

**citizens  
advice**

**Wakefield  
District**

# **Annual Report**

## **2021/2022**



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

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**Nigel Brook OBE**

VICE CHAIR

**Rob Smitten**

COMPANY SECRETARY/CHIEF EXECUTIVE

**Simon Topham**

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**Cllr Olivia Rowley\***

**Hilary Warriner**

**Lewis Smith-Connell**

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

# Chair's Report



Welcome to the 2021/22 Annual Report of Citizens Advice Wakefield District. This is my first Chair's report. It has been another challenging year as we lost around 30% of our funding as a result of the ending of our Help To Claim government grant just as we have been coming out of the Covid pandemic and demand for our services is increasing.

I am proud of the staff and volunteers at Citizens Advice Wakefield District who have coped with the increasing demand and increased the numbers of outreaches across the District to provide an even more local service to the public that we serve.

We are very grateful for the support of our funders without which we could not provide our services:

- 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 Wakefield
- Citizens Advice Leeds/Northern Power Grid
- National Citizens Advice / Yorkshire Building Society

Thank you for your support. Many readers may not be aware that we are a charity and rely on fund raising to provide our services.

We employ a small dedicated team of staff supported by a team of volunteers which enables our service to reach so many clients. If you would like to join our team by volunteering, please do get in touch. We provide excellent training.

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

**Nigel Brook**

## Chief Executive Officer's Report



2021/22 was, like the year before, dominated by the COVID crisis. By April 2021, lockdowns were ended but all public spaces had to put in place stringent measures to prevent transmission. Our office at King Street and all outreach venues were open to the public for drop-in and appointment services. To manage this Citizens Advice Wakefield District (CAWD) set up Perspex partitions between our staff/volunteers and the public. We implemented limitations on the numbers of clients in the Contact Centre and enforced 'social distancing'. These measures allowed us to successfully and safely operate services near to normal as well as to staff a rota to support telephone, email and web- chat services. This is a credit to all in the organisation and it must be noted that we were one of the few third sector organisations in Wakefield District and one of the few Citizens Advice organisations in the country to maintain a large element of face to face services for clients throughout most of the year.

In November 2021 and at the start of the year in 2022 new restrictions to control the 'Omicron variant' again led to the closure of the King Street Contact Centre but outreach services maintained a full face-to-face service until once again after February 2022 the lockdown measures were relaxed.

There were also many successes including the expansion of the outreach service which has resulted in our face-to-face services being easily accessible for both drop-in and appointments at 19 venues spread all across the district. The funding by Wakefield Metropolitan District Council (WMDC) of a Benefits Specialist and an Advice Apprentice have both been very successful. The Benefits Specialist has been instrumental in securing tens of thousands of pounds of back dated benefits for clients and the Apprentice has now become a fully qualified Generalist Adviser.

CAWD has also taken part in the WMDC/Residents Recovery Group 'benefits campaign' in October 2021. Held at 11 events around the district, this campaign helped almost 200 families secure £382,000 of income. A second campaign in May and June 2022 resulted in further income secured for clients of £160,000.

Wakefield Metropolitan District Council continue to generously support CAWD. The core General Grant is £335,000 per annum and in addition CAWD has been granted £68,000 per annum to provide services in 'Help at the Hub'. The current General Grant runs to November 2022 but we continue to be in positive dialogue with council partners to agree plans for funding from that date. The Help at the Hub Grant has now been increased to £76,000 a year and extended to November 2023.

CAWD rents out two offices at the King Street building to a third party organisation, Ingeus, which works with the probation service. Ingeus has been granted a 'licence to occupy' and CAWD benefits from rental income of £15,600 per annum.

During this year CAWD has faced major financial upheaval due to the impact of the national recommissioning processes for both the MaPS funded Debt Advice Service and for the national Help to Claim Service (HTC). In our view, these processes have been unnecessarily disruptive and negative to CAWD and to the Citizens Advice service

as a whole. The recommissioning of the Debt Advice service by MaPS at first offered us (and all local offices) a chance to bid for contracts involving very high levels of risk. The trustees declined to bid for this service under these circumstances. The whole process was then aborted by MaPS after causing huge uncertainty and distress. The current contracts were rolled-over for 10-months and we await further developments.

We bid for but were unsuccessful in winning a contract to deliver HTC 'Future Service Offer' locally. Our team of HTC advisers were transferred under TUPE to Citizens Advice Leeds on 1st April 2022 and these services are now provided by a national telephone and online service delivered by much fewer offices without any face-to-face element. We are extremely concerned that the interests of clients requiring face-to-face support and the disruptive financial implications of such a massive change were not given sufficient weight in the government recommissioning process nor by National Citizens Advice.

Normanton, Featherstone, South Elmsall, Hemsworth, South Kirkby & Moorthorpe Town Councils continue to make a financial contribution to the outreaches based at their premises, as does Upton & North Elmsall Parish Council. These outreaches were subsidised from our reserves during 21/22. Funding for Normanton will cease from 1st April 2022 and the remaining councils have agreed to continue funding of these outreaches. Featherstone have agreed to cover the full staff costs involved and has continued as a weekly service. The others have agreed a small increase to fund a fortnightly service.

Funding is received from WMDC Residents Recovery Group for the project 'Help at the Hubs'. Help at the Hub funds outreaches at St.Swithun's Eastmoor, St.Georges Lupset, St. Giles Pontefract, St.Mary's Pontefract, Castleford Heritage Centre, Ossett Town Hall, Kellingley Club, Havercroft & Ryhill Community Learning Project, Westfield Centre South Elmsall and the Warwick Ahead Hub.

An outreach at Kinsley & Fitzwilliam Learning and Community Centre was funded out of reserves during 21/22, but from 1st April 2022 will receive funding via Nova Live Well Small Grants.

Two new outreaches were opened in 2021 at Yorkshire Building Society branches in Wakefield and Castleford, funded by YBS.

As a result of the non-recommissioning of our HTC contract, CAWD faced a cut on one-third of our annual income and we had to plan a major restructure process to reduce costs. This exercise involved some reductions in staff posts, a voluntary redundancy and cuts to hours worked by Service Managers. This voluntary offer by Service Managers demonstrated a generous and positive attitude that is much appreciated and shows the great team spirit that exists at CAWD.

At the same time we launched into a major rethink of what services we could offer and how to fund more accessible services that respond to the needs of our clients and all residents of Wakefield District as we face a serious cost of living crisis. WMDC generously offered to fund a new Financial Capability Project that aims to improve resident's financial knowledge and confidence and offers support to better manage finances against the background of serious economic challenges. This new service is currently funded for a year from July 2022.

Fruitful discussions between the Trussell Trust and three local Food Banks in Knottingley, Normanton and Pontefract will result in the establishment of a new food bank based service offering generalist and specialist debt advice to food bank clients later in 2022.

New funding has also been agreed by from Nova's Mental Health Support Fund to set up new outreach services in mental health settings including at Baghil House, Pontefract, Drury Lane Centre in Wakefield and at Fieldhead Hospital.

Other new plans and projects are also under discussion and demonstrate that CAWD is flexible and adaptable in meeting the needs of diverse communities in Wakefield District at a time of great financial worry for many



residents. CAWD is able to successfully secure new revenue streams because of the high reputation of our team and its work with clients and our success in maintaining strong local relationships with key stakeholders.

Many of the new projects and new funding will begin later in 2022 whereas the HTC income ceased in March. This at first necessitated the cost cutting measures but as more success in developing new projects became apparent the trustees agreed to 'pause' the restructure plans and fund the shortfall from free reserves. This demonstrates a wise long-term approach to preserving our team with all its skills and experience in readiness to deliver new projects for local residents.

