

Making an Impact

Improving lives
in Coventry
2018/19



**citizens
advice**

Coventry

The year at a glance:



32,401 issues

Coventry Citizens Advice supported 8,931 'unique clients' * with 32,401 issues – 3.6 issues per client. This represents a 33% increase in issues on the previous year.



10,000 applications

The Utilities Team processed over 10,000 applications for Severn Trent Water's water discount – the **Big Difference Scheme**; saving, on average, £225 per customer.



£7,000 per client

Our **Money Advice Service** helped 1,550 clients with 6,202 issues and helped them manage their debts to the tune of over £7,000 per client.



1,000 people

Our energy advice project - **Power Up** - funded by Western Power Distribution helped over 1,000 people to reduce their spending on energy; making each client, on average, £335 better off.



£5m income generated

Our **MacMillan Benefits Advice Service** saw 1,796 clients with 6,320 issues; increasing the income of clients by over £5m (£2,821 per client).



1,716 food vouchers

We allocated 1,716 three-day food vouchers on behalf of Coventry Food Bank (Trussell Trust), including food vouchers to 331 families with children. An increase of 11% on the previous year.

*Each 'unique client' is a separate person and may have been seen multiple times about multiple new or recurring issues.

Making Society Fairer

a message from the Chair of Trustees



We aim to ensure that all the work we do has a positive impact on the City and provides significant benefits for our clients. This impact report provides a summary of the impact we have had over the last 12 months and I hope you find it easy to read and navigate.

We are proud of what we have achieved, and I commend it to you.

A handwritten signature in black ink, appearing to read 'JK Murphy', with a long horizontal line extending to the right.

Jayne Murphy

Chair of Trustees

As the newly appointed Chair of Trustees for Coventry Citizens Advice (CCA), I would like to thank Tim Miller, prior Chair, for his many years of service both as a Trustee and Chair.

Last year was a busy year for CCA in challenging financial circumstances. Thanks to the considerable efforts of Kate Algate - Chief Executive and all of the team, we have turned a corner in terms of immediate financial challenges. We are now in a position where we can confidently build on the changes that have been made. I believe that this will generate a positive momentum for CCA and I am very optimistic about the potential for the year ahead.

I would also like to take this opportunity to thank all the people who work in CCA both as paid staff and volunteers for their hard work and dedication. I have been greatly impressed by the commitment, expertise and professionalism they demonstrate in working with the vulnerable citizens of Coventry.



Challenges and triumphs

A message from the Chief Executive Officer

Life is becoming tougher, not only for the people of Coventry, but also for us as a local charity of almost 80 years standing. Every day, people in the city make hard choices between paying their rent and feeding themselves and their children, and paying utility and other household bills. 31% of our clients seek support from us for welfare benefits and managing debt, with the rollout of Universal Credit exacerbating this problem.

We know good health and wellbeing is an essential element of resilience, and housing and income are key determinants of health. 55% of our clients consider themselves to be disabled or have a long term health condition.

We embed a holistic approach across all of our services and projects, devising a variety of specialist one to one support services for health and wellbeing, fuel and food poverty, pensions and debt advice, housing and employment, and integrated support for vulnerable refugees. Referrals into these specialist services are mainly through our core service which is provided five days a week via face to face appointments, telephone and web advice.

We couldn't do all this without the support of our funders. We are honoured to have continued support from our long standing funders including: Coventry City Council, the Trussell Trust, Coventry Building Society, Western Power Distribution, Severn Trent Water, Macmillan Cancer Support, St Martins in the Fields, Orbit, the 1961 Trust, Department for Work and Pensions, European Social Fund and the National Lottery Community Fund.



However it is becoming more challenging to secure long term funding which walks the fine line between meeting the complex needs of clients and providing a quality service within tight financial constraints. Despite this, we had a strong year financially after making some difficult decisions regarding our structure and office leases.

