

Coventry Citizens Advice

Impact Report

2017/2018



Coventry



KIRBY HOUSE

University of Lincoln
Welcome to Kirby House
Entrance
Opening Times
The library is open from 10.00am to 5.00pm, Monday to Friday.
We have a drop-in service every
Wednesday from 2.00pm to 5.00pm.
A full range of books and resources are available for
loan and reference. Please contact the library for more information.

WARNING
Public Access
CCTV

P
Electric vehicle
recharging point
8am - 4pm
3 hours
No return
within 2 hours
Parking fee for
electric vehicles
£5.00 - £10.00

About Us

Making society fairer

Our independent local charity was founded in 1940 amidst wartime austerity in order to help the people of Coventry get back on their feet after being bombed out of their homes. We helped them to sort out the devastation which that caused, and to track missing friends and family.

Since then we've given advice, information and support to anyone who needs it.

We do this one person at a time, helping each solve individual problems and build resilience for the future.

We do this by providing quality advice and tailored support delivered by skilled and experienced staff and volunteers and working alongside our partners.

We ensure our clients' voices are heard by collaborating within the network of other Local Citizens Advice Offices, along with Citizens Advice nationally. This helps us to influence local, regional and national authorities, which can change social policy both locally and nationally, ensuring that we continue to make society fairer for the people of Coventry and beyond.

'I could not have got through without your help and support and I will always be grateful. I feel you will always be there if I need you'

Bruce Carter



The City of Coventry

With a population of 360,000 Coventry has been the second fastest growing city in England outside of London over the last ten years.¹

During the past year, 3% of the population has sought our help (8,878 clients with 24,427 issues).

We are proud of Coventry's diverse community with 33% being from black or minority ethnicities.² 31% of our clients came from BME backgrounds.

Nearly twenty percent of the city's residents live in neighbourhoods in the top 10% most deprived in England.³ We handed out 1,545 food vouchers on behalf of the Trussell Trust's Coventry Food Bank.

Over 100 languages are spoken in Coventry and it is estimated 9% of households do not have a single person who speaks English as a first language.⁴ We used local interpreters covering 15 different languages for this year.

Over 56,000 

residents consider themselves to have a disability or long term health condition that impacts on their daily lives.⁵



One in six of these has a common mental health problem.⁶



52% of our clients said that they  are disabled or have a long term health issue. We continue to be accessible and valued by residents who most need our help and support with complex issues.

1. Coventry City Council, *Coventry's Population Estimate* 2017, June 2018
2. Coventry City Council, *Joint Strategic Needs Assessment*
3. Coventry City Council, *Coventry Headline Statistics*, July 2018
4. Coventry City Council, *Migrant health in Coventry - Health needs assessment*
5. Coventry City Council, *Coventry Headline Statistics*, July 2018
6. Coventry City Council, *Joint Strategic Needs Assessment*

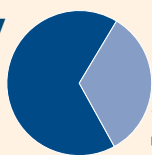
In 2017-18, while only eight residents were officially considered to be 'rough sleepers', **964** households were considered statutorily homeless and in priority need. **288** families were housed in **temporary accommodation** of which 210 were families with children.

We helped 118 clients deal with their **threatened homelessness** and **83** clients with their **actual homelessness**.



Child poverty

across Coventry was measured at **33%** while the two most deprived council wards – St. Michaels and Foleshill – suffered **53%** and **49%** respectively.⁷



In addition, **17%** of pupils were eligible for free school meals⁸ while **51%** of care leavers were thought not to be in education, training or employment.

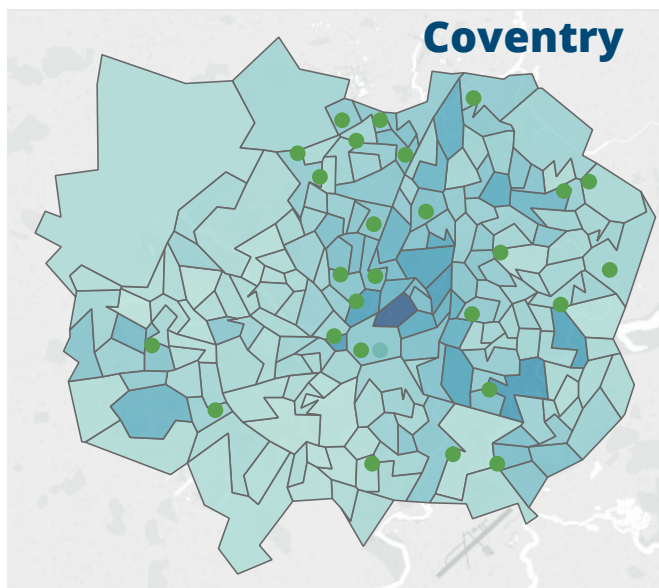
7. Coventry City Council, *Facts about Coventry: Population and demographics*.