**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

1st April 2021 – 31st March 2022

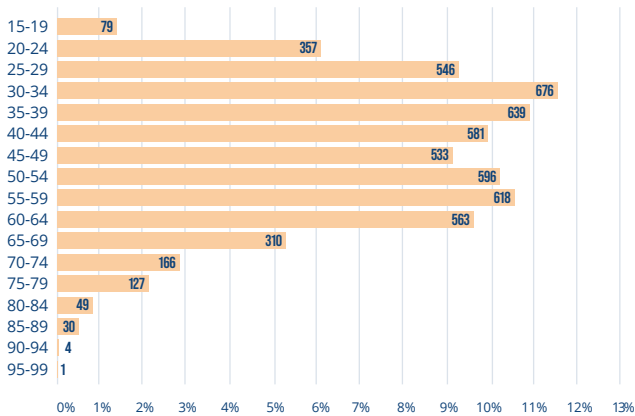
## Summary

Clients	7,322
Quick client contacts	3,399
Issues	31,530
Activities	17,555
Cases	7,515

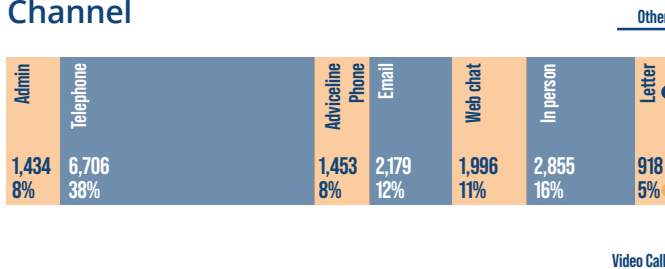
## Outcomes

Income gain	£2,270,955
Re-imbursments, services, loans	£1,214
Debts written off	£159,600
Repayments rescheduled	£7,437
Other	£876,309

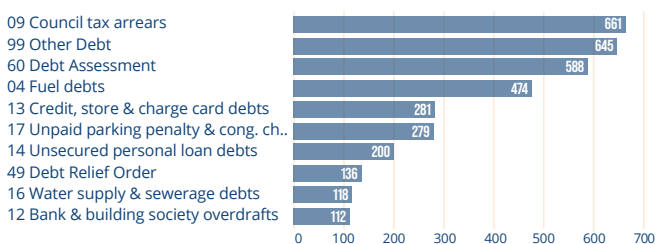
## Age



## Channel



## Top debt issues



## Issues

Issues	Clients
Benefits & tax credits	7,425
Benefits Universal Credit	12,274
Consumer goods & services	546
Debt	4,876
Education	55
Employment	1,103
Financial services & capability	433
GVA & Hate Crime	34
Health & community care	237
Housing	1,235
Immigration & asylum	311
Legal	768
Other	283
Relationships & family	821
Tax	110
Travel & transport	188
Utilities & communications	381
<b>Grand Total</b>	<b>31,530</b>

## Gender



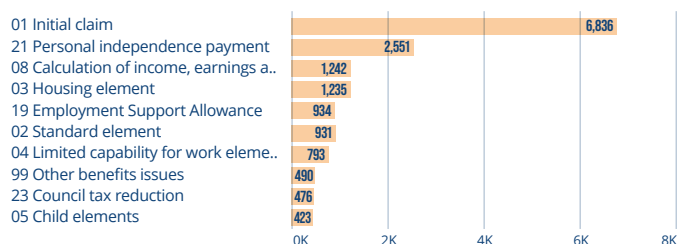
## Disability / Long-term health



## Ethnicity



## Top benefit issues



# Finance Report

1st April 2021 – 31st March 2022

In 2021/22 several projects came to an end with the largest of these being the Help to Claim service. Once again, we invested unrestricted reserves into the organisation to support areas of delivery where we felt it necessary to continue delivery of core services across the district.

We continued our delivery of the Help at the Hubs Service alongside our other two main projects our Generalist Advice Service and our Money Advice Service.

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.

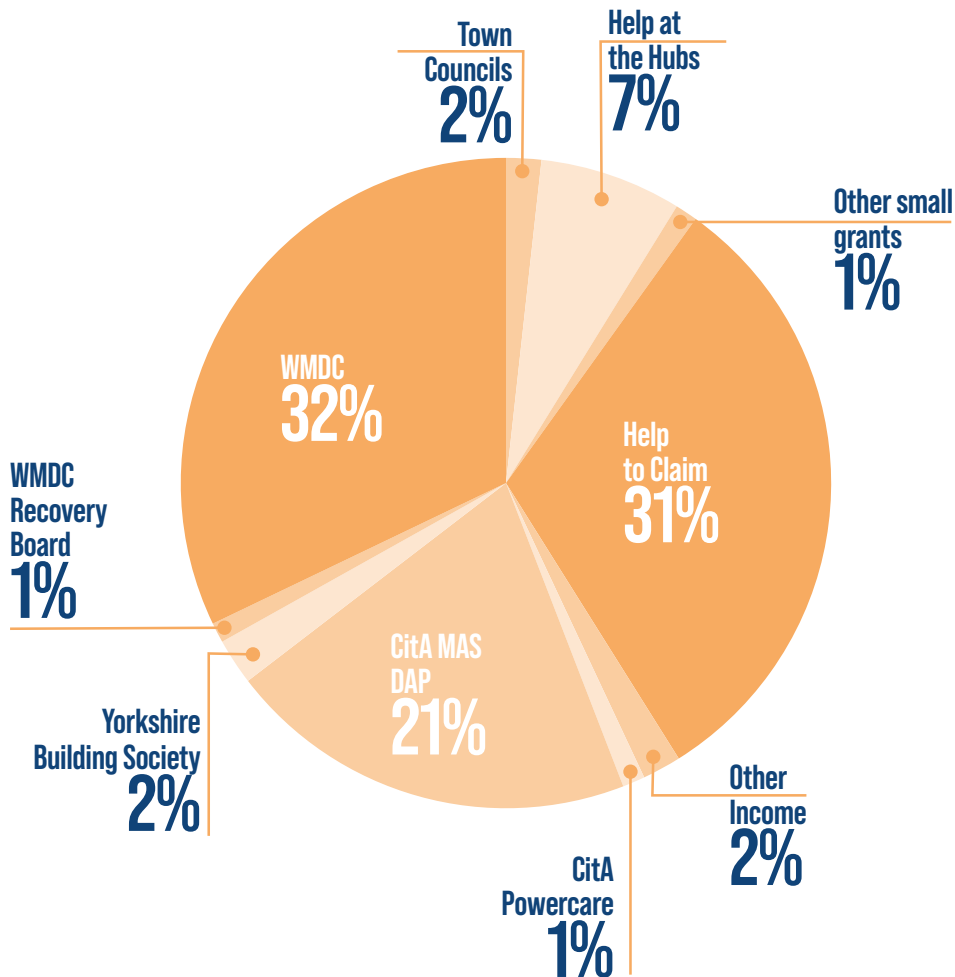
See below a couple of excerpts from our published accounts:

	<b>Total 2022</b>	<b>Total 2021</b>
<b>Total Incoming Resources</b>	£1,043,557	£1,017,521
<b>Total Resources Expended</b>	£ 1,027,204	£1,021,728
<b>Net (Expenditure)/Income After Transfers and Net Movements in Funds</b>	£16,353	£-4,207
<b>Total funds brought forward</b>	£500,773	£504,980
<b>Total funds carried forward</b>	£517,126	£500,773

<b>Analysis of Net Assets of Funds</b> <b>Fund balances at 31 March 2022 are represented by:</b>	<b>Restricted Funds</b>	<b>Unrestricted Funds</b>	<b>Total 2022</b>
<b>Fixed Assets</b>	£0	£0	£0
<b>Net Current Assets/Liabilities</b>	£17,222	£499,904	£517,126
<b>TOTAL</b>	<b>£17,222</b>	<b>£499,904</b>	<b>£517,126</b>

The Graph Below shows our main sources of income during 2021/22

### Income (%) by Source 2021/22



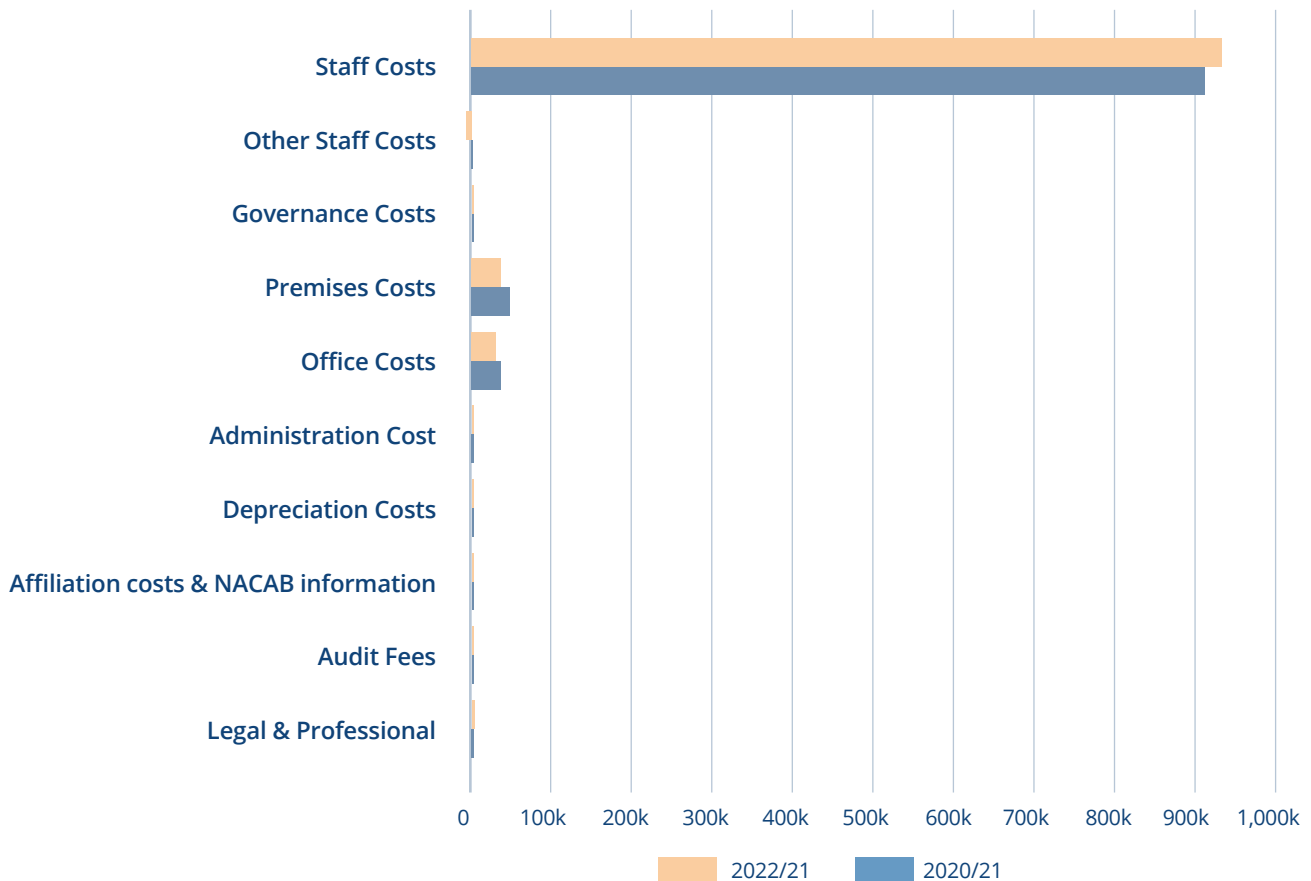
Other income includes Investment income of £1,321, we have continued to review our risk assessment on our reserves and as in previous year we have made the decision to split our investments with £85,000 being placed in a Santander Business Bond for one year, £116,939 in a Co-op Select ISA and £85,225 in a Nationwide one year Saver, 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 2021/22, who were:

- Wakefield Metropolitan District Council
- CitA Maps DAP
- DWP-Help to Claim
- 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
- CitA Powercare
- Yorkshire Building Society
- NOVA Livewell
- Help at the Hubs

The graph below shows our main types of expenditure during 2021/22

### Expenditure (£) by type 2021/22



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 90% of our overall expenditure.

We would like to thank Slade & Cooper Limited and Catherine Hall for their support in the production of our annual accounts.





# Core: General Advice Service

1st April 2021 – 31st March 2022

Our ‘core’ general advice services, those delivered from our King Street office and include our Adviceline telephone service; ‘in-person’ drop in, full advice appointments and email enquiries. These services are generally the first point of contact for our clients. From these access points’ clients can be given information or advice there/then, booked in for a full advice appointment or referred onto our other services, such as our specialist Debt Team.

As we moved into year 2 of the Covid-19 pandemic and the restrictions that continued at various times, our ‘in person’ services were accessible at varying degrees across the year. We continued to deliver our Adviceline and email services both remotely and bringing limited staff back into the office, whilst still taking a cautionary note, the same applied for the re-opening of King Street drop in and limited in-person full appointments.

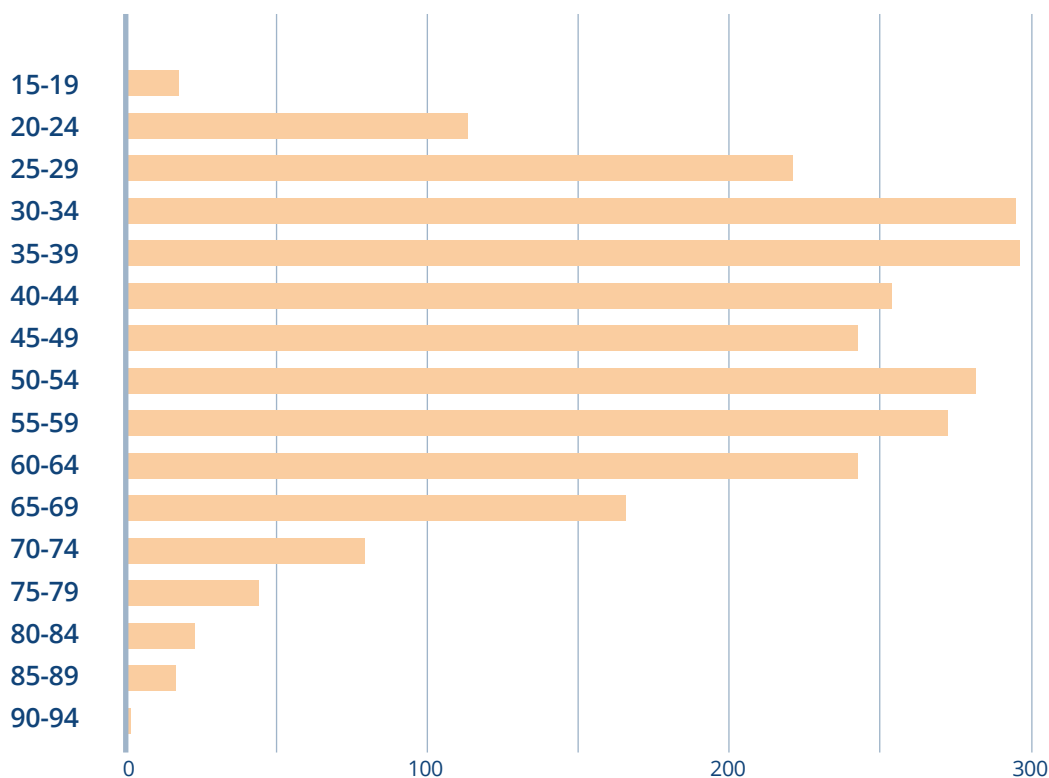
## Clients

Across this 12-month period, our core service has dealt with over **6,257 new clients** presenting **6,632 issues**.

**63%** of issues were dealt with at **discrete advice/information** level whilst **35%** were **detailed advice**. (2% casework falls under our specialist Benefit adviser).

The following client statistics were gathered from the 35% detailed advice work.

### Age Range



## Gender



## Health



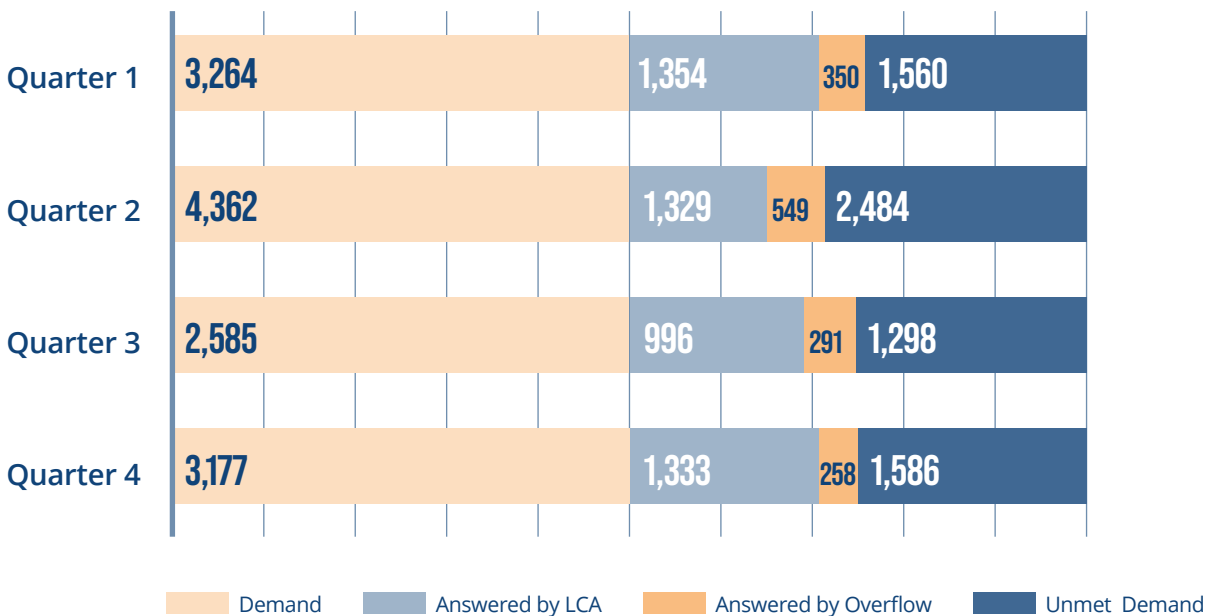
## Type of disability/long term health issue (recorded from 36% of clients)



## Adviceline

Across the year we saw another increase in demand for our phone service; **13,388 calls** attempted to get through, which is a **6.6% increase in demand** on the previous year. However, as previous years we did not have the resources to meet demand. The Covid-19 pandemic hit our staffing levels reducing our volunteer numbers, and as our outreach staff returned to their outreach services, we saw a reduction in staffing on this channel of delivery. We therefore saw **our average call answer rate decrease to 49%**, taking account of the assistance from the national Citizens Advice overflow services, which is a drop from the previous 2 years (63% and 53% respectively).

