



Partnerships working to improve legal advice...

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## Free Confidential Impartial Independent Advice



# Making a Difference

Nottinghamshire Citizens Advice Bureaux  
Impact Report 2009/10



# CAB - Influencing the Big Society

“We should say to every single council in the country: ‘When it comes to looking at and trimming your budgets, don’t do the easy thing, which is to cut money to the voluntary bodies and organisations working in our communities. Look at your core costs. Look at how you can do more for less. Look at the value for money you get from working with the voluntary sector.’” - David Cameron\*

The Coalition Government believes that the innovation of civil society is essential in tackling the social and economic challenges that our country faces today. The Government has stated that it will take action to support and encourage social responsibility and volunteering, and that it will make it easier for people to come together to improve their communities and help one another. This central plank of Government policy is called 'the Big Society'.

Nottinghamshire Citizens Advice Bureaux network and services are central to making 'the Big Society' agenda a reality. As trusted and independent organisations, a partnership with Citizens Advice will lead to a positive impact on communities in many ways...

## A Voice Enhanced

Bureaux possess a wealth of local knowledge, expertise and on-the-ground information and have an army of quality assured volunteers who work hard to provide advice and information services within their local communities; often the most deprived communities across the county. By harnessing the strength of evidence collected from clients by our volunteers Citizens Advice become an all-important 'voice' to local communities and no organisation is better placed to engage thoroughly in local and national public policy debates.

The top five problems were:

Debt at 46,496

Benefits at 36,665

Employment at 8,028

Housing at 5,891

Relationships at 4,326

“Citizens Advice Bureaux were rated first out of 22 national charities on being helpful, approachable, professional, informative, effective, reputable and accountable.”\*

## Nottinghamshire Citizens Advice Bureaux dealt with over...

£104 million in debt.

£9 million additional benefits were gained for Nottinghamshire Citizens Advice Bureaux clients.

Over 27,700 clients asked Nottinghamshire Citizens Advice Bureaux for help with over 121,410 problems.

## Strengthening Communities

Volunteering builds relationships, networks and bonds of trust, raises aspirations, encourages community participation and community cohesion, and is widely recognised as having an impact on the health of individuals and the communities in which we live. Through the work of our volunteers we tackle over-indebtedness, child poverty and social exclusion and our free face-to-face debt advice enables vulnerable people to deal with financial distress.



## Positive Impact

Citizens Advice Bureaux provide an essential advice and information service to local people, objective feedback to policy makers, and contribute to national and local Government targets. Welfare benefits advice puts money directly into the pockets of local people, the sum of which percolates into and strengthens the local economy. Imagine the cash impact of a failed tenancy, provision of temporary accommodation, the impact on health and the potential loss of economic output... the cost to the public purse of homelessness can be mitigated by timely advice and intervention.

This report will tell you about our work, the people we help and our volunteers. We hope it will show you how we can work together to deliver the Big Society and to help you meet your strategic and economic priorities.

# Empowerment through Knowledge

## Debt Advice

“Advice empowers people to take control of their finances and manage their debt. If people get debt advice before things reach crisis point it helps them stay in work, avoid relationship breakdown and consequently prevent ill health.\*”

The UK personal debt now stands close to **£1.5 trillion and is rising**. Many of those seeking advice from us who are living on very low income are crippled by huge debts and are struggling to meet their everyday living expenses. Last year, over 41% of Notts Bureaux enquiries related to debt. We handled over £104 million new debt and the average debt per client was £16,111.

We saw some dramatic rises in some of our debt enquiries year on year:

- Enquiries about fuel debts were up 34%
- Enquiries about telephone and broadband debts were up 82%
- Enquiries about mortgage & secured loan debts were up 20%
- Enquiries about overdraft debts were up 11%
- Enquiries about unsecured personal loan debts were up 10%
- Enquiries about council tax arrears debts were up 9%

We may officially be in recovery from the recession, but for people seeking advice from us the damage done by the economic downturn is long lasting and far from over. Debt experts say that personal debt is unlikely to decrease over the next five years. Our clients are

struggling with unmanageable overdrafts and to pay their essential bills and many are relying on overdraft and credit cards to meet their day-to-day living expenses.

Struggling families are falling victim to loan sharks and dodgy high street deals with interest rates as high as 2500%. Child poverty, pensioner poverty and fuel poverty have all grown uncontrollable over the last couple of years.

Problem debt results in stress, poor health and family breakdown and undermines efforts to reduce child poverty, health, inequalities, unemployment, neighbourhood decline and homelessness - all of which have huge cost implications for both Local Authorities and Primary Care Trusts.