For the year ended 31 March 2019, our income was £3,163,761 compared to £3,004,156 the previous year. Our expenditure was lower than the previous year by £51,995 which in turn provided a surplus of £165,160 compared to a deficit of £46,440 the year before.

We have secured new funding for 2019/20 including a brand new service funded by Cardinal Management Ltd. This provides an advice service to major trauma patients at University Hospital Coventry and Warwickshire (UHCW). We have also

secured European funding to help reduce fuel poverty, which sits alongside our two existing projects with Severn Trent Water and Western Power Distribution, helping people reduce their water and energy bills and ensuring that the most vulnerable are signed up to a Priority Services Register.

We also launched our 'Help to Claim' service which provides support to those who need to claim Universal Credit. This is a national Citizens Advice service funded by the Department for Work and Pensions.

A key aim of our charity is to speak truth to power, and provide a 'voice' for those who can so often feel marginalised or ignored. Through our research and campaigns, we continue to influence social policy both locally and nationally, to ensure our clients' voices are heard and to effect positive change for the benefit of all.

Kate Algate
Chief Executive Officer

'I found the service I received from Coventry Citizens Advice extremely helpful. They made life less stressful for me. Our adviser was excellent and I cannot thank her enough. We had never received benefits before and really did not know where to go or what to do. Cancer is 'consuming' to the patient and family'.

**Macmillan Benefits Advice
Support Service User**



Our City

A city of growth and diversity but challenges remain

With a population of over 366,000¹ Coventry has been the second fastest growing city in England outside London over the last ten years. But, as Coventry grows, its character is changing.

Levels of deprivation are decreasing

relative to other local authorities. According to 2019 ONS figures² 14% of the city's residents live in neighbourhoods in the top 10% most deprived in England; but this is down from 18% in 2015.

Recent population growth has been particularly high among 15-29 year olds. Other figures suggest that 52% of Coventry's schoolchildren are from a BAME background – compared with 38% in 2011³. **The city is getting younger and becoming more ethnically diverse.**

Over 100 languages are spoken in Coventry and it is estimated 9% of households do not include anyone who speaks English as a first language.

As well as accessing the linguistic skills of in-house staff – covering over 20 languages - we also worked with local interpreters covering 15 different languages.

The number of Coventry residents in employment has been increasing strongly in recent years yet Coventry remains the 46th most deprived local authority out of 326 across England and still has a notably higher proportion than average of households with no working age adults; 10% of the city's working age population have no qualifications.



Age

84% of our clients were of 'working age' (15-64), with 11% under 30, compared to a Coventry working age population of 68%, with 28% under 30⁴.



Ethnicity

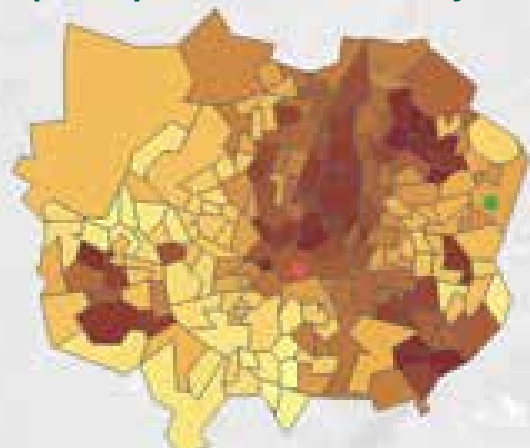
36% of our clients came from BAME backgrounds compared to 33% of Coventry residents⁵.



Health

55% of our clients considered themselves as having a long term health condition compared to 15% of Coventry residents⁶.

Multiple Deprivation in Coventry 2019



ONS English Indices of Multiple Deprivation
(darker colouring represents more deprivation)



Fuel Poverty

15% of Coventry households could not afford to heat their homes and were considered to be in fuel poverty⁷.