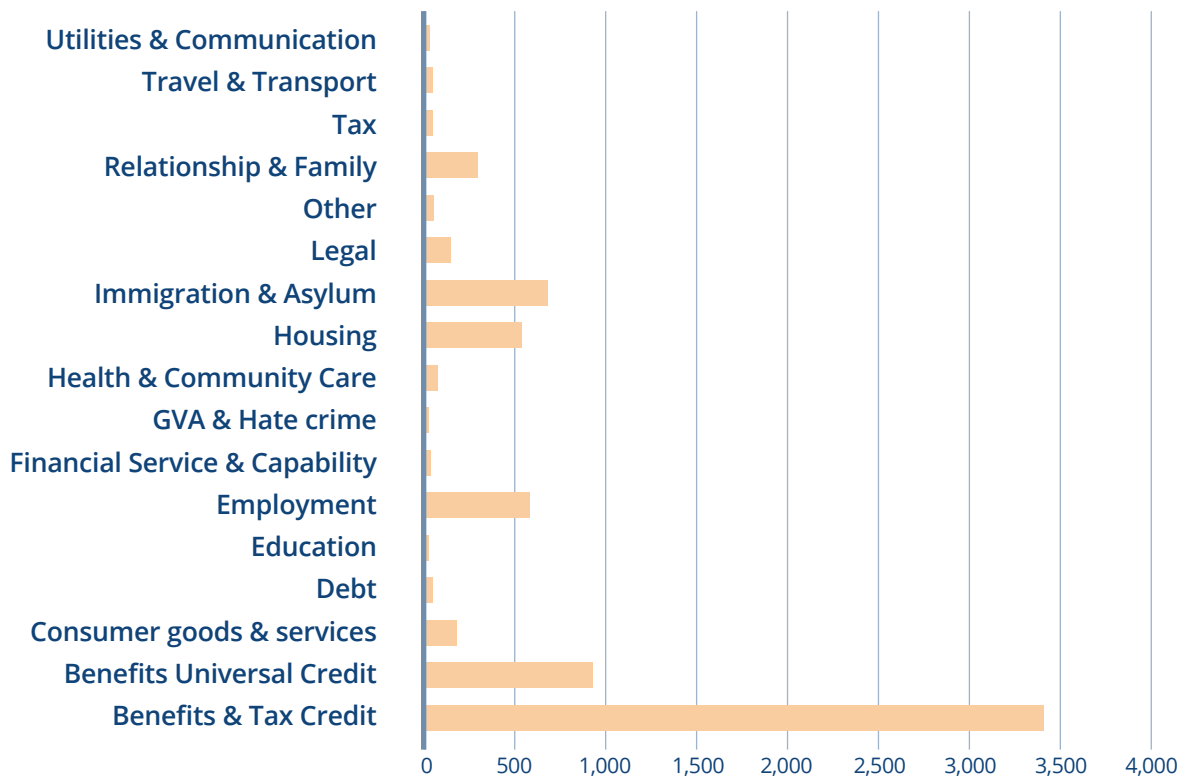
### Adviceline Call Demand



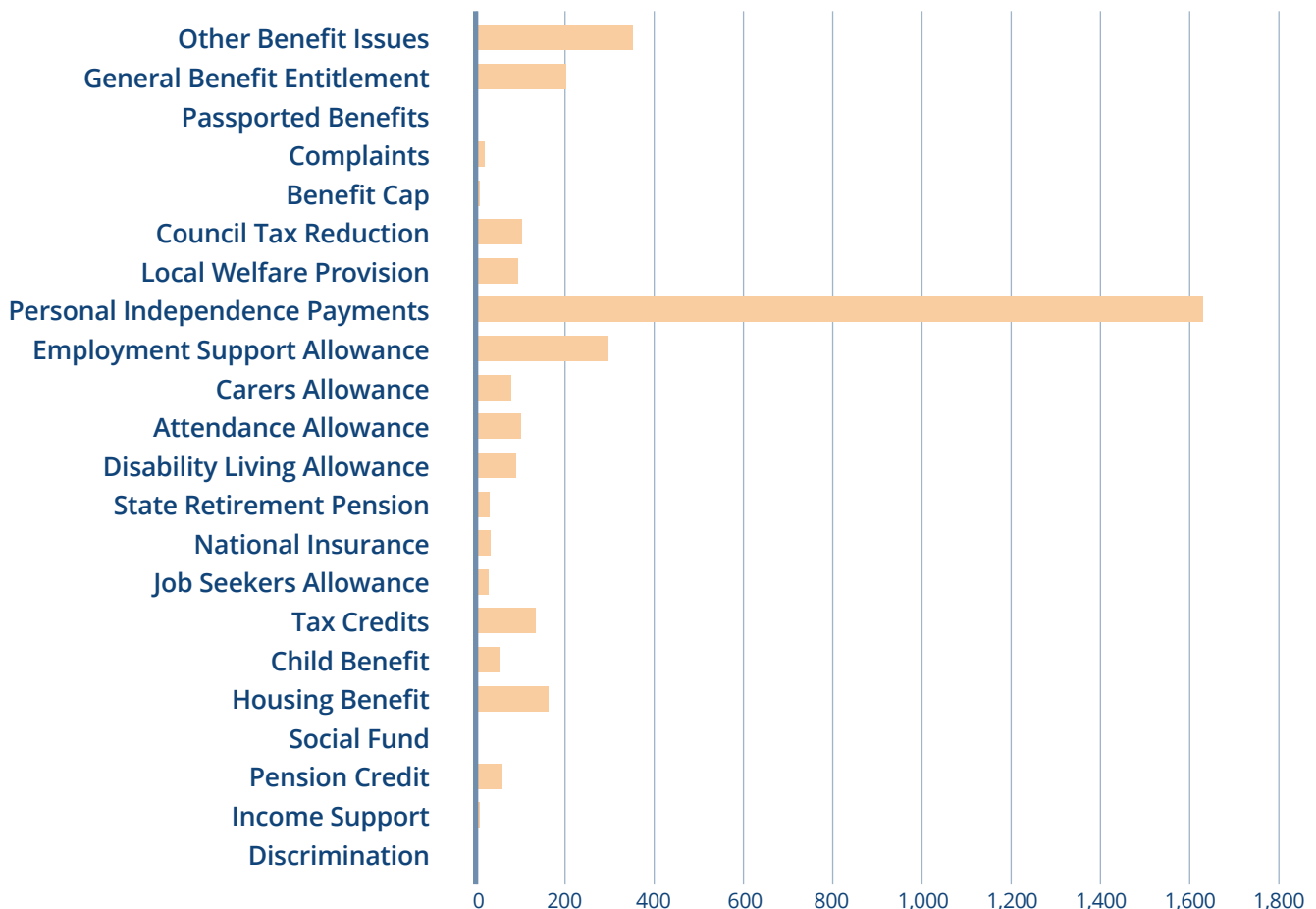
### Adviceline Performance

	Wakefield District In minutes	National Overflow In minutes
Average call duration	15.4	14.0
Average queue time	9.6	27.4
Average post call write-up	6.8	8.0