## Easing the Burden

By supporting clients in debt and reducing debt levels we make an enormous difference to those who are disadvantaged and often socially excluded by poverty. Easing the burden of debt by reducing payments or having them written off can make an enormous difference to a person's wellbeing and self respect. Providing assistance enables clients to eventually manage their own finances; they learn how to budget effectively, regain confidence and thus are more able to contribute to the community.

Debt represents over **40%** of Nottinghamshire Citizens Advice Bureaux workload.

\* Pleasance P, Buck A, Balmer N, Williams K A Helping Hand: the Impact of Debt advice on People's Lives. LSRC. 2007.  
\*\* by Kim Williams and Anna Sansom, (BMG Research Ministry of Justice Research Series 6/07 August 2007.

“Without the help of Nottinghamshire Citizens Advice Bureaux I would have been out on the streets.”



## Chris' Story

Nottinghamshire Citizens Advice Bureaux Debt Caseworker Deborah helped Chris hold onto his house when he was threatened with eviction as a result of a decision to go bankrupt...

When the recession hit, Chris came into the Bureaux after he'd lost his job as an international lorry driver. He gained another more permanent job as a local bus driver - but this only paid a third of what he was earning before and his financial problems worsened.

“I wrote to all the people I owed money to and offered them lower payments... my loan repayments, credit cards and my mortgage people...” he explains. However, his creditors would not agree to a reduced payment plan and a worried Chris knew that if he defaulted on payments his situation would get much worse. He says, “My greatest fear was that my house would be repossessed and I'd lose my dog. I know it sounds silly, but my dog's been with me for six years and she's all I've got.”

Debt Caseworker Debs explains: “The creditors weren't being reasonable at all so Chris made the decision to contact me before he was in desperate need.” After exploring all the options with Debs, Chris had to declare himself bankrupt - a situation we hear all too often. However, as he had served in the Armed Forces, Debs gave the Royal British Legion a call and they helped cover the costs of Chris' bankruptcy and bought the beneficial interest in his property.

Chris told us, “Without the help of Nottinghamshire Citizens Advice Bureaux I would have been out on the streets. Instead, I couldn't have asked for a better outcome. I get to keep my house and my dog. I really cannot thank CAB enough.”

Twelve months after receiving advice, 84% of those interviewed in a study\*\* stated that they felt more in control of their finances, and more knowledgeable about financial matters overall.

## Catherine's Story



When a £9.5k debt became a mountain to climb for Catherine, Nottinghamshire Citizens Advice Bureaux fought her corner with real results...

When she couldn't afford the repayments on a past loan \*Catherine had to find a way out. With her means of income solely her Incapacity Benefit and Disability Living Allowance, unemployed Catherine knew there was no way she could afford to pay back what she owed and the worry of it all was starting to make her ill. By the time she approached Nottinghamshire CAB her money troubles were having a serious impact on her mental health.

Catherine's Debt Caseworker told us, “It was clear that Catherine's mental health and well being was worsening as a direct result of the stress associated with this debt.” He continues, “As a bipolar sufferer, the distress and anxiety of being pursued for repayments was clearly making her condition worsen.”

As her financial position wasn't going to alter, the Bureaux worked in conjunction with Catherine's psychiatrist and was able to get the full amount of the debt written off. Her CAB advisor explains, “After receiving the mental health evidence form the creditor agreed that they would close the accounts and no longer pursue the client.” Catherine says the relief that she felt when she was told the news was immense: “I had become so stressed out with the situation and all of a sudden I felt as if a great burden had been lifted from me.”

“All of a sudden I felt as if a great burden had been lifted from me.”

Local residents brought **46,496** debt problems to Nottinghamshire Citizens Advice Bureaux

Benefits represent  
**27%** of  
Nottinghamshire  
Citizens Advice  
Bureaux workload.

Over 27% of Nottinghamshire Bureaux enquiries relate to benefits. There is currently over £16 billion of unclaimed welfare benefits, with a complex system of more than 20 major benefits which often work against each other. There is no single Government office for help and advice and improvements are needed in the quality of service, advice and decision-making.

The benefits and tax credits systems need to be dramatically improved to increase full take up of vital benefits and put more money into the pockets of the poorest households. Increased take-up of benefits and tax credits has a dramatic impact on many families. For example, a lone parent with two children, working 30 hours a week and earning minimum wage could almost double their income by claiming child and working tax credits.

Our own evidence confirms that for families with children who experience poverty the benefits and tax credits system can mean the difference between having food on the table and not. The system needs to work for all, as when it doesn't, children can go through extensive periods when their parents can't make ends meet.