Food Poverty

17% of Coventry school pupils were dependent on free school meals with CCA allocating over 1,700 food vouchers on behalf of the Trussell Trust⁸.



Child Poverty

37% of Coventry children were living in poverty when housing costs are taken into account⁹.

Coventry Citizen Advice: Clients seen: 2018-19



Casebook 2019 (darker colouring represents higher client numbers)

By April 2019, 10,129 Universal Credit claims were open compared to 1,597 in April 2018. Conversely, over the same period, Jobseekers Allowance claims dropped by 61% and Employment Support Allowance claims by 23%¹⁰. **Universal Credit is already also changing the landscape.**

Much is being done to address rough sleeping in Coventry yet there remains a high level of homelessness across the city. In 2018, 25 residents were recorded as 'rough sleepers' compared with 8 in 2017. Over 1,500 homeless applications were made, a 62% increase from 2017-18, and the total number of households in Temporary Accommodation (TA) rose by 58%.

Finally, those who live in poorer Wards are still expected to live shorter and less healthy lives than those from affluent areas. Health inequalities continue to exist in the city.

Coventry is enjoying economic and cultural growth but challenges still remain.

¹Coventry City Council, Coventry's Population Estimate 2018, July 2019.

²ONS English Indices of Multiple Deprivation, Sept 2019.

³Coventry City Council, JSNA, June 2018.

⁴Coventry City Council, Coventry 'Headline Statistics', April 2019.

⁵Coventry City Council, JSNA, June 2019.

⁶Coventry City Council, 'Headline Statistics', April 2019.

⁷Coventry City Council, Coventry Insight Bulletin, June 2019.

⁸Coventry City Council, JSNA, June 2019.

⁹End Child Poverty Coalition, regional estimates, May 2019.

¹⁰DWP, Sept 2019.

¹¹Presentations to the Coventry Homelessness Forum, April-Sept 2019.

Case Study;

David and Sally

Case Studies illustrate best the holistic and multi-project support we offer struggling individuals and families. Though the names and dates of our clients have been changed the stories and outcomes described below are based on real client journeys.

David and Sally were in their 40's and both unemployed due to poor health. Following the withdrawal of their Employment and Support Allowance (ESA) they had no option other than to claim Universal Credit (UC).

Their daughter helped them make the online claim but, by misunderstanding the process, inadvertently added to the in-built 5 week wait for an 'on-time' payment.

Waiting for their first payment they requested and received an advance payment, but deductions to repay this started immediately. Their first monthly payment of UC, after deductions, was only £81. In the second month they received only £42. From this they still needed £200 to pay towards their rent, energy and household bills.

Successive payment delays led to rent arrears and additional deductions from UC were taken for this. When her landlord started eviction proceedings - having lived in the same property for 10 years - Sally visited us for help and received it from one of our advice team.

Our adviser explained how UC worked, how to check payments were accurate, how to manage their claim effectively and how to challenge decisions quickly. She discovered that UC payments were £156 per month less than they should have been and helped David and Sally secure that extra payment; as well as accessing a £1,600 Discretionary Housing Payment (DHP) award to clear their rent arrears and address their eviction worries.

This award not only stopped the eviction process but also the deduction from their UC for rent arrears. With the revised UC payment the client's monthly income had increased by £200 and their combined stress levels had decreased. Sally now knew how to manage their online UC claim effectively as well as being aware of free independent and confidential support available to her should she require it in the future.



Our Clients

More clients presenting with more issues

In 2018-19 our advisers helped 8,931 different citizens with 32,401 enquiries¹²; that is 3.6 enquiries per 'unique' client. This represents a 33% increase in issues on the previous year.

Thirty-one percent of enquiries addressed were for benefit-related issues – of which 1,296 were related to Universal Credit specifically – while twenty-five percent were for debt issues.