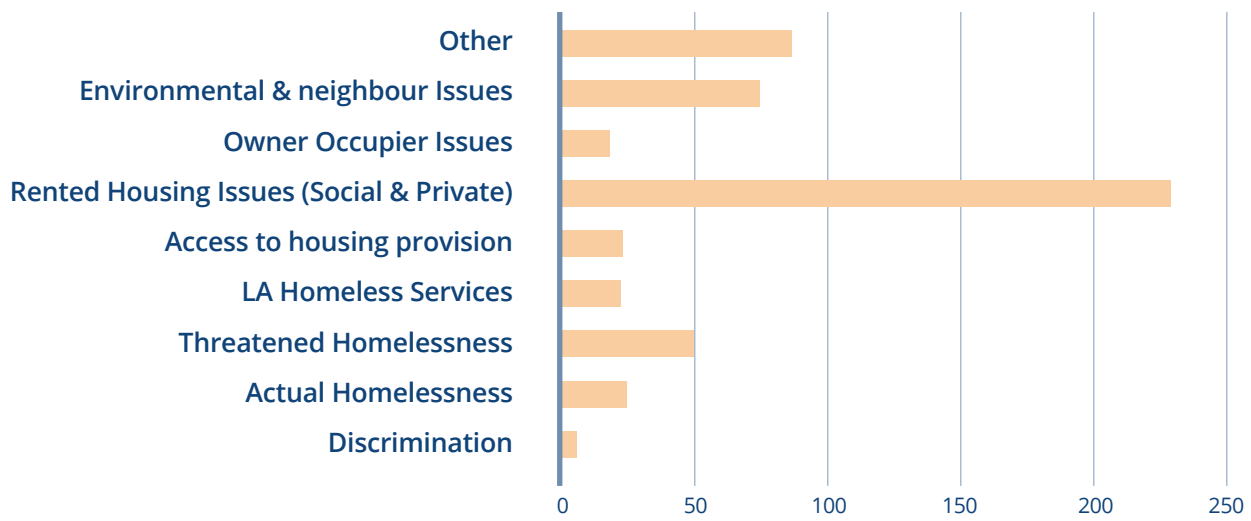
## All 'core' advice issues presented



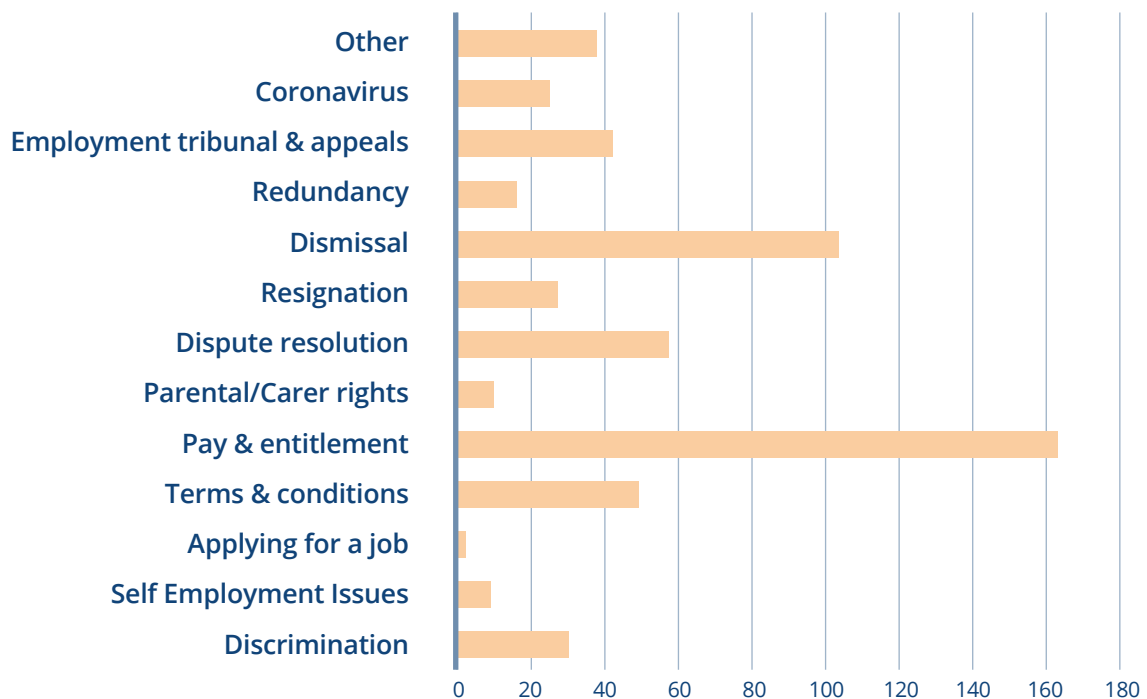
## Benefits & Tax Credits issues presented



## Housing issues presented



## Employment issues presented



## Case Studies

Client resident in a three bedroom private rented house; works full time. Recently has taken in her younger sister (16 years old), as she has become estranged from her parents. Sister is hoping to go onto do A-levels at college. Client wanted advice on the financial aspect of her sister moving into the property and in particular about claiming Child Benefit and entitlement to any other benefit available. Client advised accordingly about claiming Universal Credit and Child Benefit to improve the household financial position. Client assessed as having no capability issues, access to the internet, so was able to follow advice with assisted information, empowering the client to take action herself.

Client worked for the same employer for 5 years + however, when the business sold new practices emerged including 'cash in hand' for weekly wages. Client received no pay slips and received the minimum wage, but eventually was given 2 weeks verbal notice of redundancy. No redundancy payment was ever received. Client had no written contract of employment, but did have P60's and pay slips from initial owner. Client feels that she lost her job due to gender discrimination and sought advice about this. Client was advised about employment rights, including entitlement to an itemized pay slip. 'Cash-in hand' is likely to have an affect the clients NI record, thus affecting entitlement to contributory benefits. Client advised to check on government gateway and was given details of the Equality Advisory & Support Service, aside to assisted information on getting legal advice.

# Quality of Advice

1st April 2021 – 31st March 2022

Our QAA procedures we have in place allow us to monitor both the quality of the advice given but also the progress of a case including the client journey and compliance against data protection and case recording requirements.

By implementing national procedures, which are a membership requirement of all Local Citizen Advice offices, it helps Citizens Advice as a national organisation, understand and monitor consistencies across the network in England and Wales.

Monitoring of quality is a membership requirement but also prescribed by our funders.

Citizens Advice Wakefield District has various mechanisms in place to monitor quality across the whole of the service.

- Day to day case note reviews, carried out by our Service Manager team, levels of checking prescribed by individual adviser competencies. (For example, a new assessor will be subject to 100% checking then reduced as experience and competencies achieved).
- Monthly random 'sample set' checking of cases; level of cases checked prescribed by Citizens Advice and consistency checked by the national Quality Team. (Covers all services except debt)
- Help To Claim (HTC) DIP checks (carried out internally and reported to Citizens Advice HTC Quality Team) plus random selection of cases by the national team on a quarterly basis. (Contract ceased March 2022)
- Independent File Reviews carried out on a monthly basis on our regulated debt advice, consistency checked by the National Debt Quality Team. Level of checking prescribed by national office and funder.
- Debt Advice Peer Assessment (DAPA) prescribed by funder Money and Pensions Service (MaPS). Quarterly regional audit of closed detailed/casework level enquiries, selected at random and assessed by an independent body – Recognising Excellence (RE).

Some of our quality checking levels were reduced in 2021/2022 in line with Citizens Advice guidance as a response to continued pandemic restrictions and reduced channels of delivery/access.

## Quality of Advice – Sample Set *(all services except Debt)*

65 cases were randomly selected from our Case Management System (Case Book) for checking under our Sample Set process in 2021/2022; *(reduced by 50% at the direction of our national office).*

Assessment was carried out by a team of internal ‘reviewers’ and scored against prescribed quality criteria for both client outcome and case administration. The scores of these assessments were then reported to Citizens Advice on a monthly basis as **Key Performance Indicator One (KPI 1)**.

12 of these cases were randomly selected for consistency checking by the national Quality Team, against the same prescribed quality criteria **Key Performance Indicator Two (KPI 2)**.

			RAYG Rating
<b>KPI 1</b>	Client Outcome	<b>86%</b>	<b>Green</b>
	Administration of Case	<b>92%</b>	<b>Green</b>

			RAYG Rating
<b>KPI 2</b>	Client Outcome	<b>100%</b>	<b>Green</b>
	Administration of Case	<b>92%</b>	<b>Green</b>

Random selection of cases cover all advice issues (except debt) and levels of service; the charts below give some examples of RAYG ratings in specific advice area/levels of service.

Advice issue	KPI: Client Outcome	RAYG Rating
Benefits and tax credits	<b>96%</b>	<b>Green</b>
Employment	<b>100%</b>	<b>Green</b>
Housing	<b>100%</b>	<b>Green</b>

Service Level		RAYG Rating
Information/discrete	<b>90%</b>	<b>Green</b>
Detailed	<b>100%</b>	<b>Green</b>

## Debt Quality of Advice

Our debt advice service is funded by the Money and Pensions Service (MaPS) and also regulated by the Financial Conduct Authority (FCA). For the purposes of quality, debt advice is measured against various prescribed criteria.

- Citizens Advice quality standards
- MaPS standards
- FCA regulatory requirements

MaPS standards: the standards set out at a high level, the quality and performance required by services delivering commissioned debt services. *These standards cover service delivery, practitioner led advice and guidance, delivery channels, professional standards\*, specialist delivery, communication, complaints management, **assurance and monitoring**, data recording and performance management.*

*\*all debt advisers delivering regulated advice must be accredited to the specific level they deliver that service (i.e. advice/casework or specialist level).*

FCA Regulation: debt advice within the non for profit sector is regulated. All debt advisers have to have full regard for the regulatory requirement in providing debt advice as prescribed in the Consumer Credit Sourcebook section 8 (CONC 8).

