



**Wakefield
District**

Annual Report 2022/2023



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: 03229045

website: www.wakefielddistrictcab.co.uk

Email: districtoffice@wakefielddistrictcab.co.uk

Board of Trustees

CHAIR

Nigel Brook OBE

VICE CHAIR

Rob Smitten

TREASURER

Sandra Cheseldine

COMPANY SECRETARY/CHIEF EXECUTIVE

Simon Topham

TRUSTEES:

Marek Janiel

Barry Blakemore *(retired August 23)*

Cllr Samantha Harvey

Cllr Olivia Rowley *(resigned May 22)*

Hilary Warriner

Lewis Smith-Connell

Callum Whittaker



Chair's Report

Welcome to the 2022/23 Annual Report of Citizens Advice Wakefield District. This is my second 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 came out of the Covid pandemic and coped with a large demand for our services. Fortunately we managed to replace much of the lost income with new projects and the Trustees agreed to use reserves to balance the budget during the transition.

I am proud of the staff and volunteers at Citizens Advice Wakefield District who have coped with the increasing demand and further 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)
- Featherstone Town Council
- Hemsworth Town Council
- South Elmsall Town Council
- Upton and North Elmsall Parish Council
- South Kirkby and Moorthorpe Town Council
- NOVA Wakefield
- Mid Yorkshire NHS Trust
- Trussell Trust
- 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 2022/23 – a time of transition

Welcome to our Annual Report 2022/23.

The past year since April 2022 and up to the summer of 2023 has been a period of transition for Citizens Advice Wakefield District (CAWD) and for the wider world.

In the past 18-months, the country and the world has finally shaken off the last of the COVID 'lockdown' restrictions, hopefully never to return.

At CAWD we had already learned to live with the pandemic restrictions and operated many face-to-face services due to careful safety measures being put in place. By April 2022 the last restrictions were removed and normal service resumed but now at ever more locations around the district.

As well as the main office in King Street, we are now at 25 locations across the district including a 4-day a week drop-in office at Pinderfields Hospital.

Our organisation has also managed a financial transition. In March 2022 our local contract to deliver the Help to Claim (HTC) service in Wakefield ended due to national changes and we lost one third of our annual income. The impact was huge and we started the new financial year planning a restructure that would have involved job losses and cut backs.

The whole team rallied, with Service Managers offering voluntary reductions in hours and a voluntary redundancy. As it transpired over the following months, the scale of cut-backs could be reduced due to securing funds for a number of new projects, including the Financial Capability Project and outreach projects with Mid Yorkshire NHS Hospitals Trust and the Trussell Trust. By the summer of 2022, the 'Restructure Plan' was suspended and then cancelled pending the new projects being agreed and commencing.

At the outset the Trustees had set aside a substantial sum from free reserves to manage this transition and to reduce the scale of cut-backs required. As it turned out, although reserves were still used to fund the period between HTC ending and new projects starting later in the financial year, the actual deficit amount (and reserves used) was substantially lower than allowed for. This was due to careful financial management and the gradual addition of further new funds (including from the aforementioned Mid Yorks NHS Trust and Trussell Trust), for the Financial Capability Project, the Mental Health and Live Well funding from Nova, expansion of 'Help at the Hub' and expansion of the YBS Project.

Financial stability was also enhanced by the confirmation of the continuation of the current MaPS Debt Advice Service to the end of March 2025. It has also been confirmed that no cuts to funding of this service will be applied this year.

These circumstances account for our overall income in 2022/23 being much lower than in the year before but now

with all the new services up and running our income will go back to similar levels as in the previous two years – despite the absence of £330k of income associated with ‘Help to Claim’.

A rather sad transition we have had to cope with in the past 18-months has been the transition out of a damaged economy during the COVID period into a full scale ‘cost of living crisis’ caused by amongst other factors the impacts of the Russian invasion of Ukraine. Having not having fully recovered from the economic impacts of the pandemic, this has sadly plunged local residents into poverty caused by inflation and an energy crisis and into debt caused by rising interest rates. Our services must be ready to fully support our communities in the challenging years to come.

The other notable transition in this period has been the diversification of work due to the new project funding. As noted, this includes offering drop-in and appointment generalist services at Pinderfields Hospital, three mental health service outreaches and in two branches of Yorkshire Building Society. We have started working within three Food Banks at Knottingley, Normanton and Pontefract with funding for generalist and debt advice from the Trussell Trust. We have secured funds from National Citizens Advice to run an Energy Advice Project. We have also now secured funding from National Citizens Advice to run events and training in varied community settings and with different partners such as local MP’s and VCSE organisations.

For many years we have been funded and supported by Wakefield Metropolitan District Council (WMDC) and in the past three years their support has generously increased despite the difficult financial circumstances impacting on local government. Not only have WMDC continued to fund the Specialist Benefits position but added to our income (at a time we most need help) by agreeing to fund the Financial Capability Project from July 22 to June 23, with £90,000 of funding. This year WMDC have agreed that from 1st April 2023, our Core General Grant will increase by 3.2%. We are particularly grateful for the support we have received from the Director of Public Health, Anna Hartley who has recommended that our core funding from 2024 should be a three-year agreement, which will give stability and certainty in planning our services.

We have also been fortunate to have played a key role in the Wakefield Recovery Board, now the Residents First Group (RFG). I am grateful for the huge support and encouragement of this group and to CAWD offered by Cllr Maureen Cummings (Portfolio Holder for Communities, Poverty and Health) who has been instrumental in allowing this partnership group to make a real difference to residents in supporting local community Hubs, the Food Aid Network and in supporting the local VCSE sector.

