

2018/19

# Torrige

citizens  
advice Torrige, North,  
Mid & West Devon

6 month report

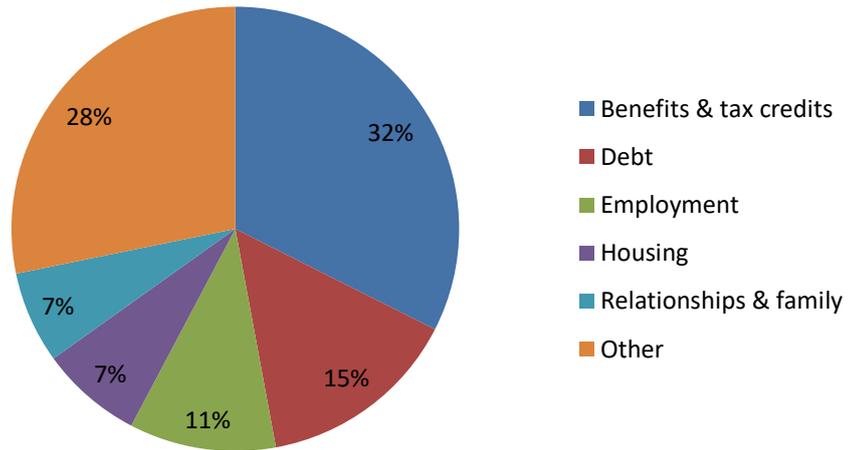


Our Citizens Advice (CA) offices in Torrige operate as a local independent charity, providing free, confidential, impartial and independent advice to everyone in the Torrige District. Our offices are located in Bridgeland Street, Bideford, the Training & Business Centre in Holsworthy and Castle Hill in Torrington. Torrige residents who would prefer not to or are unable to attend face to face appointments at our offices, can receive advice through our telephone (Advice Line) or Webchat services. These services have received an increase from clients choosing to contact us in this way. The service in Torrige makes a huge contribution to the local community and in the first 6 months of 2018/19 we have **generated £476,990** of income gain for our clients, brought back into the Torrige economy.

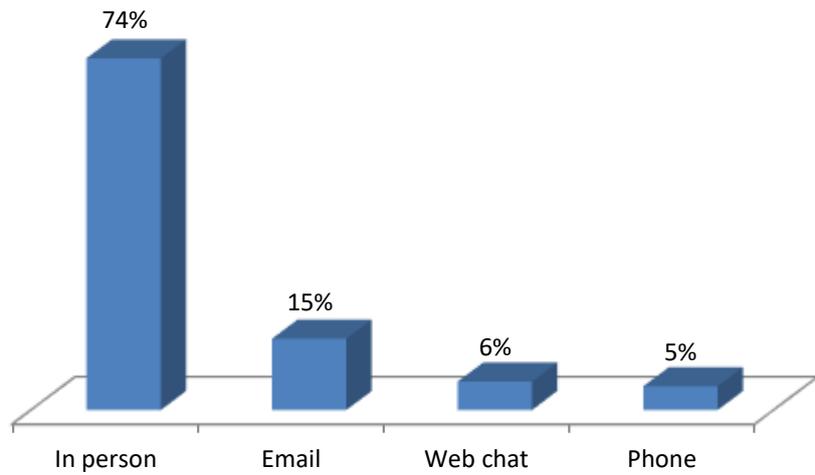
Universal Credit (UC) went live in Torrige in July 2018 and our volunteers have received specific training to support clients with the biggest change to happen to the benefits system since its creation. We are already seeing an increase in vulnerable clients who need support with how Universal Credit is affecting them and the subsequent issues, overall **an increase of 47% clients** from last year's figures. This includes areas such as debt, as people learn to manage their welfare payments monthly instead of weekly. Evidence shows that when an area goes live with UC, enquiries to Citizens Advice quadruple (Citizens Advice Data: Somerset roll out 2016), and this is proving to be the case in Torrige.

