

**citizens  
advice**

**Wakefield  
District**

# **Annual Report**

## **2020/2021**



The service aims:

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

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.

Citizens Advice Wakefield District trustee board oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Citizens Advice Wakefield District hold joint responsibility for client data that is held in our case management system with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018.

**Authorised and regulated by the Financial Conduct Authority FRN: 617779**

**Citizens Advice Wakefield District is the operating name of**

**Wakefield District  
Citizens Advice Bureaux**

**Registered Office: 1st Floor,  
27 King Street, Wakefield WF1 2SR**

Registered Charity No: 1058086

Registered in England and Wales as a Company Limited by guarantee number: 3229045

**website: [www.wakefielddistrictcab.co.uk](http://www.wakefielddistrictcab.co.uk)**

**Email: [districtoffice@wakefielddistrictcab.co.uk](mailto:districtoffice@wakefielddistrictcab.co.uk)**

## Board of Trustees

CHAIR

**Sandra Cheseldine**

VICE CHAIR

**Jane Dixon / Nigel Brook OBE** (Joint)

COMPANY SECRETARY/CHIEF EXECUTIVE

**Simon Topham**

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**Marek Janiel**

**Barry Blakemore**

**David Francis MBE\***

**Cllr Samantha Harvey**

**Cllr Olivia Rowley**

**Rob Smitten**

**Hilary Warriner**

*\* Denotes left during year or since the year end*

# Chair's Report

Welcome to the 2020/21 Annual Report of Citizens Advice Wakefield District.

It has been a challenging year with face to face services not possible for several months due to COVID. I am so proud of the team at Citizens Advice Wakefield District, staff and volunteers, for the way they have continued to provide support to our clients despite the difficulties. Almost overnight we changed from a service where we saw a lot of our clients in person to delivering advice via the telephone, email, web chat and latterly video conferencing.

Due to the pandemic the people of Wakefield District have been and continue to face with many issues and Citizens Advice Wakefield District has been and are there to assist them. Even during a pandemic we have increased the number of outreaches we have across the District with funding from Wakefield Metropolitan District Council so that at the end of the year we had eighteen outreach venues.

We have been successful in getting new funding from a variety of sources including monies to make our offices COVID safe and were able to welcome staff back outside the lockdown periods.

None of this would be possible without the support of our funders:-

- Wakefield Metropolitan District Council
- The Money and Pensions Service (MaPS)
- National Citizens Advice/DWP Help to Claim
- Featherstone Town Council
- Hemsworth Town Council
- Normanton Town Council
- South Elmsall Town Council
- Upton and North Elmsall Parish Council
- South Kirkby and Moorthorpe Town Council
- NOVA
- CLLD PEAT Project
- Citizens Advice Leeds/Northern Power Grid
- The National Lottery Community Fund
- Leeds Community Foundation

We are grateful for your support.

Special thanks must be made to all of our of volunteers without whose support, dedication and hard work it would be impossible to offer our clients the services they need.

This is my last Chair's Report as I will be stepping down as the AGM although I hope to continue as a Trustee. I have been involved with Wakefield District Citizens Advice since 2007 and served two terms as Chair. I would like to thank my fellow Trustees, the Management Team, staff and volunteers for their support over the years and wish them the best for the future.

Now read on to find out more about our achievements in the last year.

**Sandra Cheseldine**

# Chief Executive Officer's Report

This past year will go down as one of the most challenging, tragic and life disturbing years in living memory. Aside from times of World War, no year has seen daily life in all its aspects so disturbed by external events over which we, as individuals and as members of our community, had so little control over.

Our only option in these circumstances was to move forward together re-planning, regrouping and adjusting our lives to the crisis all around us.

On Monday 23rd March 2020, the Prime Minister went on television and announced the country was going into lockdown and from the following day, all non-essential workers had to remain at home in order to reduce transmission of the deadly COVID-19 virus.

Luckily the trustees and management of Citizens Advice Wakefield District (CAWD) had anticipated the announcement and we were prepared. In the following two days we migrated all our systems to the Cloud, on Office 365. Using laptops and mobile phones we rapidly established flexible services to our clients that used telephone, email and webchat to deliver a full service of generalist, debt and Help to Claim (HTC) advice.

As the weeks went by we were once more able to re-start some face-to-face services. We secured funding from the National Lottery Community Fund to expand our outreach services and set up a project that was to eventually become the Recovery Board funded 'Help at the Hub'. We also secured funding from Leeds Community Foundation and from national Citizens Advice to install COVID-safe office measures that allowed staff to work in limited numbers in the King Street office from July and to re-open to the public three days a week from August 2020.

We have been a key part of the local initiative to plan new partnership working with Wakefield Metropolitan District Council, Wakefield District Housing, Department for Work and Pensions and Nova via the Wakefield Recovery Board. I was asked to chair the Residents Recovery Work Stream and I have been honoured to be part of an initiative that has strengthened local community Hubs and put Citizens Advice services at the heart of these efforts.

The pattern of service delivery has evolved rapidly. At the start of the first lockdown and up to the summer 2020 there was a big increase in numbers of clients seeking help signing up for Universal Credit and for employment related advice, especially redundancy. Debt 'holidays' established by regulated lenders at the start of the pandemic temporarily reduced demand for debt advice.

As the months went by, debt issues increased rapidly and national Citizens Advice research demonstrated that many of the 'just getting by' were forced to go into debt to pay daily household bills.

A second lockdown began in November 2020 – the so-called circuit break and although outreach venues stayed open we were once again forced to close King Street to public access.

We re-opened for one day in the New Year, but forced to close again on 5th January for a three-month lockdown. This lockdown also forced the suspension of outreach face-to-face services.

Through-out all these lockdown periods and when face-to-face resumed, our primary consideration has been to ensure the safety of our staff, volunteers and clients. We carried out individual and premises 'Risk Assessments' at every venue and with all staff and volunteers. We adapted – holding Zoom Team meetings, weekly management meetings and Trustee Board meetings. We also secured funding to install Perspex screens, sanitiser stations, wall mounted thermometers. We installed a new Wi-Fi in the building and purchased new laptops and mobile phones so that the team could work seamlessly in the office, at outreaches or at home.

After 12th April 2021 we were once again able to re-open King Street with a skeleton team opening to the public three days a week. All outreach venues also re-opened to the public

Total numbers of clients and quick client contacts is down on previous years, but case levels are up and the financial benefit to clients maintained, indicating that whilst demand for the shorter 'sign-posting' or quick contact with clients fell, we maintained high levels of casework, 6,253 cases in 20/21 compared to 6,218 cases in the previous year.

A period of expansion of outreach activity had already begun before the pandemic but during the year a close strategic partnership developed between CAWD, Wakefield Metropolitan District Council and Community Hubs who formed the 'Help at the Hub' service. The joint plan is for our services to be more accessible in local community centres where we will work with partner agencies to offer a joined up support service for residents.

During the year we achieved a number of other notable successes. We worked with WMDC to secure increased funding for a specialist benefits team and to take on an advice apprentice. We have continued to attract and train new volunteers. We have achieved high advice quality standards. We have created a new Three-Year Business Plan. We have been able to reduce expenses and secure a small financial surplus for the year (before a one-off accrual for unused holidays carried forward introduced as part of a special measure to cover the pandemic period). We are part of a pilot project in Yorkshire to offer our services in branches of the Yorkshire Building Society.

The year has not been without drawbacks, including having to give up the PEAT Project by mutual agreement after it became clear that achievement of the project objectives would be impossible under COVID circumstances. We began but then had to suspend community fundraising activities that had been planned for the year. In the near future there are also going to be some enormous challenges to overcome, including adapting to the shape of recommissioned services for the Money and Pensions Services' Debt Advice project and the UC 'Help to Claim' project.

Despite the many ups and downs of this strange year, CAWD has expanded, income topping £1 million for the first time and now encompassing a team of 30 staff members and 24 volunteers.

2020/21 has not been the year most of us expected or wanted, but it has been a year in which Citizens Advice Wakefield District has demonstrated once again, a vital role in supporting our local communities, through good times and bad.

