

Our annual report 2015/16



**citizens
advice**

**North East
Lincolnshire**

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Introduction from the Chair

It seems only a moment ago that I was sitting down to write my report for 2015 – must be my age I suppose – they do say the years go faster the older you get!

But however quickly the years pass, they are always busy and demanding, and every year the Staff and Volunteers at the organisation rise to the challenge.

This has been even more important in a year that has seen the Trustees and the Management Team face decisions that required us to consider how best to protect the fundamentally important services which the organisation delivers.

Within Tony's report, you will find some startling figures which illuminate far better than I could the importance of these services to the Community which we are proud to service.

Those statistics show that the organisation's work is vital, not just to each individual Service User who walks through the doors but to the wider Community. So, in the year of our Royal Visit, which shone a spotlight on unsung heroes, I would like to add my thanks to everyone connected to the organisation, Commissioners and Partners, Fellow Trustees, Staff and Volunteers – you should be very proud because you really are making a difference!

Robin Barr - Chair

An Overview from the Chief Executive

What another busy year! We established new services from new premises and we were honoured to be visited by HRH The Princess Royal to help celebrate the contribution made by our volunteers. Every year I seem to talk about change, this is no different. However, this year, the amount of change has been unprecedented. The new Citizens Advice membership agreement is something we have been working towards during the last two years by participating in pilot projects, I'm pleased we did because the this whole new way of delivering advice services is both challenging and exciting. Its long overdue and will help us to advise people differently and more effectively. It's with huge satisfaction and gratitude to the staff and volunteers that they have embraced this change and, yet again, risen to the challenge. Some change has been difficult, reduced funding required us to make some difficult decisions to reduce core staff hours and posts. Reduced funding acted as a catalyst to restructure staff roles and how we could support our volunteers and clients. The creation of a new multi-skilled operations team has brought about improved client services and enabled us to work towards the new membership agreement.

Amidst all this change we haven't lost sight of our core roles and is only part of our story. The effect and impact we have on people's' lives is our greatest achievement. We saw **7,736** people, dealt with **8,377** enquiries, **20,063** client contacts and a remarkable **22,302** advice issues. Outcomes like these makes our advice worthwhile and valuable. This resulted in: **£1.3 million** fiscal benefit, **£7.6 million** public value and **£11.9 million** benefits to individuals. For every £1 invested in our service we achieved: **£2.61** in fiscal benefit to the local community, **£14.98** in public value and **£22.86** in benefits to individuals. Our service delivery and continuing campaign work puts equality and diversity at the heart of services.

Our programme of continual improvement is vital to the organisation's continued success. Moving forward we have strategic challenges to:

- Making it easier to get advice
- Becoming more influential
- Becoming more sustainable and effective
- Being a stronger equality champion

These will be our key challenge for the next 3 years and will form the core of our business development plan until 2020. We are well on the road with some of

these challenges and beginning our journey with others. Making it easier to get advice will be fully implemented by April 2017.

The commitment from everyone to the service and our clients is a continuing source of pride and one that the community should share. We have another reason for celebration at this Annual General Meeting. Jean Stephenson who is the epitome of selfless volunteering was awarded the MBE in the Queen's New Year honours. Jean has served as a volunteer adviser for **32** years has helped more than **7,000** people in that time. We are proud of Jean's achievement, grateful to her for the contribution she made to the organisation and we are delighted for Jean.

We couldn't do this in isolation, the support from our funders, especially North East Lincolnshire Council and the Big Lottery Fund and working with our valued partners has enabled us to achieve these successes.

Tony Gaskins - Chief Executive

Our Mission

To provide free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination

Our Aims

- To provide the advice people need for the problems they face
- To improve the policies and practices that affect people's lives

The Citizens Advice service helps people to resolve their legal, money and other problems by providing information and advice and by influencing policymakers. We use evidence of our clients' problems to campaign for improvements in laws and services that affect everyone.

Every Local Citizens Advice is an independent registered charity.

Without funding and volunteers Citizens Advice North East Lincolnshire could not continue to provide its services in North East Lincolnshire.

Our Impact

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This year 2015/16 we provided advice to **7,736** clients. We helped with **8,300** enquiries and addressed **22,000** advice issues.

Key areas of advice

In 2015/16 residents in North East Lincolnshire were advised on the following problems by Citizens Advice¹:

- Benefits & tax credits **2,854** clients
- Debt **1,884** clients
- Employment **797** clients
- Housing **1,170** clients

Top 5 advice categories

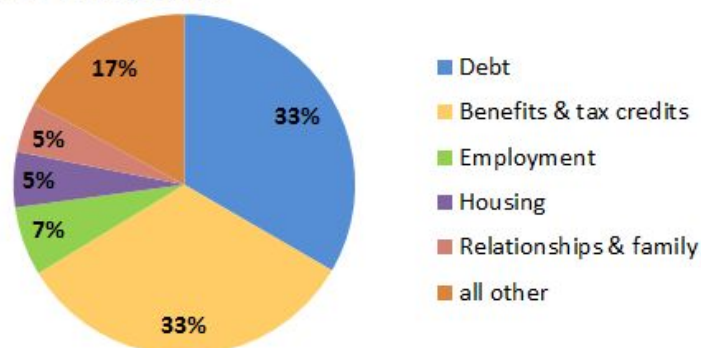


Figure 1: percentages of clients helped by area of enquiry 2015/16

Our top 5 problems were:

1. Personal Independence Payment (PIP) **(1,428** issues)
2. Council Tax Arrears **(1,324** issues)
3. Employment Support Allowance (ESA) **(1,060** issues)
4. Other Benefits Issues **(900** issues)
5. Debt relief orders **(829** issues)

¹ This figure reflects clients resident in the Local Authority and may not perfectly match the figure seen by Citizens Advice North East Lincolnshire

Who do we reach in our area?