CAWD has been heavily involved in this work operating outreach advice services in 9 ‘Help at the Hub’ venues across the district and playing a key role in a series of ‘Benefit Campaign’ events resulting in hundreds of thousands of pounds of benefits income secured for local residents.

The continuing transition to more diverse services and sources of funding is a key theme of our new Business Plan 2023/26 agreed by the Trustees in March 2023. The key themes of this plan are:

- Financial Stability securing and increasing current funding.
- Diversification into new additional specialist services.
- Increasing the number of volunteers and variety of volunteer roles, within CAWD.
- Ensure that our services are accessible to all with a key emphasis on EDI.

Equality, Diversity and Inclusion (EDI) is a now central to all our planning. We have agreed an EDI Strategy and Plan, established an EDI Board Champion and an EDI Group (made up of staff, trustees and volunteers). We have undertaken a review of all service delivery from an EDI perspective that has led to a number of changes in our services and facilities being implemented already and some more planned in an annual EDI Improvement Plan. Ultimately, the result of this work will also be for us to seek new office premises as our current office at King Street does not offer adequate accessibility.

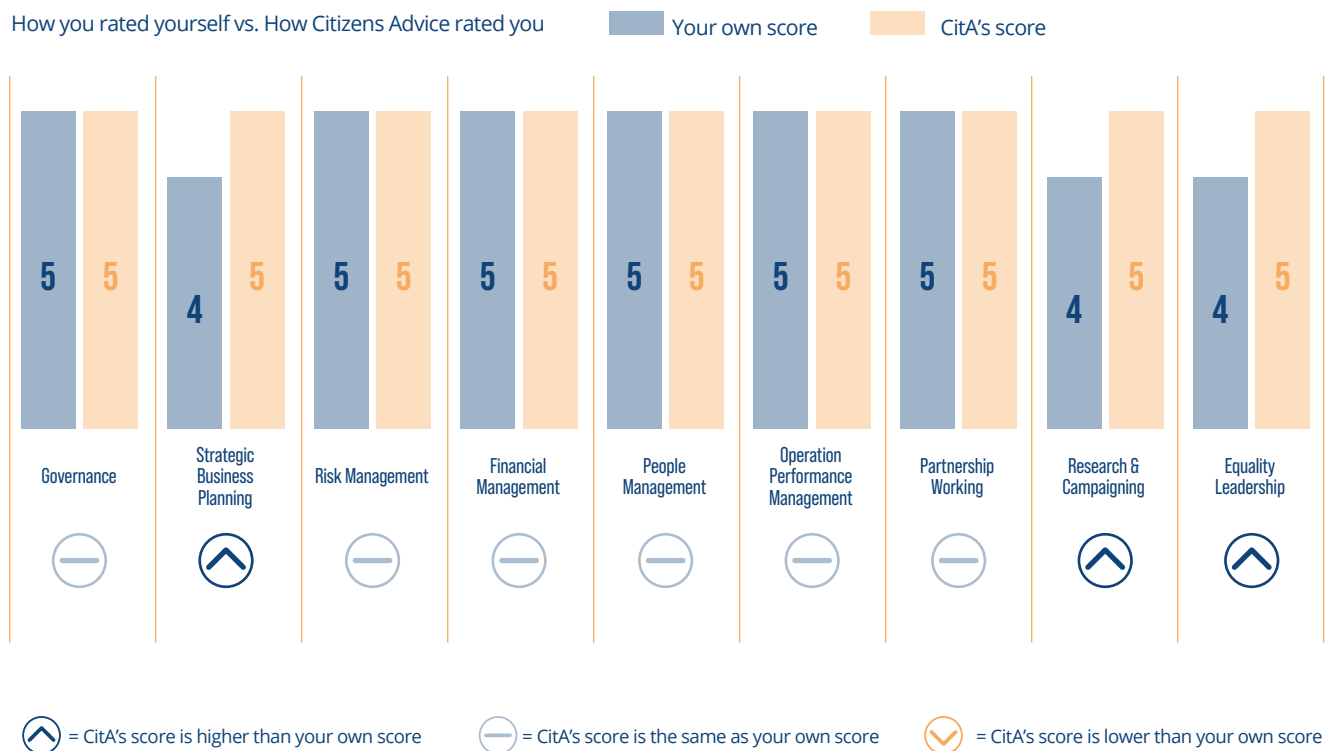
In March 2023, National Citizens Advice carried out the once-every-three-year on-site visit and Leadership Self-Assessment audit (LSA). Examining our operations under 9 headings with a score of between 1 and 5 for each area, we were pleased to be marked by the National Citizens Advice LSA Assessor at a maximum score of 5 in each area: Governance; Strategic Business Planning; Risk Management; Financial Management; People Management; Operational Performance Management; Partnership Working; Research & Campaigning; and Equality Leadership. The overall RAG Rating is Green reflecting the maximum 'excellent' score in each area examined. This concluded the financial year 22/23 in a tremendously positive manner and is the result of the hard work of all who work or volunteer in the organisation.

It has certainly been a busy year and we have achieved a major transition out of a period of uncertainty and instability (caused by COVID and financial changes). But change will not cease. Our new Business Plan includes some stretching targets and a move to a new building will be a huge project. The next few years will see us work closely with key partners including Mayor of West Yorkshire, Tracy Brabin, The RFG, WMDC Public Health, Mid Yorkshire NHS Hospitals Trust, The Trussell Trust, Nova and National Citizens Advice to constantly enhance and improve our services for our communities in what will continue to be challenging times.

