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advice

Torrige, North,  
Mid & West Devon

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Torrige, North,  
Mid & West Devon

# Torrige DEVON

## Annual Impact Report 2019/20

2,434  
clients  
supported by  
our Torrige  
offices

3,741  
individual  
issues  
dealt with

68% of all  
advice on  
welfare, debt,  
housing &  
employment

£2.4 million  
of income  
gain  
awarded

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# Introduction

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

Citizens Advice Torrige, 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 Torrige are located in 13 Bridgeland Street in Bideford, Holsworthy Training & Business Centre, in Holsworthy and Castle Hill in Torrington. The service in Torrige makes a huge contribution to the local community and we hope that this report will show you how.

The funding to operate our generalist service is helped with a grant from Torrige District Council and Devon County Council (via Citizens Advice Devon). We also receive regular donations from Bideford Town Council, Holsworthy Town Council and Torrington Town Councils along with local Parish Councils. We continue to develop alternative funding streams including our own local fundraising which included a local quiz, open garden and grant applications to local charitable trusts.

Citizens Advice Torrige, 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 can access our service face-to-face, by phone or through our webchat and email service. 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.

## Part of the Citizens Advice Service

Citizens Advice Torrige, 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. From the National customer satisfaction survey it 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, 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.

Citizens Advice Torrige, 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.

## Torrige District Council Grant

The grant we receive from Torrige District Council (TDC) supports the core service we provide to residents in the Torrige district. Whilst the contribution from TDC does not cover the entire cost of running the Bideford, Holsworthy and Torrington offices, it is significant. The grant contributes to the following:

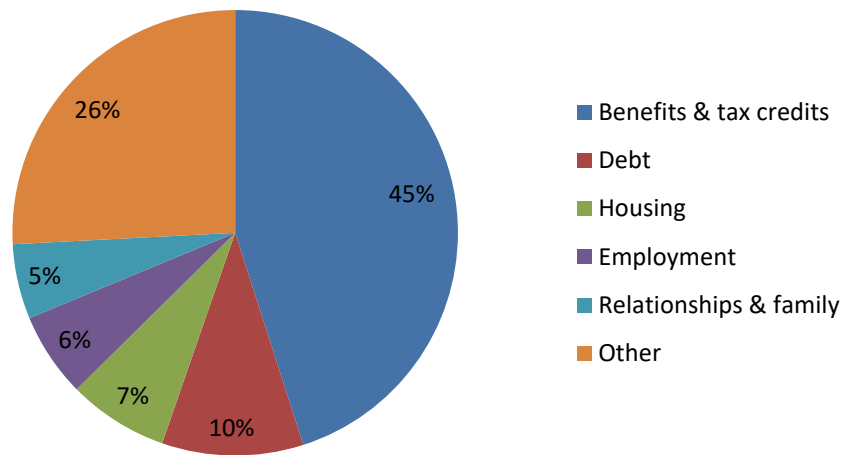
- Rent for the Bideford, Holsworthy and Torrington offices
- Utility costs on a pro-rata basis across the Torrige offices
- Training costs for recruiting and training volunteers
- Maintaining and developing digital services
- Staffing costs
- Professional fees (auditors/legal fees)
- Insurance policies we need
- Volunteer expenses for travel
- Stationary 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 2019/20

In 2019/20, the Bideford, Holsworthy and Torrington offices (as part of Citizens Advice Torrridge, North, Mid and West Devon):

- **Dealt with just under 3,800 new issues.**
- **Our advisers saw just under 2,500 clients** through face to face appointments, phone calls, webchat, letters and emails.

### Top 5 Advice Categories



### Advice by Wards (Torrridge)

| Wards in Torrridge | % Clients | Wards in Torrridge       | % Clients |
|--------------------|-----------|--------------------------|-----------|
| Appledore          | 5.8%      | Holsworthy               | 4.8%      |
| Bideford East      | 13.1%     | Milton & Tamarside       | 2.9%      |
| Bideford North     | 14.4%     | Monkleigh & Putford      | 5.5%      |
| Bideford South     | 7.5%      | Northam                  | 5.2%      |
| Bideford West      | 6.5%      | Shebbear & Langtree      | 3.5%      |
| Broadheath         | 3.9%      | Two Rivers & Three Moors | 3.1%      |
| Great Torrington   | 9.5%      | Westward Ho!             | 5.8%      |
| Hartland           | 5.2%      | Winkleigh                | 3.3%      |