8. Coventry City Council, *Joint Strategic Needs Assessment*.

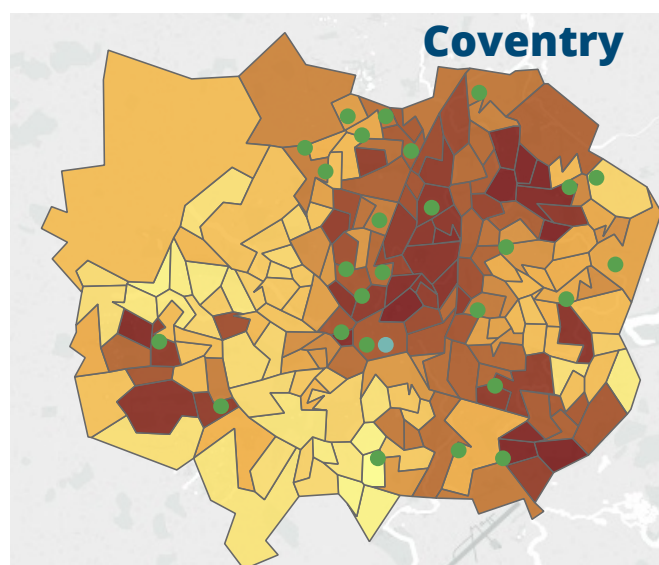
9. There were 1,544 Universal Claimants in 2017-18; the seemingly small number owing to the roll out of the restricted access 'live service' only. Coventry City Council, *Joint Strategic Needs Assessment*.

10. An 'excess winter death' is the number of deaths occurring during the winter months over and above the annual average. Coventry City Council, *Joint Strategic Needs Assessment*.

Coventry Citizen Advice: Clients seen:



Areas of Multiple Deprivations:



More than **2,700** individuals and families claimed Jobseekers Allowance and **14,000** claimed Employment Support Allowance (considered too ill to work), with over **32,000** people estimated to undertake some form of unpaid caring role.⁹

More than **14%** of households (**19,000**) could not afford to heat their homes, while there were, on average, over **130** 'excess winter deaths' during this period.¹⁰



Complex Enquiries

In Coventry last year we dealt with 24,427 enquiries, helping those people most in need - get the help they need.

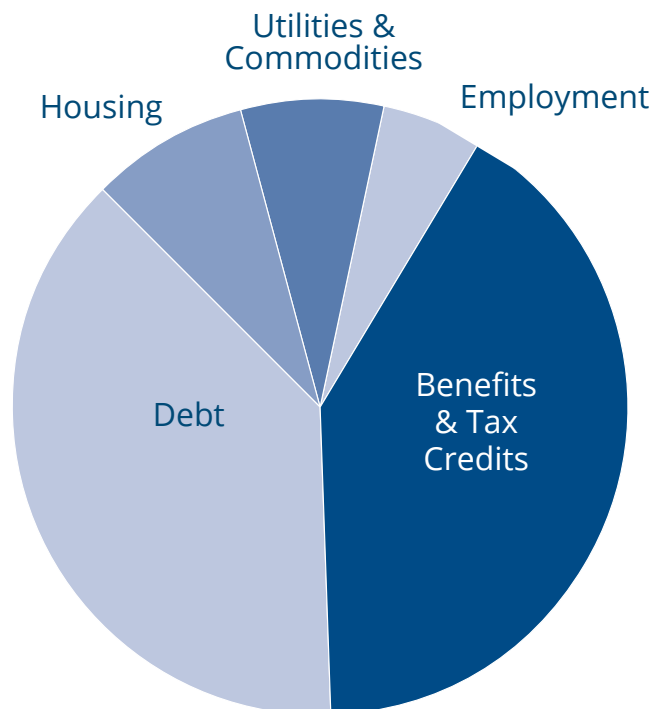
We provide information, advice and advocacy over 16 different issue areas with benefits issues and debt issues dominating.

Of the 24,427 enquiries dealt with by our volunteer and paid advisers 36% (8,672) were for benefit related issues and 23% (5,546) were for debt issues.

Though housing issues, strictly defined, only represented 6% of all enquiries, once housing related benefit and debt issues were added this proportion rose to a steady 20%; a much more accurate reflection of what advisers saw on a daily basis.