Last year a total of **4792** people living in North East Lincolnshire received help from the service.²

Figure 2. below shows where our clients live in relation to the indices of multiple deprivation.

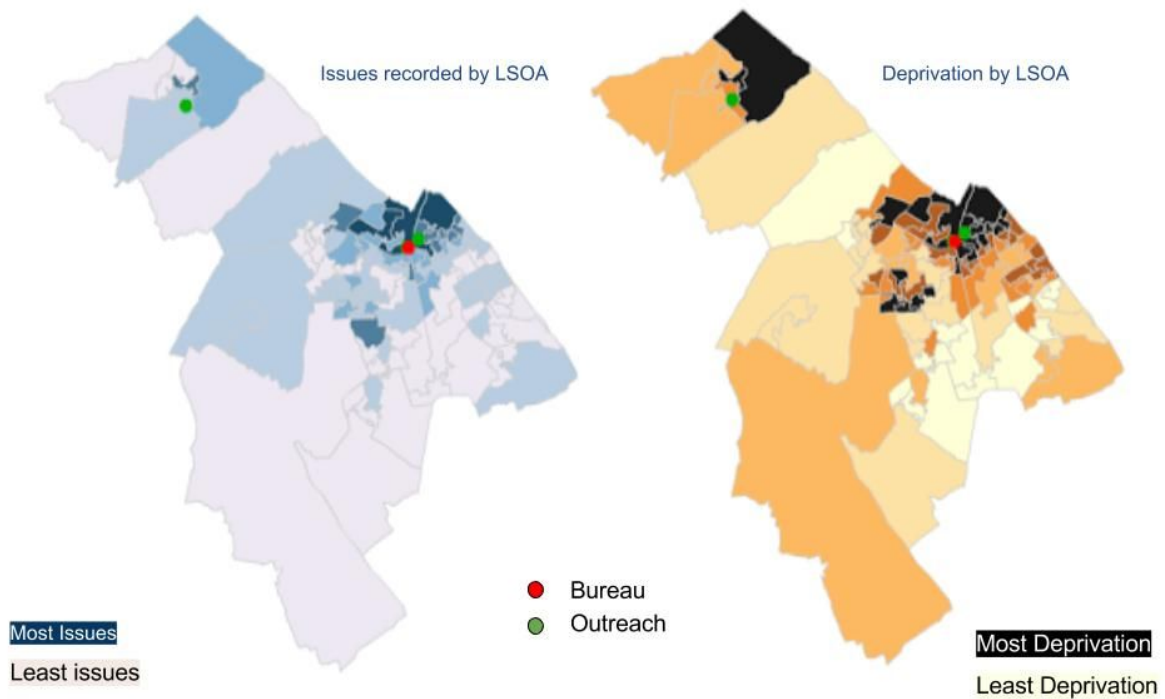


Figure 2: Citizens Advice clients 2015/16 and indices of multiple deprivation in North East Lincolnshire - Contains OS data © Crown copyright 2016

² This figure reflects clients resident in the Local Authority and may not perfectly match the figure seen by Citizens Advice North East Lincolnshire

Our fiscal benefits and public value

North East Lincolnshire Citizens Advice helps people to solve problems and changes lives. However there is a need to demonstrate the fiscal value of our work to society and the public purse in a time of austerity as local spending is scrutinised further.