# What did we advise on in 2019/20?

## Top Advice Categories

| Top 5 Benefit Issues          | % of Benefit issues 19/20 |
|-------------------------------|---------------------------|
| Personal Independence Payment | 18%                       |
| Initial Claim                 | 15%                       |
| Attendance Allowance          | 9%                        |
| Employment Support Allowance  | 6%                        |
| Other benefit issues          | 52%                       |

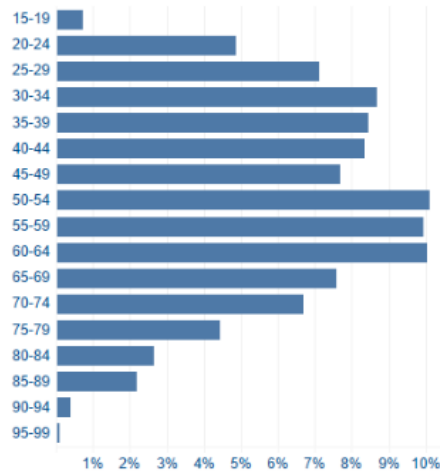
| Top 5 Debt Issues                 | % of Debt issues 19/20 |
|-----------------------------------|------------------------|
| Council Tax Arrears               | 11%                    |
| Water supply & sewerage debts     | 8%                     |
| Credit, store & charge card debts | 8%                     |
| Fuel Debt                         | 5%                     |
| Other debt issues                 | 68%                    |

| Top 5 Housing Issues             | % of Housing issues 19/20 |
|----------------------------------|---------------------------|
| Private sector rented property   | 28%                       |
| Threatened homelessness          | 14%                       |
| Housing association property     | 11%                       |
| Environmental & neighbour issues | 9%                        |
| Other housing issues             | 38%                       |

| Top 5 Employment Issues          | % of Employment issues 19/20 |
|----------------------------------|------------------------------|
| Pay & Entitlements               | 14%                          |
| Dismissal                        | 15%                          |
| Dispute resolution               | 13%                          |
| Terms & Conditions of Employment | 11%                          |
| Other employment issues          | 40%                          |

# Who are our Torrridge clients?

## Age



## Gender



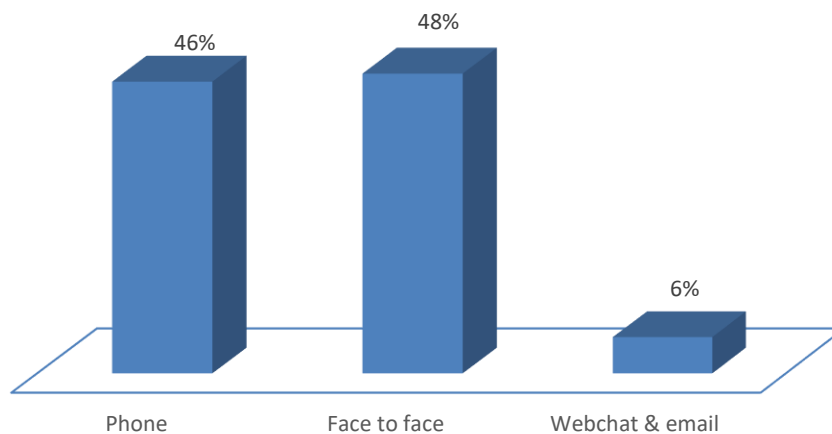
- Female
- Male

## Disability / Long-term health



- Disabled
- Long-term health condition
- Not disabled/no health problems

# How clients access our services



## 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.

A summary of outcomes recorded by TNMWD in 2019/20 for Torrington:

### Advice Outcomes

| Advice Outcomes - Torrington                         | 2018/19   | 2019/20    |
|--|-----------|------------|
| Value of income gain                                 | £ 955,709 | £2,450,513 |
| Average value of outcomes involving income gain      | £3,718    | £3,657     |
| Average value of outcomes involving debt written off | £20,884   | £11,501    |

### 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.

## 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 422 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 Torridge we have completed 59, 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, Disability benefits and the long waiting times regarding appeals, the cost of redirecting mail for multiple surnames in a property, and the struggles that a homeless person has obtaining an address for mail.

