



**Torrige, North, Mid and West Devon
Citizens Advice Bureau
Impact Report
West Devon Borough Council**

Published April 2014



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Torrridge North, Mid and West Devon Citizens Advice Bureau

A charity for the local community

Torrridge, North, Mid and West Devon CAB, in one form or another, has been part of the local community since 1970. Our service is an independent charity. Our offices in West Devon are located at the Ockment Centre, Okehampton and Kingdon House, Tavistock. We also offer an outreach service in Hatherleigh, which offers a service of signposting clients to our West Devon Bureaux. The service in West Devon is run by 5 paid staff and approximately 50 volunteers. Together, our team makes a huge contribution to the local community.

We also have a contract to provide a service at the children's centres in Okehampton, Tavistock and Hatherleigh. Clients are provided with a gateway appointment at the centre by a specialist caseworker, which usually leads to a full advice appointment, either in the Bureau or at the Children's Centre. In 2013/14 the specialist caseworker attended the Children's Centre on average, two days per week.

The funding to operate our core service is helped with a grant from West Devon Borough Council and Devon County Council (via CAB Devon). We also receive donations from Tavistock Town Council and Okehampton Town Council, local Parish Councils, plus our own local fundraising.

We have a contract with the Big Lottery Fund (Advice Services Transition Fund). The funding is being used to set up and develop the OATIS (Okehampton and Tavistock Information Service) project over the next two years. The aim of the project is to improve access to information, advice and cross-cutting support for all West Devon residents through better collaborative working, joined up service delivery and increased capacity by existing providers. To create a more stable financial future for advice and information providing agencies through generating/procuring diverse and sustainable funding streams. To prevent client problems becoming severe by promoting and providing the easy availability of free information and advice.

Torrridge, North, Mid and West Devon Citizens Advice Bureau helps people to solve 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.

Clients can access our service face-to-face or by phone. Some clients are empowered to solve problems by themselves; those requiring more support receive specialist casework. By offering advice across key areas such as benefits, debt, housing and employment, we aim to bring about positive changes in people's lives. This ranges from hard outcomes, such as maximising household income and improving health and wellbeing, through to softer benefits, such as improved family relationships.

The Citizens Advice service is the UK's largest provider of free advice for members of the public. Torrridge, North, Mid and West Devon Citizens Advice Bureau is part of a network comprising 338 Citizens Advice Bureaux. Each bureau operates as an individual charity. Together, the service delivers advice services from over 3,300 community locations in England and Wales. In addition to the advice provided through bureaux, Citizens Advice is responsible for the national consumer helpline and offers self-help through our website, Adviceguide.

Aims and principles of Citizens Advice

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination. The service aims are;

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

Information and advice services across West Devon should be underpinned by the following principles:

Clients:

- Engaging with service users to influence decisions about service developments;
- Using a range of tools which empower clients to obtain the level of service appropriate to their needs and abilities;
- Access which is appropriate to client's needs, using a range of channels, e.g. telephone, email, home visit, outreach, face-to-face;
- A service that is holistic and that addresses and prioritises the needs of those in greatest need and those living in poverty.

Social Policy:

- Providing feedback on client concerns to local and national policy makers;
- Having tools available to contribute to policy and service developments through effective and appropriate reporting and monitoring systems.

Services:

- Free at the point of delivery, confidential, impartial and independent of public services;
- Providing services meeting the Citizens Advice, or other, high quality standards;
- Making full use of new and emerging technologies to provide a joined-up service as resources allow;
- Sourcing volunteers from the local community to provide local services;
- Services that are efficient and cost effective;
- A service that has face-to-face access at its core;
- A service that provides generalist support for clients and specialist support when available or by referral.

Working in Partnership:

- Working with partners to develop a range of co-ordinated and integrated services to best meet the needs of clients;
- Making full use of the strengths of the best advice agencies across West Devon and using best practice and collaboration to strengthen the quality of the services on offer;
- Seeks and responds to opportunities to develop new core funding streams, e.g. health service, public and private sectors, which contribute to advice needs.

Service Specification

Bureau Opening Hours – Okehampton

Tuesday, Wednesday and Thursday

10.00am to 2.00pm



Bureau Opening Hours – Tavistock

Monday, Wednesday and Friday

10.00am to 2.00pm

Adviceline

Adviceline is a national Citizens Advice phone number providing extended hours of telephone help and advice, which has been operating at in the West Devon area since September 2010.