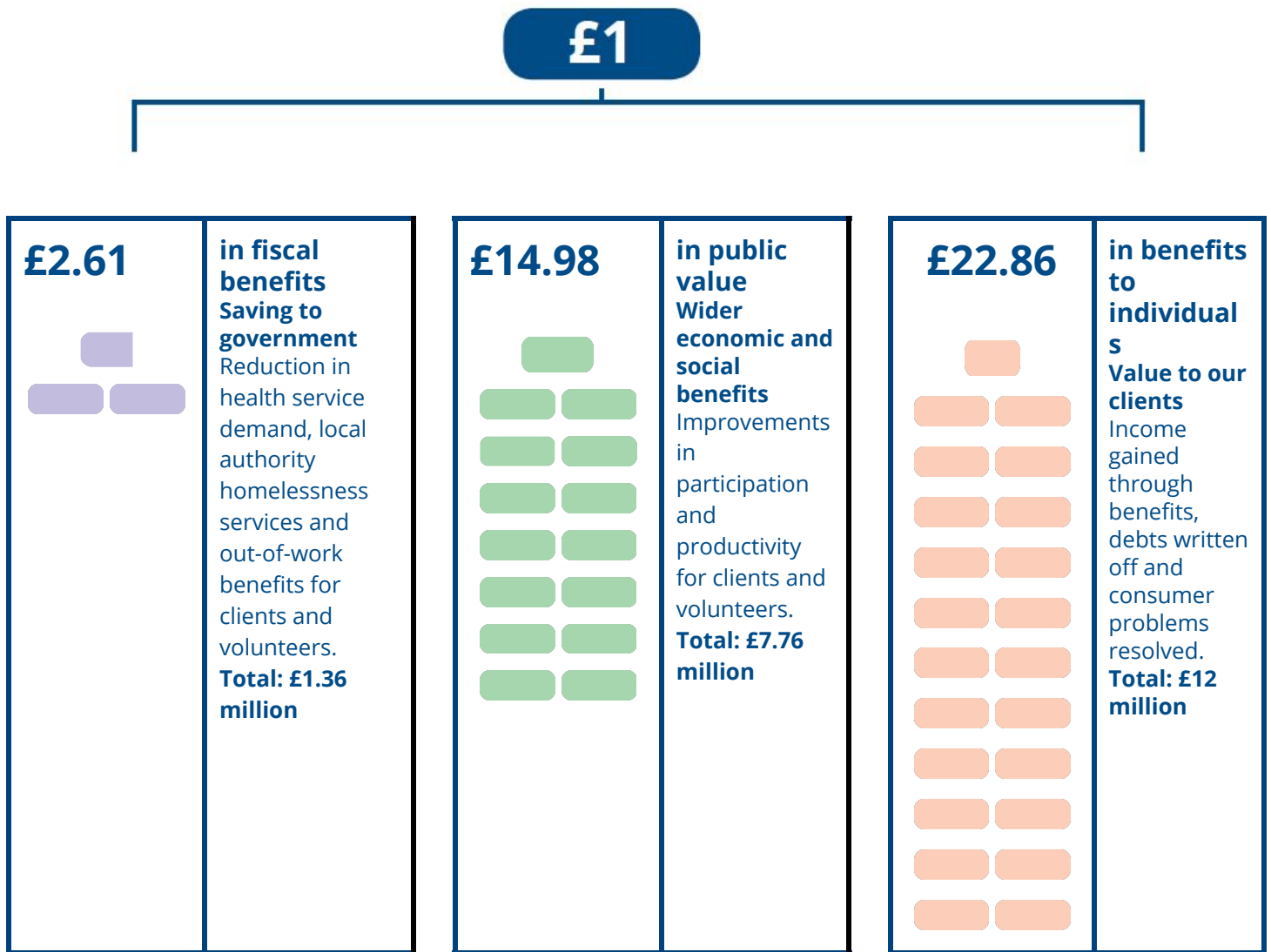


Figure 3: Key findings of the Citizens Advice North East Lincolnshire Fiscal Evaluation 2015-16.

Citizens Advice North East Lincolnshire carried out fiscal analysis in 2015/16 and as seen in appendix 3 and 4³ this showed that aside from the obvious and life changing impact of advice on people's lives, our work also has fiscal benefits to society in terms of public services and society more widely.

As shown in Figure 3. for every **£1** spent on the North East Lincolnshire Citizens Advice service, we benefit our clients by **£22.86**, we save government and public services at least **£2.61**, and a minimum estimate of our social and economic value to society is **£14.98**.

These figures and the total benefits shown in Figure 4. show the incredible value of our work and the need for it to continue.

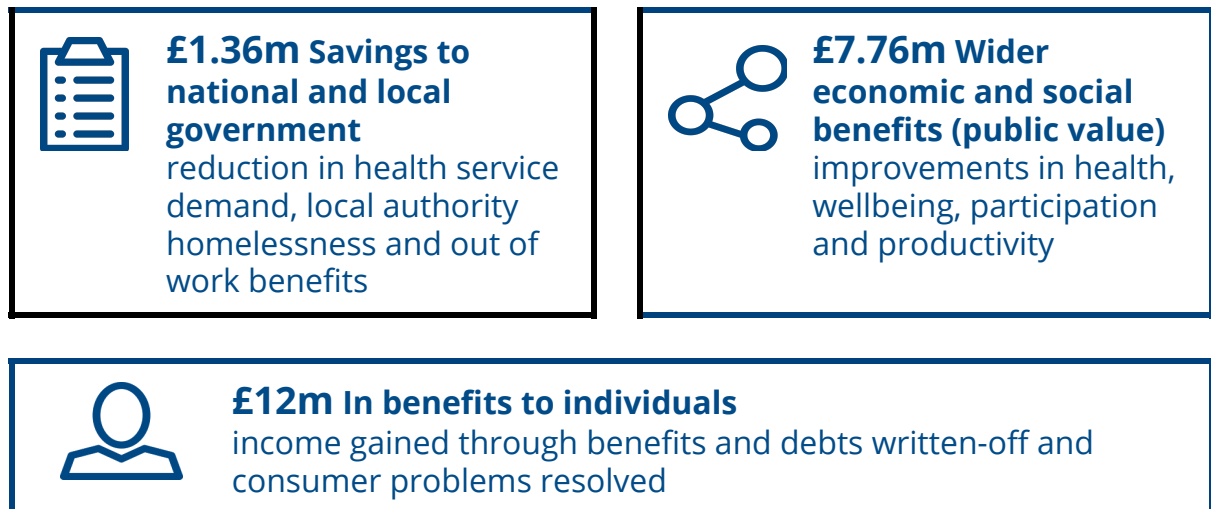


Figure 4: The total fiscal, public and individual benefits of North East Lincolnshire Citizens Advice Bureau.

³ Technical Annex: The value of the Citizens Advice service, our impact in 2015/16 - Appendix 4

Local authority savings

In addition to the overall value calculated we provide savings for specific public departments and to the local authority. In terms of the local authority our core funding body for every £1 spent directly on Citizens Advice North East Lincolnshire the local authority makes an indirect saving of **£1.58** due to reduced homelessness. This is good value for the local authority and good value for the taxpayer. It also allows us to provide independent advice while simultaneously our funding financially beneficial to North East Lincolnshire County Council.



Savings to local authority

through reducing cases of homelessness, **£198,000**

This alone gives a return of **£1.58** for every **£1** of local authority funding

However this is only one fraction of our value to local government.

We create additional value by:

- Helping clients negotiate local processes, such as welfare reform changes.
- Helping local authority rent and council tax arrears to be rescheduled and reducing the associated administrative costs.

Other government departmental savings include:



Savings to the department for work and pensions

through reduced out-of-work benefits, **£513,000**



Savings to the department of health

by reducing health service demand, **£197,000**

Housing Provider Savings

Our advice saves considerable amounts for local housing providers. These savings are based on the costs to government of loss of housing⁴



Savings to housing

through reduced repossessions, legal proceedings, repairs & temporary housing , **£513,485**

We know our value is greater.