Simon Topham

Performance and Quality Framework–Leadership Dashboard (Q4 2022/23)

Your own scores versus Citizens Advice’s scores from the 9 areas of your Leadership Self-Assessment



Business Plan on a page

2023 to 2026

We offer free, confidential, impartial advice to all in Wakefield District

Our Values: Independent, Trustworthy, Inclusive, Campaigning

Vision

It will be easy to get our help

- In-person, by telephone, by email by live web chat and at venues spread geographically across the whole district.
- We will offer 'no-appointment necessary drop-in' services around the district accessible to anyone.
- We will offer services to communities with high needs and access for clients with protected characteristics by developing partnerships with communities, new features on our website and moving to a fully accessible main building.

Our services will be joined-up and be of high quality

- We will get clients rapidly to where they will receive the best appropriate help – either internally to specialist teams or to the right external partners.
- Waiting times for appointments will be no more than five working days.
- Key specialist advice such as in benefits and debt will be offered within our organisation and we aim to add new specialisms to best meet client demand in one place.
- We will achieve high quality QAA Green scores for advice.

We will be financially sound

- We will develop long-term trusting relationships with key funders.
- We will maintain good reserves to strategically plan for ups and downs in our cash flow.
- We aim to put in place multi-year funding agreements.

We will have a highly trained and professional team of staff and volunteers

- It will be a high priority to recruit new volunteers every year but also look after and develop those currently in the team.
- Our staff will know that we are a fair and responsible employer offering good pay and conditions.
- Staff will have access to continual training and development.

Our profile in the community will be high

- We will be amongst the most respected organisations in Wakefield District, enhancing and developing partnerships.
- We will be a leader in the local VCSE sector.
- We will have a high profile and reputation within the national Citizens Advice movement, making a strong contribution to national research and campaigning activity.

Strategic Priorities and Plans

Organisational Stability

- Secure a new long-term funding agreement with WMDC.
- Be active in the Residents First Group.
- Secure new projects and funding.
- Reinstate fund raising committee and attend events.
- Whilst in King Street, rent out spare space.
- Meet with and develop relationships with groups representing people with diverse characteristics.

Services

- Work closely with the NHS and health services.
- Work closely with Food Banks and Food Pantries.
- Build and grow specialist services, such as benefits specialists, involving both staff and volunteers.
- Continue and develop varied outreach services across the district.
- Put in place EDI Annual Improvement Plan.
- Expand partnership working and set up more secure referral pathways.
- Implement Web Chat.

Infrastructure

- Secure new more accessible premises to replace King Street.
- Develop and invest in IT to replace aging equipment and develop more flexible secure services and working.
- Constantly update and develop our website.
- Purchase a new online telephone system.

People

- Secure funding to employ a Research & Campaigns Co-ordinator.
- Hold regular team meetings and events.
- Develop more diverse skills including BSL and non-English languages.
- Put in place succession plans for key roles.
- Grow the volunteer team to at least 55 and train in a variety of roles.



The Main Office at Kings Street

Key Statistics

1st April 2022 – 31st March 2023

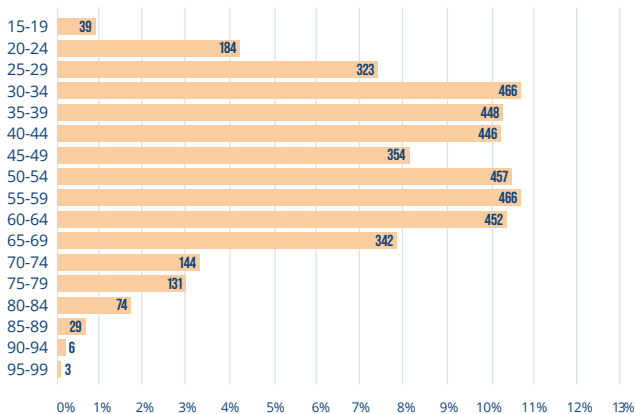
Summary

Clients	5,133
Quick client contacts	3,881
Issues	21,952
Activities	14,392
Cases	5,246

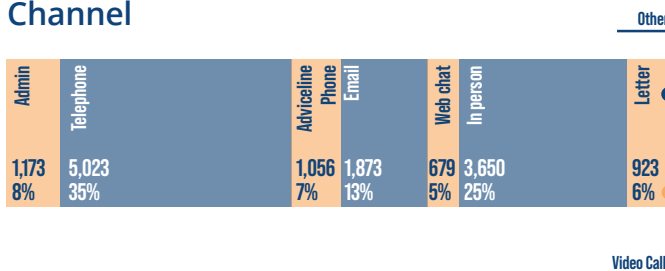
Outcomes

Income gain	£2,880,486
Re-imbursments, services, loans	£45,921
Debts written off	£336,296
Repayments rescheduled	£26,957
Other	£110,141