Local residents brought  
**36,665 debt problems** to  
Nottinghamshire Citizens Advice Bureaux.

## Bringing Clarity

The benefits and tax credits system is complex. Many people lack basic literacy and numeracy skills, yet claiming and renewing tax credits, and keeping HM Revenue and Customs informed about changes of circumstance means that people must be able to handle complex information and maintain full household records.

It is crucial that families receive advice and support to access these vital benefits. Our service is about providing this advice and support to access these benefits and maximise the income of every client. In turn, this will ensure that on a regular basis they have more spendable income.

We saw a sharp increase in benefit enquiries in the following areas:

Enquiries about job seekers allowance were up 31%

Enquiries about working & child tax credits were up 14%

Enquiries about child benefit were up 19%

Enquiries about housing benefits rose by 21%

**£9 million**  
additional  
benefits

were gained for Nottinghamshire  
Citizens Advice Bureaux clients.

**"CAB showed me a way  
out of my situation."**

## Jemma's Story

Nottinghamshire Citizens Advice Bureaux prevented eviction and gained additional benefits of some £6775 per year for this young mum.

Unemployed Jemma Williams\* found herself struggling to make ends meet. This mum-of-three had learning difficulties. Unable to read or write properly, she could not understand correspondence or complete forms. Previously, she had always been up-to-date with her rent and bills, thanks to her mum, who lived near to her council home. However, when Jemma exchanged her property to live with her new partner she had to face her finances alone.

With no support from her partner, she was without income. With no means of affording bus fare to seek out her mother's support, the situation spiralled out of control and Jemma sunk into a deep depression. As Court proceedings were taken against her for rent arrears, her children were also removed into care. To make matters even worse, neighbours lodged 'anti-social behaviour' complaints about her. The finger pointed squarely at Jemma. However, when she revealed the facts to the Advisor at Nottinghamshire Bureau it became clear that her abusive partner was causing much of the trouble and heartache. After obtaining police evidence about the complaints it transpired that Jemma was the victim and not the perpetrator - a victim of a violent relationship. And she needed to find a way out.

Jemma says of that time, "My head was in bits. I had lost my kids and faced losing my home and needed help desperately. CAB showed me a way out of my situation. I left my home and stayed with a friend until I could get an injunction to remove my ex from the property."

Vulnerable, and unable to manage her affairs, Jemma was given advice on the problems she was facing and the Bureaux prevented the threatened court action for unpaid property clearance charges by negotiation. With advice and assistance, her benefits were reinstated and backdated which cleared her arrears. This resulted in an additional annual benefit of £6775. At the court hearing for the possession of her property, her case was struck out by the Judge.



Names changed to protect identity

## Gareth's Story

**"After visiting CAB we definitely felt  
stronger to face the future."**

After speaking with a Nottinghamshire CAB Advisor Emily Richardson, Gareth\* saw yearly benefits soar to £8360, offering his family the quality of life they so richly deserved.

When Gareth's GP delivered the devastating news that he was terminally ill with a brain tumour his mind flew into panic. With potentially months of expensive medical care stretched out in front of him, how were his wife and young family going to cope?

Our CAB advisor explains, "Gareth was referred to us by his GP to see if he was getting all the benefits he was entitled to. As a result, he was able to get Carer's Allowance, Disability Living Allowance and Council Tax Credits which amounted to a staggering increase in benefits of £8360 per annum."

CAB also approached Macmillan Cancer Support for help and was also able to secure a grant which allowed Gareth to take his wife and their son on a much-needed week's holiday. He tells us, "The last thing we needed was more stress in our lives created by money worries. After visiting CAB we definitely felt stronger to face the future."



# The Value of Volunteering

## ...with Nottinghamshire Citizens Advice Bureaux

All sorts of people volunteer for many different reasons, but one thing that unites them all is that they find it challenging, rewarding and varied. Above all, it's a chance to make a real difference.

By volunteering for CAB you'll be playing an active part in improving the lives of millions of people and influencing the development of national and local policies and services. Available to people of all ages and backgrounds, CAB volunteering really does provide an opportunity to learn new skills and to develop existing ones.

## Nurturing Talent

CAB advisor training is accredited by the Open College Network, and is respected and valued throughout the advice sector and all our volunteer roles enable individuals to develop specific expertise. Volunteers will have the chance to develop skills in a number of valuable areas, as well as increasing self-confidence through practical hands-on experience.

For many people, the best thing about volunteering for the CAB is getting to meet a wide range of people and make new friends. There is a real team spirit at CAB, and we provide a supportive environment to make sure that volunteers get the most out of their time with us.