The national number for clients to phone is; 08444 111 444

The service is operated in West Devon, Monday to Friday, from 9.30am to 4.00pm



Adviceguide

Adviceguide is a self-help website operated by Citizens Advice the web address is:

www.adviceguide.org.uk



The value of CAB volunteering

Torrige, North, Mid and West Devon Citizens Advice Bureau (Okehampton and Tavistock offices) benefits from the contribution of approximately 50 local volunteers - working in partnership with staff in a variety of roles to provide quality advice, and our trustees providing direction in the governance of our bureau.

The majority of generalist services are delivered by volunteers who deliver gateway assessments, by telephone and face-to-face; deliver generalist advice to clients by telephone and face-to-face; deliver administration support; make up the Governing Body of the organisation as members of the Trustee Board. Volunteers also play a key role in developing social policy on issues such as, social security benefits, tax credits and social care.

In order to deliver a high-quality service for our clients, we continually invest in our volunteers' recruitment, development and management. Each volunteer is given extensive support and training. By ensuring a supportive and constructive working environment, we enable a full range of local residents with different skills and backgrounds to volunteer. CAB volunteering can counter the barriers that might otherwise prevent disabled people, or those whose circumstances prevents them from taking up employment, from taking an active role in society and their community.

As well as enabling us to provide quality advice provision, our ongoing investment in volunteer development has tangible benefits for the individual, our community, and society at large as a result. Our understanding of the impact we have on our volunteers, as well as forthcoming Citizens Advice research with 1,500 CAB volunteers, illustrates this value. CAB volunteering improves individuals' personal skills and abilities, and crucially develops the way that they feel about themselves, their capabilities and their community.

- All CAB volunteers gain at least one practical skill (such as problem solving, communication skills and team work).
- 4 in 5 gained in confidence
- 9 in 10 have an increased sense of purpose or self-esteem
- 9 in 10 feel more engaged with their locality
- 3 in 4 feel better equipped to be an advocate for their community

This can have a significant impact on individual lives:

- 4 in 5 believe that they have increased their employability
- 4 in 5 believe volunteering has a positive effect on their physical or mental health
- 9 in 10 feel better equipped and empowered to deal with issues in their lives
- 4 in 5 also helped friends and families with their problems.

Such improvements have knock-on effects for society, or example:

- Volunteering in a bureau can reduce the barriers that prevent people moving into work - 9 in 10 agree that CAB volunteering is helping them to move into employment, education or training.
- Citizens Advice research shows that all retired volunteers believe volunteering keeps them mentally active. Stopping work can have detrimental effects to older people's wellbeing, through reduced sense of purpose, structure and loneliness.

By strengthening communities and bringing people closer together, this improves social cohesion and gives people a greater stake in their locality. This can lead to greater action on behalf of a community, and CAB volunteering can inspire and prepare individuals for this. CAB volunteers can also act as sources of advice, support and knowledge for their friends and families – with 4 in 5 saying that they have fulfilled this role. Overall, the informal networks of advice that stem from the CAB volunteering experience create resilient communities

Part of the CAB service

Torrige, North, Mid and West Devon Citizens Advice Bureau benefits from being part of the Citizens Advice service.

Our established brand makes us a household name, and clients access a well-known and trusted service. Out of 22 national charities, the Citizens Advice service is ranked by the general public as being the most helpful, approachable, professional, informative, effective/cost effective, reputable and accountable. Stakeholders recognise our wealth of insight and expertise, making us a valuable local partner.

Being part of a national infrastructure, that provides support and additional services, adds to our credibility and reliability. This includes our access to specialist insight, up-to-date advice information systems, and policy expertise. Our national network of CAB also allows for joint learning and working between bureaux, including best practice in advice delivery and community engagement.

Torrige, North, Mid and West Devon Citizens Advice Bureau takes on board all of the benefits of being part of a national service, delivering a better local service as a result.

Torrige, North, Mid and West Devon CAB is evolving to continue to provide the best support for our clients, embrace new opportunities and meet the challenges faced by the local community.