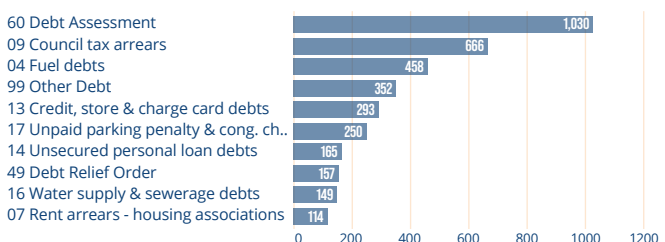
Age



Channel



Top debt issues



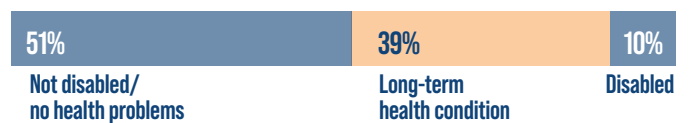
Issues

Issues	Clients
Benefits & tax credits	7,582
Benefits Universal Credit	1,864
Charitable Support & Food Ban..	611
Consumer goods & services	575
Debt	4,977
Education	55
Employment	882
Financial services & capability	645
GVA & Hate Crime	53
Health & community care	248
Housing	1,311
Immigration & asylum	304
Legal	980
Other	244
Relationships & family	874
Tax	94
Travel & transport	206
Utilities & communications	447
Grand Total	21,952

Gender



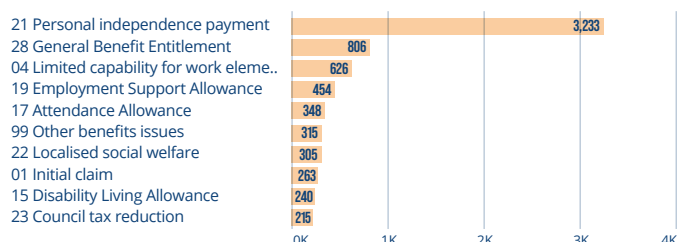
Disability / Long-term health



Ethnicity



Top benefit issues



Finance Report

1st April 2022 – 31st March 2023

In March 2022 the Help to Claim (HTC) service in Wakefield ended due to national changes resulting in a £325k (32%) reduction in annual income. In response a deficit budget of £73,650 was set for the year 22/23. Continued strong financial management and the acquisition of new funds throughout the year reduced this budget deficit down to £22k by March 2023. The new funds secured in the year included additional Funding from Nova £32k, Trussell Trust £31k, Mid Yorks NHS Trust £28k and WMDC Financial Capability £68k.

Despite funding reductions, the bureaux continued with the delivery of the Help at the Hubs Service alongside the other two main activities the Generalist Advice Service and the Money Advice Service.

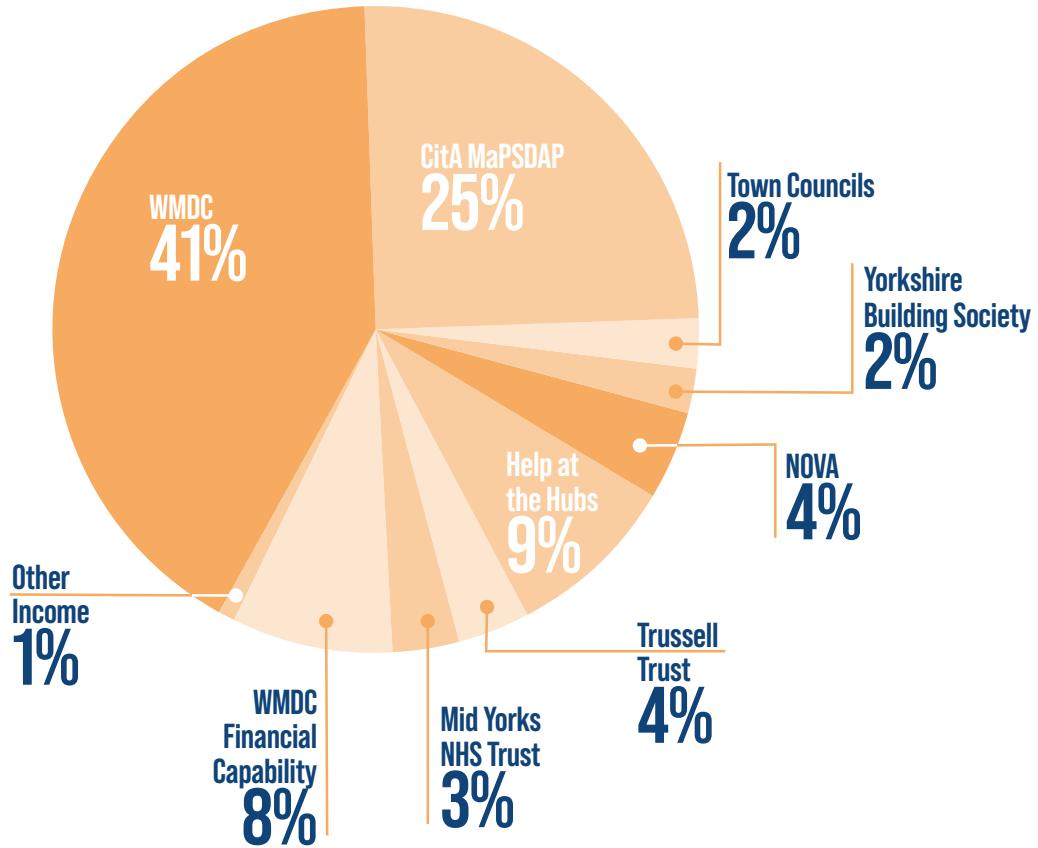
See below a couple of excerpts from our published accounts:

	Total 2023	Total 2022
Total Incoming Resources	£864,518	£1,017,521
Total Resources Expended	£886,849	£1,027,204
Net (Expenditure)/Income After Transfers and Net Movements in Funds	-£22, 431	£16,353
Total funds brought forward	£517,126	£500,773
Total funds carried forward	£494,695	£517,126

	Total 2023	Total 2022
Restricted Funds	£14,502	£17,222
Unrestricted funds	£480,193	£499,904
TOTAL	£494,695	£517,126

The Graph below shows our main source of income during 2022/23

Income % by Source 2022/23



Other income includes Investment income of £2,241, we have continued to review our risk assessment on our reserves and as in previous years we have made the decision to split our investments with a £340k portfolio of bonds held with Flagstone with no investment held exceeding £85,000 and £110,465 invested in a Co-op Select ISA.