Top five benefits issues facing our clients were: (in descending order)



Benefits	
1	Personal Independence Payments
2	Employment Support Allowance
3	Attendance Allowance
4	Universal Credit
5	Housing Benefit

Top five debt issues facing our clients were: (in descending order)



Debts	
1	Council Tax Arrears
2	Rent Arrears (social landlords)
3	Fuel Debts
4	Credit Cards
5	Unsecured Personal Loans

Though housing issues, strictly defined, only represented 6% of all enquiries, once housing related benefit and debt issues were included this proportion rose to over 20%; a better reflection of what our advisers saw on a daily basis.

Top three housing issues:

1. Private landlord issues
2. Threatened & Actual Homelessness
3. Local Authority Homelessness Services & Access to Accommodation.

Top three employment issues:

1. Pay & Entitlements
2. Dismissals
3. Terms & Conditions

Top three Utilities & Communications issues:

1. Water & Sewerage (metering and billing)
2. Fuel (billing and switching issues)
3. Mobile phones and internet



¹². These figures do not include 10,000 service users supported by the Big Difference Scheme.

Coventry Citizens Advice Projects

**Big
Difference
Scheme**

**Affordable
Warmth**

Rooted

STEP

Power Up

**Macmillan
Benefits
Advice
Support**

**Major
Trauma**

**Building
Better
Opportunities
(Progress)**

CORE SC
**(Face-to-
Advice Line
Advice**

HIV-TB

**Healthwatch
Coventry**

For further details on each of the ongoing and new projects please visit:
www.coventrycitizensadvice.org.uk

2018-19



Project ended
in 2018/19



New
Projects



Ongoing

**Front Line
Network**

**Integration
Project**

Resilience

**Children
and Young
Persons
Project**

**Help
to Claim**

Services

**o-face,
e, Website,
Buddy)**

**Building
Better
Opportunities
(Breakthrough)**

**Money
Advice
Service**

**Pension
Wise**

**Digital
Money
Coaching**

**Earn it
Don't Burn
It**

Case Study;

Bashir

Bashir contacted us, distressed and anxious, through our 'open door' service. He needed assistance with both priority and non-priority debts, including council tax arrears, and was under threat of eviction.

He was widowed, his health was poor and not likely to improve. He was in receipt of Universal Credit (UC) but he couldn't make ends meet.

He was a social tenant and had fallen into rent arrears after he had to stop work due to illness. His landlord had obtained a 'suspended possession order' (SPO) but Bashir could not maintain the terms of contractual rent plus £20 per week for the arrears laid down by the court.

To address his immediate concerns Bashir was given a 3-day food parcel and a fuel voucher worth £49 for his pre-payment meter.

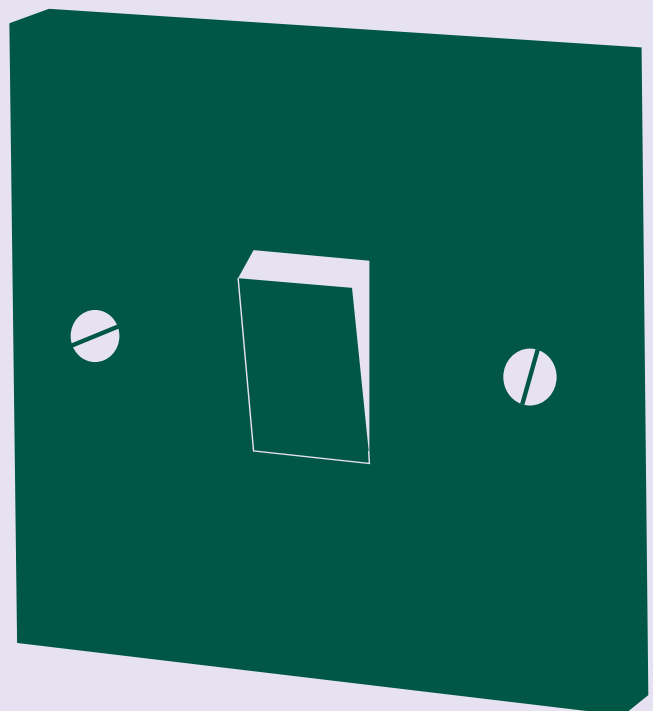
Working through an interpreter our advice team explored Bashir's circumstances further and helped him complete court forms requesting a variation of the terms of the SPO, with which he was successful. Bashir now pays only £3.70 per week towards arrears; a much more sustainable repayment.