At Torrige, North, Mid and West Devon CAB, we ensure that we deliver the most effective support possible for our clients, including making changes to the way we deliver our service and trialling new methods.

Social value

Torrige, North, Mid and West Devon CAB creates a range of additional benefits to the community through the way we deliver our services, as well as the outcomes achieved from our advice provision. This is our social value: generated through work we already do with local people and communities, and our investment in them. This covers working with volunteers, our community positioning, our campaigning and influencing work, and being part of the Citizens Advice service and brand.

A teal oval containing the text "Value of Volunteering".

Value of
Volunteering

A purple oval containing the text "Campaigning & Influencing".

Campaigning
& Influencing

A green oval containing the text "CAB Service".

CAB Service

- **Value of volunteering:** local residents benefit from personal development and gaining new skills, as well as better wellbeing and greater community engagement
- **Campaigning and influencing:** our unique and extensive knowledge of issues that affect our clients' lives enables us to solve joint problems and make society fairer
- **CAB service:** local people have the benefit of accessing a well-known and trusted service and stakeholders recognise our wealth of insight and expertise

Grant – 2013/14

The grant we receive from West Devon Borough Council supports the core service we provide to residents of West Devon. Whilst the contribution from West Devon Borough Council does not cover the entire costs of running the Okehampton and Tavistock offices, it is significant. It provides a stable footing on which we can bid and very often secure, significant external project funding for services for the people of West Devon. The grant contributes to the following:

- rent for both the Okehampton and Tavistock offices as well as making a contribution towards the running costs of the core service on a pro-rata basis.
- utility costs on a pro- rata basis across the West Devon offices.
- professional fees (auditors\legal fees)
- insurance policies we need
- volunteer expenses for travel, recruitment, training.
- stationery and communication costs.
- IT requirements for the core service and the purchase of various software to enable the volunteers to provide effective and up to date advice.
- Finance Officer to manage the finances.
- management responsibilities for running the core service.
- maintenance and office equipment for the core service.
- Citizens Advice Membership fee and the quality of advice and organisational audit on a pro-rata basis.

Torridge, North, Mid and West Devon Citizens Advice Bureau provides the following:

- Gateway Assessment
- Honorary Legal Advisors
- Employment Caseworker
- Debt Caseworker
- Community Involvement
- Campaigning

Our impact in 2013/14

Service profile

In 2013/14, Torridge, North, Mid and West Devon Citizens Advice Bureau (Okehampton and Tavistock Bureaux) advised 4039 clients on over 6,500 problems. Okehampton Bureau advised 2391 clients on 3781 issues. Tavistock Bureau advised 1648 clients on 2760 issues. Our client profile is broad and inclusive. The top 5 advice issues in Okehampton and Tavistock in 2013/14 were as follows:

Top 5 Categories of Advice – Okehampton – Q1	Issues
Welfare benefits and tax credits	57%
Debt	12%
Housing	5%
Employment	7%
Relationships	4%

Top 5 Categories of Advice – Okehampton – Q2,Q3,Q4	Issues
Welfare benefits and tax credits	43%
Debt	16%
Housing	5%
Employment	8%
Relationships	6%

Top 5 Categories of Advice – Tavistock – Q1	Issues
Welfare benefits and tax credits	44%
Debt	18%
Housing	5%
Employment	9%
Relationships	4%

Top 5 Categories of Advice – Tavistock – Q2,Q3,Q4	Issues
Welfare benefits and tax credits	43%
Debt	16%
Housing	6%
Employment	11%
Relationships	5%

Client Satisfaction

Our clients' experience of the service is positive, we carried out an annual survey in October 2013 and the results were:

- **99%** were satisfied with the service
- **99%** said they would recommend us to a friend

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 case management system. 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 clients' income.

The problems that clients seek advice about often have a significant negative impact on their lives, ranging from stress and depression through to difficulties in relationships with partners or family.

Some clients can become trapped in a 'vicious cycle', with problems in different areas of their life reinforcing each other over time. In this situation, clients may struggle to think clearly and solve problems, and this is when they turn to us for help.

In addition to solving specific problems, Torridge, North, Mid and West Devon Citizens Advice Bureau's holistic support can help clients to achieve a range of outcomes beyond their immediate advice needs, from better health and wellbeing through to improved capacity to deal with problems independently.