We know our value is greater, but we've been conservative in our estimate of our value, sticking to what we know and can firmly evidence.

We also add value through:

- The value of our education work, in building financial capability, and informing energy consumer decisions.
- Our research and campaigns work that adds value for individuals who are not directly in touch with our service.
- The way we are an embedded part of this local community – with the flexibility to adapt to its needs.
- The benefits we gain from being part of the Citizens Advice service national network.

⁴ Research briefing: immediate costs to government of loss of home (Shelter 2012)

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This has been a year of unprecedented change and the list below highlights some of the key milestones achieved since our last report.

- **January** - at the AGM we launched our new branding, new website and online presence.
- **February** - We were successful in accessing funding from Access to Justice to maintain our county court help desk.
- **March** - A restructure of our core staff group, with Training and Session supervision being amalgamated and finance being outsourced.
- **April** - we had the visit of HRH Princess Anne and following this the redesign of our reception to make it more open plan and accessible. We also implemented Google Apps moving to an almost entirely cloud based system.
- **May** - the remainder of the office was restructured with session supervision, being moved downstairs, on site supervision for adviceline & our project staff moving to a new office. Allowing us to combine our staff room and training room
- **June** - our long standing Immingham outreach based at the resource centre moved to the newly opened Immingham Hub.
- **July** - we started to implement our new communications strategy with an internal weekly newsletter being rolled out.
- **August** - we upgraded our Training Room allowing us to have a Joint Meeting/Training/Staff Room. We also upgraded our Adviceline Room.
- **September** - the National Citizens Advice AGM ratified a new Performance and Quality framework which included new Membership Standards, Quality Standards and Advice Framework.
- **October** - our Operations Manager (Melanie Drewery) left for a new challenge, with Gill Thompson becoming our Quality and Consistency Lead and Chris Cawley becoming a full time supervisor.
- **November** - the Big Lottery Northern Lincolnshire Advice Network (NLAN) project began.
- **December** - we finalised our plans for the new advice framework for roll out in the new year including changes to appointments and supervision.
- **January 2017** - our longest standing volunteer Jean Stephenson was given a National Honour in the New Years Honour Roll, becoming a Member of the Order of the British Empire (MBE)

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The combination of austerity measures and continuing welfare reform have resulted in greater demand for advice. Local authority funding is under increasing pressure and scrutiny, as a consequence, we find ourselves in a more challenging funding environment. We also need to continue to adapt to a changing organisational landscape as new ways of working are introduced from our new membership agreement and to adapt to the demands of the digital world. These changes have impacted on the most vulnerable, especially those with mental health problems. In face of these challenges we have restructured our advice model enabling us to offer greater support to those more vulnerable clients. Iterative changes have been required in the last few years to meet current and future demand. We've made greater use of technology, changed our working practices and increased accessibility outside the office.

We've taken a multi-channelled approach, increased our phone services and online presence which we will expand next year to include email and webchat services. We continue to advocate empowerment of clients by using self help tools that are designed to provide quicker access, allow clients to follow the options open to them with or without our support.

Volunteers remain at the heart of our service. We have restructured our Operational Support Team to increase support to volunteers and improve our the volunteer offer and make it more relevant in a shifting, competitive and challenging environment. To achieve this we made fundamental changes to recruitment, training, support and supervision for volunteers to allow us to deliver a service with a greater number of quality trained and adequately supervised volunteers at the coal face, backed up by specialised project workers and partner agencies.

As always I'd like to thank our fantastic paid staff and volunteers, who have taken all the change and upheaval of the last year in their stride and continue to impress and surprise me with their positivity, dedication and commitment.

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The operations team provides, support, supervision and training to our volunteers to enable the volunteers and staff to deliver high quality advice. Concentrating resources on core operational activities: recruitment, training, support & supervision and coordination of reception duties.

We have increased volunteer recruitment and this year has seen us start a new relationship with Grimsby Institute's work based placement team. We are offering students a learning placement that will assist them with their course and their life after their studies and provide us with a new staff resource over the year to two years of the students course. We have also seen a benefit in non-placement volunteers from the student body and we hope to develop and strengthen ties with the Institute over the coming years.

We have a new training plan which mirrors the new client journey. Allowing trainees to develop their knowledge and experience as they progress through the programme from the provision of information and signposting in roles such as initial check and advice line through to the provision of complex advice.

The main challenge for 2017 will be to implement the new advice model, which incorporates greater self-help and empowerment and faster access to advice. In preparation from this we introduced a new information assistant role following the royal visit changing the layout of the reception area. Clients are now getting help on the day and every client is seen, this has freed up our pre-booked gateway appointments, stopped queueing and allowed us to book drop-in gateway appointments on the day.

Prior to these changes in 2015/16 we saw and gave assisted information to **319** clients. As a direct result of these changes this year 2016/17 to date we have seen and given assisted information to **2,014** clients (to January).

As our face to face services continue to be restructured this information assistant role will be further developed into initial check, enabling us to more quickly assess clients and get them to the advice they need. Similarly many of our gateway assessors are increasing their training and knowledge to make the transition to quick advice appointments provided on further streamline services and improve access to advice.

The development of phone services is one of our key priorities. We have invested in new equipment to improve our AdviceLine service and make the office a better place to work. We have the space for up to 4 assessors at one time and a dedicated supervisor in Adviceline every day to support the staff and enable them to help their clients more efficiently.