Bashir also presented with significant council tax arrears with recovery in the hands of Enforcement Agents. His adviser requested the Council recall the debt due to Bashir's health-related vulnerability and recover the debt through an 'attachment to benefits' order. This was accepted by the Council, saving the client enforcement agent fees and charges and securing sustainable payments for the Council Tax recoveries team.

Having addressed emergency worries Bashir's adviser focused on helping him claim 'Personal Independence Payment', to reflect the extra costs of his worsening health conditions, and ensured his UC work coach was fully aware of these.

Through the dedicated work of our advice teams Bashir avoided eviction, started a sustainable arrears repayment plan, replaced expensive and stressful bailiff recovery of council tax with a secure repayment arrangement through a deduction from benefits, and was helped to apply for vital disability benefits.

When asked, Bashir felt he had taken back some control over his finances and been given a second chance to manage his own affairs. With his stress levels reduced, and his income increased, we had helped Bashir focus more fully on addressing his health problems.



Our People

Volunteers drive our core services

Our volunteers give their time and skills every day to help make society fairer and provide the advice people need whoever they are, whatever the problem. We actively recruit, train, manage and develop our own volunteer community: one of our greatest assets.



70 new or existing Adviser Volunteers committed nearly **10,000** hours to advising and supporting our clients.



Administrator Volunteers gave over **5,000** hours to support our teams behind the scenes.



25 Integration Team Reception Volunteers gave over **800** hours greeting clients and staff and building their skills and experience for their new life in the UK.



Our Work Placement Students from Coventry University gave nearly **1,000** hours to supporting vulnerable clients.



58 new volunteers joined us in 2018-19 as Advisers, Receptionists and Administrators.



Over **30%** of our existing volunteers went on to education, training or paid roles.



Case Study:

Shirley Aduhene

"I volunteered because I wanted a better future, to build my confidence and develop my skills. The training and support made me feel I could achieve my goals in a field where I could help others.

As an Adviser Volunteer, I gave two mornings a week for over a year. Helping vulnerable people by dealing with complex enquiries posed challenges for me; juggling work, childcare and university with my volunteering required a lot of planning and, at times, a sense of humour!

I didn't give up and eventually joined the Power-Up team as paid staff.

Together we made it."



Case Study;

Martha, Maisy and Clarissa

Martha was a single parent with two young children. They lived in a 3-bedroom housing association property but, being considered according to housing benefit regulations to 'under-occupy', were expected to pay £14 per week towards their rent from their means-tested benefits. However, Martha, was already repaying a £600 water debt from her benefits.

She also received child benefit, child tax credit and council tax support.

Maisy suffered a problematic skin condition and Martha suffered from depression, anxiety and stress; neither were in receipt of disability benefits.

Martha was referred to an adviser after she received an eviction notice from her landlord; she had been unable to make payments and had built up rent arrears. The threat of eviction increased her stress and anxiety.

The adviser took immediate action, working with the neighbouring Law Centre, to stop the eviction; negotiating a sustainable weekly repayment in its place.

Martha was helped to make a successful Disability Living Allowance claim for Maisy (worth £4,157 per year) which, not only gave Martha entitlement to Carers Allowance (worth £3,333 per year) but also removed her liability for the 'under-occupancy charge' (Maisy was now entitled to her own room); itself a saving of £728 per year. Martha, herself, was helped to successfully apply for Personal Independence Payment, a disability benefit also worth £4,157 per year.