A summary of the outcomes recorded by Torridge, North, Mid and West Devon Citizens Advice Bureau in 2013/14 for Okehampton and Tavistock offices is shown below.

Advice outcomes – Okehampton and Tavistock Bureaux	
Clients achieving one or more outcome	215 clients
Clients achieving financial outcomes	226 clients
Value of Financial Outcomes	£560,497
Average value of outcomes involving income gain	£3,781
Average value of outcomes involving debt written off	£13,372

Welfare reform

Welfare reform is significantly altering the way that people receive benefits, and we act as a first port of call for many looking to get advice about how this will affect their lives.

Citizens Advice research shows that 50 per cent of our clients will be affected by universal credit, and that 9 in 10 will need help managing the transition successfully, e.g. help with budgeting or getting online. We are working to understand how we can best help individuals affected, recognising that in a time of continuing austerity, our holistic help will be in increasing demand.

Torrige, North, Mid and West Devon Citizens Advice Bureau offers a combination of generalist and specialist advice so that we can tailor the service to clients' needs.

The extra money that clients gain helps to improve living standards because it enables additional spending on fuel, food, education, recreation and transport. This in turn may contribute to the reduction of social exclusion. In addition, clients tend to experience better mental health after receiving welfare rights advice.

Financial capability

Information and advice can only go so far in helping people with problem debt if they do not have the skills to manage their money. Even those without problem debt may struggle with living costs, or to provide for their future, if they lack important financial capability skills.

Financial capability is about the skills, knowledge and confidence required to make the right financial choices and avoid crises. A recent study conducted by the Money Advice Service (MAS) surveyed over 5,000 adults about managing their money. The results were then used to model levels of financial capability in the UK. MAS estimate that around 31.5 million or 65% of UK adults require some level of financial capability support.

Torrige, North, Mid and West Devon Citizens Advice Bureau offers a combination of generalist and specialist advice, so that we can 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 clients' behalf, for example by liaising with creditors.

Debt advice outcomes

Successful prioritisation and rescheduling of debts is a key outcome of our service. Repayment rescheduling includes: debt management programmes, individual voluntary arrangements, administration orders, remortgages 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.

Torrige, North, Mid and West Devon CAB - Opportunities 2014/15

- To continue to deliver services in an environment of increasing demand with clients who have more and more multifaceted complex issues.
- To continue to deliver a quality service and train volunteers to a high level.
- To attract the best calibre of volunteers to provide our service, bearing in mind the growing competition of other third sector organisations.
- To continue to support and challenge and work in partnership with statutory bodies.
- To continue to diversify income streams for a sustainable future.
- To change and adapt the way our service is delivered to meet the needs of the clients in the provision of advice and information.
- To ensure we continue to address the rural needs of the community in which we live.
- To provide a uniform and consistent service across the districts of the Bureau, whilst satisfying the local stakeholders' demands, for their residents.

Torrige, North, Mid and West Devon CAB - Challenges 2014/15

- To create a service that meets the challenges of future and show that we are the service of choice for many.
- To become a leader in the new digital world for service delivery in the advice sector in Devon.
- To promote and reinforce a service which is reliable and can continue to provide value for money to its grant funders.
- To promote a service, which can change, adapt quickly and deliver services with quality.
- To show that we are a key training vehicle for people of all ages as they strive to learn new skills and adapt to the challenges of the changing work place.
- To show through our subsidiary company, Advice Bureau Plus, that we can support SME's locally, on their HR needs and employment issues for the benefit of local business.
- To show that we will remain a key employer in the local economy that brings a huge amount of added social value and income.

Appendix 1

Statistics for West Devon Area

Employment Information – West Devon

West Devon is ranked 120 out of 378 districts on our labour market score, indicating participation rates within the resident working age population that are in the top 40% of districts nationally.