The biggest issues facing Coventry citizens through 2017-18 were, in descending order¹¹:

Top five issues dealt with:



Topic	Number of 'unique' clients	Number of issues dealt with
Personal Independence Payments	996	1,819
Employment Support Allowance	740	1,197
Council Tax Arrears	664	1,125
Housing Benefits	596	884
Tax Credits	476	699
Attendance Allowance	474	670
Rent Arrears – Housing Associations	320	465
Unsecured Personal Loans	286	286
Credit, Store and Charge Cards	245	384
Fuel Debts	252	330

¹¹. Coventry was a Universal Credit 'live service' area in 2017-18. Our advisers dealt with only 115 UC issues from 77 clients.

Financial Gains

Our support is about more than income, expenditure and debt.

Through our advice and assistance, we increased the income of our clients by £3,644,372¹². That equates, on average, to £410.50 for every client seen regardless of presenting issue.

We helped clients to write-off debts of £698,000, helped to re-schedule £23,500 of debt and facilitated another £146,500 in various loans, services and other disbursements to clients.

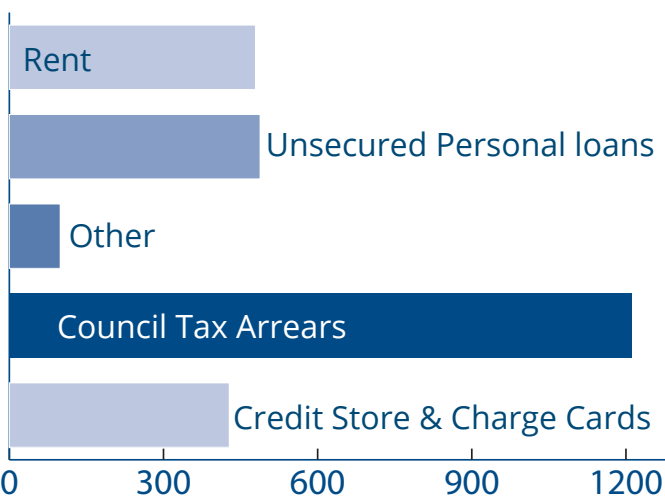
We helped **664** clients with their council tax debts and helped **508** clients with their utility debts. We helped **353** clients repay benefit overpayments and **634** clients face their credit card, bank overdraft and unsecured personal loan liabilities.

We helped **2,341** clients with their disability benefit problems.

For those who seemed beyond help we supported **18** clients through bankruptcy and supported **57** clients to manage their debts through Debt Relief Orders.

Finally, through our Big Difference Scheme, we helped **11,348** clients of Severn Trent Water who were struggling the most, to receive discounts totalling **£2,068,093** off for their water bills.

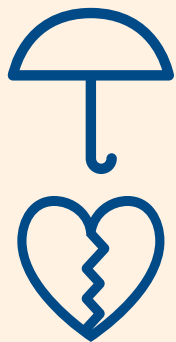
Top five debt issues



But our support amounts to more than improvements in expenditure and debt.

The Integration and Refugee Resettlement Project has helped so far **122** families (**562** individuals) to settle in the UK from Afghanistan and Syria, and the Rooted project supported **50** clients in vulnerable housing.

We helped **128** clients with issues about their health and social care provision and **237** clients with their family/relationship breakdown issues.



'I would recommend your services to any of my friends and family'

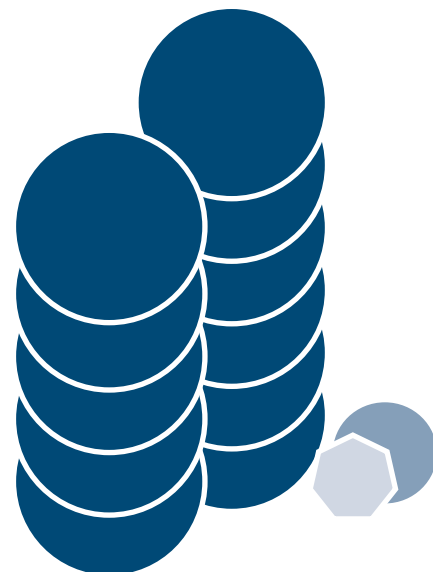
Pauline Robinson

¹². This figure does not include an extra £408,667 of income maximisation labelled as 'other'(consisting of a mix of miscellaneous activities such as applications to energy trust funds, charity applications and so on).

Savings to the Public Purse



Using a nationally recognised model, figures suggest that for every £1 invested in Coventry Citizens Advice there is...