Finally, Martha was referred to Severn Trent Water's Big Difference Scheme and secured a 90% discount in her annual water bill, as well as a manageable arrears repayment plan. This water discount, in turn, increased Martha's weekly income with no further deductions taken for her water debt.

Martha reflected that this intervention had had a major impact 'financially and emotionally' on herself and her children. With the health conditions of herself and her daughter finally formally acknowledged, as well as her own caring responsibilities, she no longer suffered the same stress and anxiety levels and told the adviser that, for the first time in a long time, she had been able to take the children out, 'just to McDonalds', and buy some new clothes for the children.



Making Our Clients Stronger

Maximising income and managing debt

Our support is about more than increasing income, reducing expenditure and managing debt, but every penny in income we generate for our clients makes them stronger and every penny of debt we sustainably manage or get written off makes them more independent.

In 2018-19 we helped clients write off debts of £466,778, and facilitated another £146,500 in various loans, services and other disbursements to clients.

We helped 579 clients with their council tax payments and helped 677 clients with their utility bills. We helped 466 clients repay benefit overpayments and 632 clients address their credit card, bank overdraft and unsecured personal loan liabilities .

With disability issues disproportionately affecting our clients, we helped 3,162 clients with their disability benefit problems; a 35% increase on last year.

For those with no better way forward we supported 27 clients through bankruptcy and 105 clients to manage their debts through Debt Relief Orders (DROs).

But, as noted above, our work is about more than material health and well-being. Our Integration and Refugee Resettlement projects helped 81 families (411 individuals) to settle in the UK from Afghanistan and Syria while Rooted, our homelessness prevention project, supported more than 29 clients who were vulnerably housed; either preventing or relieving homelessness.



Through our advice and assistance we increased the income of our clients by **£6,763,336;**



a **67%** increase on the previous year.

£

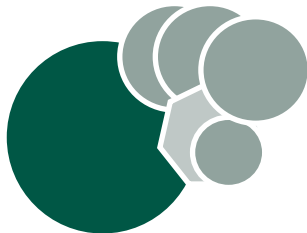
This equates, on average, to **£757** per unique client regardless of their presenting issue.

Making Our Community Stronger

Saving public money - Investing in our city

Using a nationally recognised model, figures suggest that every **£1** invested in Coventry Citizens Advices services in 2018-19 generated...

£1



£1.28

in fiscal benefits

(savings to government and public services)

£7.97

in public value

(wider economic and social benefits)

£11.03

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 **£12,163,239** and **£16,828,566** respectively.

Such contributions are made up of benefits claimed, charitable grants awarded, re-housing costs avoided, health and social care costs prevented and much more.

Influencing our Environment

Hearing the voices of our clients

Using the experiences of our clients and advisers to identify injustice and 'make society fairer' is a twin aim of Coventry Citizens Advice.

Vital to this task is working closely with key partners and through effective multi-agency forums (locally and nationally) to raise public awareness of important issues and effect change. Locally, we shared our evidence and trends, in real-time, with the 'welfare reform working together group', Feeding Coventry, Coventry's Homelessness Forum and the Enforcement Agents Stakeholder Liaison Group; to name but a few. Nationally, we worked to combat food poverty with Feeding Britain, and with Citizens Advice on a number of national policy campaigns.

Case 1

Universal Credit: making it work for Coventry citizens

Working closely with the Department for Work and Pensions (DWP) and the 'welfare reform working together group' we were instrumental in creating and delivering a multi-media communications strategy to promote public information about Universal Credit while, simultaneously, feeding back and helping to address – in real time – adviser and client concerns over policy design and implementation.

As a result of our actions, and those of our partners, the DWP were able to describe UC roll out across Coventry as 'as smooth as could be expected for a city this size – being the biggest inner city Job Centre Plus site in the Mercia District'. Our activities were also vital in ensuring our own Help to Claim project roll out was properly prepared and executed.