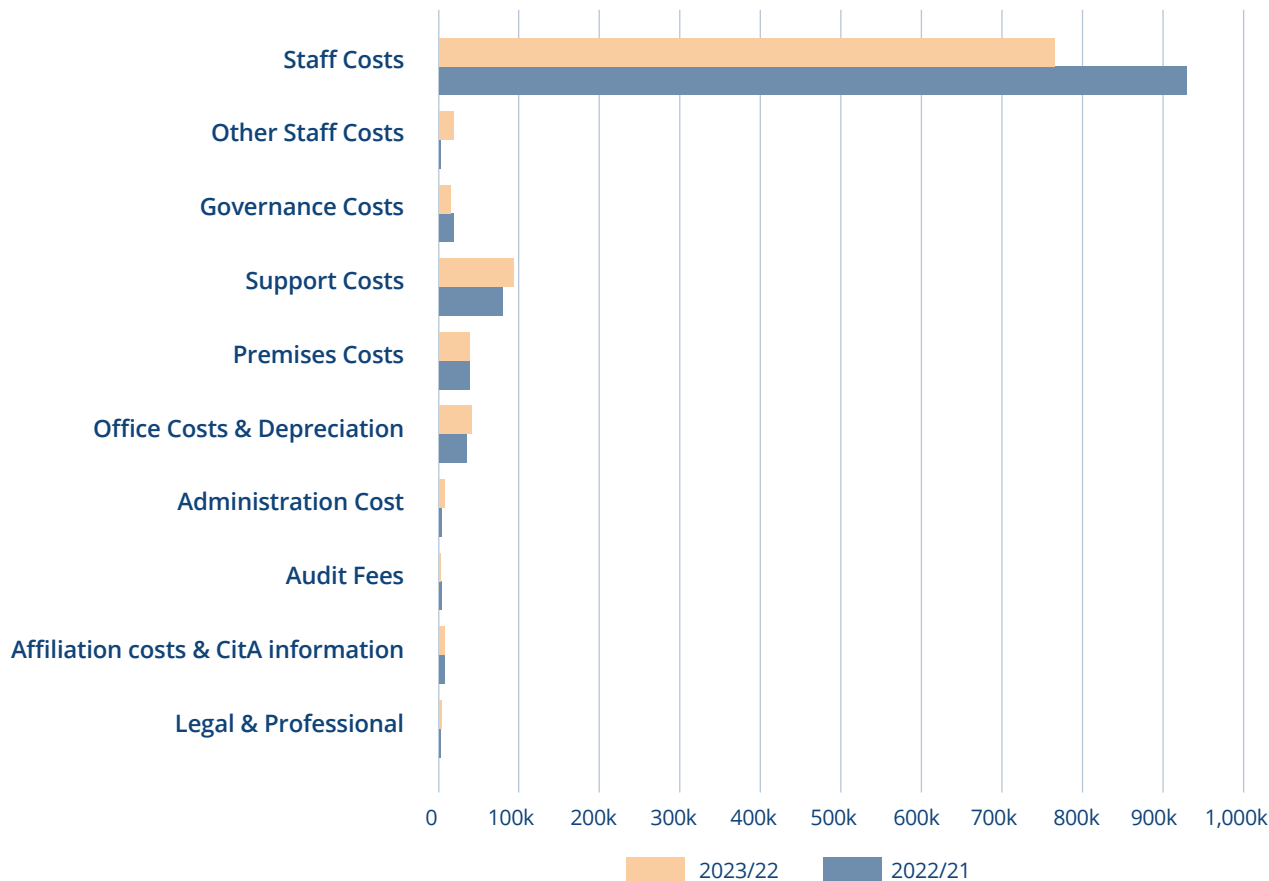
The amount invested in all these accounts is reviewed upon maturity.

On behalf of all the trustees we would like to thank our funders for 2022/23, who were:

- Wakefield Metropolitan District Council
- CitA Maps DAP
- NOVA
- Featherstone Town Council
- South Elmsall Town Council
- Upton and North Elmsall Parish Council
- South Kirkby and Moorthorpe Town Council
- Hemsworth Town Council
- Yorkshire Building Society
- Trussell Trust
- Mid Yorks NHS Trust
- WMDC Financial Capability
- Help at the Hubs (WMDC, Residents First Group)

The graph below shows our main types of expenditure during 2022/23

Expenditure (£) by type 2022/23



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 makes up 79% of our overall expenditure (2021/22 83%)

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



Clockwise from top left:
Crofton Fun Day; Wakefield
Pride 2023; our new office
at Pinderfields Hospital