## Torridge April-September

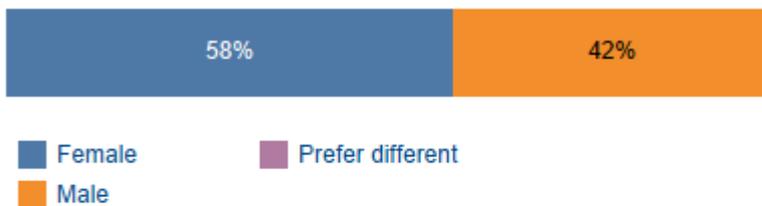
### Top 5 Advice Categories



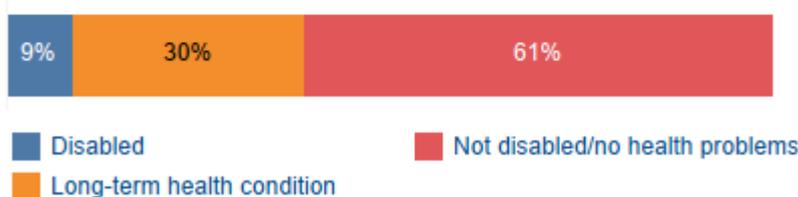
### How do our clients contact us?



### Gender



### Disability / Long-term health



## What our clients say about us...



**98%** of clients would recommend our local advice services across Torridge

## After receiving our support clients felt...



**4 in 5**  
Felt less stressed, depressed or anxious



**Nearly 1 in 2**  
felt their physical health had improved



**1 in 2**  
had more money or control over their finances



**Nearly 1 in 4**  
had a more secure housing situation

Our **volunteers** donated time, equates to an amazing £131,766 (according to National Citizens Advice calculations). There is a great value to the benefits of volunteering, 9 in 10 of our volunteers have an increased sense of purpose or self-esteem, 4 in 5 believe volunteering has had a positive effect on their health and 9 in 10 feel more engaged with their community.

## Research and Campaigns: Generating Evidence Forms for Torridge Residents

We generate evidence based on common enquiries that our clients come to see us about. We harness this evidence and use it to campaign to Government at a National and local level. We do this in order to help make society fairer and improve the policies and practices that directly affect people's lives. In the past 6 months, we have generated 36 evidence forms in Torridge. The issues raised included debt, Personal Independence Payments (PIP), Employment Support Allowance (ESA) and Job Seekers Allowance (JSA).

The **funding** to operate our core service is helped with a grant from Torridge District Council and Devon County Council (via CA Devon). We also receive donations from Bideford, Holsworthy and Torrington Town Council along with local Parish Councils. We apply for grants for our core service and for projects and these include specific locally focused funders like the Bideford Bridge Trust. We have also started looking at alternative funding streams, including our own local fundraising which includes supermarket collections in the area and online donations.

## Recent Case Studies:

Client A is a man with a wife whose first language is not English and a three year old child. He suffers from paranoid schizophrenia and was on Disability Living Allowance (DLA). He had received a letter about moving over to Personal Independence Payment (PIP) and came into the office at the end of the day on the last day before the DLA would stop payments because he had not applied for PIP. We saw him and applied on his behalf by telephone. The call takes at least 20 minutes and the client would have been completely unable to complete it on his own.

Following that contact and with his consent, we asked the Healthwatch Champion to message him as he had been without treatment for a number of years. She encouraged him to make new attempts to get treatment from his GP and mental health team, which he did. We completed the PIP form for him asking for a home visit for the Health Assessment.

This person would be without his DLA/PIP at all with implications for the whole family's benefit and not receiving treatment for his condition, if we had not been there.

Client B is a young single mother with learning difficulties and anxiety and two infants, one nearly 2 and one a few weeks old. Living in private rent and in receipt of Employment and Support Allowance (ESA), Child Benefit (CB) and Housing Benefit (HB). She had debts of £4,600 including council tax. We helped her to a successful appeal for Personal Independence Payment (PIP) and to a Debt Relief Order (DRO).

Client C is a sad case of a man in his 50's. Owned a house subject to a mortgage. He had moved there to be with his elderly mother and brother. The brother committed suicide and a few years later his mother died. He is a depressive character anyway and he stopped paying the mortgage and took to drink. He came in to us when he got a possession hearing date at Exeter court.

He was still working night shifts so we were able to draw up a sensible financial statement with a possible offer. He was getting support from his older sister to deal with the drinking. We contacted the mortgage provider and made a referral to the CA desk at Exeter Court. The client was able to make a deal with the representative from the mortgage provider.

Client subsequently came back to the office and we arranged for him to start making the reassessed payments.