Case 2

Housing and homelessness: making sense of complex policy changes

Monitoring and feeding back, in real time, issues emerging from the roll out of the Homelessness Reduction Act (HRA) enabled us to inform and shape the City Council's response to homelessness.

Using our evidence and position to address client concerns with decision-makers allowed us to take a wider view of how HRA roll out was co-ordinated with Homefinder policy, the Rough Sleeper Initiative, Housing First and the licensing of private landlords.

Our interventions have supported numerous revisions of the HRA process, helped the City Council in its efforts to progress the introduction of Selective Licensing for landlords and encouraged the City Council to review its Homefinder policy.

Research and Campaigns

continued

Case 3

Council Tax recoveries: addressing the issue of 'deficit budgets'

Using our evidence and trends data on the circumstances around council tax debt we identified the growth of 'deficit budgets' and proposed ways to address this growing phenomenon. Through debate and dialogue negotiated with Coventry City Council to open up the use of a discretionary Section 13a 'write-off' option to relieve clients suffering 'exceptional circumstances'.

Opening up the interpretation of 'exceptional circumstances' in relation to Section 13a payments has been noted by Citizens Advice and the Institute of Money Advisers as having national significance and has encouraged Coventry City Council to review its Council Tax Support scheme in its entirety.

Case 4

Combatting Food Poverty: putting advice in food banks

Using our evidence and trends data around the causes of food crisis in Coventry, and the likely impacts of Universal Credit roll out on this phenomenon, we secured support from The Trussell Trust to invest considerable funding in a three year collaborative pilot project with us to deliver gateway and caseworker advice in selected food distribution centres around Coventry.

We have been made aware that the success of this project is being watched by Trussell Trust and Citizens Advice nationally with a view to adapting it for a national roll out; Trussell Trust, in particular, seeing it as a key part of their 'no second visit' strategy.

Case 5

Case 5

Supporting local innovation with a national significance.

Using our evidence and trends data around the causes of food crisis in Coventry to support Feeding Coventry's application for National Lottery Funding for an innovative 'social supermarket' to be located in Coventry, we were instrumental in persuading Coventry City Council to agree the asset transfer of Foleshill Community Centre to Feeding Coventry as the location for this social supermarket.

Once the redevelopment of Foleshill Community Centre is complete this project will serve as a flagship for such innovation nationally while meeting the immediate needs of the whole Foleshill area.

Hardship Funds

A Call for Donations

We are immensely proud of the work we do to empower those who need our help to help themselves and, where necessary, not just to hold their hand but to 'strengthen their grip'; particularly through practical information, advice and guidance.