£1.44

in fiscal benefits
(savings to government and public services)

£8.90

in public value
(wider economic and social benefits)

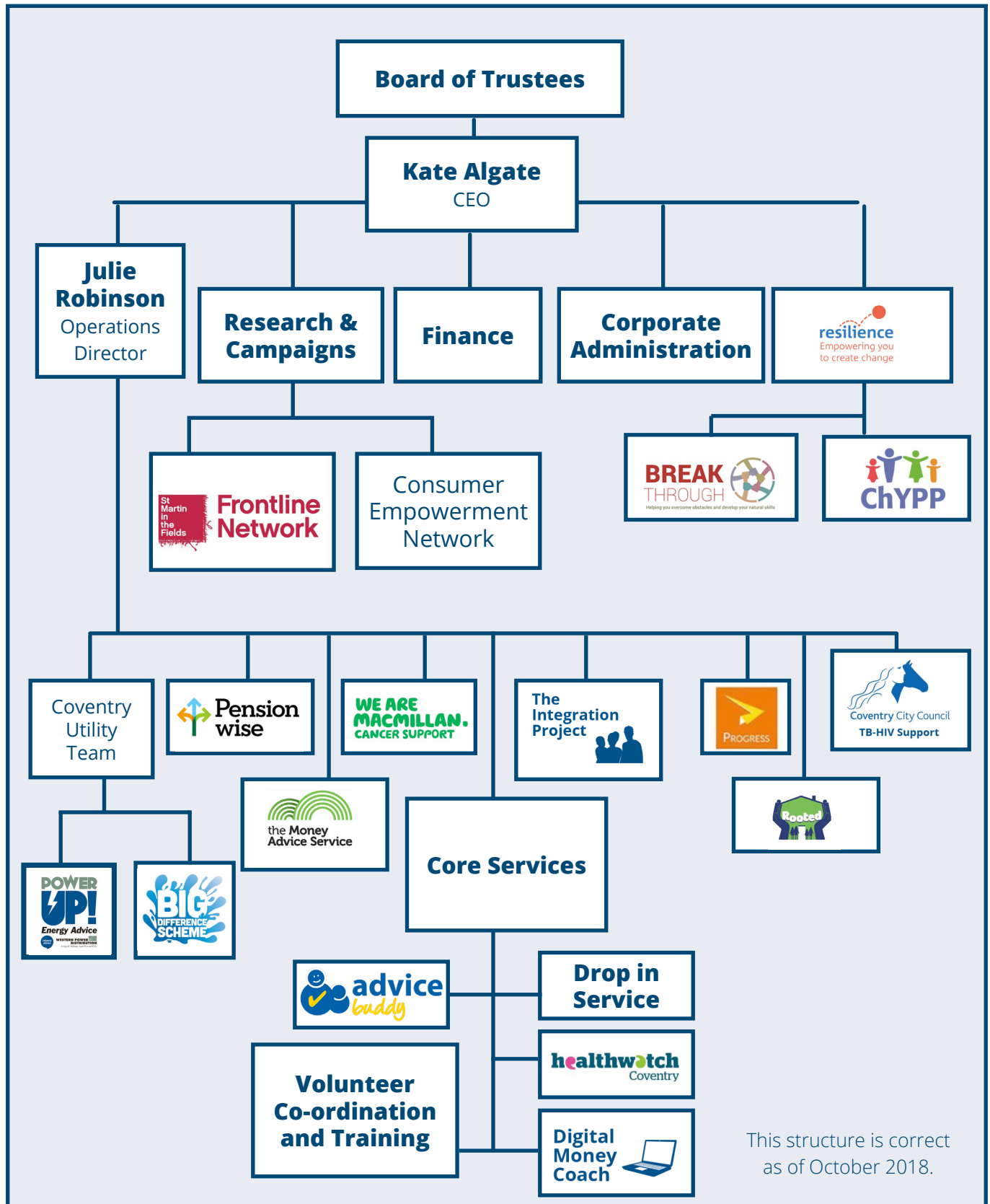
£11.22

in value to the people we helped
(financial outcomes following advice)

These figures on 'public value' and 'value to the people we help' equate to gross contributions to the local economy and public expenditures of £12,024,712 and £15,268,800 respectively.

Our Organisation

Our organisation is complex but flexible in order to help us meet our clients needs. Our core service provides access via various channels, and our projects provide a diverse range of support which we offer across Coventry and beyond.



This structure is correct as of October 2018.






Our Projects and Services

A glossary of all of our projects and services.

