

Mid Norfolk Citizens Advice

Diss & Thetford Citizens Advice

Norfolk Citizens Advice



ADVICE – why does it matter?

Advice and information services are a way in which local government working with voluntary sector providers can take practical action to help tackle the social inequalities in society that lead to the health inequalities we all experience. Advice and information services can lead to improvements in housing conditions, or employment and working conditions as individuals are able to enforce their statutory rights. Advice services, including financial and debt relief services, housing advice and benefits advice are cost-effective ways to increase incomes in low-income households which can lead to increased standards of living. Of course, given the effect of the economic downturn and the changes to the welfare system there is also a key role for advice agencies to ensure that affected households are fully informed about the changes, so people know how they will be affected, and are helped to understand their best options.

Professor Sir Michael Marmot 2016



Communities Served

Dereham and Watton

Thetford

Attleborough



Who do we reach in our area?

Last year a total of **4570** people living in Breckland received help from the service.

Advice Issue codes – 16,294
advice issues coded



Advice Quality

Advice Quality assessed monthly through central Citizens Advice to ensure consistency and high quality advice. This is a requirement of our membership Agreement with CitA. We are one of the only advice agencies in Norfolk that hold the Advice Quality Standard benchmark.



Health impact of advice: In 2014 Citizens Advice conducted research following up with 2,700 clients 3-5 months after they had received advice.

Before advice	3-5 months after advice
<p>66% felt stressed, depressed or anxious</p>	<p>81% felt less stressed, depressed or anxious</p>
<p>30% felt their physical health getting worse</p>	<p>45% felt their physical health had improved</p>

POVERTY AND HEALTH

Child poverty and household debt are linked to many of the social determinants of health identified by the Marmot Review.

In 2015/16 the service advised a total of **808** clients who were resident in the Breckland area about debt and **1419** clients about benefits and tax credits

A total of **2006** residents were advised about benefits, or debt, or both, to help them maximise their incomes and manage any debts

From our client records, **36%** of clients advised on debt or benefit had dependent children – so we estimate **722** of these clients had dependent children

Deprivation

In the 20% *most* deprived areas:

Men can expect to live for **73 years** and to spend **26% of their lives** with a disability

Women can expect to live for **79 years** and to spend **28% of their lives** a disability

In the 20% *least* deprived areas:

Men can expect to live for **81 years** and to spend **15% of their lives** with a disability

Women can expect to live for **85 years** and spend **18% of their lives** with a disability

In 2014 Citizens Advice conducted research following up with 2,700 clients 3-5 months after they had received advice.