**Simon Topham**

# Strategic Business Plan 2020/23

## Values

<b>Independent</b>	<b>Trustworthy</b>	<b>Inclusive</b>	<b>Campaigning</b>
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## Vision

<b>You won't struggle to get help from us</b>	<b>Our service will feel joined up</b>	<b>We will help you find a way forward, whatever your problem</b>	<b>You will get the level of support you need</b>	<b>You'll know that we speak for you</b>
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## Strategic Aims

<b>Accessibility</b>	<b>Quality</b>	<b>Sustainability</b>	<b>Volunteering</b>
We will be accessible and our services flexible. It will be easy to access our services in-person wherever you live in the district, by telephone, or via the website.	We will strive to always achieve the highest standards of advice and will expand our work to research and address causes of the issues our clients come to us with. We will develop new areas of specialism to best address local needs.	By developing varied income sources and by maintaining close relationships with funders and good financial management (including a key role for volunteers in the service) we will have stable finances.	We will have a diverse, inclusive well-trained team of volunteers able to operate in a wide variety of roles across a variety of sites. Our training will help enhance the skills and experience of local communities.
<b>We will</b>	<b>We will</b>	<b>We will</b>	<b>We will</b>
Be represented across the District in those areas and diverse communities most in need.	Develop a Benefits Casework Team and look to increase free local legal advice services.	Ensure financial stability and diversify funding.	Develop the confidence and skills of individuals in the community through volunteering.
Ensure there is flexible working across multiple sites	Develop a Research & Campaigns Team and undertake local campaigns.	Put in place a Fundraising Team.	Provide a wide range of training opportunities.
Increase the number of calls we answer.	Equality and diversity will underpin everything we do.	Deliver high quality contract performance.	Increase our number of volunteers.
Work to make the service simple to use for clients	Achieve high quality standards.	Diversify volunteer roles.	



# Key Statistics

01/04/2020 31/03/2021

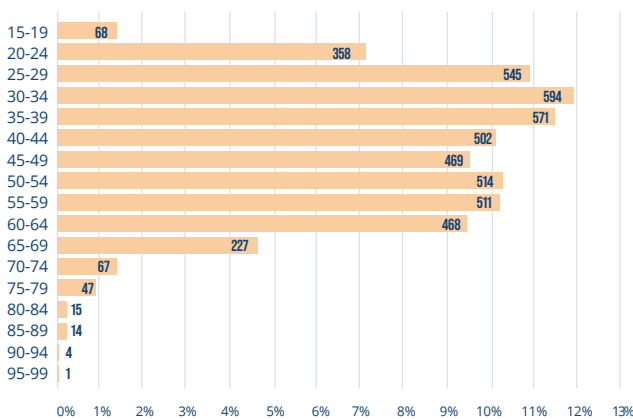
## Summary

Clients	6,231
Quick client contacts	4,587
Issues	28,142
Activities	12,938
Cases	6,253

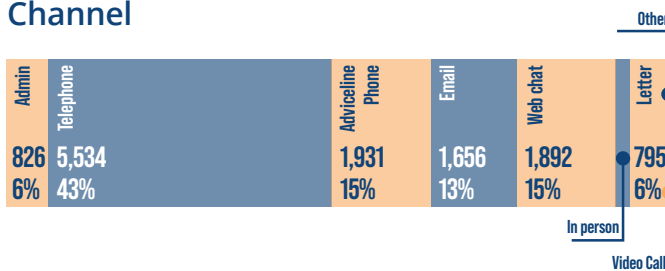
## Outcomes

Income gain	£2,466,324
Re-imbursments, services, loans	£231
Debts written off	£107,914
Repayments rescheduled	£0
Other	£880,069

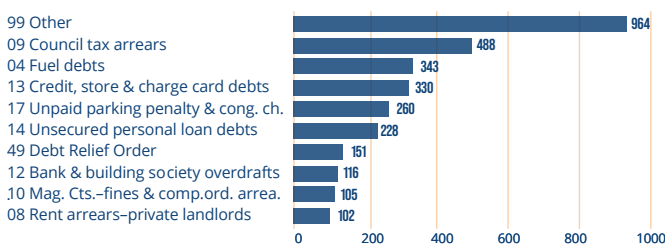
## Age



## Channel



## Top debt issues



## Issues

Issues	Clients
Benefits & tax credits	5,435
Benefits Universal Credit	11,507
Consumer goods & services	792
Debt	4,417
Discrimination & Hate & GVA	74
Education	34
Employment	1,932
Financial services & capability	401
Health & community care	192
Housing	950
Immigration & asylum	146
Legal	741
Other	236
Relationships & family	820
Tax	73
Travel & transport	100
Utilities & communications	292
<b>Grand Total</b>	<b>28,142</b>

## Gender



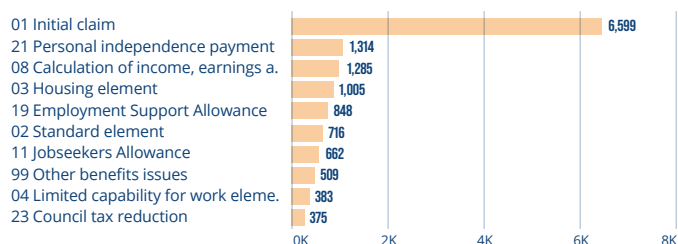
## Disability / Long-term health



## Ethnicity



## Top benefit issues



# Finance Report

## Annual Report 1st April 2020–31st March 2021

We had in 2020/21 predicted reinvesting some of our surplus reserves into the organisation to support areas of delivery where we had seen a reduction of external funding, however COVID saw us having to drastically change the way we delivered our services and as such we had to invest in methods to facilitate remote working. We also started delivery of our PEAT project, offering additional outreach services within the district, this was a project that required us to again utilise some of our free reserves as matched funding.

We continued our delivery of the Help to Claim Service alongside our other two main projects our Generalist Advice Service funded by WMDC and our Money Advice Service funded by CitA.

During the year 2020/21 the bureau incurred an overall deficit of £4,207 with £8,372 being the utilisation of unrestricted reserves and £4,165 being the increase in restricted funds.

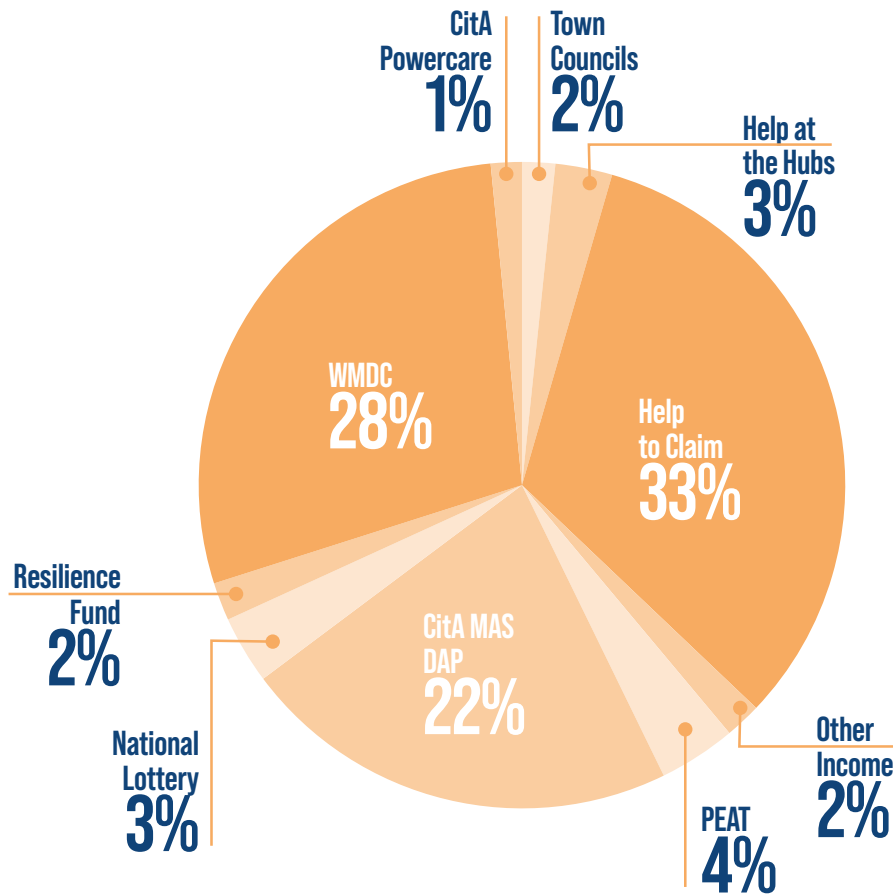
See below a couple of excerpts from our published accounts:

	<b>Total 2021</b>	<b>Total 2020</b>
<b>Total Incoming Resources</b>	£1,017,521	£848,165
<b>Total Resources Expended</b>	£1,021,728	£850,818
<b>Net (Expenditure)/Income After Transfers and Net Movements in Funds</b>	-£4,207	- £2,653
<b>Total funds brought forward</b>	£504,980	£507,633
<b>Total funds carried forward</b>	£500,773	£504,980

<b>Analysis of Net Assets of Funds</b> <b>Fund balances at 31 March 2021 are represented by:</b>	<b>Restricted Funds</b>	<b>Unrestricted Funds</b>	<b>Total 2021</b>
<b>Fixed Assets</b>	£0	£1,118	£1,118
<b>Net Current Assets/Liabilities</b>	£7,094	£492,561	£499,655
<b>TOTAL</b>	<b>£7,094</b>	<b>£493,679</b>	<b>£500,773</b>

The next Graph shows our main sources of income during 2020/21

### Income (%) by Source 2020/21



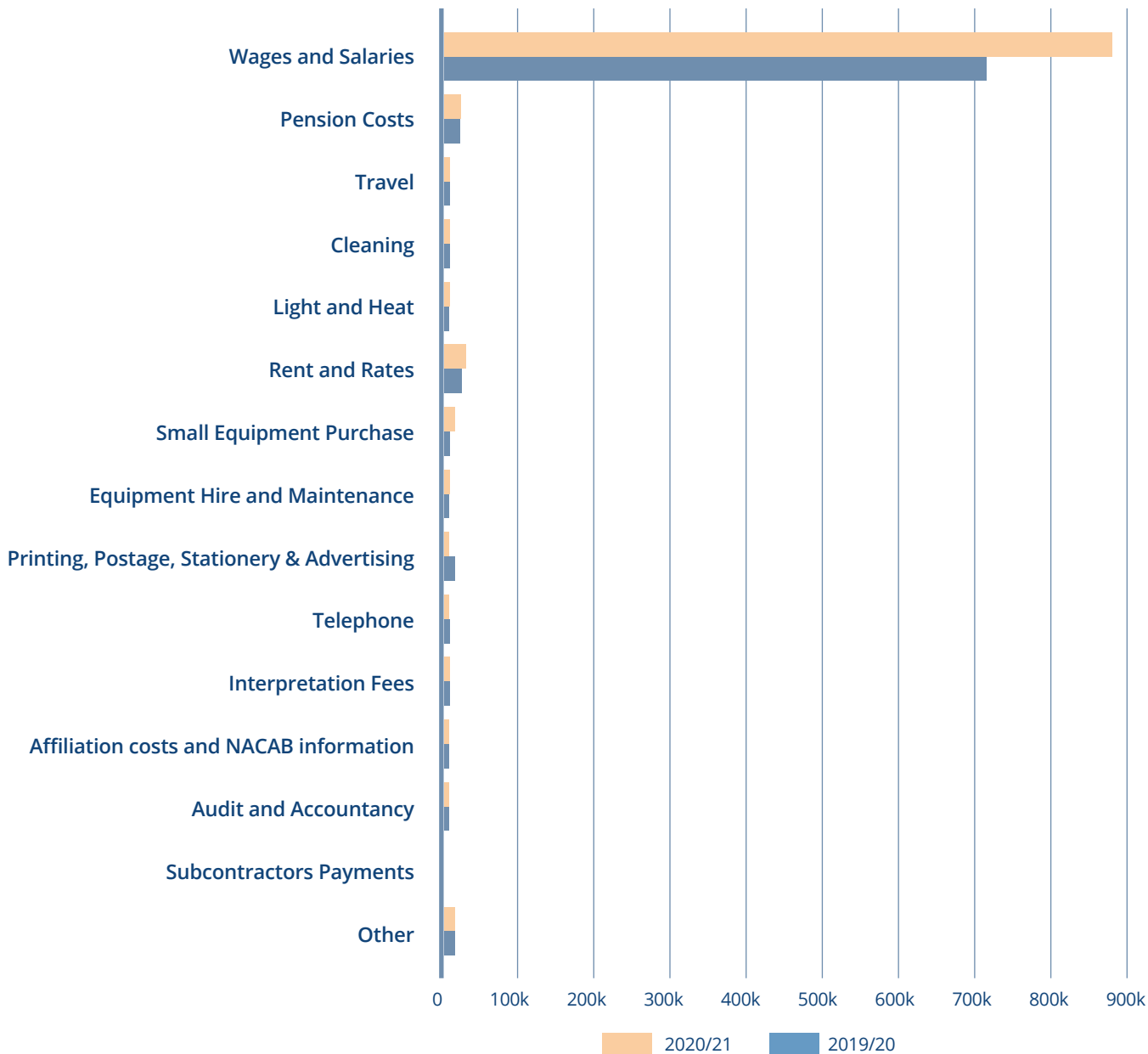
Other income includes Investment income of £4,048, we have continued to review our risk assessment on our reserves and as in previous year we have made the decision to split our investments with £85,000 being placed in Santander for one year, £85,000 in Lloyds TSB for one year, £86,800 in Virgin Money (formally Clydesdale & Yorkshire Bank) for one year and £85,000 in Nationwide for one year, the amount invested in all these accounts will be reviewed upon their maturity.

On behalf of all the trustees we would like to thank our funders for 2020/21, who were:

- Wakefield Metropolitan District Council
- CitA Maps DAP
- DWP-Help to Claim
- ESF – PEAT
- National Lottery Community Fund
- NOVA
- Normanton Town Council
- Featherstone Town Council
- South Elmsall Town Council
- Upton and North Elmsall Parish Council
- South Kirkby and Moorthorpe Town Council
- Hemsworth Town Council

The graph below shows our main types of expenditure during 2020/21

### Expenditure (£) by type 2020/21



As in previous years we have been able to keep expenditure in all areas of delivery at a minimum whilst at the same time ensured maximum delivery of services by investing in our front-line staff which in line with last year makes up 89.1% of our overall expenditure.

The board decided to review Auditors this year line with good practice and having sought tenders from three audit firms we decided to work with Slade & Cooper Limited and would like to thank Catherine Hall for her support in the production of our annual accounts.

# Core Service

1st April 2020 – 31st March 2021

Our ‘core’ services are those delivered ‘in person’ via the drop in Contact Centre at King Street; general advice appointments (in person and telephone), email enquiries and Adviceline.

As the Covid-19 pandemic hit and ‘in person’ services closed, paid members of staff worked at home continuing to deliver general advice telephone appointments; Adviceline and deal with email enquiries. As the year progressed we brought on board a small team of volunteers who were able to facilitate home working.

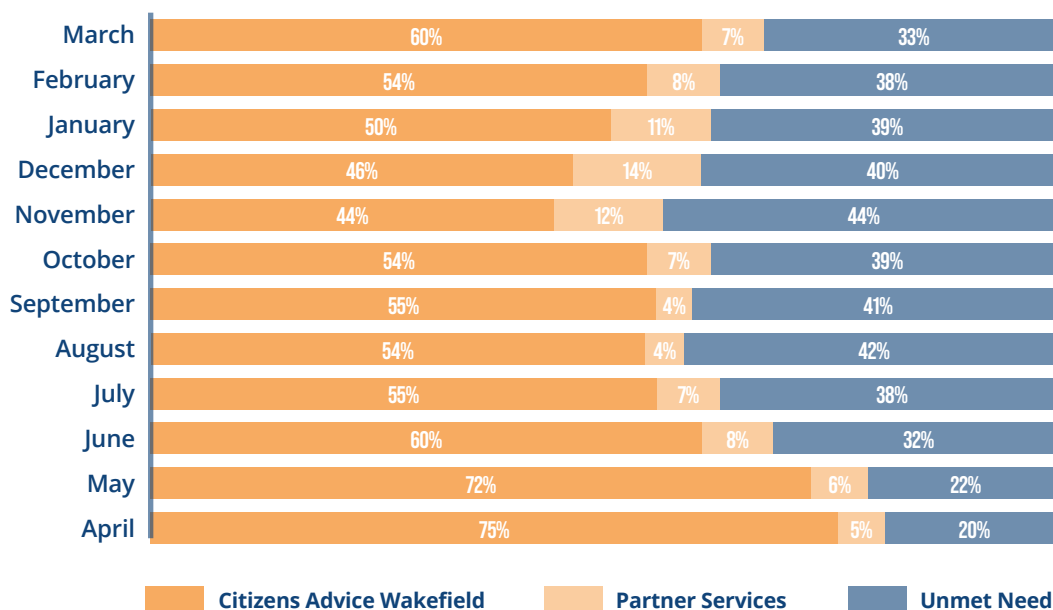
The impact of the pandemic has no doubt impacted on client numbers in some areas, particularly general advice appointments, but in other areas has given rise to increased capacity for such as the delivery of Adviceline.