We have spoken to over **2,400** clients through adviceline in 2015/16 and roughly **45%** of our total client contacts. Full or complex advice provision over the phone has also increased and with smoother referral to our caseworkers for specialist advice or in the case of money advice via our local debtline. We have continued to work with and increase local access to phone support across Lincolnshire by working together with other local citizens advice offices as a group to offer a service to the whole of Lincolnshire.

The advice we provide must be accurate, relevant, timely and provided in a manner appropriate to the needs of each client. In order to assess this quality of advice we use a system of checking known as Quality of Advice Assessment (QAA) which utilises a system of scoring, and looks at a certain standard being achieved. It involves the scrutiny of the recorded notes for a client, and a judgement about the extent to which the client has progressed in solving the problems they have presented with. This quality is then externally assessed and both the quality of the advice and the accuracy and consistency of our own advice checking is assessed and scored allowing us to monitor, maintain and improve our advice provision.

We would like to thank all of the volunteers for their hard work during this period of change, each and everyone of you contributed to the success of the organisation over the last year, we appreciate your patience and value the service you provide. You are all simply brilliant.

Gill Thompson - Quality and Consistency Lead
Chris Cawley, Sarah Davidson, Emily Mapplethorpe & Michelle Blastland - Operations Team

Research and Campaigns

As always research and campaigns has formed an important part of our work and shifted our focus to gathering the evidence needed to influence those who make decisions and to inform local campaigns.

Our organisation is in the enviable position that it is able to gather a breadth of evidence across multiple issues and have this collated against other local citizens advice offices establishing real time data supported by client stories that can be used to highlight policy rated issues both locally and nationally and, vitally influence change for many.

Specific information gathering exercises take place throughout each year. One such example was our Scams Survey in 2016⁵ which showed that **77%** of respondents had received a scam letter email or phone call. **16%** of those surveyed had responded to a scam, with **1.8%** investing money and another **4.2%** sending money in response. Of these **26%** responded more than once and **4%** on many occasions.



It is our hope that through regular awareness raising we can both avoid people being scammed in the first place, but certainly avoid and help repeat victims who we know are targeted by scammers through help from ourselves and, crucially through our partnership with our local Trading Standards department.

The aim for this new year is to use this locally gathered evidence via forms and surveys as a basis for local campaigning. Making use of this evidence combined with the obvious enthusiasm of our staff and volunteers to deliver campaigns which really make a difference to people in the local community and beyond.

Duncan Rossiter - Deputy Chief Executive Officer

⁵ Citizens Advice Scams Survey 2016 - carried out for one month with 165 clients in our reception and outreaches.

Our advice projects - targeting the most in need

Our Money Advice Service Team

2016 has been a busy year with a consistent flow of clients who continue to seek advice on a range of debt matters ranging from hundreds to thousands of pounds owed with a mixture of both priority and non-priority creditors. As a team we have embraced self-help options for clients with many able to work with their creditors directly, with assistance or require casework support. Last year one of our aims was to help clients with budgeting and financial capability issues with a view to improving and sustaining their financial health for the longer term, we have incorporated this into our work with great effect.

Changes in 2016 to the bankruptcy process saw the removal of courts' involvement making people's' journey less stressful and easier to deal with. Our self help tools empowers clients and enable the to deal with subsequent problems. There are some disadvantages to new system of removing the court involvement particularly, with no court fee remission being available which in some cases results in some people paying a higher application fee. Other overall insolvency options continue to remain popular, especially Debt Relief Orders (DRO). Recent changes to the benefit cap may also start to take a noticeable effect this year affecting a different category of client who were once able to manage their bills, increases the likelihood of them seeking assistance.

In 2015 we launched a dedicated telephone budgeting advice service to Universal Credit claimants. This is vital partnership work between us, the local authority and Jobcentre Plus. This initiative has been expanded into a physical outreach at the Jobcentre Plus to help Universal credit claimants develop budgeting skills and further supports our empowerment agenda.

As with other parts of the service the Money Management Team has experienced increased demand from people who experience mental health problems, requiring additional support to deal address their problems.

Lisa Richardson, Claire Buckingham, Gemma Hill - Money Management Team



**1,880
clients**
with 7,445
debt
problems



**£10.3m to
£16.7m**
estimated in
total value of
client debts

Reaching Communities

Benefits

The Reaching Communities Project, Sharing Advice, Improving Lives (SAIL) team provides in depth welfare benefit, housing and immigration casework and support to vulnerable or socially excluded people. Partnership work with key partner agencies and assertive outreaches including Harbour Place, Care Rent in Grimsby and Immingham to provide assistance and support to the service users at those centres. We also aim to support frontline professionals to Home visits may be provided to those who are unable to visit our offices or outreaches.

Welfare reform measures, the introduction of new benefits including Universal Credit (UC), Employment Support Allowance (ESA) and Personal Independence Payment (PIP) in previous years and the migration to these has resulted in high demand for welfare benefits advice. Over 90% of people seeking welfare benefit casework support have some form disability or chronic health problem; people reporting mental health problems linked to their welfare benefit problems is a particular concern. Complexity of welfare benefit problems has increased. High number of appeals cases, benefit sanctions, reconsiderations form the bulk of our benefits work. We also carry out benefit checks and better off calculations to enable people to make appropriate choices. We are concerned that people are required to travel to outside of North East Lincolnshire to non-local medical centres for medical assessments and work related activity tests can be difficult and distressing for some people, especially those who vulnerable. Many clients we advise are unaware of their eligibility for benefits or their rights, particularly around disability benefits . Which are highlighted as research and campaign issues.



71 clients gain a new award or an increase to their benefit worth a total of **£309,000**, an average of **£4,350** per client (per year)



135 vulnerable clients helped with benefits issues by this project in 2014/15

Joanne Bramley - Welfare Benefits Adviser

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This year we have seen **163 clients**. The need for housing advice has slowly increased during this year and we expect this to continue into 2017.