Before advice

66% felt stressed, depressed or anxious



30% felt their physical health getting worse



3-5 months after advice

81% felt less stressed, depressed or anxious

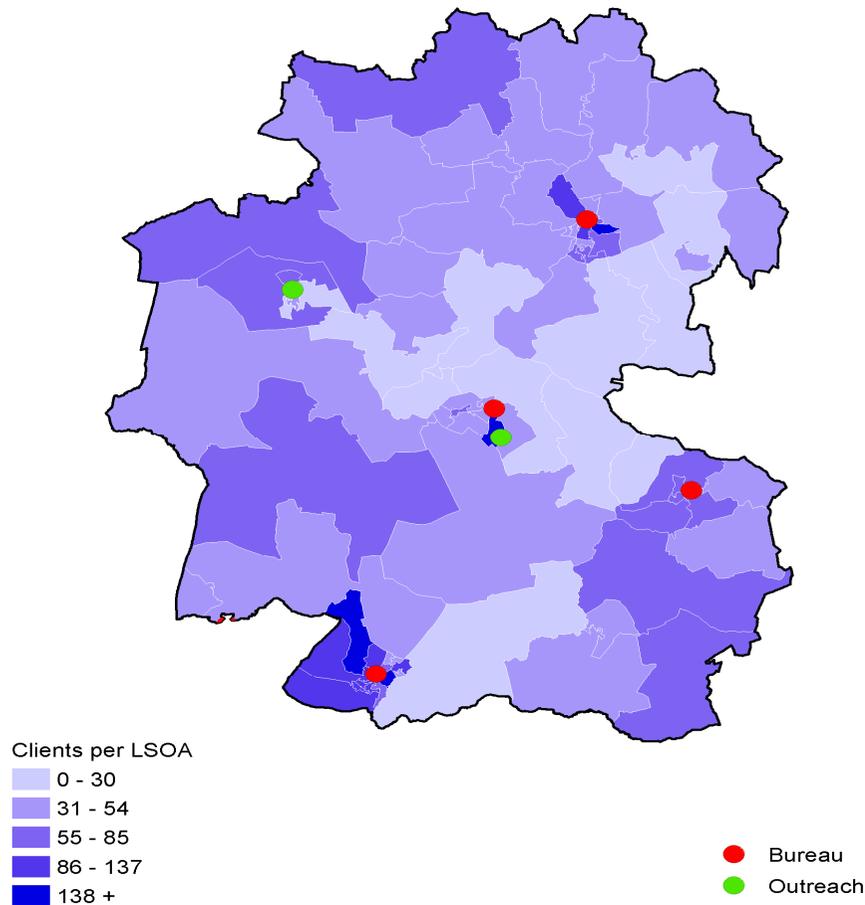


45% felt their physical health had improved

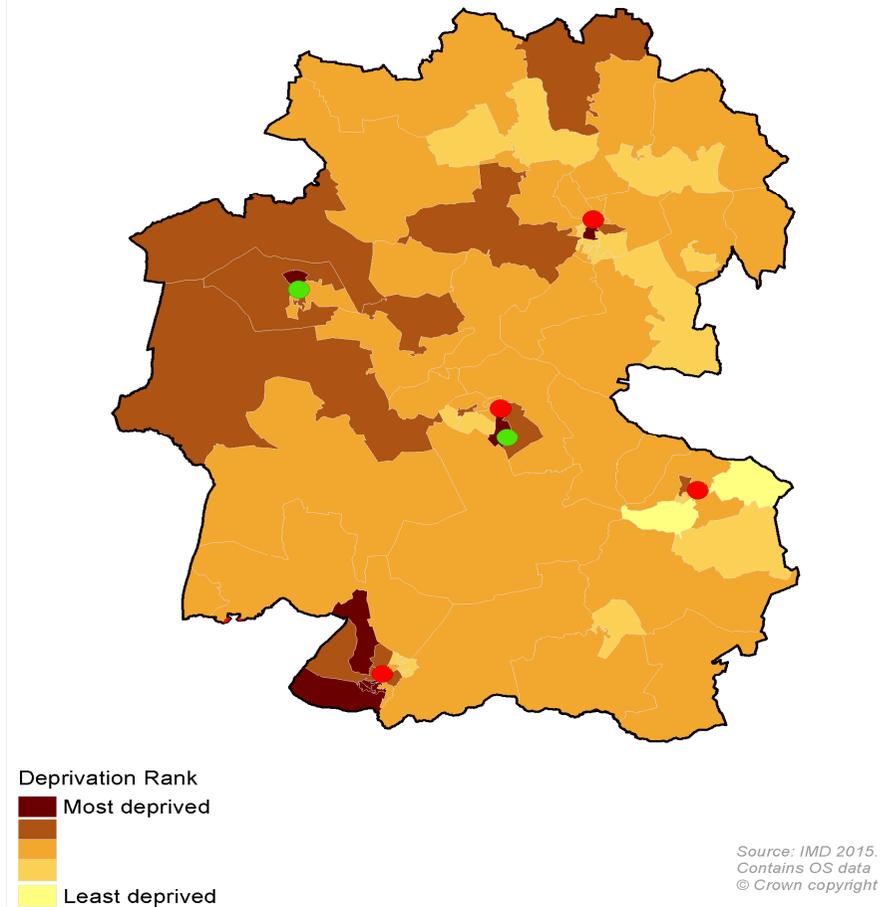


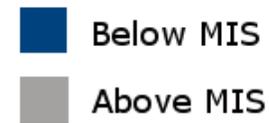
Breckland deprivation indices

Citizens Advice Clients (2015/16) by Lower Super Output Area
Breckland



Indices of Multiple Deprivation (2015) by Lower Super Output Area 2011
Breckland





4 out of 5 Citizens Advice clients fall below the Minimum Income Standard

Citizens Advice clients in relation to the Minimum Income Standard

**citizens
advice**

DISABILITY

27% per cent of our clients living in Breckland were disabled or had a long-term health problem, where disability/health status was recorded.