As with previous years’, residents of Wakefield District, who seek advice by telephone are channeled to local advisers ‘logged in’ to the national system. Partner services are also accessible to pick up those seeking advice on specific issues, but also as an ‘overflow’ to give increased capacity for telephone enquiries. Those partner agencies include Citizens Advice Consumer Service, Financial Ombudsman Service, Monday Advice Service, National Debt Line and Pensions Advisory Service.

Locally we saw a **3.5% increase in demand (12554 calls)** for our telephone advice service across 2020/21; we also saw our **average call answer rate increase** from 53% in 2019/20 to **63% in 2020/21**.

Our average **unmet need rate reduce** from 48% in 2019/20 to **36% in 2020/21** on Adviceline. Throughout the year answer rates and unmet need fluctuated as/when our ‘in person’ services re-opened.

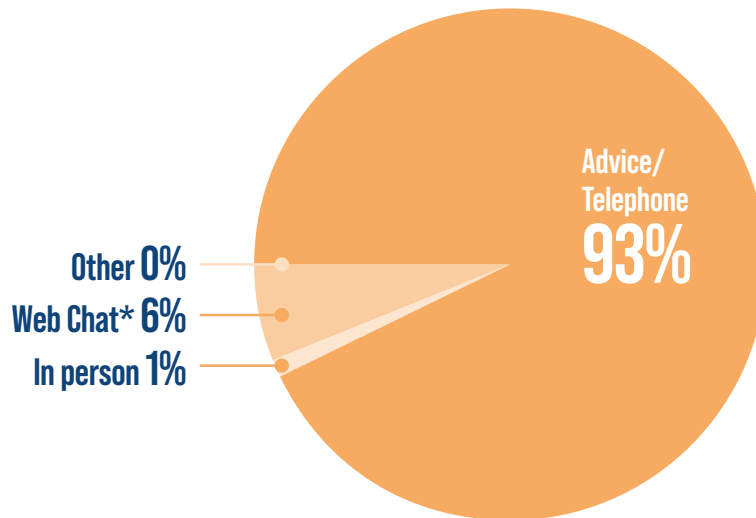
## Adviceline Call rate & meeting demand 2020/21 (as a percentage)



## Simple Queries

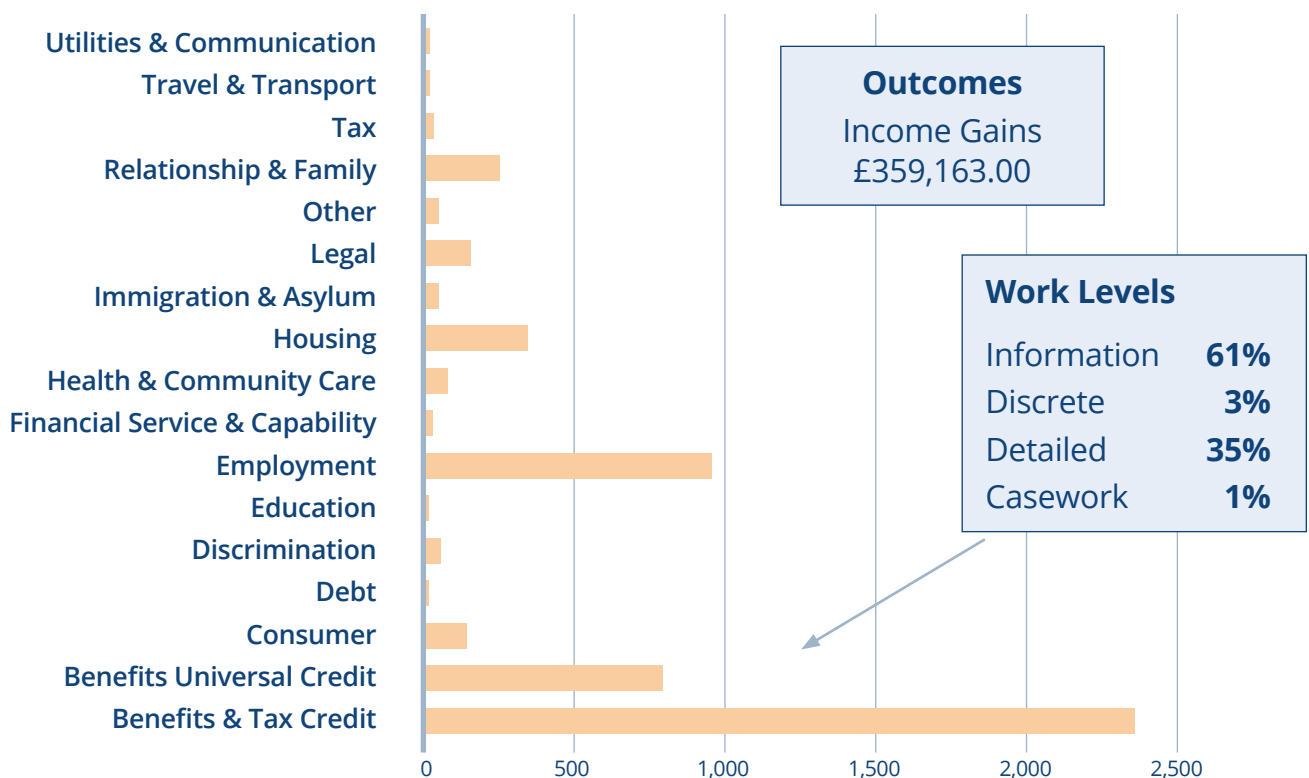
From those clients accessing our core services in 2020/21 **4587 contacts** were recorded as simple queries (a quick interaction and signpost or information given).

### Simple Queries: primary channels of delivery



\* Webchat: our specialist adviser who have picked up 'out of scope' enquiries for their own projects

### Presenting Issues into our core service across 2020/21



# Quality of Advice

1st April 2020 – 31st March 2021

The quality monitoring procedure helps us to understand the quality of the advice (client outcome) and administration of our cases. By implementing a national process, it helps Citizens Advice as an organization understand and monitor consistencies across the network in England and Wales.

Various quality checking mechanisms run alongside the national membership requirement of monthly Sample checking/reporting, which is also consistency checked:

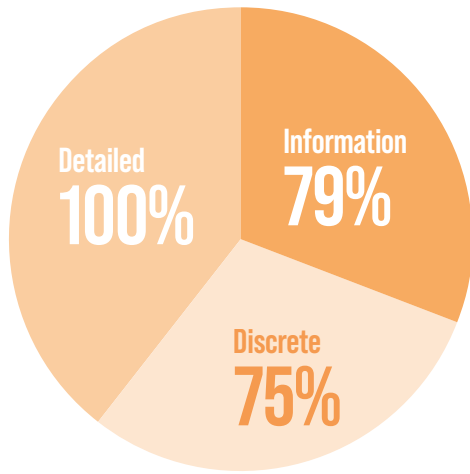
- Day to day case note reviews – percentage per adviser, set by LCA Managers and levels determined by individual adviser competencies. Cases are checked via our Case Management System (Casebook).
- Help to Claim DIP checks for work carried out via the national telephone/chat service.
- Help to Claim random quality checks undertaken by national office across the network on a quarterly basis.
- Independent File Reviews carried out on a monthly basis by LCA specifically on our Debt Advice, levels prescribed by Citizens Advice and quarterly consistency checking by national office.
- Debt Advice Peer Assessment (DAPA) prescribed by our funder for Debt Advice – Money and Pensions Service (MaPS). Quarterly regional audit of detailed/casework level enquiries randomly selected and checked by an independent body – Recognizing Excellence (RE).