We designed a small study of housing and homelessness, carried out over 10 months. We explored some of the factors which drive supply, demand and satisfaction, and serves as an indicator of the wider factors that impact on those renting property in Devon. Report can be viewed on our website (under resources).

Our hosted projects add value to the specialist services that the general public can access. (These are not funded by the District Council)



The collage features the following logos and text:

- Quids for Kids**: A logo with colorful handprints.
- Universal Credit - Help to Claim**: A logo with a red hand holding a white bowl.
- Pension wise**: A logo with a green tree and the text "Your money Your choice".
- healthwatch Devon**: A logo with the text "healthwatch Devon".
- Face-to-face debt advice**: A circular logo with a green and purple design.
- Devon County Council Charging for Care**: A logo with a green leaf and the text "Devon County Council Charging for Care".
- Heat well for Less**: Text only.
- MACMILLAN CANCER SUPPORT**: A logo with the text "MACMILLAN CANCER SUPPORT".



## Case Studies \*

### Personal Independence Payment award



Client is a young man with long term mental health issues. Client lives with his mother who is his appointee. Client attended Citizens Advice with his mother for support in appealing his Personal Independence Payment award. Client had completed the form himself, with help from his mother, and not been given an award for either the daily living component or the mobility component. Client then requested a mandatory reconsideration but the decision was not changed. With help from our adviser, the client completed and submitted a detailed appeal. The Department of Work & Pensions (DWP) then decided that they could revise the award without going to tribunal and awarded our client the enhanced rate of the daily living component and standard rate of mobility component. A total award of £1110.85 a week (£5764/year). This meant that our client not only did not have to wait up to a year for his case to be heard at tribunal, but he also did not have to go through the stressful experience of a tribunal.

'I wanted to thank you so much for your help. All the time you spent with us helping us with the right words. I really can't thank you enough. You guys do an amazing job.'

### Scams

Client and her husband were victims of telephone scammers/fraudsters and had lost £19,000 from their bank account, partly as a result of a fault on the part of the bank. As a result of the advice given by one of our advisors, they successfully pursued a complaint to the bank and then the Ombudsman and been fully refunded. The client was retired and could ill afford to lose the money. She was truly grateful for the advice.

### Debt

We supported a young parent who was not working due to issues with anxiety and depression. The family were struggling to make ends meet and had drifted into deeper debt, with some ongoing debts. With support and advice the client challenged some of the unfair debts and sorted the situation. Value to client £32,000.

\*some details changed to maintain anonymity

## Well being



**4 in 5**

of the people we supported said they'd experienced a life event or change in circumstance leading up to the problem that they came to see us about<sup>7</sup>. This most often related to a change in finances (48%) or change in health (46%).



**9 in 10**

told us their problem affected their lives negatively in 1 or more ways including becoming stressed, depressed or anxious, having health difficulties or money worries<sup>7</sup>.

### We have a positive impact on people's lives



**4 in 5**

More than 4 in 5 people said our advice had a positive impact on their lives.



**70%**

say they feel less stressed, depressed or anxious. They have better physical health (46%) and more money to spend (44%)<sup>17</sup>.



**75%**

said they now know more about the issue after our advice<sup>17</sup>, so they'll be better equipped to know what to do in the future.

<sup>16</sup> 2018/19 client experience survey.

<sup>17</sup> Outcomes and Impact research, 2017.

The staff are very dedicated and listen carefully and with patience to the issue. They are also very reassuring and empathetic whilst remaining professional, which left me feeling safer and supported.

The advice given made us feel confident that we would be able to resolve the problem completely. The time we were given and the consideration we were shown was second to none. The whole service is outstanding.

## Some Client feedback

I found the suggestions from Citizens Advice helpful and reassuring. Wonderful service, so lucky we have it.

## The range of ways to access our services

- **General advice**

For 24 hour information, please visit [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

An email and webchat service is also available between

10am and 4pm Monday to Friday

Call **Adviceline** 03444 111 444

9:30am to 4pm Monday to Friday

**Visit our offices**, times on our website: [www.ruraldevoncab.org.uk](http://www.ruraldevoncab.org.uk)

- **Need help applying for Universal Credit**

Call us for free: 0800 144 8 444 (8am to 6pm) or

For online advice visit: [citizensadvice.org.uk/helptoclaim](http://citizensadvice.org.uk/helptoclaim)

Visit us see: <http://www.ruraldevoncab.org.uk/how-we-help>

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