Across 2021/2022 **88 Independent File Reviews** were carried out, randomly selected from closed cases. *(detailed/casework level)*

			RAYG Rating
KPI 1	QAA - Independent File Reviews	80%	<b>Green</b>
KPI 2	QAA – Consistency Check <i>(Citizens Advice national Debt Quality Team)</i>	2.5% point variance	<b>Green</b>

**All quality monitoring and processes in place across all services are align with our Advice Quality Standard (AQS) as per our membership requirement.**



# Outreach Service

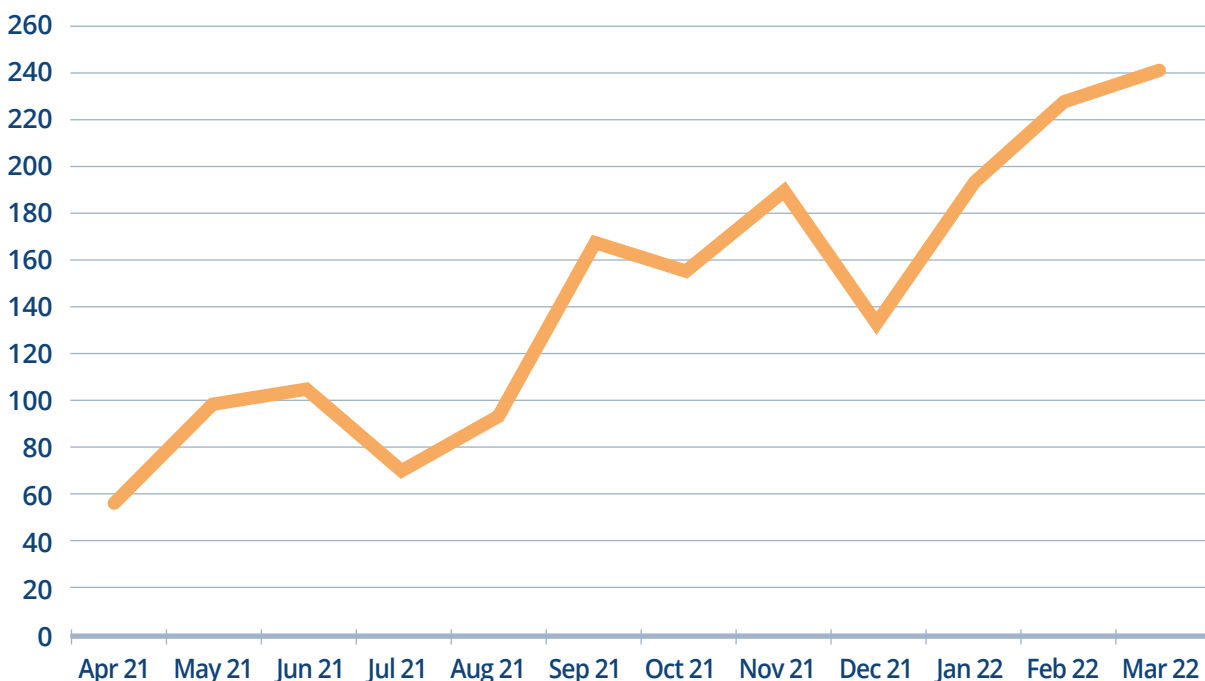
1st April 2021 – 31st March 2022

This year was the busiest we have had at our Outreaches. Unlike many local Citizens Advice offices, Wakefield District Citizens Advice resumed face-to-face outreach work in summer of 2020 and following the end of the third national lockdown that lasted from January 2021 until April 2021, we were straight back into the outreaches delivering in person help once again.

During this year, we were selected by Citizens Advice to be one of four local offices to take part in a pilot funded by Yorkshire Building Society to hold a weekly outreach service at their branches. Our sessions at the Wakefield and Castleford branches were a great success resulting in an extension of funding for a further year and the service being rolled out at more branches across the UK.

As you can see from the line diagram below April 21 was a quiet month as we came out of lockdown (55 contacts). Client contacts at outreach increased somewhat over the following months but as can clearly be seen from the diagram, monthly client contacts shot up in September 21 (169 contacts) and have steadily been increasing each month since then (241 contacts in March 21).

## Total Number of Client Contacts at all Outreaches



The table below gives a breakdown of each outreach location and the numbers of clients (new and existing) that we helped during the year.

<b>Outreach</b>	<b>Total Client Contacts April 21 to March 22 (Drop in &amp; appointments (face to face &amp; Telephone).</b>	<b>Comments</b>
Westfield Centre South Elmsall	248	A 'Help at the Hubs' session.
St Giles Pontefract	135	
St Swithuns Eastmoor	128	A 'Help at the Hubs' session.
Havercroft Community Learning Project Ryhill.	127	A 'Help at the Hubs' session.
Lightwaves Leisure Centre Wakefield	117	A 'Help at the Hubs' session.
Yorkshire Building Society Wakefield	110	New outreach. Started May 21.
Yorkshire Building Society Castleford	107	New outreach. Started May 21.
Castleford Heritage Centre	99	A 'Help at the Hubs' session.
Featherstone Library & Community Centre	94	
St Marys Community Centre Pontefract	90	A 'Help at the Hubs' session.
Kinsley and Fitzwilliam Learning & Community Centre	88	
Warwick Ahead Hub Knottingley	83	
Hemsworth Community Centre	74	
St Georges Community Centre Lupset	70	A 'Help at the Hubs' session.
Millennium Hall Moorthorpe	49	Sessions moved to Millennium Hall from Moorthorpe Train Station in February 21
Ossett Town Hall	37	A 'Help at the Hubs' session.
Upton Village Hall	32	
Woodhouse Community Centre Normanton	24	Temporary location whilst Normanton Town Hall is undergoing refurbishment.
Kellingley Social Club Knottingley	18	A 'Help at the Hubs' session. Closed most of year due to club undergoing refurbishment. Sessions restarted in February 21 in temporary units in carpark.
<b>Total Client Contacts at all Outreach locations</b>	<b>1730</b>	

# Training and Recruitment

1st April 2021 – 31st March 2022

With the third national lockdown ending in April 2021 we were able to resume weekly in person group training sessions and activities. Trainees however still undertake some elements of eLearning from home.

During 2020 and 2021 we also delivered several training sessions for external organisations on how to use our publicly available information and advice resources and when to signpost someone to Citizens Advice. Participants attending the sessions came from local Community Centres, Wakefield District Housing and the Department of Work and Pensions amongst others. The sessions were well received and helped raise awareness of our services as well as giving attendees the tools to help their own service users with their problems.

We continued to hold recruitment presentations for prospective volunteers and selection interviews online via video as these have proved to work well this way. We have no plans to return this activity to in person except when it is better accessibility wise for the applicant.

Interest in volunteering with Citizens Advice Wakefield District has also steadily increased during this period albeit not quite at pre pandemic levels. We were however able to recruit and train four intakes of new volunteers, eighteen in total including three new volunteer receptionists. Fifteen of these trainees completed initial training and were much needed additions to the weekly rota.

We still need to significantly increase our volunteer numbers to deal with the increase in demand for our services across all of our channels of delivery (Telephone, Webchat, email, in person, outreach) and to replace volunteers who leave, most often after securing paid employment.

# Research & Campaigning

1st April 2021 – 31st March 2022

Research and campaigning is a twin aim of Citizens Advice Wakefield District and as a service, we hold a huge amount of data and insight about the problems our clients and their wider communities face. We use this data and insight to do several things:

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

Across the last 12 months' we have actively participated in national campaigning through various channels:

- Completion of evidence forms via our Case Management System (Case Book)
- Social Media activity (Twitter)
- Our Chief Executive Officer has continued involvement in the Covid-19 recovery Board (Wakefield Metropolitan District Council)

## Social Media (Twitter)

We have participated in national campaigning/activity via social media:

- April 2021 @AdviceatHome
- June 2021 Volunteers Week
- June 2021 Promoting online self-help
- June 2021 Scams Aware Campaign
- July 2021 #Keepthelifeline (Universal Credit Uplift Campaign)
- August 2021 #Keepthelifeline (Universal Credit Uplift Campaign)
- October 2021 Promotion of our Silver Sunday Event
- October 2021 Promotion of our Benefits Campaign participation
- December 2021 National Consumer Week #greenandwise
- February 2022 Cost of Living/Energy Crisis

## Evidence Forms

We have submitted **75** evidence forms to national office. *(Below a few examples of those returns highlighting some of the issues our clients are facing).*

### Key Phrase: Living Cost

Client recently widowed, not able to work due to health condition. Following death of husband seen a dramatic reduction in income compounded by the Universal Credit uplift removal of £20 per week, forcing client to potentially be reliant on food banks in the future.

### Key Phrase: DWP incorrect advice

Client made a claim for New Style Employment Support Allowance in July 2020. Client states she was told by DWP she did not qualify due to insufficient National Insurance contributions. She was also advised she did not qualify for 'any benefits' as she was married.

Benefit check carried out showing entitlement to Universal Credit and potential Personal Independence Payment.

### Key Phrase: No recourse to public funds

Client in UK on spousal visa with 2 young children; no recourse to public funds. Experienced domestic violence; not able to claim Universal Credit until she is able to change her immigration status. Placed in hotel by Social Services with no cooking facilities and no heating. Client/children living on part time earnings.

### Key Phrase: No recourse to public funds

Couple in UK; immigration status 'no recourse to public funds'. Mr unable to work due to advanced cancer/treatment; Mrs was self-employed but due to pandemic earnings drastically reduced. Not able to claim Universal Credit as this will jeopardise UK visa.