Some of our quality checking streams were reduced across 2020/21 in line with Citizens Advice guidance in response to the Covid-19 pandemic and closure of ‘in person’ services.

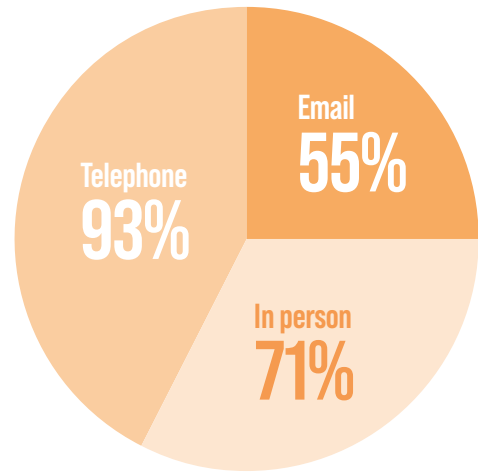
## Performance across 2020/21

Quality of Advice	Key Performance Indicator – <b>Green</b>	83.3%
Administration of Case	Key Performance Indicator – <b>Green</b>	98.3%

### Quality - Advice Level



### Quality - Channel of Delivery



The quality monitoring processes we have in place, check quality across all services and funders, all of who fall within prescribed Advice Quality Standards (AQS) as per our membership agreement with Citizens Advice.



# Outreach Report

## Annual Report 1st of April 2020- 31st of March 2021

For obvious reasons it has been a very challenging year to operate a face to face outreach advice service. The lockdown resulted in all of our face to face services being suspended and our outreach advisers joined the rest of the staff and worked from home helping our clients via telephone or digital means.

Yet despite this we secured funding to open more new outreach services across the district increasing the number of locations from nine in April 2020 to eighteen by March 2021.

Between April and July 2020 we were not able to staff any outreaches in person. The easing of restrictions in June 2020 allowed some of the locations we operate from to reopen in a limited capacity. From July we introduced a referral system for these places to pass on the contact details of anyone who has asked to see us. Our outreach advisers would then call them and assist them by telephone.

We made the decision that we wanted to resume some limited face to face services to clients during the pandemic as not everyone finds it easy to access our services digitally or by telephone.

Between June and September 2020, we carried out risk assessments on all of the outreach locations that were planning on re-opening to the public and we put in place measures to ensure that all clients and staff would be working in a Covid Safe environment.

By September we were offering drop in outreach services at six locations and by December we were operating face to face outreach sessions in fifteen locations across the district.

Come January 2021 and the country was back in full national lockdown so once again all face to face services were suspended and outreach staff worked from home assisting clients by telephone who were referred to us by the outreaches.

Only two outreach locations remained closed during the entire year. Both Featherstone and Normanton Town Councils were unable to safely reopen the buildings our outreaches operate out of.

The table below gives a breakdown of each outreach location and the numbers of clients (new and existing) that we helped when the venues and easing of restrictions allowed.

Clearly the numbers are much lower than would have been the case had the pandemic not happened, but thanks to the hard work and dedication of our outreach team and the staff at the venues we go to we are proud to have been able to assist as many clients as we did during a time of crisis and when so many other services were not able to be delivered in person.

<b>Outreach</b>	<b>Number of new clients</b>	<b>Client Activities (New and Existing clients: Face to face drop ins; Telephone Callbacks; Further appointments (Telephone &amp; Face to face)</b>	<b>Number of Simple Queries (Sign-posting &amp; Referrals)</b>	<b>Period outreach service was able to operate from location (either in person or via telephone referrals)</b>
Normanton	0	0	0	Closed all year
Kinsley & Fitzwilliam	13	18	1	October 20-March 21
Ossett*	5	8	0	December 20-March 21
South Elmsall	36	65	7	July 20- March 21
St Georges Lupset*	16	21	4	August 20-March 21
St Swithuns Eastmoor*	28	49	36	August 20-March 21
Featherstone	0	0	0	Closed all year
Knottingley Kellingley Club*	6	9	4	November 20-March 21
Lightwaves Wakefield*	19	24	5	September 20-March 21
Upton	0	0	0	December 20 only
St Giles Pontefract	8	8	0	December 20- March 21
Castleford Queens Mill*	14	21	3	November 20-March 21
South Kirby and Moorthorpe	0	0	2	October 20-December 20
Havercroft & Ryhill	8	11	2	November 20 to March 21
Hemsworth	5	8	3	August 20-March 21
Warwick Knottingley*	14	20	2	September 20- March 21
St Marys Pontefract*	15	20	0	October 20-March 21
Airedale Castleford*	15	20	0	October 20-March 21
<b>Totals</b>	<b>202</b>	<b>302</b>	<b>69</b>	

\*New outreaches opened during Summer/Autumn 2020.

# Training and Recruitment

## Annual Report 1st of April 2020 – 31st of March 2021

When the national lockdown was announced we had to freeze volunteer recruitment due to the uncertainty around how long the crisis would last.

We already had a group of new volunteers who had started training a couple of weeks prior to the lockdown so we quickly modified our existing training programme and delivered it from home via video, email and telephone in order to continue with their training.

The easing of restrictions in the summer of 2020 allowed us to resume some socially distant training activities in the office such as supporting volunteers first telephone calls with clients.

We also decided to recruit some more new volunteers as it was becoming clear that some of our existing volunteers would not be able to return for various reasons. We were also getting a lot of expressions of interest during lockdown from people wishing to volunteer with us so we wanted to be able to respond to that.

All our usual group recruitment presentations and selection interviews were held by online video and between September 2020 and March 2021 we recruited fifteen new trainees across two intakes (usually we aim to have four or five intakes each year).

The ongoing need to socially distance meant we had to continue training via group video sessions and the telephony technology we used now allowed us to listen in and support trainees first calls from home.

Despite the success of home learning we felt that some aspects of our training programme is best delivered in person, particularly the practical sessions such as case recording, supporting first interviews and obviously observation of experienced staff. Going forward we have decided that our training will be a hybrid of home learning and weekly office based group activities rather than all training activities to be done in the office.

We are planning on continuing with video recruitment presentations and selection interviews as we have found them to be just as effective as the in person ones for those who have the means to do so. Those who are unable to participate this way will go through the recruitment process in person as before.

# Research & Campaigning

1st April 2020 – 31st March 2021

As a service we hold a huge amount of insight and data about the problems our clients and their wider communities face. We can use this insight and data to do several things:

- To help us research issues further
- To influence decision makers to change policies and practices
- To campaign to get decision makers to change policies and practices.

Although the last 12 months have been particularly difficult locally, where possible, we are involved in various activities that contribute to our research and campaigning aim and these have continued across 2020/21:

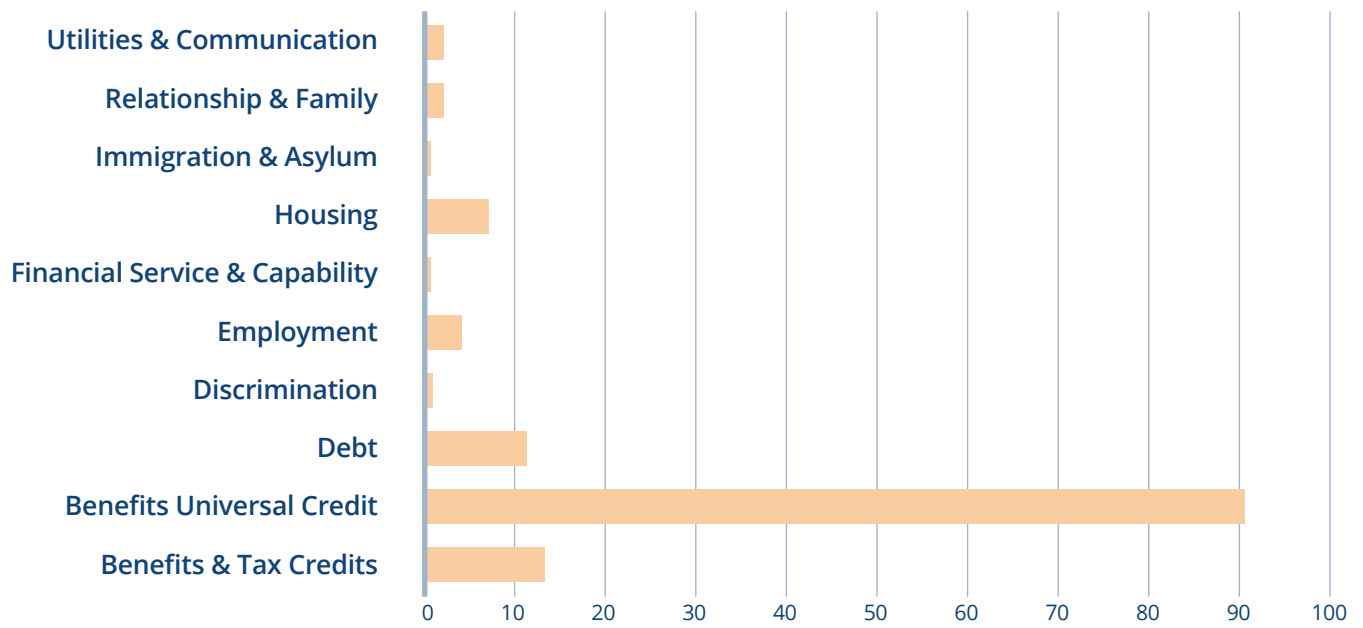
- Completion of Evidence Forms via Casebook.
- Social Media activity (Twitter)
- Attendance at forums & meetings was suspended for the last 12 months.
- Covid-19 Recovery Board Wakefield District

## National Campaigns across Social Media:

On Social Media across the year, time has been spent promoting help and how to access it for those affected by the pandemic as well as incorporating some of our national campaigning.

- April 2019: Consumer Rights
- May 2019: Promotion of Debt Advice within the service
- May 2019: Mental Health Awareness week
- June 2019: Scams Aware Campaign
- July 2019: #AdviceAtHome
- August 2019: Promotion of Debt Advice within the service
- September 2019: Celebrating our 81st Birthday
- October 2019: World Mental Health
- November, December & January 2021: Big Energy Saving Winter Campaign
- November 2019: World Kindness
- January 2021: #Keep the Lifeline – UC £20 per week uplift campaign

## Evidence forms submitted by issue to National Office



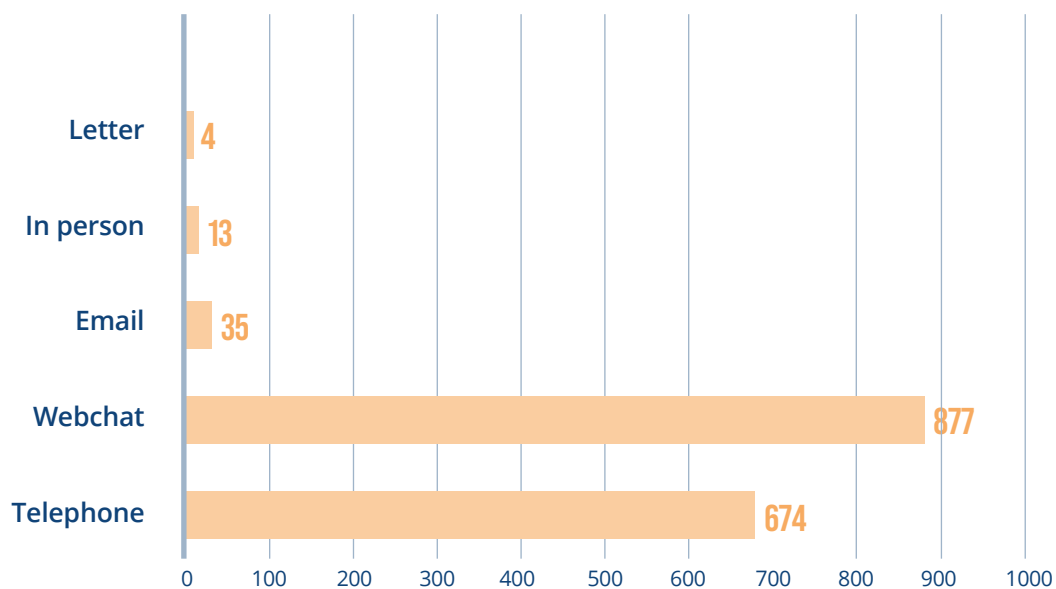
More details of our Research & Campaigning can be found online at [www.citizensadvice.org](http://www.citizensadvice.org)

# Money and Pensions Service (MaPS) Debt Advice

1st April 2020 – 31st March 2021

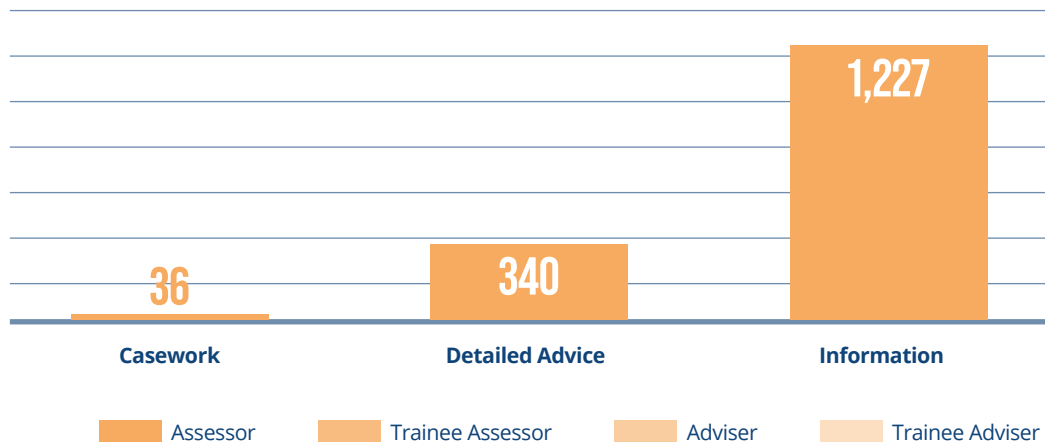


## Channel of contact



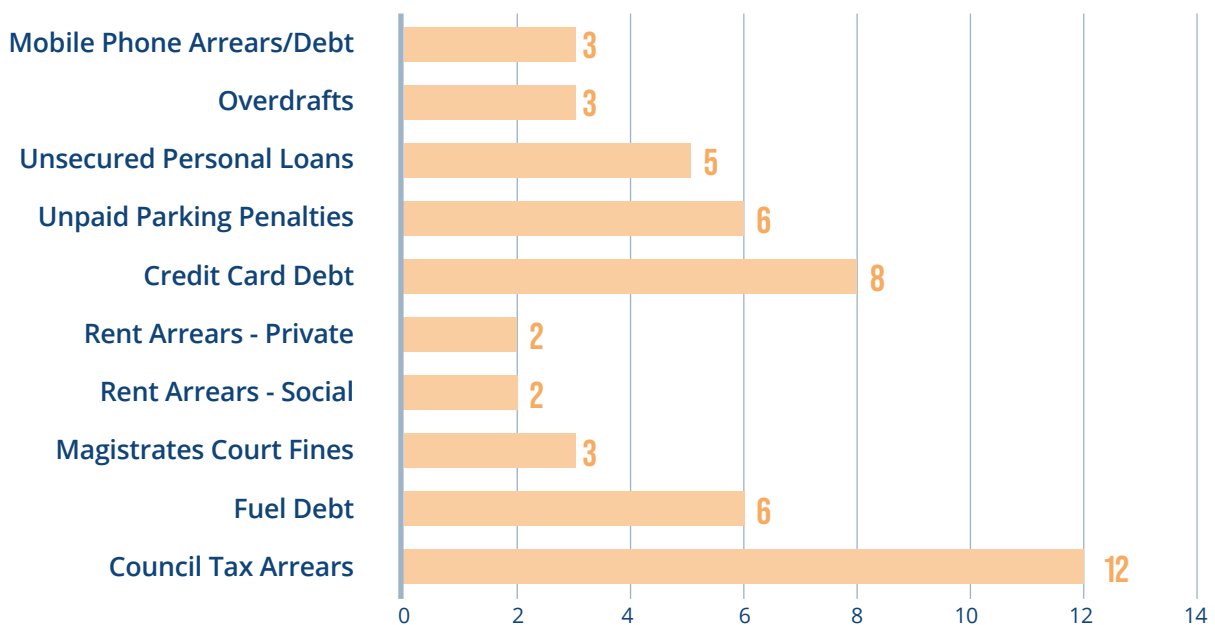
In addition, we also saw a shift in the 'level' of services we were giving to clients throughout this time. Furlough was introduced alongside measures to mitigate against unaffordable payments and actions creditors were able to take, i.e. payment holidays and suspension of enforcement actions.


