to manage my finances now.

Robert

Sofia, who is Spanish and has limited English, received a tax demand from Her Majesty's Revenue and Customs (HMRC) for £1,500. She had registered as self-employed then never actually worked as self employed, so HMRC were charging her for tax she didn't owe. Sofia had paid other invoices from HMRC without understanding what they were. This was causing her a lot of stress and sleepless nights, as she didn't know why she had to pay this money.

We helped Sofia create an online tax account and fill in tax returns going back to 2013, so she could change her employment status with HMRC.

We also appealed against the HMRC decision, arguing that because Sofia was Spanish, and didn't understand the tax system, she shouldn't have to pay. The HMRC agreed to cancel the invoice and give her back the money she had already paid. Success!

**8,491**  
debt enquiries  
answered



**£5,744,670**  
client debts managed  
last year

1993

Homelessness became a key issue for Bristol.

1994

Citizens Advice worked with homeless hostels and other charities to help local people.

1995

Citizens Advice Bristol appointed its first paid Money Adviser.

1996

Citizens Advice Bristol worked with other agencies to support people brought before the Magistrates Court for Poll Tax debt.



# Helping people and society

## 4. Welfare benefits

Enabling people to access the benefits they're entitled to empowers individuals and contributes to the local economy: it's a win-win situation.

Navigating clients through the welfare system continues to be the largest element of our work. This is because it remains difficult for most claimants and much of our time is spent appealing decisions and working to overturn administrative errors that are causing our clients detriment. We continue to campaign for changes to make the system fairer and more accessible.

**12,082**

benefits cases



**£9,061,384**

in entitlements secured

Sarah is the mother of two children, aged nine and seven. She has been diagnosed with several conditions over the years, including fibromyalgia and functional neurological disorder, which mean she is unable to walk. She also suffers from anxiety and depression, which have got so severe that she is unable to leave the house without having a panic attack. Sarah was finding it very hard to cope.

After Sarah's application for Personal Independence Payments (PIP) was refused, Citizens Advice helped her gather evidence and go through the process of a tribunal. She won the case and was awarded enhanced rates of PIP, enabling her to live a more comfortable life. Sarah was delighted and said she would not have continued with her appeal had it not been for Citizens Advice's help.

Jules received enhanced Personal Independence Payment (PIP) and had a Motability car to help her cope with the affects of cancer. Then in 2015 the enhanced rate was withdrawn and she had to give back her specially adapted car which she'd been using to get to work. We helped appeal the decision and restore the mobility part of her entitlement. The Department of Work and Pensions (DWP) also made numerous errors, delaying the appeal.

Despite helping rectify the decisions, poor processes at the DWP made Jules's life unnecessarily stressful, forcing her through an appeal which didn't need to happen.

We used the evidence from Jules and Sarah's cases to raise awareness of the problems many of our clients are experiencing with disability benefits directly with the DWP nationally and through the local BBC.

1997

Citizens Advice Bristol appointed its first specialist Welfare Rights Worker.

1998

Labour lost 5 seats in City Council elections but retained majority control.

1999

2000

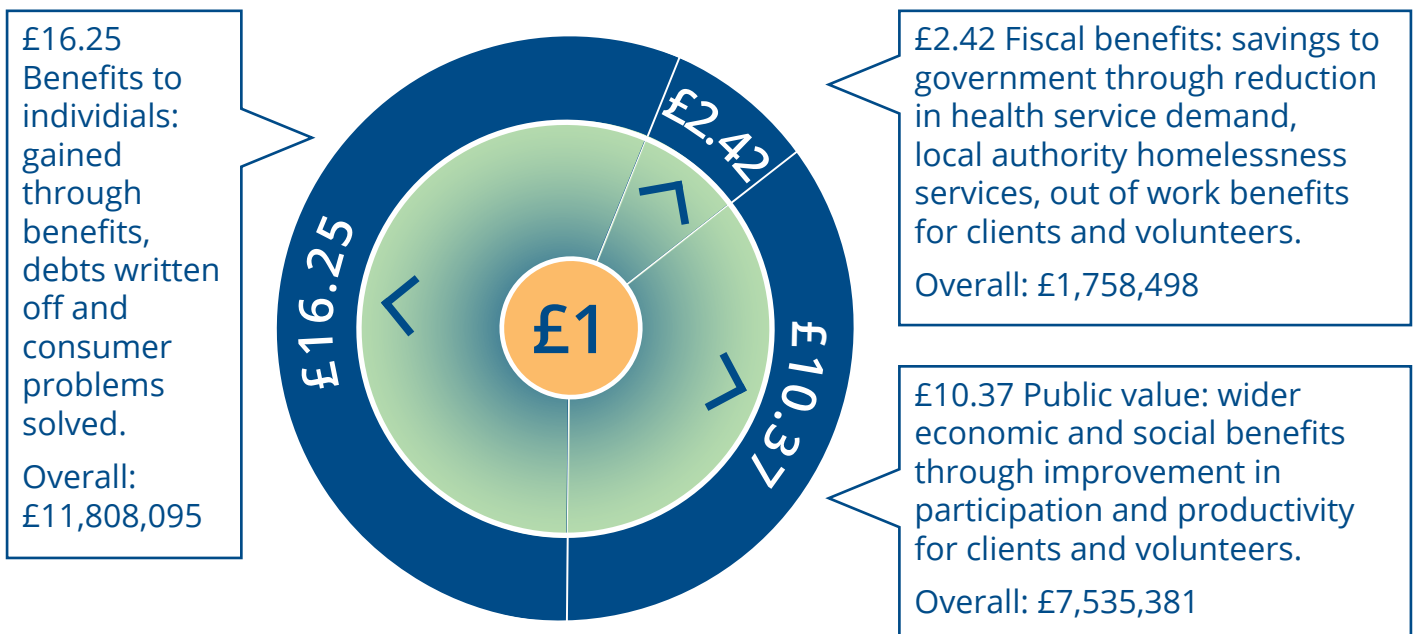
In October 2000 we received a visit from national Citizens Advice Patron the Princess Royal.