### Key Phrase: Discrimination due to language barrier

English not clients first language; needs to make an application for Council Tax Support/Single Person Discount; however, local authority only offering online or telephone services and advice 'no interpreters are available'

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

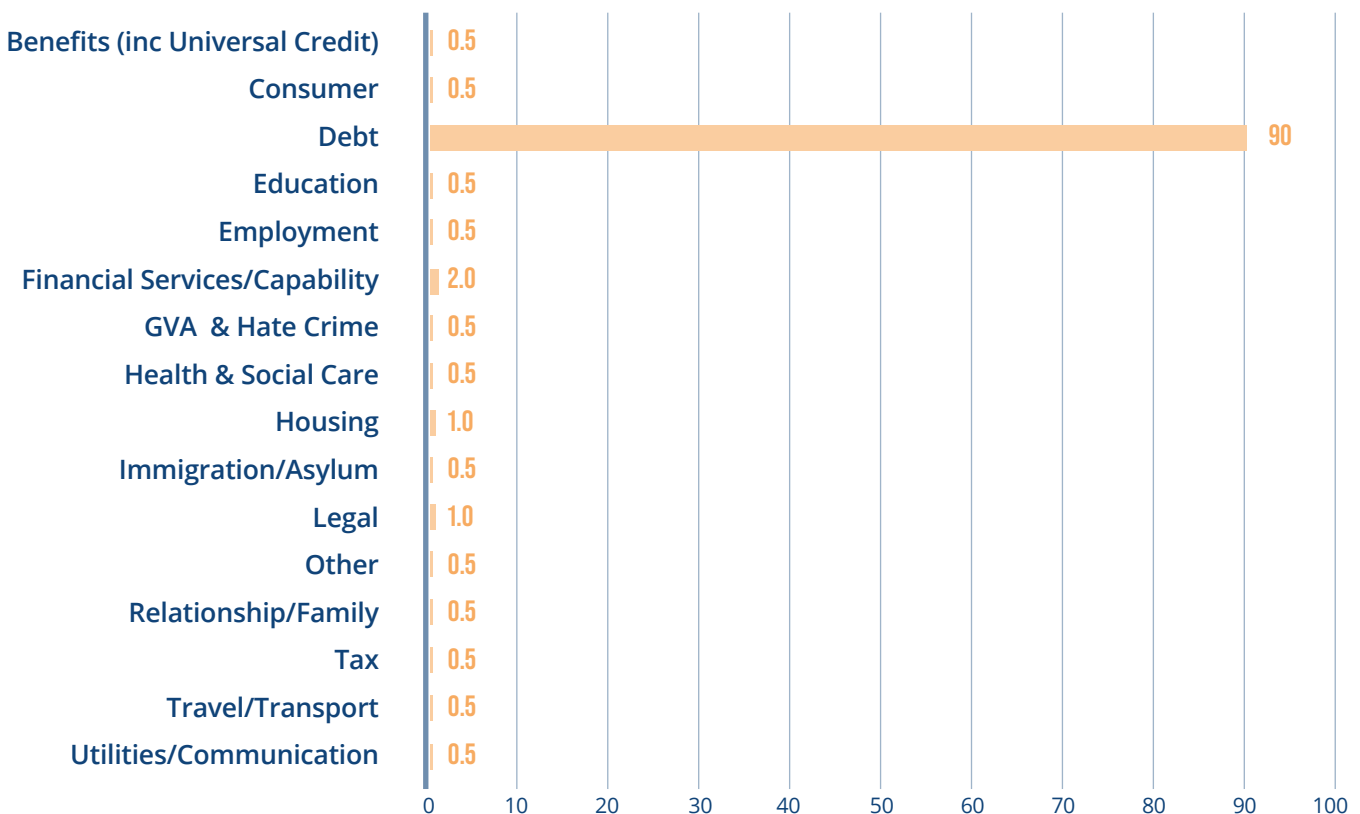
1st April 2021 – 31st March 2022

It continued to be a challenging year for many clients. Covid-19 measures continued to interrupt the 'normal' service and the Debt Team continued to find ways to meet the demand and needs of those seeking debt advice.

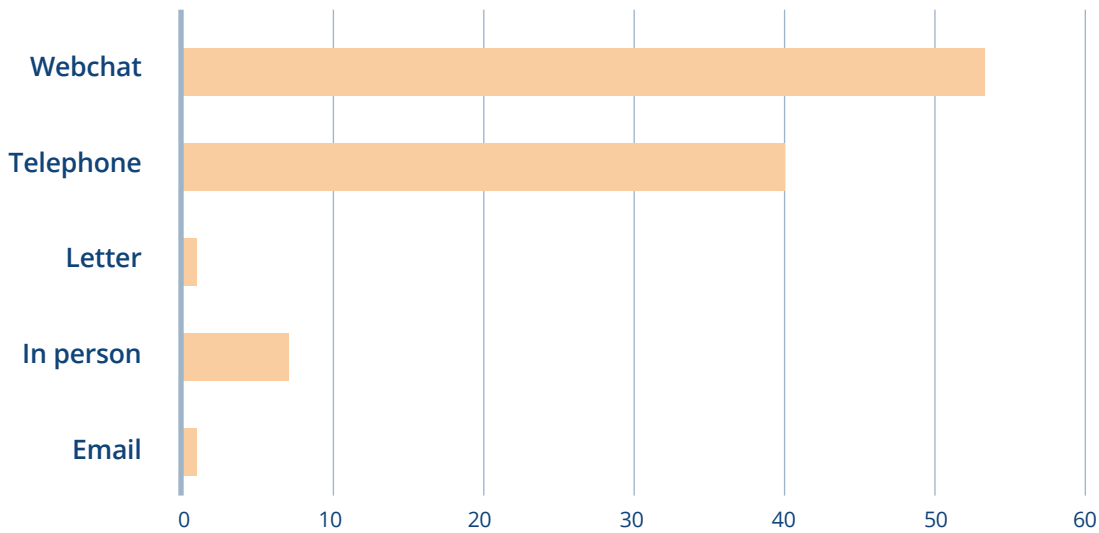
We assisted **1826 new clients** (a 14% increase on the previous year) who sought debt advice this far exceeding our contractual MaPS targets, finishing the year at 135%.

The 1826 clients accessing the debt service presented **5209 advice issues** (a 10% increase on the previous year) and generated **4200 activities**.

## Advice issues as a percentage



## How did our clients contact us for advice (as a percentage)?



## Debts

Our Debt Advice team have **advised upon just over £2.8 million of debts.**

- Priority debt totalled £1 million
- Non-priority debt £1.8 million.

Priority Debt: Top 5	Non-Priority Debt: Top 5
Council Tax Arrears £288,000.00	Unsecured Personal Loans £432,812.00
Fuel Debt (current supplier) £191,003.00	Credit Cards £389,717.00
Secured Loan/Mortgage Arrears £179,871.00	Mortgage Shortfall Debts £207,327.00
Rent Arrears (current home) £149,769.00	HP (former) £74,090.00
HMRC Tax Credit Overpayments £95,701.00	Catalogue/Mail Order £70,401.00

### Other 'headline' figures of debt advised upon

- £59,930.00 - Overdrafts
- £58,500.00 – (defaulted) Mobile Phone contracts
- £47,769.00 – Water arrears
- £37,254.00 – Fuel debt (to former suppliers)

## Client Profiling

We collected full profiling data for 47% (859) of our debt clients; (*due to the nature of our channels of delivery, full profiling is not always available*).

### Health

54% of clients cited a disability or long-term health condition; 6% of those considered themselves disabled; whilst 24% considered their condition affected them day to day, thus on permanent sick in terms of employability.

17% cited Multiple Impairments	17% cited Mental Health	16% cited Physical Impairments
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### Occupation/Employment (as a percentage)

Carer (Children)	4
Carer (Elderly)	0.5
Employed	32
Looking after the home	0.5
Permanently Sick	24
Retired/Semi-retired	1
Self-employed	1
Student	0.5
Unemployed	17
Prefer not to say	19.5

### Household Type (as a percentage)

Mortgage/Buying Home	16
Social Housing/Tenancy	42
Homeless (including B&B)	1
Own Outright	1
Prison	0.5
Private Housing/Tenancy	24
Shared Ownership	0.5
Boarder/Lodger	1
Other/Prefer not to say	14

## Outcomes

17% of client enquires led onto detailed or casework level service. These work levels allow us to highlight the outcomes achieved for our clients.

Our Debt Advisers achieved **£172,145.00** of **financial outcomes** across the year, predominantly through debt write off (insolvency). In total **478** outcomes were recorded. Aside to the financial outcome, other outcomes achieved make a significant difference to the clients' health and well-being.

Budget change/Financial situation stabilised	29%
Improved health/Capacity to manage	52%
Enforcement/committal stopped/prevented/suspended	1%
Debt written off/liability challenged/repaid in full	13%
Financial capability measures (banking/financial planning) in place	5%



## Case Study

Client single parent; three children (all under 10 years) in social rented accommodation. Client unemployed, suffering with anxiety and depression, engaged with GP and treatment in place. Client in receipt of Income Support, Child Tax Credit, Child Benefit and Housing Benefit/Council Tax Support. Client hoping to return into paid employment once her health is stabilised.