We have seen a range of issues coming through from illegal eviction, tenancy deposit protection and disrepair in accommodation. The most prevalent issues this year have been possessions, tenancy deposit protection and disrepair.



We continue to attend court and support clients in court hearings regarding rented possession/eviction and mortgage evictions. Often we will need to help clients to apply for a suspended possession order which can delay the eviction enabling them to receive the support they need or find alternative accommodation.

The impact of this project continues to be life changing for its beneficiaries with a number of clients prevented from being evicted from their homes by advising the clients on maximising income and possible benefits, helping the clients challenge decisions from the local authority homelessness team and helping clients enforcing their rights to repairs within their properties.

From a national perspective there were a number of changes in the law in October 2015. This included that a landlord must provide the tenant with a government guide 'How to Rent: The checklist for renting in England', gas safety certificate and an energy performance certificate, and the requirement that a section 21 notice from tenancies starting from this date must be completed on a specific 6A form. Also the landlord cannot rely on the section 21 procedure if the tenancy started after the 1st October 2015 and the tenant has made a complaint in writing about the condition of the property (and specified conditions are met) or 4 months have not passed since the start of the tenant at the time the notice was served. This gives the tenants further protection. Unfortunately as this current time, pre 1st October 2015 tenancies do not have the same protection.

Gemma Hatfield - Housing Adviser

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During the last year we have dealt with 160 immigration clients. The client's we have seen have complex issues from applying for further stay in the UK, European rights in the UK/ making applications, British Citizenship, bringing family members to the UK and benefit issues.

As most are aware the biggest change this year is BREXIT when the UK voted to leave the European Union on the 23 June 2016. This has seen an increase in European clients becoming increasingly worried about their status and rights within the UK. At the moment nothing has changed and no new laws have been passed. There has also been an increase in more European nationals trying to register their stay within the UK through making applications to the Home Office. Even though it is not necessary for an EEA national to prove their rights in the UK at this time.



Immigration is a fast moving area and the law and regulations change quickly, Immigration changes are happening daily. Even though many are aware of the process of making applications, the difficulty lies when criteria change. When the client's first language is not English some require help making the visa applications as they do not feel confident to do this on their own and understanding their rights in the UK. Having the help and support of organisations allows us to assist the client the best way possible.

There has been a greater demand on the service this year particularly as there is fewer immigration adviser offering a free service and there only being a limited amount of legal aid available.

Outcomes within immigration are varied from people receiving positive decisions on visa application forms, to other clients receiving large cash sums for backdating of benefits and being reunited with family members.

Nicola Conachan - Immigration Adviser

County Court Helpdesk (Access to Justice)

The County Court desk is open at Grimsby Combined Court Monday to Friday 10am to 1pm dealing with Housing, Debt and Family matters, to prepare clients and help make applications for court hearings, under one of the three projects which cover this outreach and these are Access to Justice, Money Advice Service Debt Advice Project and Reaching Communities.

Access to Justice was introduced in May this enabled the Court Desk to be covered for the full five days. The work carried out regularly covers the following:

- emergency matters such as eviction, bailiffs and access to children, we help the client to request a suspension of eviction and a bailiffs warrant or help to fill out a child arrangements form (C100)
- Help for clients to fill out child arrangements forms and divorce applications, which has been helpful as Citizens Advice were unable to help with these matters before and had to send the client to an alternative external agency if one was available.
- This year has seen the introduction of practical help to fill out court forms and advice for family law under the access to justice project

The Court Desk gives people the opportunity to access the legal system, which they have been denied due to the lack of legal aid and help to enable people to steer their way through the legal jargon and sometimes complicated paperwork required to make a court application.

We find we are regularly helping some of the most vulnerable members of society and these may in need of immediate help for a very dire situation i.e. a court hearing to be evicted and need someone to speak for them and they cannot do this for themselves.

The court desk goes some way to redressing the balance of justice to vulnerable people and is very popular with both the court staff and the judiciary. The Judiciary and court staff see the help given to our clients as helping the system to reach a just and equitable outcome in an efficient manner for all concerned.

Perhaps the greatest accolade in recognition of our work comes from the District Judges who now routinely refer for our help in their judgements and provide positive feedback and recognise that our help assists with the smooth running of hearings. The District Judges have also provided positive feedback on our advice to those attending hearings.

Cherie Culling - County Court Desk Adviser

Statement of financial records

Overview

The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005. The total income in the financial year was £646,084. Resulting in an operating surplus for the financial year ended 31st March 2016 of £25,241. Robust measures have been applied in the financial year to ensure that all financial reporting is accurate and that the board of trustees, staff and I can rely on accurate information to inform appropriate decision making. The board and I are pleased that the organisation is building a sound financial basis on which to operate and plan for the future.

Funding sources:

In the financial year ended 31st March 2016 funding was principally provided to the organisation by:

North East Lincolnshire Council
Big Lottery Fund
Money Advice Service (Money Advice Service Debt Advice Project)
Access to Justice
Shoreline Housing Partnership
Carers' Support Centre
Citizens Advice
Care Trust Plus
Client Donations

I extend my thanks to those organisations listed above that provide money to assist the organisation in providing an invaluable service to the community.

A copy of the organisation's annual accounts can be made available on request.

Jill Lambton – Hon. Treasurer

Our Funders

A big thank you to all our funders without you this year's achievement would not have been possible:



North East Lincolnshire County Council



The National Lottery - Big Lottery Fund

The Carers' Support Service
Working with Carers in North East Lincolnshire



The Carers' Support Service



Money Advice Service



The Access to Justice Foundation

Appendices

Appendix 1: Client Profile

The tables below compare the client profile of Citizens Advice clients resident in the area to the population profile of the whole local authority area. The data is taken from client data for 2015/16 and the LA Area from the 2011 Census respectively, unless stated otherwise (all figures rounded to nearest 1%).