# Understanding our value

Money doesn't measure everything but our advice creates a good return for individuals, communities and the public purse

In 2015/16 Citizens Advice Bristol received £726,652 in funding. This report demonstrates some of the ways that we use this resource to help thousands find a way forward, change lives and make society fairer. Achieving these outcomes has a positive impact on our clients' lives and for society. It also prevents detriment from occurring or escalating.

In 2015/16, for every £1 invested in Citizens Advice Bristol we generated at least:



This is a minimum return, because it's impossible to put a financial value on everything we do: some of the most crucial things we can't put a pound sign on.

And we've only included the main areas where we can credibly evidence our impact in a way that fits within a Treasury-approved model.

2001

Our Health Related Welfare Rights Service was set up at Charlotte Keel Health Centre in Easton.

2002

Labour clings to City Council control winning the same number of seats as LibDem and Conservatives combined.

2003

LibDem wins most seats in Council elections but fails to secure a majority.

2004



# Understanding our impact

We create additional value in many other ways including:

- ▷ additional benefits of advice, such as the value of debts rescheduled
- ▷ how we benefit local government through helping clients negotiate local processes and helping priority bills such as council tax to be rescheduled
- ▷ the value of our work equipping and supporting clients, in building financial capability, informing consumer decisions and advising through our Consumer Empowerment work on issues such as online safety and scams.
- ▷ our research and campaigns work adds value for individuals who are not directly in touch with our service
- ▷ our work in partnership with other local organisations contributes to a network of local services responding to the specific needs of people in Bristol and exploiting the strengths of the city's voluntary sector.



2005

We were awarded funding from national government for the first time in 2005 to support our financial inclusion work

2006

2007

In 2007 we held our 30th anniversary celebrations at Circomedia.

2008

An international banking crisis leads to austerity government policies which continue to affect clients today.

# Value of volunteers

Our team of around 100 volunteers give huge amounts of their time to run our services as advisers, administrators and receptionists, information workers, campaigners and trustees.

Our volunteers are flexible, adaptable and bring a wealth of local knowledge and experience. They are all vital to keeping our service running and are the reason we can offer such impressive value for money.

Each year we benefit from around 36,000 hours of volunteer time – that's equivalent to around 20 full time staff, or £600,000. Volunteers also gain:

- ▷ professional and transferrable skills (30% leave to start paid work)
- ▷ increased social inclusion and sense of purpose and fulfilment
- ▷ socially and professionally from working as part of a team
- ▷ job satisfaction and the knowledge they've made a real difference



Judith has volunteered for 5 years as an adviser and coordinating evidence gathering to support our campaigns.

"Volunteering with Citizens Advice makes me feel like I'm making a difference, both in Bristol and on a wider scale when I'm doing campaigns work. I use the evidence we gather from clients to support our national lobbying and campaigns work. It's important that the issues we see in Bristol are represented on a national level and we tell government, businesses and local councils what we are seeing."



Jade Canning has been volunteering as part of her law studies at Bournemouth University.

"My time at Citizens Advice has been really enjoyable and I am involved in so many varied roles such as working on reception, in the admin team and in the campaigns and events team. There is so much diversity in the work that everyone does here, and I am proud that the work we do helps the people of Bristol in the different situations they face."

2009

Our Macmillan funded Cancer Advice Service started in 2009.

2010

2010 saw the opening of our Bristol Advice Point on Quay Street, offering drop-in advice five days a week.

2011

Food and fuel poverty become increasingly common and use of food banks spikes after steady growth since 2008.

2012

# Please support us

The funding environment has become increasingly difficult in recent years and we need to find new ways to be sustainable in the future.

We are looking to the future, seeking out new partnerships and ways to work differently to enable us to manage with what we have, but we also need to find new ways to raise funds so that we can keep on doing what we do best.

So to mark our 40th year we are launching our £40,000 for 40 years fundraising campaign, and appealing to everyone in Bristol to help us raise the money we need.

Maybe you belong to a local group that would consider raising money for us. Perhaps we could become your employer's charity of the year, or maybe you have a group of friends who would like to do a sponsored something to help us.

What we do know is no amount is too small – everything counts, everything is appreciated. If you would like to support us you can make a donation via our website or from your phone:

[bristolcab.org.uk/  
donate](http://bristolcab.org.uk/donate)



Text BCAB40  
followed by  
the amount  
you want to  
give to 70070



But don't take our word for it. Here's what our clients are saying about us:

My enquiry was handled very professionally, and all my questions were answered very clearly, including explanations of complicated subjects which the adviser took the time to research and explain clearly with a friendly and positive attitude.

Really helpful. Advisor willing to help assist me with my problems and resolve them for me.

With the advice I was given, I feel much more confident about the direction I need to go in regard to getting the help I need to become self-employed.

Excellent staff and service, if you have ANY problems with the powers that be... This should be your first port of call!

2013

George Ferguson, Bristol's elected Mayor, launched our 2012-13 Impact Report at our Quay Street offices.

2014

Research about clients working in the 'gig economy' part of a national expose of employment practices.

2015

2016

In March 2016 we opened our new office on Fairfax Street in the building which was formerly Preview Bar.

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 for 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 36,000 enquiries.

Support our work and help us keep our advice free:  
**[www.bristolcab.org.uk/donate](http://www.bristolcab.org.uk/donate)**

**Or text BCAB40 followed by the amount you would like to donate to 70070**

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All photographs courtesy of John Albarran



**Bristol**

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