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citizens  
advice

Torrige, North,  
Mid & West Devon

# North Devon

## Annual Impact Report

### 2020/21

4547

North Devon  
Clients  
supported

10822

Individual  
issues dealt  
with

61%

of advice  
related to  
welfare  
benefits and  
debt issues

£3,060,680

Income gain  
awarded

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# Introduction

The statistics in this report are drawn from the Citizens Advice national client database which records all clients helped individually by the Charity, whether face-to-face or digitally.

Citizens Advice Torridge, North, Mid and West Devon (TNMWD) has been part of the local community in one form or another since 1940. Our service is an independent charity. Our offices in North Devon are located at 1-3 Bridge Buildings, Barnstaple, the Ilfracombe Centre in Ilfracombe and the Amory Centre in South Molton. The service in North Devon makes a huge contribution to the local community as this report will demonstrate.

The funding to operate our generalist service is helped with grants from North Devon District Council and Devon County Council (via Citizens Advice Devon). We also receive regular donations from Barnstaple, Ilfracombe and South Molton Town Councils along with local Parish Councils. We continue to develop alternative funding streams and are significantly expanding our fundraising through Trusts and Foundations.

Citizens Advice Torridge, North, Mid and West Devon helps people to solve their problems. Our service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination. Our policy research work influences local and national government.

Clients are able to access our services by phone or through our webchat and email service and currently we are looking at limited face to face advice sessions on an appointment basis only for the most vulnerable clients. Some clients are empowered to solve problems by themselves; those requiring more support receive specialist casework, delivered by our internal projects (see page 8). By offering advice across key areas such as benefits, debt, housing and employment, we aim to bring about positive changes in people's lives.

## The Pandemic and its Effects

The Covid-19 pandemic has significantly altered how our service operates and will continue to present challenges for some time to come. Whereas before there was an emphasis on face to face delivery, the requirement to shift advice delivery to remote means at the start of the first lockdown has proved to be beneficial and we are now looking at long-term, agile ways to continue a blended delivery approach with face to face sessions being reintroduced for the neediest residents of North Devon. This period has also seen a significant reduction in the number of volunteers who provide support as a result of being unable to continue in their roles for health or other reasons which is being mitigated by an ongoing recruitment process. The nature of issues we deal with has also changed significantly with benefits and employment issues increasing as a result of furloughing. Debt is also soaring in general with the Money Advice Service estimating that there is now a 60% increase in demand for debt advice compared to the start of 2020/21. This in turn means an increasing pressure on our advisers as this type of case may require around 2-3 hours of dedicated support from an Adviser, and subsequent follow-on contacts to be made before their issues are resolved.

## Part of the Citizens Advice Service

Citizens Advice Torridge, North, Mid and West Devon benefits from being part of the Citizens Advice service, however we receive no financial support from our Governing Body and operate as a local, independent Charity.

Our established brand makes us a household name, and clients access a well-known and trusted service. The 2020 National customer satisfaction survey found that 9 in 10 clients said they had a positive overall experience, 9 in 10 said they would recommend the service to a friend, 8 in 10 said their problem was resolved following advice.

Being part of a national infrastructure provides ongoing support and additional services that enhance our credibility and reliability. This includes our access to specialist insight, up-to-date advice information systems, and policy expertise.

Citizens Advice Torridge, North, Mid and West Devon takes on board all of the benefits of being part of a national service, delivering a better service as a result. We continue to provide the best support for our clients, embrace new opportunities and meet the challenges faced by the local community.

## North Devon District Council Grant

The grant we receive from North Devon District Council (NDDC) supports the core service we provide to residents in the North Devon District. Whilst the contribution from NDDC provides a significant proportion of the cost of running the Barnstaple, Ilfracombe and South Molton offices. The grant contributes to the following:

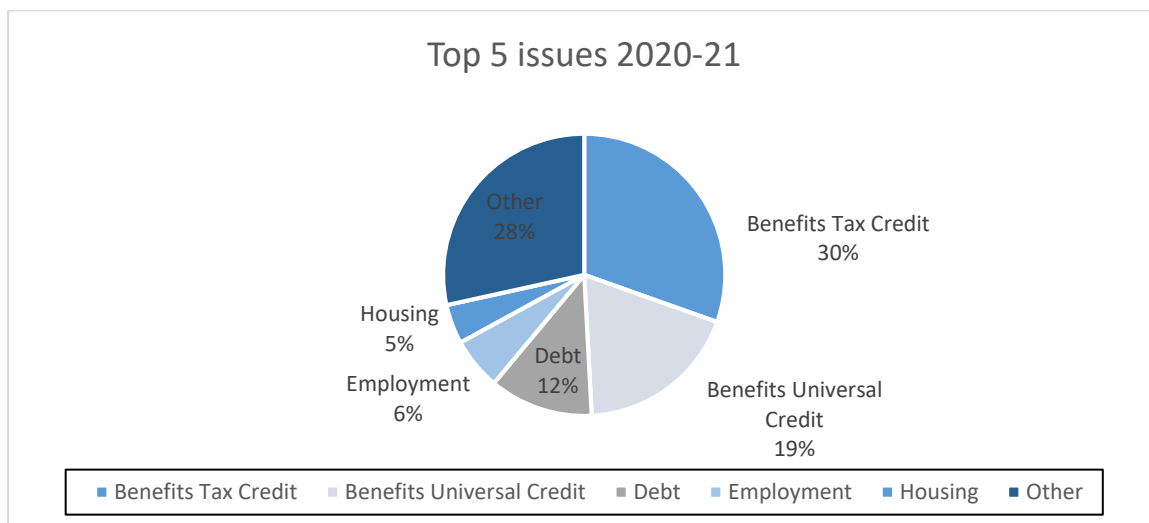
- Rent for Barnstaple, Ilfracombe and South Molton offices
- Utility costs on a pro-rata basis across the North Devon offices
- Training costs for recruiting and training volunteers
- Maintaining and developing digital services
- Staffing costs
- Professional fees (auditors/legal fees)
- Insurance policies we need
- Volunteer expenses
- Stationery and communication costs
- I.T. equipment for the core office
- Maintenance and office equipment
- Citizens Advice membership fee and the quality of advice and organisational audit on a pro-rata basis

## Our impact in 2020/21

In 2020/21, the Barnstaple, Ilfracombe and South Molton offices (as part of Citizens Advice Torridge, North, Mid and West Devon):

- **Dealt with 10,822 new issues.**
- **Our advisers dealt with 4,547 clients** through online appointments, phone calls, webchat, letters and emails as well as a small amount of face to face sessions.

## Top 5 Advice Categories



Other \* includes: Consumer goods & services, Discrimination & Hate & GVA, Education, Financial services & capability, Health & community care, Immigration & asylum, Legal, Other, Tax, Travel & transport, Utilities & communications.

## What did we advise on in 2020/21?

Top 5 Welfare Benefit issues	% Benefit Issues 2021
Disability Living Allowance	42%
Personal Independence Payment	26%
Attendance Allowance	14%      1
Other Benefit issues	10%
Initial claim	8%

Top 5 Debt Issues	% Debt Issues 2021
Debt Assessment	19%
Credit, store and charge card debts	10%
Council Tax Arrears	8%
Fuel debt	8%
Water supply & sewerage debts	8%

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## Outcomes of Advice

We measure the impact of our advice by assessing whether clients achieve outcomes. In cases where we are able to identify the outcome, we record it in our database. However, clients often do not return after advice to let us know whether their problems were solved, so the number of outcomes recorded is likely to be lower than the actual number achieved.

Outcomes often include financial gains for clients, such as ongoing benefits awarded or debts written off. These can help to maximise a client's income and brings money back into the local economy.

### Advice Outcomes:

Advice Outcomes - North Devon	2020/21
Value of income gain	£3,060,680
Average value of outcomes involving income gain	£6,272
Average value of outcomes involving debt written off	£14,438

#### Debt Advice Outcomes

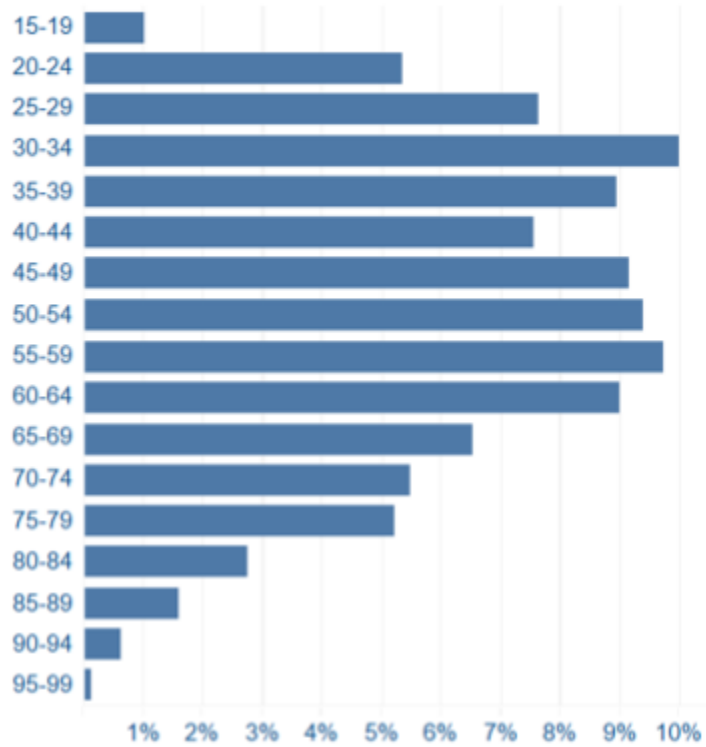
Successful prioritisation and rescheduling of debts is a key outcome of our service. Repayment rescheduling includes debt management programmes, individual voluntary agreements, administration orders, re-mortgages and mortgage rescue schemes.

