

Caterham and Warlingham Annual Review 2013

citizens
advice
bureau



Message from our Chairman

*Peter Longhurst
Chairman of
the Trustees*

As this is my first report as Chairman to the Annual General Meeting of the Caterham and Warlingham Citizens Advice Bureau, I would like to take this opportunity to thank Andrew Francis for all the work he has done during the previous four years. Throughout his term of office it was very reassuring to know that we had a chairman who was more than capable of seeing us through our difficult times and it is a great honour for me to be appointed his successor. I look forward to contributing to the valuable work undertaken by Caterham and Warlingham Citizens Advice Bureau and the significant challenges we will face in the coming years.

The introduction of the government's welfare reform agenda is already having a significant impact on thousands of families and individuals across the UK and locally we are seeing a significant increase in clients directly affected by the reform.

The localisation of the Social Fund and abolition of Community Care Grants and Crisis Loans has seen a need to establish new methods of support in the form of food banks and furniture schemes and we continue to work closely with these organisations.

The busy workload does put pressure on our resources, as we are constrained by the number of interview rooms available to us and the size of the main office restricts the number of advisers we can have working at any one time. However, despite these challenges, I am extremely proud to report that since the last AGM we have received the highest ever score in our Quality of Advice Audit. We continue to provide a good accessible service to those in need of help.

I am therefore delighted to take this opportunity to offer thanks to the many staff at the bureau for their unstinting help and the generosity with which they devote so much time and hard work.

As usual, we must also thank those who provide our funding. The core funding provided by Tandridge District Council has been essential to our existence and its continued support is much appreciated. I must also thank the Parish Councils, Parochial Church councils, the Miller Centre, Healthwatch, Relief in Need, and East Grinstead Foodbank, and individual donors. Lastly, but by no means least, to Linda Seal and the rest of the bureau staff who managed to raise over £2,800 at a quiz night.

For their support over many years, I would like to thank Goodhand & Forsythe, Dollman & Pritchard, Kate Desbottes and Phil Stone.

For those of you who have left us, thank you for your contribution to the Bureau and your community. You have undoubtedly made a difference. For those of you who have recently joined, welcome. I hope you will be with us for many years and find your time as satisfying and fulfilling as we all do.

Citizens Advice — our aims and principles

The Citizens Advice Service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination. Our aims are to provide the advice people need for the problems they face and to improve the policies and practices that affect peoples lives.

SOCIAL POLICY REVIEW

Social policy is the joint aim of Citizens Advice to improve the policies and practices that affect people's lives. One of the major issues currently is the implementation of the Government's Welfare Reform Bill and we are gathering evidence from our clients to highlight the impact of the changes and will continue to submit evidence to government both locally and nationally.

Within our bureau we have experienced a significant number of clients who have been adversely affected by the Work Capability Assessment process, which is used to assess the fitness to work of new claimants of Employment Support Allowance and those converting from Incapacity Benefit.

Many of the ESA claimants who are not successful turn to the CAB for help with an appeal, generating an increase in our workload. We are finding that the quality of some of the medical assessments carried out by Atos Healthcare leaves a lot to be desired and the subsequent DWP decisions are wholly reliant upon this evidence.

Where Caterham and Warlingham have assisted clients with an appeal we have achieved a 100% success rate which clearly demonstrates failings in the initial assessment process.

We have voiced our concerns locally to our MP, Sam Gyimah who in turn has written to Mark Hoban Minister for Employment and also to

Citizens Advice nationally.

Similarly we anticipate many challenges with the introduction of Universal Credit and the Government's "Digital Strategy" online claiming process which could significantly disadvantage many clients.

As a member of the North East Surrey Social Policy Cluster group we carried out an Internet Usage survey of CAB clients.

Some of our concerns are as follows:

Almost a third of CAB clients do not feel confident using the internet. The survey suggests this is consistent across all age groups and will affect clients ability to make benefit claims.

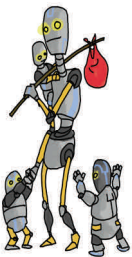
Lack of confidence rises with disability and is higher amongst people who claim benefits.