Using the disability types recorded, we estimate:

38% had a long-term health condition

20% had mental health problems

35% had physical or sensory impairment

4% had learning difficulty or cognitive impairment

4% had multiple impairments

HOUSING

123 clients living in Breckland were advised about threatened or actual homelessness

Amongst clients with housing problems, those with mental health problems have a higher incidence of homelessness than other clients

According to Department of Energy and Climate Change (DECC) statistics, there were **2.3 million** households in fuel poverty in 2012.

In 2015/16 the service advised a total of **2006** clients living in Breckland about money-related matters concerning debt and/or benefits to help maximise their income

41% of these clients advised on debt or benefits were aged 60 or over and/or disabled.

118 clients were advised on energy-related consumer problems, fuel debt, or both

Department of Energy & Climate Change (2014), [Annual Fuel Poverty Statistics Report 2014](#)

Money Advice

Advice provided in conjunction with the Money Advice Service
– specialist case workers are highly trained money advisers
and our money advice is regulated by the FCA.





Data kept on numbers of calls received, percentage of calls answered, length of time writing up. We work as a consortium to ensure calls are answered by trained advisers and where they need face-to-face help from their local office, we can refer through the Adviceline software. This ensures we are increasingly accessible to the public and is mirrored by an increase in e-mail enquiries.

Help Through Crisis

Lottery funded five year project, a partnership between MNCA and DATCA. Two crisis champions have been appointed, one at each location, to identify clients in crisis. We will help them look at the factors that lead to crisis, whether that is loss of job or income, lack of food, homelessness or the threat of loss of liberty. Champions will work with clients on a sustained basis over a period of six months to help them to recognise crisis when it presents and develop strategies to avert it. This leads to clients being empowered to resolve their own problems and develop their skills.



Big C Norfolk Cancer Charity

Currently operating in three hospitals in Norfolk
– NNH Norwich, JPH Gorleston and and QEH
Kings Lynn. Provides advice and information
for cancer sufferers and their families/
significant others.



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Pension Wise

1053 clients dealt with by Pension Wise in the first year of service. Clients receive free, impartial information about their pension options. Service regulated by HMT and FCA



Case Study 1

Client rang Adviceline, the initial Gateway enquiry was then referred within Breckland to the appropriate Bureau. The client was in a secure mental health facility. He had applied to be discharged, but this had been denied. He wanted to appeal to a Mental Health Tribunal and needed a solicitor to represent him and to assist in completing the relevant form, which was due to be submitted that day. He had phoned the Law Society, who identified three potential solicitors for this type of work. The Adviser called one of the firms to confirm that they were able to represent him and was referred to a specialist solicitor in this area, who is able to take on legal aid work. Adviser gave this information to client, who would contact the solicitor suggested. The solicitor agreed that the client could contact them directly. Adviser ascertained that the client would get help with transport to London from his facility. The client was assured he can call the Bureau again if he needs any further assistance.

Case study 2

Patient terminally ill with cancer, seen on hospital ward with her partner. On the same day, she was advised that they would be entitled to:

Personal Independence Payment under special rules for terminally ill people. The Adviser telephoned the DWP, who processed the claim, which should be paid within 2 to 3 weeks.

Partner advised to claim **Carers Allowance** immediately. The correct contact details were supplied for him to make the claim.

They were advised to inform their local council of their change in circumstances for adjustment to **Council Tax liability**.

Application made to Norfolk County Council for a **Blue Badge** under special rules for terminally ill people.

Help with **transport costs to and from hospital** for treatment, as they are receiving Income Support at present – forms completed.

Macmillan Cancer Care grant application made for a recliner chair. Client informed a week later that grant had been allowed - £300.

Details sent next day of help with Prepayment Meters (**Energy Best Deal**) and information on the energy supplier's Priority Services Register, also information re Watersure scheme for vulnerable clients. This will ensure clients should not be off-supply in an emergency situation.

Research and campaigns just a few of our R&C campaigns this year...

Scams Awareness month

Local job advert survey re accuracy of detail

Survey of waiting times for HMRC helplines

Welfare reform research into Universal Credit, together with Jobcentres, including financial capability training