## Level of Service



From those clients that received full detailed advice or our casework service the **average debt** stood at **£10,335 per client**. 76% of debt presented fell into the non-priority type of debt, whilst the remainder was priority debt.

## Top 10 Presented issues as a percentage of all debt




**6%** of issues presented were Financial Services & Capability
 

- Banking
- Credit Referencing
- Budgeting

Our debt advisers achieved **280 outcomes** for clients to a value of **£109,856.00**, of which **£105,664.00** of debt was written off either through insolvency (Debt Relief Order/s or Bankruptcy) or written off by creditors directly. **31%** of outcomes cite the clients' financial situation as being stabilized and/or health and capacity to manage improved.

## Case Study

Client lives in private rented accommodation with husband; neither in work due to long standing health issues. Non-dependent daughter who does not live with couple.

Couple in receipt of joint Employment & Support Allowance; both receive Personal Independence Payments and Local Housing Allowance (LHA) to meet their rent payment; however, as a 3-bedroom property they do have a shortfall in rent to pay due to under-occupancy and LHA rates.

Client is 56 years old and up until 12 months prior to seeking advice was in work; health deteriorated and client gave up work. At that time client had 'manageable' debt but once out of work, contractual payments no longer affordable, client contacted her creditors at that time and they accepted reduced payments, which up until seeking advice were being maintained. However, after 12 months' creditors were seeking an increase in payments which has prompted client to seek advice.

Debt (in clients' name only) totals £16K and made up of an historic overpayment of child tax credit plus credit cards.

After exploring all of clients options based on her circumstances at that time; client opted to enter into a Debt Relief Order. As approved intermediaries we were able to deal with this application from start to finish and in February 2021 client Debt Relief Order was submitted by us and approved by the Insolvency Service. No further payments are made to creditors and they are not able to take any enforcement action against the client.

All of clients' debts were realized in the order and in February 2022 clients order will end ('discharge') and all debts will be 'written off'.



# Northern Power Grid: Wakefield

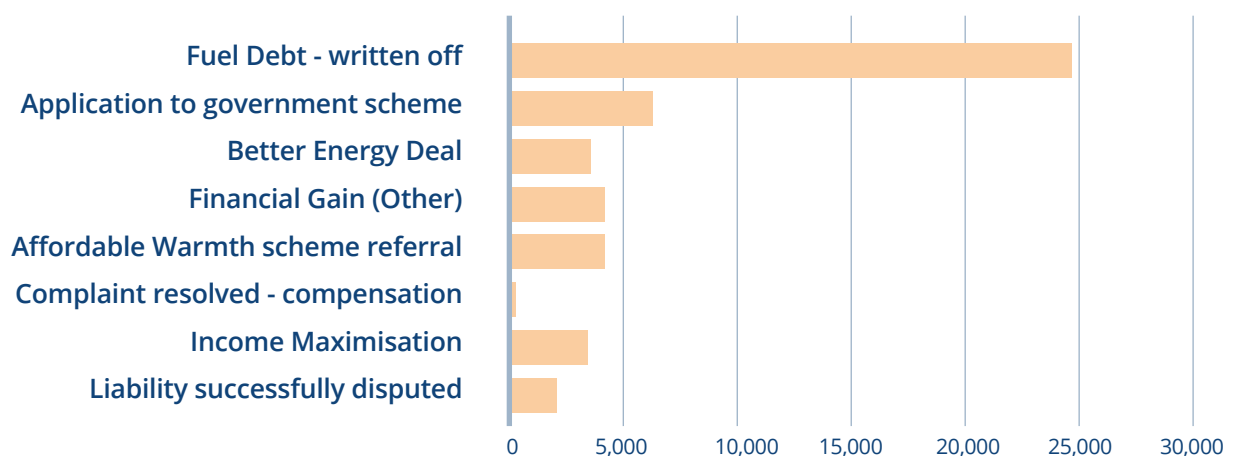
## Annual Report 1st April 2020–31st April 2021

The Northern Power Grid – Wakefield project continued to establish itself into 2020/21 and for that period **108 clients** were advised and assisted.

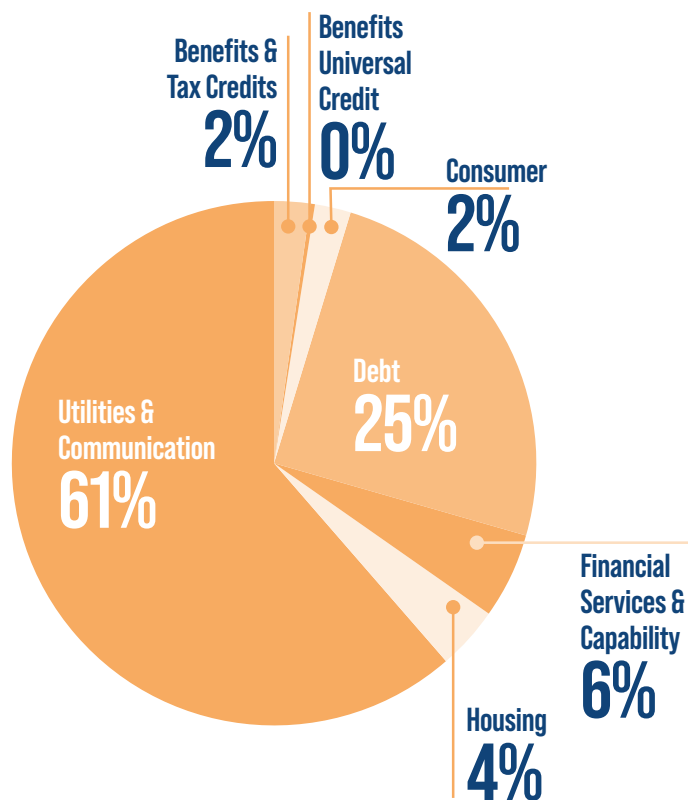
- **26 applications** were made to the government scheme put in place to assist people with fuel costs in the Covid-19 pandemic.
- **49 clients** were added to their utility suppliers Priority Service Register as vulnerable households.
- **48 households** were advised on the Warms Home Discount scheme to assist with winter billing.
- **22 complaints** were resolved.
- **£126,045 of fuel debt** was advised upon.

A total of **209 outcomes** were recorded; the financial value totalling **£49,476.00**.

### Financial Outcomes (total in £)



Across the year **355 issues** were presented.



## Case Study

Client resident in social housing with his wife and children. Suffers with long term health issues; income is made up of various benefits. Client has no debt. Energy is paid for via pre-payment meters with supplier British Gas.

Client was referred into the project as he was seeking advice as he felt his utility costs were too high and since lockdown becoming unaffordable. Client feels the home he is in has a poor heating system and is cold and draughty.

- EPC of property checked and EPC D confirmed. Adviser contacted landlord and requested an investigation into insufficient heating in the property and a general heating system check.
- To assist with immediate concern, Adviser submitted application to local scheme (Together Energy Redress Scheme) for one-off assistance payment for gas/electric. Client awarded £98.00.
- Adviser contacted British Gas and application made for Warm Home Discount worth an annual gain towards fuel costs of £140.00. Request also made to add household to Priority Services Register.
- Energy Best Deal check carried out – confirmed client on cheapest supplier & tariff with current supplier.