Core: General Advice Service

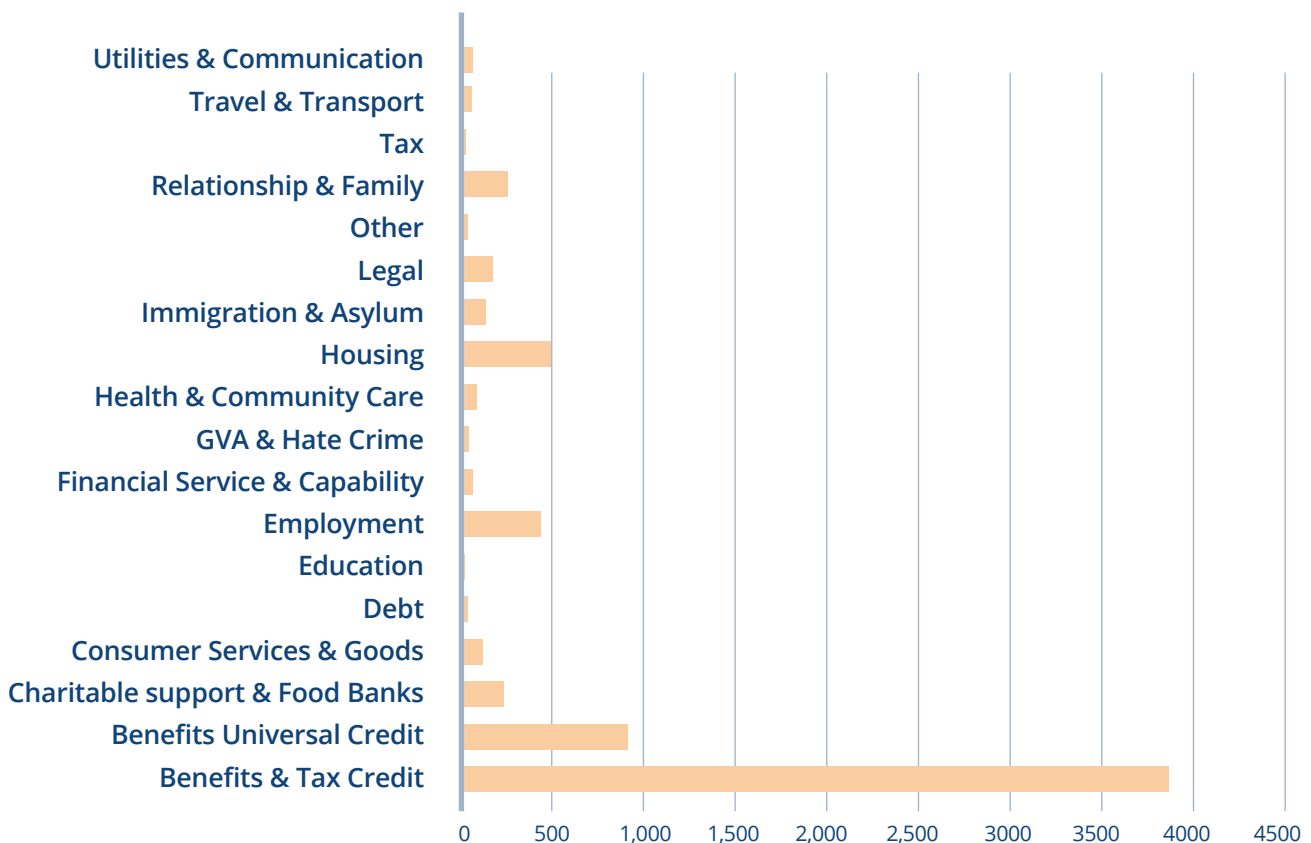
1st April 2022 – 31st March 2023

Our 'core' general advice services, those delivered through our central office at King Street and include our telephone advice service 'Advice Line', 'in person' drop in and full advice appointments (in person and telephone) as well as our email service. These services run alongside our outreaches and are the first point of contact for clients. Clients can be given information; signposted to other external services more appropriate to deal with their enquiry; given a full advice appointment or referred into one of our other services. These 'other' services included our specialist Debt Advice service; our Financial Capability project and our specialist Benefits service.

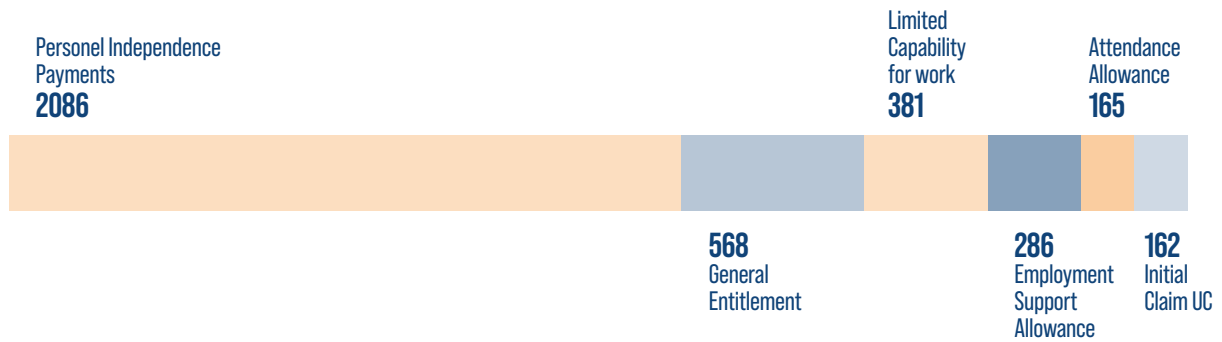
We advised **2592** clients and dealt with **3210** simple queries, total clients **5802** presenting **6960** issues. Our core delivery fluctuated as did our volunteer staffing numbers across the year, but supported by paid members of staff, achievements as we got back to normal service delivery, after the pandemic, remained high and demand as we moved into a Cost of Living crisis increased.