Table 1: Super Output Areas

Super Output Areas (SOA)	Clients %
20% most deprived	56%
Outside 20% most deprived SOAs	44%
Total	100%

Table 2: Gender

Gender	Clients %
Male	44%
Female	56%
Total	100%

Table 3: Age

Age	Clients %
0-24	10%
25-34	20%
35-49	38%
50-64	27%
65+	5%
Total	100%

Table 4: Ethnicity

Ethnicity	Clients %
White British	91%
White Irish	0.02%
White Other	3%
Mixed White & Black Caribbean	0.09%
Mixed White & Black African	1%
Mixed White & Asian	0.01%
Mixed Other	0.2%
Asian or Asian British Indian	0.02%
Asian or Asian British Pakistani	0.1%
Asian or Asian British Bangladeshi	0.20%
Asian or Asian British Other	1%
Black or Black British Caribbean	0.1%
Black or Black British African	0.5%
Black or Black British Other	0.2%
Chinese	0.2%
Roma/Gypsy/Traveller	0.2%
Other	2.1%
Total	100%

Table 5: Disability

Disability	Clients %
Disabled/Long-term health	46%
Not disabled	54%
Total	100%

Appendix 2: Financial outcomes for clients

Below are the financial benefits to individual of advice given by Citizens Advice North East Lincolnshire in 2015/16.

Benefit Outcomes

2015/16	Number of benefits and tax credit clients	% problem solved (completely/ partly)	Number with problem solved
	2,857	66%	1886

2015/16 estimates	Proportion of clients (national data)	Total number of clients (of problems solved)	Average value per client (national)	Total
Clients with one-off benefit awards	20%	377	£1,901	£716,913
Clients with ongoing benefit awards	65%	1,226	£6,231	£7,637,044
Clients who had other benefit outcomes	15%	283		
Total		1,886		£8,323,957

Debt Outcomes

2015/16	Number of debt clients	% who have problem solved	Number with problem solved
	1,884	66%	1,243

2015/16 estimates	Proportion of clients (national data)	Total number of clients (of problems solved)	Average value per client (national)	Total
Clients who successfully reschedule debt	35%	435	£5,069	£2,206,049
Clients who had their debts written off	20%	249	£13,883	£3,452,536
Clients who had other debt outcomes	45%	560		
TOTAL		1,243		£5,658,585

Total unmanaged debt seen in 2015/16 (£)		
Number of clients seen	Full advice (Advice and Casework only)	Full advice and limited advice (All debt clients)
1,884	1,168	1,884
Average debt per client:		
£8,883	£10,376,055	£16,735,572
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Appendix 3: Fiscal Benefits

General fiscal benefit

For every £1 invested in Citizens Advice North East Lincolnshire:	
For every £1, £x in fiscal benefit 2015/16	£2.61
For every £1, £x in public value 2015/16	£14.98
For every £1, £x in benefits to individuals 2015/16	£22.86
For every £1 of LA funding, £x in LA savings	£1.58

Specific fiscal impact

Savings to the Department of Health 15/16
by reducing health service demand, £197,000

Overall value (advice and volunteering)	
Fiscal benefit total 2015/16: £	£1,361,663
Public value total 2015/16: £	£7,750,966
Benefits to individuals total 2014/15: £	£11,948,954
For every £1 invested:	
For every £1, £x in fiscal benefit 2015/16	£2.61
For every £1, £x in public value 2015/16	£14.98
For every £1, £x in benefits to individuals 2015/16	£22.86
Savings to Local Authority	
Fiscal benefit to LA total 2015/16: £	£198,919
For every £1 of LA funding, £x in fiscal benefit to LA 2015/16: £	£1.58
Savings to other government departments	
NHS	£197,391
DWP	£513,485
CSJ	£19,197
Housing providers	£432,756
Value of advice provision	
Fiscal benefit of advice provision total £	£1,361,410
Public value of advice provision total £	£7,591,146
Benefits to individuals of advice provision total £	£11,948,954
Value of volunteering	
Fiscal benefit of volunteering total £	£346
Public value of volunteering total £	£240,383

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Working with the New Economy tool

Central to how we conceive our value is a simple premise: we create value through the positive impact we have on individuals' lives, which in turn benefits local communities and society. These individuals might be our clients, or members of the public who benefit via our research and campaigns work, or our volunteers.

We have looked at where we can put a financial value on our work with these individuals, using a cost benefit tool created by New Economy.⁶

This has been developed with and approved by HM Treasury economists to ensure that the methodology is robust and it takes account of the most up to date research and data. The model considers the following types of benefit:

Fiscal benefit: financial savings to local and national government.

Public value: economic and social benefits.

It is impossible to put a value on everything that we do and every way we help our clients. Therefore we have identified some of the main areas where we can show we have a positive impact and where there is evidence appropriate to the New Economy model, namely around the benefits of advice and of working with volunteers.

We've used the tool in consultation with accompanying guide, that has been produced in accordance with the HM Treasury Green Book and designed with central government department analysts.⁷

The table below describes key aspects of how the model works, the evidence needed to populate different fields, as well as broad details of how we've interpreted and applied the model to reflect the impact we achieve through our work with our clients and volunteers.