The proportion of claimants who will need help with online claims could therefore be above 30% and will be much higher than the Government believes.

The survey does not take account of people with literacy or mental health issues who will need a considerable degree of support otherwise there is a danger that vulnerable people will fall through cracks in the system.

We continue to gather evidence both locally and nationally in the hope that by making policies that affect people's lives fairer, we can help many more people and not just the clients who come to our bureau.

CLIENTS IN CRISIS



Our client is a professional 32 year old with 2 young children who works part time. She separated from her husband 3 years ago and is in the process of getting a divorce with a Child Support Agency award in place.

She and the children live in the family home with the client being solely responsible for all household expenditure and the mortgage. Whilst able to avoid debts, her finances are very finely balanced. In April and May she failed to receive her monthly payments of £490 from the Child Support Agency. When she enquired about what had happened she received a totally unsympathetic response and was told the payments were "stuck in the system." There was no awareness or concern about the impact this might have on the client's day to day finances.

As a result, she was placed in severe financial difficulties. When she came to the bureau she was very distressed as she had no food in the

house and had borrowed some money from a friend to buy bread and baked beans to feed the children. In addition she was unable to afford the bus fare to get to work. In desperation she had also contacted her local MP.

The bureau arranged for her to get a Local Assistance Grant to enable her to get to work, and also offered a Food Voucher to enable her to cope in the short term until her CSA payment was made some days later.

Clearly, this is a totally unacceptable state of affairs. The CSA exists to ensure financial support reaches mothers and children and their lack of compassion together with failures in their admin procedures have resulted in extreme difficulty for the very people they are there to help.

The case also demonstrates that even those who are in work and not in debt, can find themselves in a distressing situation where they are reliant on what they perceive to be a charitable donation.



BENEFIT

The client is a 57 year old female suffering from osteoarthritis and degeneration of the cervical and lumbar discs causing significant restriction in movement and persistent pain. She has been unable to work for 16 years and had

been on Incapacity Benefit which was converted to ESA (Employment and Support Allowance) in October 2011.

She attended a Work Capability medical assessment in Croydon 17th March 2012. The client immediately felt uncomfortable about how she was being assessed. She was not examined and assumptions were made on her ability to climb stairs and general mobility that she did not agree with. As a consequence on 9th May 2012 she received a decision from the DWP that she had been awarded 0 points and was considered to be fit for work and therefore not eligible for ESA.

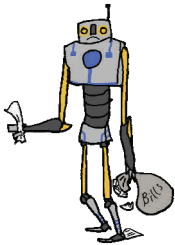
The client was very distressed and came to the bureau for advice to challenge this decision. On reviewing the clients' condition in detail and in relation to the DWP descriptors we concluded

that she should have been awarded 15-18 points. We helped the client to prepare the initial appeal form.

After reconsideration the DWP upheld their original decision that she receive 0 points. The bureau then appealed to the First Tier Tribunal on the basis that the DWP had failed to take into account the further evidence provided by the client. The hearing date was given for 17th January 2013, some 10 months after her original assessment. The tribunal set aside the DWP's decision determining that the client should have been awarded 18 points. ESA was backdated from conversion.

We feel that the DWP were too heavily reliant on the ATOS assessment which had been inadequate in its failure to apply the descriptors accurately to the client's condition. The impact on the client has been considerable as the whole process has taken many months during which time the client's NI contributions were not updated. This increased her already severe anxiety because she was worried about how it would affect her pension. Without the assistance of the bureau which has amounted to many hours of help and advice, it is unlikely client would have been able to achieve such a favourable outcome.

MESSAGE FROM OUR DEBT ADVISER



Clients with debt issues have been a large part of our workload again this year. Continuing poor economic conditions make it a stressful time putting pressures on family life adding to job uncertainties and the huge changes in benefits squeezing

the most vulnerable. The true impact of welfare reform will be seen in the coming months, but will only add to our workload.

We continue to see a number of clients who have taken out payday loans who are encountering problems with lenders' use of inappropriate texts, letters, continuous payment authority debits and rollovers. The Office of Fair Trading have expressed concerns about debt collection practices by payday lenders.