Project	Summary
 Core Services	Our core services combine the volunteer driven traditional 'drop-in' service with web based, telephone and email advice services. Largely funded through an unrestricted grant from Coventry City Council our core service drives referrals to our specialist projects for targeted support and advice.
	Partnering with AWS-Cadent Ltd, we help energy consumers with the rising costs of energy to help combat fuel poverty and to keep people warm in winter. Clients are supported to apply for financial assistance from energy trust funds, given advice on ECO schemes and help to switch energy supplier.
	Funded by Severn Trent Water plc it offers discounts of up to 90% off water bills to Severn Trent Water customers with a low monthly disposable income. 2017-18 represented the 3rd year of BDS and the 5th year of working closely with STW on delivering its social obligations strategy.
	Joint funded by the European Social Fund, and the National Lottery through the Big Lottery Fund, Breakthrough works to provide intensive support to help address the financial barriers people may face to gaining and sustaining employment and taking a full and active role in their community.
	Joint funded by the European Social Fund, and the National Lottery through the Big Lottery Fund, Progress is designed to help 15-24 year olds overcome personal barriers and challenges preventing them from engaging positively in learning or work, providing a clear pathway to their future career.
	Funded by local schools, Chypp aims to increase the life chances and opportunities to children by removing the barriers faced by them and their parents. Operating since 2010, parents have been supported to maximise income, manage debts, access Trust Funds, reduce financial and social exclusion and combat food poverty.
Consumer Empowerment Partnership Project	We identified how best to persuade those without internet access to switch their energy supplier and secure a better deal on their energy supply. This was part of a larger national project to identify effective ways for consumers to avoid the 'loyalty penalty' associated with existing customers getting worse deals than newly attracted customers.

Our Projects and Services

Thank you to all of our funders and partners who have enabled us to successfully deliver the projects and services.

Project	Summary
Digital Money Coach 	Funded by Coventry Building Society, the programme provides digital support to clients who need help to build their confidence and understanding of using computers in their everyday life to manage their bills, apply for benefits and undertake their banking.
Earn It Don't Burn It 	In partnership with Orbit Housing and We Are Digital, we help clients to earn and save money to avoid and prevent crisis. It is targeted at Orbit Housing Association tenants to build financial capability and resilience for those who already had basic digital skills.
healthwatch Coventry	We deliver an Information Helpline through which service users can raise queries across all aspects of health and social care provision in partnership with Coventry Law Centre, Age UK Coventry and Voluntary Action Coventry.
The Integration Project 	This Home Office funded project supports the most vulnerable refugees selected by UNHCR (VPR and RVC) fleeing war torn countries to resettle and integrate into a new and safe life in the UK. The Project provides full Casework and Housing support for every aspect that the refugees need to rebuild their lives successfully. The Project also supports former Afghan Interpreters who supported the British Army to resettle in the UK.
WE ARE MACMILLAN. CANCER SUPPORT	In collaboration with Macmillan Cancer Support, we deliver essential benefits advice services to people affected by cancer across Coventry & Warwickshire. The project supports clients affected by cancer with the help they need, when they need it leaving them free to manage their condition free of unnecessary worries.
 the Money Advice Service	The debt advice service allows specialist advisers to help clients talk through their money problems, prioritise their debts and take back control of their finances. We empower clients to help themselves where possible and negotiate with creditors where needed. We are also accredited to facilitate Debt Relief Orders.
 Pension wise	We are one of many local Citizens Advice offices that deliver the government's Pension Wise service. Pension Wise provides free pension guidance across the UK delivering face to face appointments to people aged 50 and over with a defined contribution pension.

Our Projects and Services

Project	Summary
 <p>POWER UP! Energy Advice WESTERN POWER DISTRIBUTION</p>	<p>Funded by Western Power Distribution, we provide a holistic approach to helping those in fuel poverty. Clients are offered tailored advice including maximising income, help with managing debts, energy saving advice, switching tariffs and identifying further support for our most vulnerable clients. Power Up also ensures the most vulnerable are registered for extra help through the Priority Services Register.</p>
 <p>resilience Empowering you to create change</p>	<p>Resilience is a ground-breaking new pilot project for us; following on from the Restart project mentioned below. Working in partnership with, and funded by, The Trussell Trust, we target those in food poverty who are experiencing related issues with Universal Credit-related issues..</p>
<p>Restart</p>	<p>After three years of high achievement the Restart project closed in September 2017. In partnership with the Trussell Trust, and funded by the National Lottery Big Lottery Fund, Restart put independent advice services into local food banks reaching struggling individuals and families when at their most vulnerable. This project has now been succeeded by the Resilience project (see above).</p>
 <p>Rooted</p>	<p>Funded as a Help Through Crisis five-year programme by the National Lottery, we work with Valley House Community Well Being Service to provide one-to-one intensive advice - including the provision of emotional support - keeping struggling families in their homes, helping others find alternative accommodation or supporting them through the difficult process of addressing their homelessness.</p>
 <p>Frontline Network</p>	<p>St Martin's Frontline Network exists to harness the ideas, energy and experience of those at the frontline working with people experiencing homelessness. Coventry Citizens Advice are a partner of St Martin's Frontline Network and are currently building a network of frontline housing and homelessness workers.</p>
 <p>Coventry City Council TB-HIV Support</p>	<p>This project provides TB and HIV sufferers with practical advice and support on matters such as housing, benefits, debt and other matters. Clients are helped to manage debt and maximise incomes; access training, education and employment; help with immigration matters; and find appropriate housing and work.</p>