When debts are rescheduled, priority debts will be paid first. Priority debts include Council Tax, Local Authority Housing arrears and Income tax. Therefore rescheduling debts creates direct benefits to both local and national government.

In some circumstances, debts may be written off entirely. Examples include bankruptcy, debt relief orders and the waiving of unpaid charges. Our Charity offers a combination of generalist and specialist advice, so that we tailor the service to clients' needs. We work with clients to assess their liabilities, draw up a financial statement and identify ways to resolve their problems. In some cases we may act on a client's behalf, for example by liaising with creditors. In 2020 our existing services were enhanced significantly by the receipt of a Grant from the Henry Smith Charitable Trust to fund specialist debt support throughout Devon- we now have a team of 6 staff working to help clients with specific debt-related issues.

# Who are our North Devon Clients?

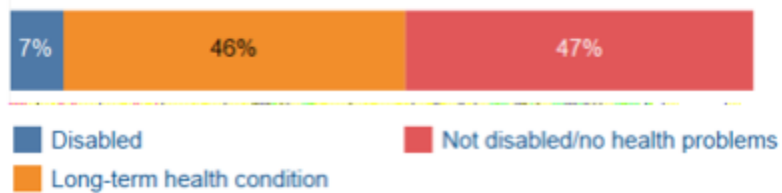
## Age



## Gender

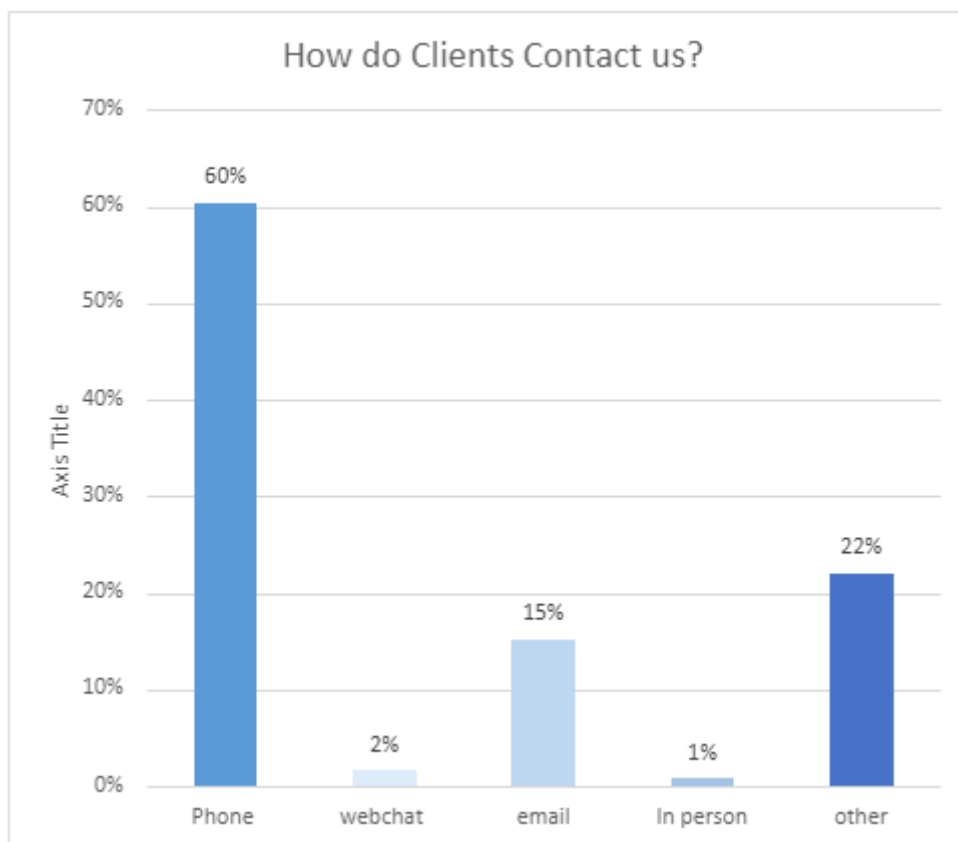


## Disability / Long-term health



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## How do Clients Contact the Service?