Prior to contacting Citizens Advice Wakefield District, client has sought debt advice from another debt provider, however, was left unsure how to deal with her debts, no debt solution had been put in place or advised upon either to deal with her situation in the short or long term.

We fully explored the clients situation, obtained credit reports from the 3 Credit Reference Agencies and looked at her budget thoroughly, undertaking a benefit check to ensure all entitlement was in place; ensuring arrangements were put in place to meet day to day essential living costs (including ongoing council tax payments and TV Licence). Full liabilities were established which then allowed us to fully explore the debt solutions available.

Clients' debts included priorities such as Council Tax arrears; Magistrates Court Fine (arisen due to non-payment of TV Licence); HMRC Tax Credit Overpayment and non-priority accounts, in total £6170.00.

Client entered into a Debt Relief Order as her preferred debt solution and became debt free. (The Magistrates Court Fine, although an excluded debt, had been paid via deductions from benefit at an affordable level)

# Northern Power Grid West Yorkshire: Wakefield

1st April 2021 – 31st March 2022

The Northern Power Grid project ran from 1st April 2021 until the end of February 2022 when sadly funding ended. Throughout that time, **81 clients** were assisted presenting **309 issues**.

- **32** clients were assisted to apply for Warm Homes Discount or getting better deals with their current/different supplier, **gaining additional income of £5,026**
- **6** clients were assisted in **challenging liability** for fuel costs this amounted to **£11,813** in savings
- **14** clients were assisted in applying for **Energy Grants, gaining additional income of £8,178**
- **51** clients were added to the **Priority Register** with their fuel suppliers

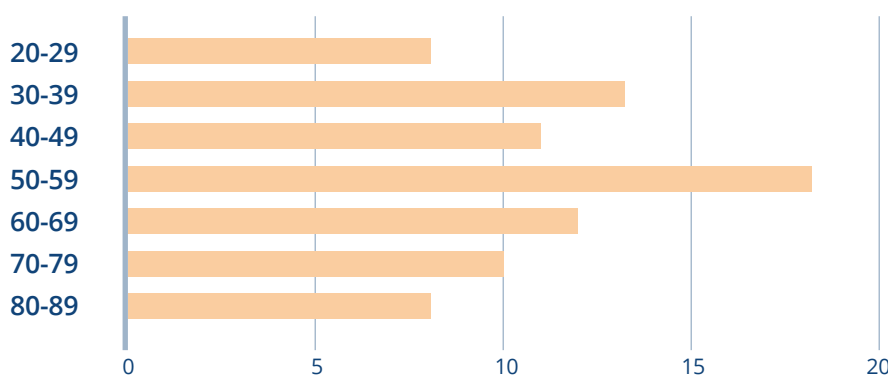
In total **198 outcomes** were achieved (both **financial £26,358** and non-financial).

## Clients

### Gender



### Age Range



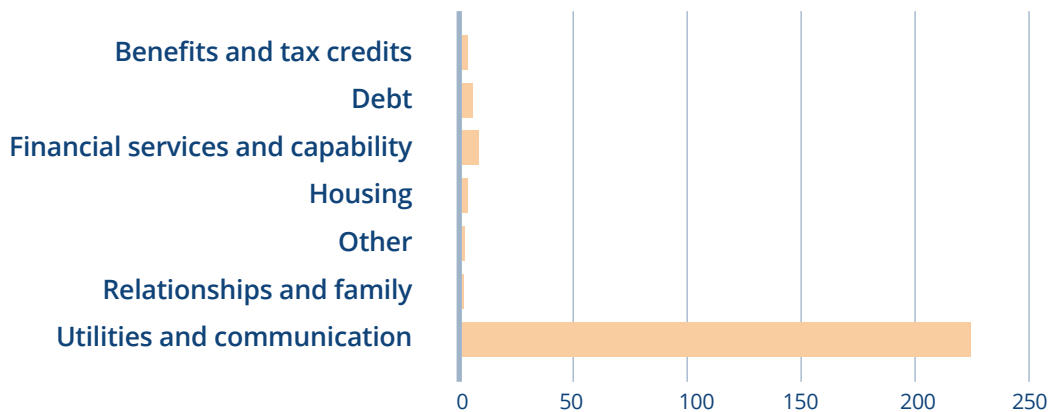
### Health



### Type of disability



## Issues



### Case Studies

Single women resident in social housing; suffers with anxiety, depression and osteoarthritis. Currently in receipt of Universal Credit, getting assistance with Personal Independence Form and debt advice. Client pays for fuel via pre-payment meters with Scottish Power. Warm Home Discount and priority registration already in place, however, client is struggling to top up meters. Fuel Adviser submitted application to New Ground Energy Redress Scheme and client awarded vouchers for both meters.

Retired women resident in social housing; multiple long-term health conditions. Has a debt owing to EON next for a previous supply £2840; client sought assistance with a grant application to clear this debt. Assistance given to complete the energy grant application but also a referral to the Green Doctor for assistance with Energy Efficiency measures being put in place to manage fuel usage going forward for her current home and to address inadequate heating.

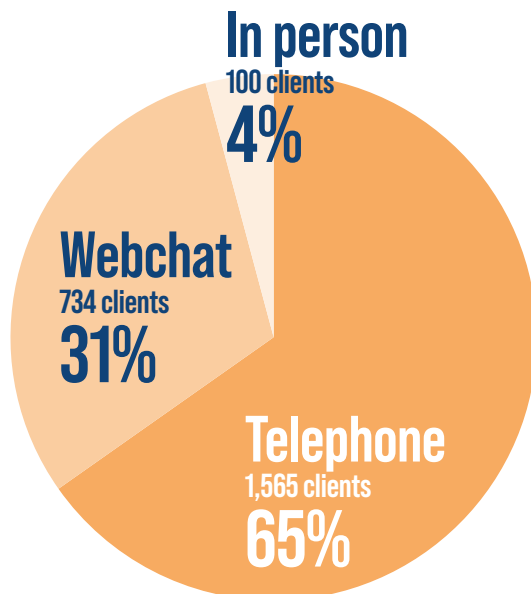
# Help To Claim

1st April 2021 – 31st March 2022

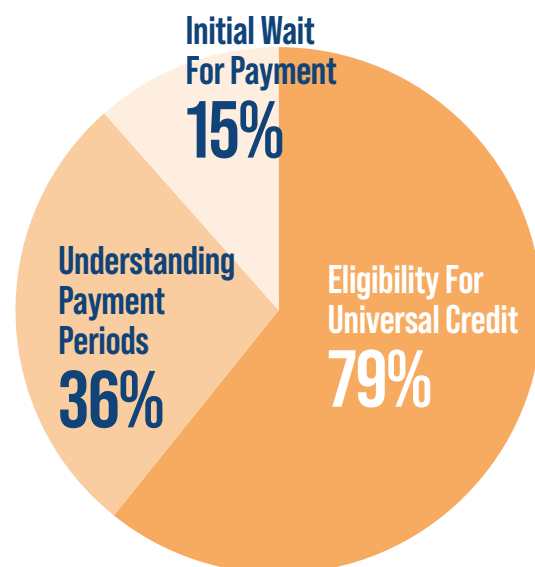
The Help To Claim team worked mainly from home for the 2021/22 financial year due to the ongoing restrictions on office based working. It was another very successful year in terms of the number of clients seen and the financial outcomes secured for those clients.

Number Of Clients Helped	2,302
Total Financial Outcomes	£2,124,276
Number Of Clients requiring support in starting a claim for Universal Credit	801
Number Of Clients Requiring Assistance In Completing A Claim For Universal Credit	482

## Main Contact Methods



## Main Issues Advised On



# Welfare Rights Specialist Caseworker

1st April 2021 – 31st March 2022

In April 2021 Wakefield council gave us additional funding to employ a Welfare Rights Specialist. This has resulted in Citizens Advice Wakefield District being able to now support and represent clients at Welfare Benefit Tribunals. We have one specialist adviser who, as well as representing and/or preparing clients for tribunals, also advises and helps to maximise clients income and is able to share their experience and knowledge when supporting the general team of advisers.

We have also taken part in the Local Authority led Benefit Campaigns which has further added to the number of local residents we have been able to assist.

Number Of Clients Advised	112
Clients Receiving Casework to Tribunal Level	26
Financial Gains	£696,747

## Case Study

Client contacted Citizens Advice as they had been refused PIP, client had several health issues that affected them both physically and mentally. A supporting submission for the tribunal was prepared for the client and they were represented at the telephone hearing. The client was awarded enhanced rate on both components which was backdated to August 2019, they received a backdated payment of £14,300.80 which also included the Severe Disability Premium on their ESA, client received extra annual income £11,411.40.



## 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

Drop-in hours:

Monday 10am – 3pm

Tuesday 10am – 1pm

Thursday 10am – 3pm

## 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