**Tim, Volunteer,  
Nottinghamshire Citizens  
Advice Bureaux**

**“I like meeting new people and learning more about myself”**

I have been a volunteer advisor at Nottinghamshire Citizens Advice Bureaux for a year. Prior to volunteering with the Bureaux I was a 24-hour carer for my aunt and when she sadly passed away I knew that I needed something to fill the void. I wanted to put something back into society. This is why I chose the Citizens Advice Bureaux.

Over the past year I have grown more confident in my own ability to tackle issues I haven't seen before. I also have a broader knowledge of subject areas I had not previously encountered.

**“I enjoy learning about issues and helping people resolve their problems”**

**352** local people volunteered for Nottinghamshire Citizens Advice Bureaux contributing over **114,310** hours at a value of **£1.43 million.**

**50%** of Nottinghamshire Citizens Advice Bureaux volunteers go onto paid work as a direct result of being involved with the work.

**There are three volunteers to each paid worker across Nottinghamshire Citizens Advice Bureaux.**



**Andy,  
Money Advice  
Caseworker,  
Nottinghamshire  
Citizens Advice Bureaux**

After realising that just chasing an increased payslip would not increase happiness I knew I had to find a new direction in a career. I had to make a change in my life... really think about what I wanted to do, and find a career I was passionate about. I knew that I could relate to people easily, and could empathize with their circumstances. I just needed to find an employer who wanted someone like me. After being invited to speak to a manager at the Nottinghamshire Citizens Advice Bureaux about the possibility of doing some voluntary work whilst working towards the CAB certificate course I was convinced that this was a career worth pursuing.

I was determined to finish the course, and in the meantime attended the Bureaux whenever I could whilst working day and night shifts at my job at Toyota. It took me a little over 18 months to complete the course, which I had to fit into my spare time. This wouldn't have been possible without the support of everyone at the CAB. The reward for all my efforts is working in a friendly supportive environment, with like-minded people, doing a worthwhile job I love.

My training has enabled me to adapt the life skills I already had to become a full-time member of staff. I have never been so supported. Everyone has been so helpful, from the volunteers to paid staff. Everyone wants you to succeed.

I am known for smiling a lot, but I smile a lot more since becoming part of the biggest advice agency in the world. To be able to help someone who really needs our support, whether it is an energy supplier threatening a client with disconnection from supply, or a client who is contemplating suicide as they feel they can no longer manage their personal finances, we make the lives of others clearer, and offer real solutions with no personal gain.

Now I work for the CAB I feel my opportunities are unlimited, and have the confidence to progress in areas I never thought possible, and am considering taking a degree course in the future.

## William's Story

**A home visit to pensioner William established exactly what help we could offer...**

It was clear to us that 66 year old \*William had been unwell for some time. The stroke he'd suffered back in 2007 had left him with limited mobility, poor sight, hearing and depression. He also had asthma, bronchitis and angina. And the stress from his money worries was just making things worse.

A home visit was arranged to William's bungalow, where he explained to us about the collection agency letters. These were related to an old debt from 1998 with his partner at the time and for a previous address. Back then, a door-to-door company had sold him central heating. Happy with the quote, a price was agreed. But after the heating had been fitted an astonished William received a bill for *three times* the agreed amount. Thinking he was left with little choice, a disgruntled William verbally agreed to pay.

But when he delayed, then came the persistent visits to his home - requesting payment. Finally, reluctant and under pressure, William signed paperwork to pay off the debt in instalments. He had no intention of doing this - he had always been in total disagreement with the amount (which had now been hiked up to a staggering £8619 from the original £1500 agreement). By 1999, he moved from that property and heard no more from them. But ten years later, they tracked him down and, against William's consent, his support worker at the time arranged a payment arrangement.

Soon after, Nottinghamshire CAB wrote to the collection agency. After months of difficult communication we contacted the Specialist Support Unit for advice. They felt that the Statute of Limitations would apply in this case (even though a support worker had made contact and arranged payments - this has been done without William's consent). We sent a further letter to the collection agency expressing the Statute of Limitations. A few months later the company informed us that they'd no longer be pursuing William for the £8619 debt and no further action would be taken.



\*Names changed to protect identity

# At the Heart of the Matter...

## Employment, Housing & Relationships

Local residents brought over **8,000** employment problems, **5,891** housing and **4,326** relationship problems to Nottinghamshire Citizens Advice Bureaux.

## Money Management

Nottinghamshire CAB provide money management advice so that those seeking our help can get to grips and control their finances. After having gained new skills and knowledge on a variety of areas including budgeting, bills, banking and borrowing they are better equipped to manage their money and deal with financial institutions than they were before they sought CAB advice.