# Help To Claim

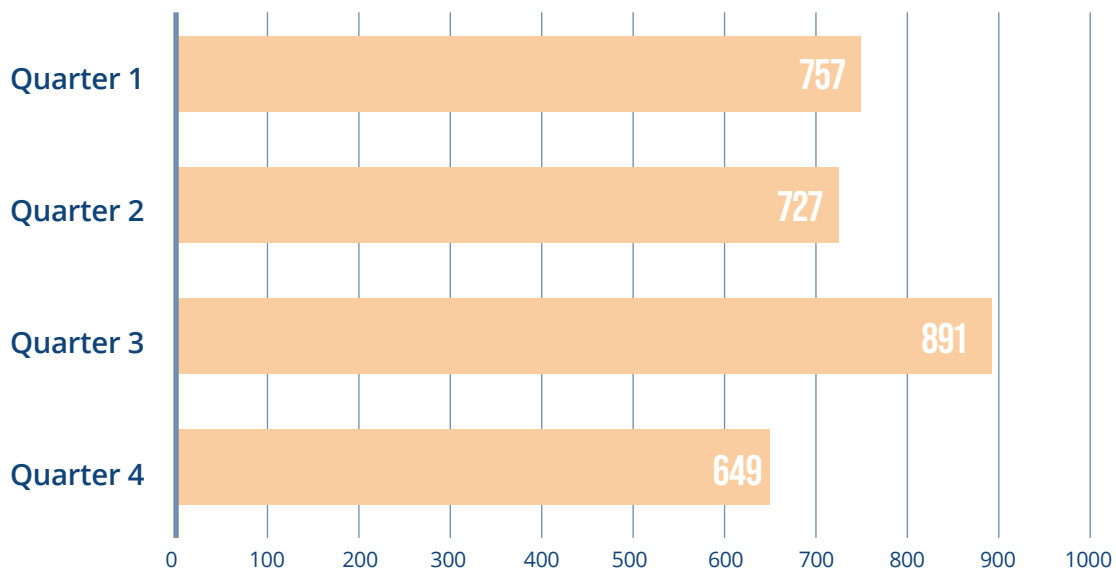
## Annual Report 2020/21

Throughout 2020/21 the Wakefield District Citizens Advice Help To Claim Service advisers have worked predominantly from home. The national single queue telephone and webchat service have been the main way in which clients have been able to continue to access our service.

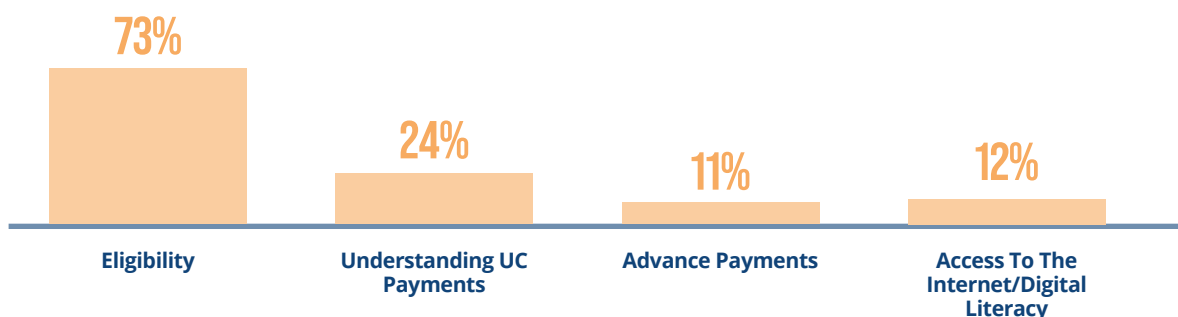
Between the 1st April 2020 and 31st March 2021 we have advised and assisted a total of a total of **3005 clients** through this project, an increase from the 2809 client we advised in the previous year.

Across the year financial outcomes for clients totalled **£2,764,039**.

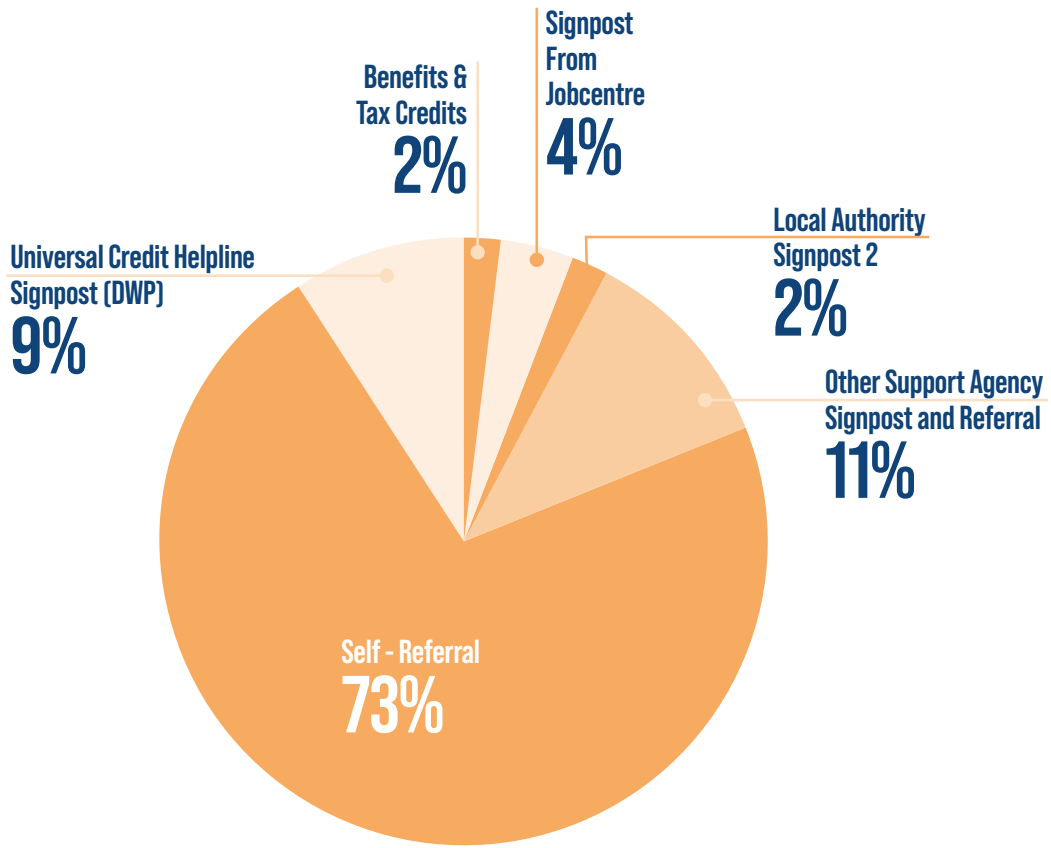
### Clients each quarter



### Top advice issues



## Referral route to the service



### Case Study

Client contacted the HTC service because their Maternity Pay was due to end and they wanted advice on whether they would qualify for any benefits.

The adviser was able to establish the client's eligibility for Universal Credit and carried out calculations on their behalf. The client was advised how much Universal Credit they would qualify for both currently and when the maternity pay ended.

The adviser guided the client through the process of making and managing an online claim for Universal Credit. Information was also given to enable a claim for Child Benefit.

## For Confidential Advice and Appointments

Telephone 0800 144 8848 Monday to Friday 9.00 – 5.00 pm

## Email Advice

Available through our website [www.wakefielddistrictcab.co.uk](http://www.wakefielddistrictcab.co.uk)

## Drop in to our office or one of our outreaches

Wakefield Office  
27 King Street, WF1 2SR

*(Due to changes as a result of the COVID-19 Pandemic, please check opening times on our website)*

## Outreaches

- Castleford Heritage Centre
- Castleford Yorkshire Building Society
- Eastmoor Community Project St. Swithuns
- Featherstone Library & Community Centre
- Kinsley & Fitzwilliam Community Learning Centre
- Knottingley Warwick Ahead Local Hub Pinewood Place
- Havercroft & Ryhill Community Learning Project
- Hemsworth Town Council Community Centre
- Lupset St. Georges Community Centre
- Normanton Woodhouse Community Centre
- Ossett Town Hall
- Pontefract St. Giles Centre
- Pontefract St. Mary's Community Centre
- South Elmsall Westfield Centre
- South Kirkby & Moorthorpe, Moorthorpe Railway Station
- Upton & North Elmsall, The Village Hall, Upton
- Wakefield Lightwaves Leisure and Community Centre
- Wakefield Yorkshire Building Society