Presented Issues

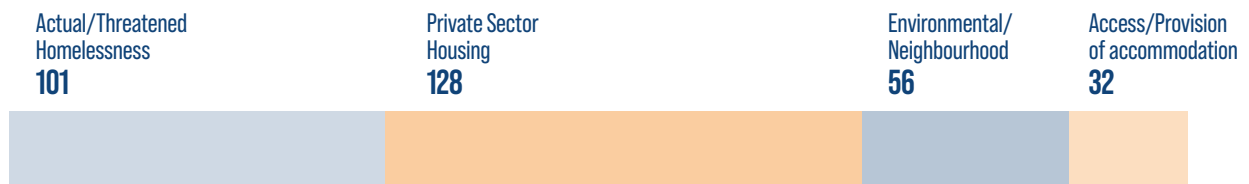
Benefit issues continued to be our biggest enquiry area, making up **69%** of core presented issues. **Housing, Employment, Relationship & Family** along with **Charitable Support and Food Banks** made up our **top 5 presented issues**. Issues dealt with generally follow the wider socioeconomic trends faced everyday by our clients.



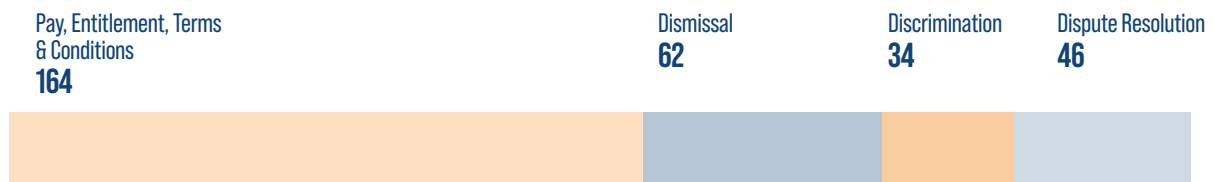
Benefits: Top six issues



Housing: Top four issues



Employment: Top four issues



Relationship & Families: Top four issues



Charitable Support & Food Banks

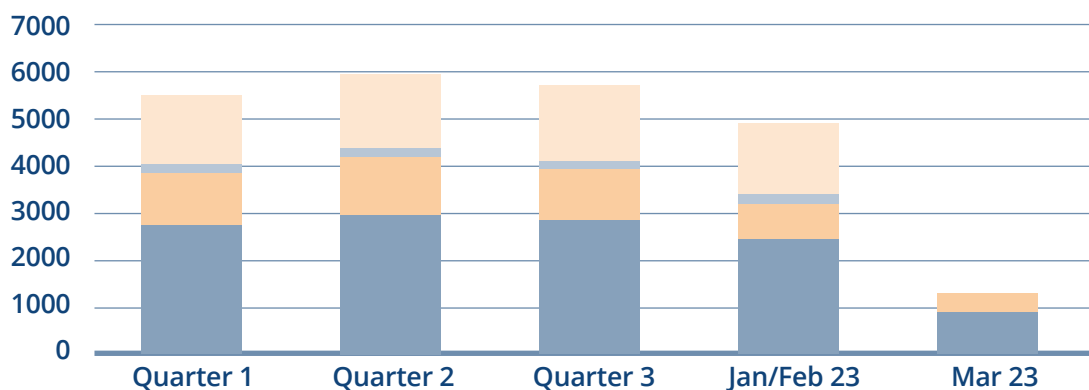
Food Banks **72%**

Charitable Support **28%**

Advice Line

Up to February 2023, our telephony was delivered through the KCOM platform; In March 2023, this was changed to the Connect platform. The way a client accessed this service did not change, however, the option to opt into other more appropriate services to their enquiry at an earlier stage in the telephone call did; i.e. national Consumer Service or the Help to Claim (Universal Credit) service.

Adviceline - Meeting Demand



Unmet Need	1473	1601	1599	1486	
Overflow Answered	169	157	188	215	
LCA Answered	1110	1227	1076	751	426
Demand	2772	2985	2863	2452	890

Outcomes

Our core service achieved **356 outcomes** with a total value of **£1,351,589.00** for 183 of our clients.

Income Gains

£1,332,520.00

Reimbursements/services

£2,751.00

Misc.

£16,318.00

Case Study

63 -year old widow; living on her own in owner-occupied accommodation. She is living with long- term health issues, including anxiety and been diagnosed with a terminal lung condition. Client is already in receipt of Income Related Employment Support Allowance/ Support Group and Council Tax Support. She has attended Citizens Advice for a general benefit check and advice on any other help she may be entitled too.

Adviser [volunteer] carried out a general benefit check & based on clients' circumstances, she is claiming all benefits she is entitled to up to that point (£135.35 per week + CTS). Further exploration of her health highlighted an entitlement to Personal Independence Payment. Were this to be claimed and successful would increase her weekly income to £361.65 per week).

PIP Form requested and appointment made to assist client in completing.

Form Filler [volunteer] assisted client in completing Personal Independence Payment form and based on points/award an expected financial gain to client totals £8,158.80 per annum.

Quality of Advice (QAA)

1st April 2022 – 31st March 2023

QAA procedures we have in place allow us to monitor both the quality of the advice and 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)
- 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.
- From January 2023: Independent File Reviews carried out on our Specialist Benefits casework by a Specialist Benefits Supervisor (Bradford CA).

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

77 cases were randomly selected from our Case Management System (Case Book) for checking under our Sample Set process.

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
KPI 1	Client Outcome	88%	Green
	Administration of Case	97%	Green

			RAYG Rating
KPI 2	Client Outcome	92%	Green
	Administration of Case	100%	Green

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.