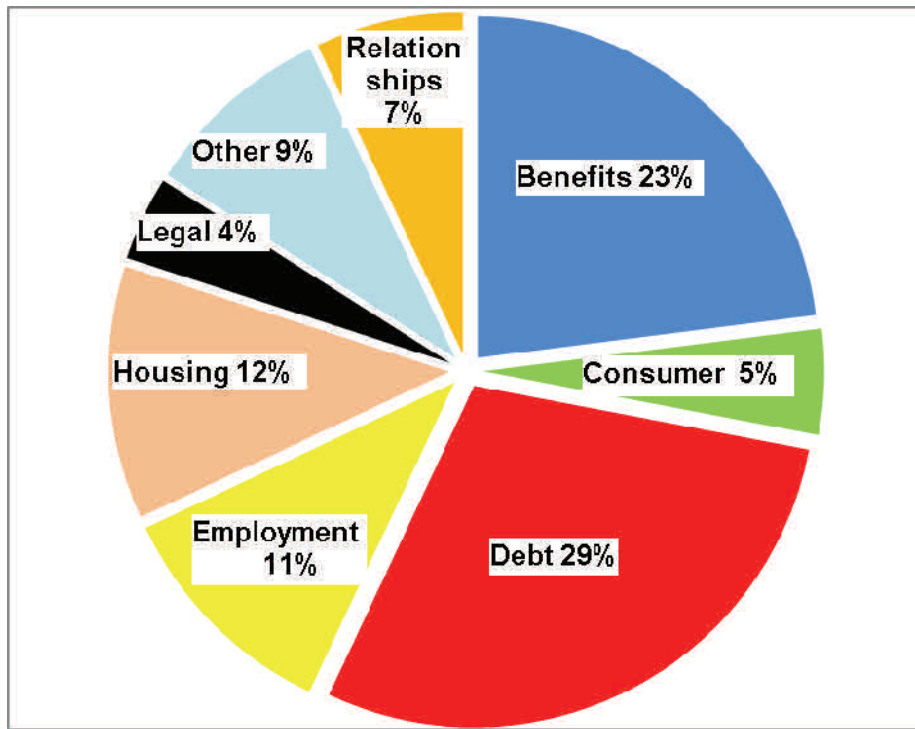
We have been successful in obtaining more debt write offs which are a more satisfactory long term option. In total £22,000 (approx.) has been written off our clients' debts and a further £32,000 (approx.) will not currently be pursued.

Case Study

The client is a young person aged 19. He took out student loans for his fees and living costs. He found budgeting difficult and the money ran out before the next student loan instalment was due. He 'solved' this problem by taking out several Pay Day loans throughout the year.

He dropped out of his course and as he had no more money coming in was not able to pay off these loans which grew very quickly. He felt ashamed and did not want to ask his parents to help him out. We managed to stop the companies trying to take the money from his account and to acknowledge that he was unable to pay. He has now applied for a Debt Relief Order (which is a form of bankruptcy for those with low income and a low level of debt). This means that these debts, though not his student loans, will be written off assuming he co-operates in 12 months. He is likely to struggle to borrow money again for many years.

CLIENT ENQUIRIES 2012 –2013



The Bureau would like to thank Philip Broad who managed the Bureau for the past four years and would like to take this opportunity to wish him well for the future.

To those who have left us during the past year, thank you for all your hard work and support:

Beryl Coleman Claire Dunn Heather Hazael Eliza Hinds Bill Johnson
Tarsim Nagra Sally Poyser Monisha Shah Yogi Somarchand

A warm welcome to those who have joined our team:

Richard Davis Kimberley Grabban Mike Hoban Christine Jones

CATERHAM & WARLINGHAM CITIZENS ADVICE BUREAU

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Opening hours for Drop-in and Telephone Advice

Monday: 10.00am—3.00pm

Tuesday: 10.00am—1.00pm

1.00pm—3.00pm

Wednesday: 2.00pm—5.00pm

Thursday: 10.00am-3.00p.m

Friday: Appointments only

GENERAL ADVICE IS ALSO AVAILABLE AT: www.adviceguide.org.uk

Thank you to Matthew Alford, Louise Neale and the Sacred Heart Church for their help in producing the Annual Report