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## Our policy research work

At Citizens Advice we see two million people every year, and we have a closer understanding of the problems that people experience, more than any other organisation. Our local Citizens Advice know which policies are working and spot emerging problems early. In our policy research we combine these insights with analysis of wider social and economic trends, and set out new ideas to improve policy and delivery for all.

As an organisation we have completed 292 evidence forms that highlight local issues to our national office and allow us to spot trends and emerging issues that might impact on our clients. In North Devon we have completed 117, these highlighted issues around Universal credit and tenancy issues which we are making our local campaign for this year.

Nationally we are working on the following campaigns, Universal Credit: The Adequacy of Welfare Support, Net Zero protection for Consumers, An Address and Collect Service, No recourse to Public Funds (NRPF) and "Financial Quicksand" (the effects of technology making it easier to fall into debt etc.)

Locally, we are looking into issues regarding bad practices surrounding bailiffs, illegal evictions, council tax arrears processes, bad redundancy practices and issues surrounding childcare following a return to work.

# Projects

We are involved in a number of projects that provided significant added value to our core service provision by focusing on key areas such as debt, healthcare, cancer- related costs etc. None of these are funded through the District Council grant.



## Case Studies \*

### Case Study 1

Client's son aged 7 had learning difficulties and was awaiting assessment for Autistic Spectrum Disorder. Client suffered with depression and anxiety and did not work due to long term ill-health. Client's wife did not work either and the couple received Universal Credit and Child Benefit. They also had some debts.

The Government had introduced a £20 weekly uplift in Universal Credit to help people on low incomes during the Coronavirus pandemic. Whilst this was helpful to many, for this particular client, it had the effect of increasing his benefits to a level where the benefit cap applied and his Universal Credit was, in fact, reduced by £63.17 per month.

Client was assisted by the Quids for Kids Caseworker to make a claim for Disability Living Allowance (DLA) in respect of his son. The claim was successful resulting in an award of the middle rate of care component £60 p/w and the lower rate of mobility component £23.70 p/w. Since families who have a member receiving DLA are exempt from the benefit cap, the benefit award meant that not only was the family's Universal Credit reinstated to its full level but also an additional amount called a disabled child element of £128.89 per month was included. Client's wife was advised that she could now claim Carer's Allowance of £67.60 p/w in respect of the care she gave to the son.



Client thanked the Quids for Kids Caseworker saying the improvement in the family's financial situation had helped him to pay off some of his debts but, more importantly, had enabled him to buy new equipment and clothes for his son, including some good quality trainers that his son was very proud to show to his friends! Client was also looking forward to being able to take his son for some days out, once lockdown restrictions are lifted and described the help he had received as a "lifesaver".

## Case Study 2

A client, aged 84, was referred to us with Aortic Stenosis for assistance in claiming Attendance Allowance (AA). The client came under special rules so higher rate AA was payable at £89.15pw. I used a predated AA form to enable faster claiming.

The client's wife was already in receipt of highest rate Disability Living Allowance for care at £89.15pw and a mobility component of £62.25pw. They were already in receipt of Pension Credit, however as both are now in receipt of the qualifying benefits, they are eligible to put in for premiums on Pension Credit being two carer premiums and a joint severe disability premium.

The clients will be better off by:

Attendance Allowance	£89.15 per week	£4,636 a year
Carer's premium x 2	£75.00 per week	£3,900 a year
Severe Disability premium	£133.90 per week	£6,963 a year
Total weekly additional income	<u>£298.05 per week</u>	<u>£15,499 a year</u>

Clients should also get backdated payment of AA £356.60 and Pension credit £835.60 but these are not yet confirmed.

\* Names and some details have been changed for data protection purposes.

# Wellbeing

We help improve people's physical and mental health through the services we provide.



**Over 6 in 10** of those with an existing health condition said we helped **improve their mental health**



**Around 4 in 10** of those with an existing health condition said we helped **improve their physical health**



**Around 4 in 10** of those with an existing health condition sought **less** help from a professional **following our advice**

## Client's Comments

I am so grateful for the help I have received from Citizens Advice. Besides the friendly support the professionalism in working towards a resolution to otherwise unsurmountable problems has been a game-changer.

I found it helpful to have help with how to approach my problem and to make a clear plan so I could stop myself from over thinking and worrying so much.

I was very impressed at the professionalism and knowledge across different areas that the person I spoke to had. As a result I applied for Carer's Allowance which I am now in receipt of and didn't know existed before contacting CA. I am very grateful.

## The range of ways to access our services

- Visit [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) for self-help and webchat
- Ring our FREE Advice Line on 08082 787999
- Message us via our Facebook page [Torrige North Mid and West CA](#)
- For help to claim Universal Credit call our FREE national line on 0800 144 8444
- Contact our Consumer Helpline on 0808 2231133



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(Citizens Advice is an operating name of The National Association of Citizens Advice Bureaux).