West Devon's labour market performance:

- The proportion of the resident working age population who are in employment in West Devon is high, with the area ranking in the top 40% of districts nationally. In West Devon, 75.9% of the resident working age population are in employment, compared with 72.25% in Devon & Cornwall and 71.2% nationally.
- The proportion of the working age population who are unemployed in West Devon is very low, with the district ranking in the bottom 20% of districts nationally. In West Devon, 1.3% of people are claiming job seekers allowance in 2014, compared with 2.29% in Devon & Cornwall and 3% nationally.
- The proportion of the working age population who are in long-term unemployment in West Devon is very low, with the district ranking in the bottom 20% of districts nationally. In West Devon, 19.37% of people who are unemployed have been claiming job seekers allowance for at least 12 months, compared with 21.66% in Devon & Cornwall and 28.78% nationally.
- Between June 2005 and June 2013, the employment rate in West Devon changed by 1.47%. This places West Devon in the top 40% of districts nationally. By comparison the employment rate changed nationally by -2.06%.

Household Structure Information – West Devon

West Devon is ranked 253 out of 348 districts on the average household size, placing the area in the lowest 40% of districts nationally.

West Devon's household profile:

- The proportion of one person households was 28.22% in 2011, which is low by national standards, with West Devon ranking in the bottom 40% of districts. By comparison, the Devon & Cornwall average was 30.74% and the national figure was 30.25%.
 - The proportion of households with married couples but no dependent children was 28.51% in 2011, which is very high by national standards, with West Devon ranking in the top 20% of districts. By comparison, the Devon & Cornwall average was 25.49% and the national figure was 23.75%.
 - The proportion of households with married couples and dependent children was 18.29% in 2011, which is low by national standards, with West Devon ranking in the bottom 40% of districts. By comparison, the Devon & Cornwall average was 17.51% and the national figure was 19.29%.
 - The proportion of lone parent households was 7.26% in 2011, which is very low by national standards, with West Devon ranking in the bottom 20% of districts. By comparison, the Devon & Cornwall average was 8.89% and the national figure was 10.65%.
-

Housing Information – West Devon

West Devon is ranked 252 out of 346 districts on our affordability score, indicating that the area is in the bottom 40% of districts nationally in terms of affordability.

West Devon's housing profile:

- The proportion of households that were owner occupied within West Devon was 73.18% in 2011. This places West Devon in the top 20% of districts nationally. By comparison, the Devon & Cornwall figure was 67.7, the South West figure was 67.43, and the national figure was 63.57%.
- The proportion of households that were rented within West Devon was 24.5% in 2011. This places West Devon in the bottom 20% of districts nationally. By comparison, the Devon & Cornwall figure was 30.03, the South West figure was 30.41, and the national figure was 34.32%.
- The proportion of total housing stock declared as non-decent in West Devon was 3.44% in 2011. This places West Devon in the middle 20% of districts nationally. By comparison, the Devon & Cornwall figure was 5.4, the South West figure was 3.8 and the national average was 4.18%.
- West Devon has seen a low growth in average house prices between 2003 and of 32.23%. This places the area in the bottom 40% of districts nationally. By comparison, average prices changed nationally by 50.23%.

Transport and Connectivity Information– West Devon

West Devon is ranked 376 out of 379 districts for its overall connectivity score, indicating an area that performs in the bottom 20% of districts nationally on levels of connectivity to intercity rail, motorways and airports.

West Devon's transport and connectivity profile:

- The national average for the proportion of people who travelled to work by car was 62.66% in 2011. By comparison the West Devon figure of 66.79% placed it in the bottom 40% of districts nationally.
- The proportion of residents who travelled to work within West Devon by public transport was 3.05% in 2011. This was very low, placing the area in the bottom 20% of districts nationally. By comparison the national figure was 16.4%.
- The proportion of residents who travelled to work within West Devon by foot or bicycle was 15.34% in 2011. This was high, placing the area in the top 40% of districts nationally. By comparison the national figure was 13.61%.
- With a score of 77.8, net commuting in West Devon was low in 2001, with the area ranking in the bottom 40% of districts. Net commuting reflects the relative levels of work being taken by residents in the area: a higher score implies that more workers coming into the area to work and a lower score implies that residents are travelling outside the area to work.
- The average travel to work time for residents in West Devon is low, with the area ranking in the bottom 40% of districts nationally. The average travel to work time of 19 minutes compares with a Devon & Cornwall average of 15.65 minutes and a national average of 20.32 minutes.
- The proportion of residents who work outside West Devon was 32.77% in 2001. This was low, placing the area in the bottom 40% of districts nationally.
- At 15.98, the number of journeys per sq km in West Devon is very low, with the area ranking in the bottom 20% of districts nationally.