Worryingly, housing advice in Nottinghamshire Bureaux increased by 20% last year.

Specifically we saw sharp increase in:

- **Local authority housing** issues up by **23%**
- **Private sector rented accommodation** issues up by **36%**
- **Actual homelessness cases** up by **17%**
- **Access to and provision of accommodation** enquiries increased by **27%**
- **Housing benefit enquiries** increased by **21%**

We handled almost 1000 problems related to threatened homelessness and actual homelessness. Saving clients homes makes a huge saving for the Local Authority - there is an estimated cost of around £16000 to the Local Authority for every person who loses their home.

Homelessness can severely affect health and employment prospects. The life expectancy of someone sleeping rough is estimated to be 42 years - half that of the average UK citizen and worse than Ethiopia and the Republic of Congo. Homeless, in particular single homeless and rough sleepers, also have a high prevalence of physical and mental health problems.\*

We at CAB work in partnership and provide high quality advice which aims to prevent homelessness and remedy other housing problems. The most common outcomes are homelessness prevented or delayed and financial gain.

## Direct Savings

The cost to Government of an unemployed person staying in a hostel has been calculated to approximately £15,500 per year.\* Research has demonstrated that the provision of advice services delivers a direct saving to the public purse. For example, every £1 spent on housing advice potentially saves £2.34; every £1 spent on debt advice could save £2.98; every £1 on benefits advice potentially saves £8.80 and every £1 on employment advice can save the state £7.13.\*\*

\*Impact of Homelessness report 2007  
\*\* Towards a Business Case for Legal Aid Paper to the Legal Services Research Centre's eighth international research conference Citizens Advice July 2010.

## June's Story



Single mum June risked losing her home until she found out that she wasn't claiming all she was entitled to...

When her 16 year old daughter confessed that she was pregnant, June\* knew she had to be strong. But inside, the single mum-of-three began to wonder how she was going to cope. June and her family lived in privately rented accommodation and when her ex-husband moved in for a while it meant her Housing Benefit was cancelled. That's when her money troubles really began and, with no emotional or financial support, the arrears began to mount up. Finally, the relationship ended for good and her ex moved out, but she was now left to face some £2,000 in rent arrears and the threat of eviction.

June approached Nottinghamshire CAB for help and it soon became clear that she was not claiming all her relevant benefits. Initially, the

eviction was suspended due to outstanding repairs on the property and, finally, through our negotiations with the landlord, June's eviction was prevented. Additional yearly benefits of £7017 are now paid to her. The Local Housing Allowance was put in place, being paid straight to her landlord and any backdated payments were used to pay off arrears. Council tax benefit has also been put in place and repairs have started on her property.

June tells us, "I had so much happening in my life at the time I failed to see exactly what I was entitled to. The changes have meant everything to us because I don't have to worry anymore. I can concentrate on being a grandma!"

\*

## Lorraine's Story

When schoolteacher Lorraine's livelihood was abruptly ended and her employment opportunities wrongly denied CAB revealed the facts of the matter.

*"Bearing in mind I'd shown my bosses almost a decade of dedication, I'd expected the least they could do was to follow the right redundancy procedures..."*

Teacher Lorraine\* had worked at the same Independent School for some nine years. However, in September 2009, just a week before she was preparing to start back for the new term, she received a call from her employer to say that the job she loved so much no longer existed. Lorraine's problems deepened when she realised that no redundancy procedures had been followed by the school... she was told that she would not be receiving any redundancy or notice pay.

A shocked Lorraine was left reeling. Especially so, after she discovered that several vacant teaching positions at the attached primary school had been offered to her similarly redundant colleagues - all of which happened to be male teachers and the same race as the head teachers and governors of the school. She also found out that any remaining positions had been given to the head teacher's daughter and family friend. Not once had her old school been in touch about these opportunities.

Lorraine says, "I was furious. I was more experienced and better qualified than any of the applicants but was not even offered the opportunity to apply." She continues, "Bearing in mind I'd shown my bosses almost a decade of dedication, I'd expected the least they could do was to follow the right redundancy procedures."

Finding her treatment unacceptable, Lorraine decided to approach Nottinghamshire CAB who listened to her circumstances, and finally brought some clarity and closure towards the situation. With our help Lorraine successfully took the case to an employment tribunal, where she was able to get her rights to redundancy/notice pay enforced. In addition, she was successful in her race discrimination claim against the school over the issue of suitable alternative employment. The respondent's defence was struck out and the case is currently awaiting a remedy hearing to decide the final outcome.