Case Study;

Esme

The true value of our intervention can only be seen through individual cases. The voices of our clients are concealed using fictitious names but the stories and outcomes are based on real client journeys.

Esme came to us via our 'open door' service which is open five days a week.

She wanted help to complete an online redundancy application form and did not feel confident enough to do this by herself. Esme lost her job when her employer went out of business and the loss of vital income made her feel anxious; she was particularly worried about the possibility of eviction as she already had rent arrears.

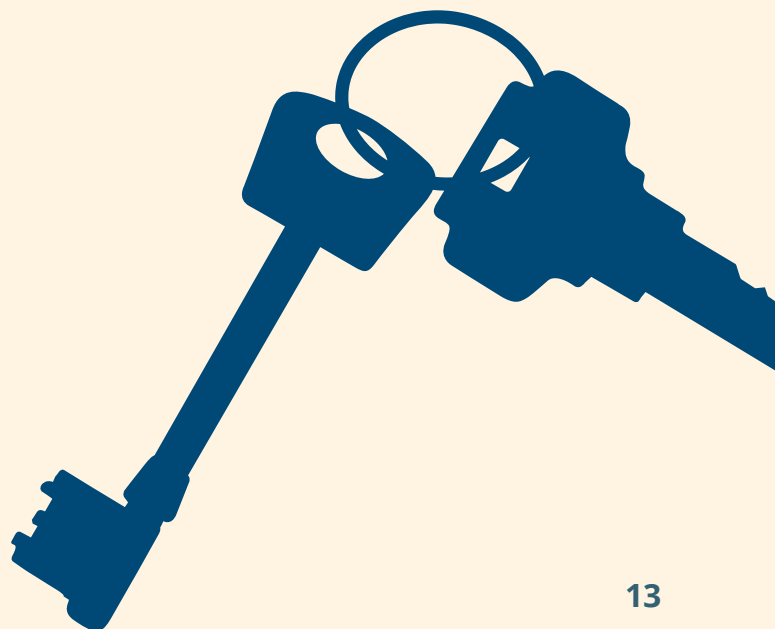
Our volunteer, Oliver, helped Esme to understand her employment rights and what support she could be entitled to whilst looking for work. He also identified other services delivered by us which could help Esme.

Oliver referred Esme to our Digital Money Coach who supported her to complete the application to get the redundancy payment she was entitled to. He also referred Esme to our Building Better Opportunities (BBO) Breakthrough adviser who helped Esme improve her budgeting skills and in finding employment. Our Homelessness Adviser on our 'Rooted' project was able to contact Esme's landlord, set up a rent repayment plan and apply for financial support to clear her rent arrears.

Because of this holistic approach taken with clients with multiple issues, Esme is now much more confident to go online and search for employment. She has greater control of her finances, is able to prioritise payments and make savings, and is secure in her home. She feels better, less anxious, and healthier.

Furthermore, by keeping Esme in her property, costly extra council support associated with managing homelessness – particularly around temporary housing and re-housing costs – was not needed.

Esme's case, and many others, provide invaluable evidence in support of the need for holistic support for clients with multiple issues. We have been able to feed examples like this into discussions with Coventry City Council and others regarding the essential value of our services and how our services support statutory provision.



Case Study;

Mavis and Robert

Mavis and Robert were referred to us through our 'Power Up' Project; an energy advice driven programme funded by Western Power Distribution (WPD).

This elderly couple were coping with multiple health issues. Mavis was struggling with money and debt problems and was worried not only about how these impacted on her health conditions but how they might impact on Robert's health. They didn't feel they could afford to heat their home.

Karen, our Power Up adviser, contacted Mavis over the telephone to discuss their situation and assess their circumstances. Karen helped Mavis to successfully apply for a grant to replace her inefficient boiler and apply for a cheaper energy tariff. As a result Mavis and Robert could heat their home for less.