⁶ Available at: neweconomymanchester.com

⁷ New Economy. (2014) *Supporting public service transformation: cost benefit analysis guidance for local partnerships*

Affected population	Number of individuals at risk of the associated problem.	Figures are taken from our management information, in conjunction with impact research, on the number of individuals affected.
Level of engagement with the affected population (%)	Percentage of individuals who have engaged with the service.	We have assumed 100%, as our client figures are taken from our management information which is based on individuals that have engaged with the service and that have received a service.
Level of retention (%)	Percentage of individuals that are retained until the service is complete.	We have assumed 100%, as above.
Impact (%)	Percentage of individuals that have achieved a relevant outcome.	The scale of our impact has been taken from impact research, primarily our National outcomes and impact research.
Deadweight (%)	Factoring into our assumption of our impact what might have happened if we did not exist, or our service was not used.	For advice, we have evidence that shows that only approximately 20% of our clients would have been able to solve their problems without us ⁸ . However, we have

⁸ Citizens Advice. (2014), National outcomes and impact research: 78% of Citizens Advice clients said they would not have been able to resolve their problem without us.

		<p>used 50% throughout to be conservative.</p> <p>We have applied the same principle for modelling the value of volunteering.</p>
Optimism bias correction	<p>Correction (0% to -40%) given in response to a level of uncertainty or over-optimism of the strength of, and confidence in, the data, evidence or assumptions made.</p>	<p>The optimism bias we have used varies according to the arguments and assumptions made. In general, we have taken 15% away when using our <i>ATgbAT_bhgjb X'</i> <i>TaVX cTVjXTel</i>, but have made other corrections too.</p>
Analysis time frame	<p>The length of time chosen to assess the benefits of the service.</p>	<p>We use a one year time frame. This is likely a conservative estimate - the value of our work likely last longer, but have completed this based on what we know for sure.</p>
Unit cost estimates	<p>New Economy have worked with the Cabinet Office to produce a database of mostly national estimates for service costs and savings, related to fiscal benefits and public value.</p>	

The value of our advice provision

Our advice and support helps to prevent detriment occurring or escalating further. For example, through giving employment advice we may help the individual to maximise their income. We might prevent the person from falling out of work and onto benefits, thus saving government money. We may help the individual's mental well-being as well, preventing costs to GPs, the health service and boosting productivity in the workplace. Ensuring that clients have the income they need to maintain a good standard of living targets the social determinants of health, and reduces the likelihood they will have to turn to high-cost credit to keep up with rent and utilities. This income is also spent locally, benefiting local communities.

The main arguments where we can evidence our financial value concern:

- Keeping people in employment or helping them back to work.
- Preventing housing evictions and statutory homelessness.
- Reducing the demand for mental health and GP services.
- Improved mental well-being.
- Improved family relationships.

Our modelling also allows us to show how fiscal savings are attributed to specific government departments, for example:

- £163 million to Department for Work and Pensions (DWP) through reduced out-of-work benefits.
- £47 million to Department of Health by reducing the use of health services.
- £57 million to local authorities through preventing cases of homelessness.

This is only a fraction of our true value to local authorities: there is significant benefit in helping clients negotiate local processes, such as welfare reform changes, and managing debts owed to local government.

Our advice areas

We give advice on all sorts of different issues and problems that are presented by our clients. However, our main advice areas can be broken down into debt, welfare, housing, employment and consumer issues. It is also common for our clients to have more than one advice need and these can span different areas of advice. For example, someone with a benefit problem may also have a debt problem.

When working with the New Economy cost benefit model, we have taken an approach to consider debt clients separately from other clients. Our management information and our evidence shows that debt advice is often intertwined with other areas. For example, someone with debt problems often needs housing advice (rent arrears) and may be struggling to cope at work.

Throughout our workings we therefore present two figures: one for our debt clients and one that covers all other areas of advice. We then total these where appropriate to give an overall advice figure.

We have also taken steps to deduplicate our figures. We do not want to double count someone with debt problems and housing problems and count them on both sides. So we have started with debt clients and removed any duplicates from other areas of advice.

Our evidence

Our modelling of the value of advice provision and understanding of our impact is underpinned by evidence from management information and impact research.

Management information: Our daily interaction with our clients, and our centralised CRM with standardised methods of recording and processing details of clients problems, gives us an unprecedented understanding of the issues that are affecting our clients. This allows us to spot high-level trends as well as look at problems in granular detail and see how they can interact. It also means we know a lot about the profile of our clients and the nature of their lives, enabling us to understand who it is that is seeking help. We also record the outcomes we achieve for our clients, where these are known.

National outcomes and impact research: In 2014, Citizens Advice conducted a large-scale national survey with a representative sample of 2,700 clients. This comprised of a follow-up telephone questionnaire with clients, focusing on the client journey from beginning to end.

Respondents completed the survey three to five months after seeking help. This research sample was representative of the overall population of clients in terms of the type of problems clients had, how they accessed the service and their demographic profile. A margin of error of +/- 2% is associated with key statistics. These include:

Nearly 3 in 4 Citizens Advice clients experience negative impacts as a result of their problem, such as an effect on their well-being or financial stability.

2 in every 3 clients will have their problem solved: whoever you are, whatever your problem, and however you access our advice, we're just as likely to solve

your problem.

4 in 5 clients said our help improved their lives in other ways, such as reducing stress, improving finances and stabilising housing or employment circumstance.

Expertise from advice and policy specialists: The Citizens Advice service draws on the expertise of advice and policy specialists to deliver its services.

Our Expert Advice team are specialists in specific advice areas, providing consultancy to our local network on client cases, helping to ensure our advice is right, relevant and up-to-date. We also have teams of policy researchers and campaign officers who seek to understand systemic problems, pose policy solutions and campaign for change.

In producing our modelling, we've consulted with colleagues, using their detailed knowledge of the problems experienced by our clients and Citizens Advice policy research to help build our financial arguments.