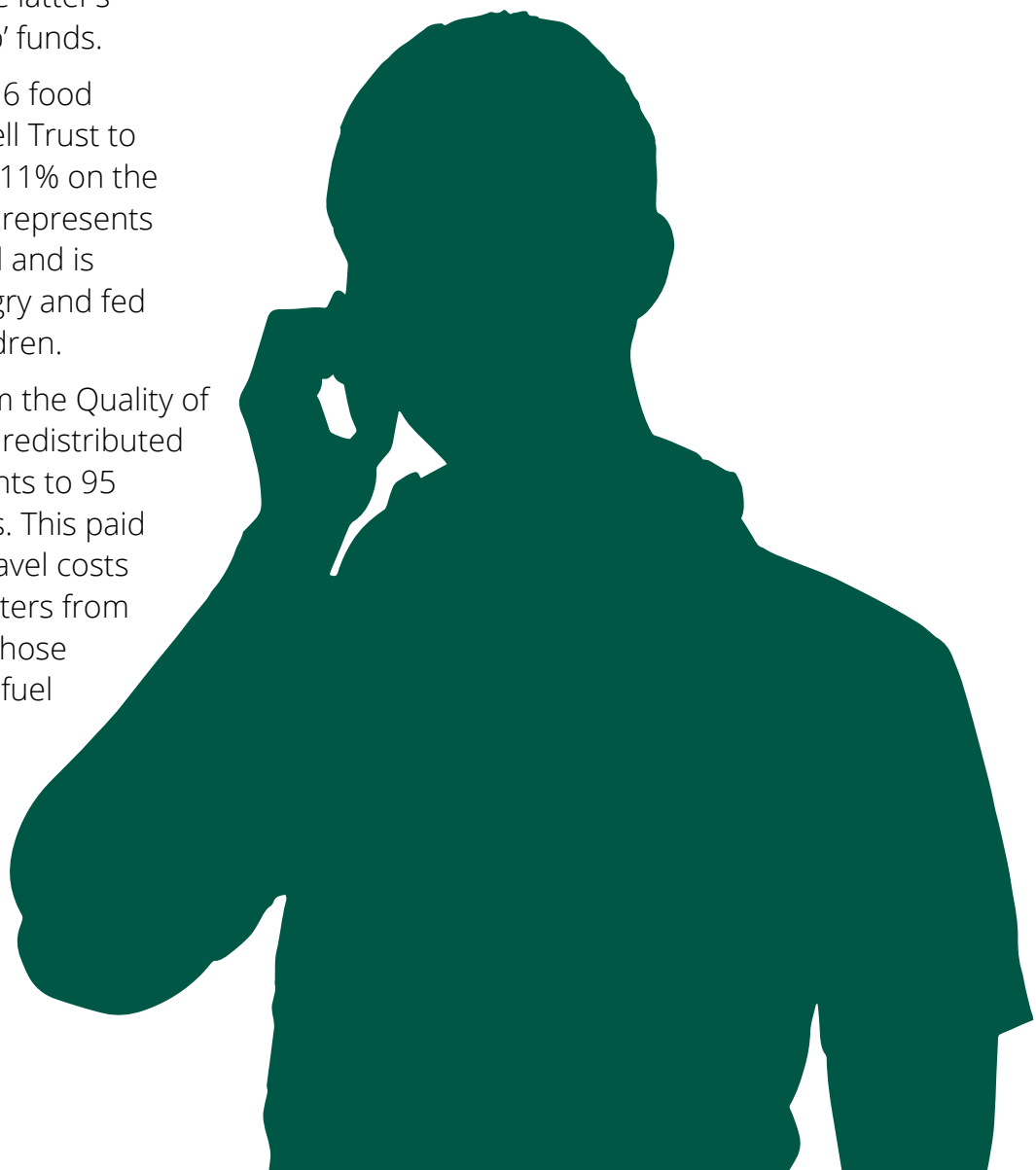
Some clients, however, come to us in desperate circumstances and in immediate crisis. Beyond providing expert information, advice and guidance services we feel privileged to work alongside the Trussell Trust and the Quality of Life Charitable Trust to provide, respectively, food vouchers for those in food crisis and / or emergency financial support through the latter's contribution to our 'hardship' funds.

In 2018-19 we allocated 1,716 food vouchers on behalf of Trussell Trust to those in food crisis; a rise of 11% on the previous year. Each voucher represents a three day provision of food and is the difference between hungry and fed individuals, couples and children.

Aided by a generous gift from the Quality of Life Charitable Trust we also redistributed £2,154 in micro cash payments to 95 people in immediate distress. This paid for, amongst other things: travel costs to medical appointments, letters from GPs and energy or food for those for whom a food voucher or fuel voucher was not available.

Though the work of the Trussell Trust goes on, and the latter fund is not yet exhausted, there is always room for more contributions from the community. If you feel you can help bolster next year's hardship funds, or are able to provide 'help-in-kind', please get in touch. Contact our Chief Executive Officer Kate Algate, in the first instance, at K.Algate@coventrycab.org.uk for a preliminary conversation.

Thank you.



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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