Identifying a wider opportunity to help Mavis and Robert with both their finances and their social support needs, Karen also successfully applied for a significant discount on their water charges (through the Big Difference Scheme), referred the case to a Money Advice Service caseworker for further debt advice, and provided Mavis with contact details for Age UK; who subsequently contacted Mavis and Robert offering further support with help at home.

As a result of this multi-project holistic intervention Mavis and Robert were now able to: heat their home; have extra money in her pockets to help with everyday costs; and manage their money and debt liabilities

more effectively. Moreover, they felt healthier, with reduced stress and anxiety, and better supported by agencies who understood their social support needs.

Addressing fuel poverty, and the health consequences of not being able to heat a home affordably, is a key area of our Research and Campaigns activity. We work closely with National Energy Action colleagues, supporting national energy campaigns such as Big Energy Saving Week, and sharing client experiences with the energy regulator Ofgem.



Case Study;

Bashir and family

Bashir and his family came to us through our Syrian Vulnerable Persons Relocation Programme. His family were chosen for resettlement in the UK by the UN High Commission for Refugees and the International Office of Migration.

On arrival he was reunited with other family members; they had not seen each other for three years.

Pre-arranged accommodation and a 'welcome pack' of groceries were provided for Bashir and his family. Within their first month the family were given an orientation around the city and supported to register with a GP, open a bank account, find school places for the children, find places to study English, register with utility companies, meet the Health visitor and attend a tenancy meeting with their landlord. As a priority Bashir was helped to obtain a National Insurance number so that he could look for work and claim relevant welfare benefits to support his family while doing so.

Through ongoing 1-2-1 support from an Integration Team caseworker, Bashir and his family were able to settle in Coventry and integrate into the community. The ability to search for work, cope with a new city and its customs and provide the best opportunities for their children, was built into project outcomes so that once the first year of support ended Bashir and family were able to find their own path.

Bashir's children are now thriving in their new school and Bashir is working and improving his English language skills by the day. More

importantly, the family feel safe for the first time in three years and ready to contribute to life in their new home.

Coventry is known as a city of peace and reconciliation. But community cohesion requires ongoing commitment from dedicated staff. Throughout 2017-18 we were able to feed emerging issues into local, regional and national debates on the delivery of welfare reforms, the lack of available affordable housing and food poverty.



Case Study;

Paul

Paul was referred to us through a teacher at his son's school.

Paul and his wife were struggling with their bills. Paul was not able to work so the family were relying solely on his wife's benefit income. Paul's wife, Jane, was suffering from poor health; she had been diagnosed with post-natal depression and had severe back pain which had badly affected her mobility.

Paul didn't know what more he could do, he needed to feed his family but wasn't able to work and was concerned how their financial vulnerability might impact on their son's schooling and his wife's health. He was particularly concerned at how family money problems seemed to be affecting their son's behaviour at school, and his grades.

He revealed his concerns to his sons' teacher who mentioned they worked with us through our Children and Young Persons Project (Chypp). Megan our adviser, contacted Paul to explore his situation, made a full assessment of the family's circumstances and began to help Paul and Jane better understand their finances, identify any financial support that was available, and take the next steps in taking back control of their finances.

Paul and Jane were given information on Jane's potential benefit entitlements due to her worsening health and Megan helped them complete complicated application forms. Megan also provided money management and budgeting advice on things like accessing free school meals, travel passes, charitable grants and how to get the best deals with their utilities.

Within weeks Paul noticed an improvement in his son's behaviour, attitude and grades.

Jane felt more supported and the family came together again.

Evidence from families like Paul's, on the everyday struggles ordinary families face to make ends meet, helped us inform local and national debates on the nature of poverty in Coventry ensuring the voices of our clients were heard by key decision-makers.



Case Study;

David

David came to us through a referral to our Macmillan Benefits Advice Service when he was diagnosed with lung cancer.

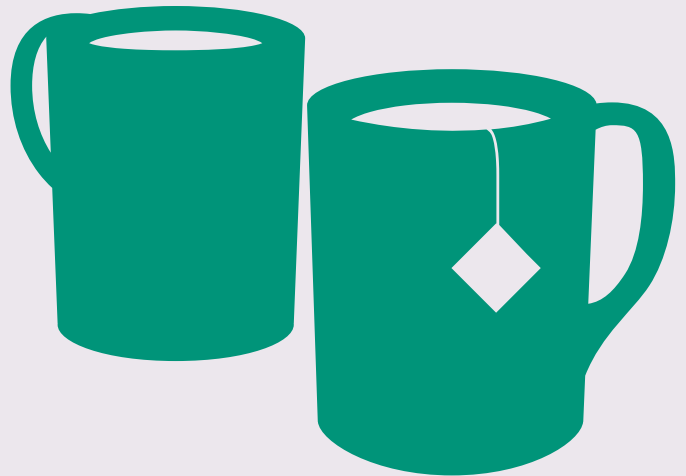
He lived alone but, with his health worsening, had been temporarily staying with a friend. David hadn't been able to work for 18 months so his only income was his pensions.

David was struggling, particularly with his rent. His arrears were just under £3,000 and the increasing debt and possibility of losing his home was a significant worry.

His adviser, Sunny, made his landlord aware of his circumstances and successfully requested a suspension of further eviction action. They discussed his reasons for living with a friend and discovered that his current property was not suitable for someone with his health issues, so agreed to look into this further.

Separately, a benefit entitlement check indicated David could be eligible for Attendance Allowance to help with additional costs due to his health, Pension Credit to top up the pension he received, and Housing Benefit to help towards his rent. David did not feel well or confident enough to complete these applications himself so Sunny supported him with these.

David's income increased by over £200 per week, and his Housing Benefit award was backdated; reducing his arrears by £1050. Sunny also supported a successful Macmillan grant application worth £400, further easing his financial worries.



With David in a stronger financial position and his rent arrears reduced, he was able to agree a manageable repayment plan with his landlord which eased his housing worries. Sunny then referred David to Rooted, our specialist housing project, to support him further in securing suitable alternative accommodation.

This intervention resulted in considerable material benefits for David but, more importantly, reduced his stress and anxiety. It increased his choices about how to live his remaining years and allowed him to address his diagnosis with renewed hope; things money couldn't buy.

Issues around disability benefits are a common feature of advice work for us and as such we raised emerging and recurring issues with local and national decision-makers, responding to several national calls for evidence.

Case Study;

Shazney

Shazney came to us through the Restart Project; a collaboration with Trussell Trust, funded by the Big Lottery Fund for outreach advice services within food banks.

She was one of the first claimants of Universal Credit (UC) 'live service' in Coventry and came to the food bank because of multiple debts. This was caused by a seven week wait for a first payment with no family support to help, which left her with no money for food, to heat her home and on the brink of eviction.

Following a 'gateway intervention' Shazney was referred to a Restart caseworker, Julie, for a full assessment of her circumstances.

Julie was able to persuade Shazney's landlord to suspend eviction action, help her manage priority debts (council tax arrears, utilities and rent arrears) and reschedule non-priority debts (including a 'payday' loan and two credit cards).

Her accommodation was secured through a first UC housing payment. She was able to access an energy trust fund grant to help reduce her utilities arrears and an affordable council tax repayment plan was negotiated with the council's Revenue and Benefits department.

Shazney, whose mental health problems had contributed to losing her previous employment and turning to short term high cost lenders as a way out of money problems, was involved in every part of this work and felt empowered by the help she received from the Restart project.

Universal Credit full service began rolling out in Coventry in July 2018 but 'live service' UC rolled out from December 2016. Relentless and comprehensive welfare reform over a number of years has been mirrored in Coventry by a continuous rise in food poverty. We have been generating and sharing data on the triggers of 'food crisis' and trends in demand for food vouchers for a number of years.



Our Volunteers

The impact of our work is not confined to just to its value to the clients we talk to and the tangible or intangible gains that emerge for them.

We also recruit, train, manage and develop volunteers: one of our greatest assets.

We currently have 60 active volunteers who last year gave over 24,000 hours as generalist advisers, administrators, receptionists, and research and campaigners. We also hosted work placements and work experience to students.

We pride ourselves that roughly two thirds (67%) of our volunteers go onto education or employment, which for some included paid roles with us.

Our volunteers come from across the city, but around 60% come from the most deprived areas and come from around the world with over 20 languages spoken.



I was very lucky to join such a wonderful team where everyone is so passionate and full of motivation

Valerija



I look forward to my role with one of the most reputable organisations ever

Beatrice



During my work experience, I couldn't wait to get here. Every day was different and everyone was supportive and friendly!

Andrea



I have really benefited through the skills I developed. I will be able to carry what I've learnt into the next phase of my career

Abraham



New life, new home, new country. Now I volunteer with Citizens Advice, I feel I have a future

Houda



Free, confidential advice. Whoever you are.

We help people overcome their problems and campaign on big issues when their voices need to be heard.

We value diversity, champion equality, and challenge discrimination and harassment.

We're here for everyone.



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Charity registration number 1000487

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Authorised and regulated by the Financial Conduct Authority FRN: 617571

For more information visit **www.coventrycitizensadvice.org.uk**
or email Kate Algate, Chief Executive **kalgate@coventrycab.org.uk**