Advice issue	KPI: Client Outcome	RAYG Rating
Benefits and tax credits	93%	Green
Employment	100%	Green
Utilities and Communication	100%	Green
Relationships and Family	100%	Green
Housing	75%	Yellow

Debt Quality of Advice – Independent File Reviews

Our debt advice service is funded by the Money and Pensions Service (MaPS) and 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).

33 Independent File Reviews (IFR's) were carried out, randomly selected from closed cases. *(detailed/casework level).*

We also had staffing changes and took on a trainee to post where 100% of Debt Assessments (information level) were checked carried out alongside the IFR's for experienced debt advisers.

			RAYG Rating
KPI 1	QAA - Independent File Reviews	96%	Green
KPI 2	QAA – Consistency Check <i>(Citizens Advice national Debt Quality Team)</i>	nil point variance	Green

Benefits Quality of Advice (casework) – Independent File Reviews

From January 2023, we bought in outside specialist benefits quality checking through Bradford CA. The specialist benefits supervisor carries out two Independent File Reviews each month. **6 Independent File Reviews (IFR's) have been carried out up to March 2023.**

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 2022 – 31st March 2023

Once again, we can report that we have had the busiest and most successful year for our outreaches and the advisers who staff them. The outreach sessions are now well established in the local communities as reliable and convenient points of access for information and advice.

Our commitment to providing district wide in person services has resulted in an increase in the number of our outreach locations from 19 in the previous year to 25. Each week from these locations, we were able to offer a total of 52 hours of drop in time and an additional 32 appointments.

Unfortunately, funding ended for our outreach service at Normanton Town Hall but we have added a new outreach session in Horbury. We also secured funding to deliver outreach sessions for service users of three Mental Health and Wellbeing Centres in the District.

In October 2022, we received funding from Mid Yorkshire Teaching NHS Trust to provide an advice service on site at Pinderfields Hospital for Trust staff, patients, visitors and carers of all three hospitals in the trust (Dewsbury, Pontefract as well as Pinderfields).

Also in October 2022, we started an outreach project with funding from the Trussell Trust to deliver sessions for people seeking food support at Pontefract, Knottingley and Normanton* Foodbanks.

Following a successful pilot during 21/22, funding continued for our outreach service at Wakefield and Castleford branches of Yorkshire Building Society.

The table below gives a breakdown of each outreach location and the numbers of clients contacts during the year.

Outreach	Total Client Contacts April 22 to March 23 Drop in (including simple enquiries and return visits) & appointments (face to face & Telephone).	Financial Outcomes Recorded	Comments
Westfield Centre, South Elmsall	357	£89,194	At a Help at The Hub venue
Pontefract Foodbank	259	£68,236	Trussell Trust project- started October 22
Castleford Queens Mill	242	£16,899	At a Help at The Hub venue
St Marys Community Centre Pontefract	229	£6,924	At a Help at The Hub venue
St Swithuns Eastmoor	213	£78,958	At a Help at The Hub venue

Havercroft Community Learning Project Ryhill.	201	£102,764	At a Help at The Hub venue
St Giles Pontefract	186	£83,609	
Mid Yorkshire Teaching NHS Trust (Pinderfields)	167	£37,361	Started October 22
Knottingley Foodbank	166	£63,321	Trussell Trust project- started Oct 22
Lightwaves Leisure Centre Wakefield	164	£27,714	At a Help at The Hub venue
Yorkshire Building Society Castleford	164	£76,996	
Featherstone Library & Community Centre	146	£82,638	
Kinsley and Fitzwilliam Learning & Community Centre (now called Red Roof Centre)	143	£9,566	
Yorkshire Building Society Wakefield	134	£41,284	
St Georges Community Centre Lupset	130	£29,386	At a Help at The Hub venue
Warwick Ahead Hub Knottingley	80	£49,333	
Kellingley Social Club Knottingley	79	£72,648	At a Help at The Hub venue
Baghill House Health & Wellbeing Centre, Pontefract	72	£98,515	One of the Community Mental Health outreaches
Ossett Town Hall/Community Centre	67	£8,159	Help at The Hub venue up until August 2022. Due to building work at the Town Hall we had to stop our advice sessions. They resumed in February 2022 when we relocated to the Ossett Community Centre. Now held on the 1 st and 3 rd Monday of the month.
Upton Village Hall	44	£9,409	Not a weekly session. Held on the 1 st and 3 rd Wednesday of the month.
Drury Lane Health & Wellbeing Centre, Wakefield	43	£33,470	One of the Community Mental Health outreaches. Not a weekly session. Held on the 2 nd and 4 th Friday of the month
Hemsworth Community Centre	50	£8,159	Not a weekly session. Held on the 2 nd and 4 th Thursday of the month.
Millennium Hall Moorthorpe	31	£0	Not a weekly session. Held on the 1 st and 3 rd Thursday of the month.
Mental Health Museum, Fieldhead Hospital, Wakefield	20	£32,015	One of the Community Mental Health Outreaches. Not a weekly session. Held on the 1 st and 3 rd Friday of the month.
Normanton Foodbank	17	£47	Trussell Trust project- started Oct 22 *Telephone referrals. On-site service due to start Autumn 2023
Horbury Cluntergate Centre	14	£13,936	Newest Outreach. Started February 2022. Not a weekly session. Held on the 2 nd and 4 th Monday of the month.
Total Client Contacts and Financial Outcomes at all Outreach locations	3,418	£1,140,541	

Case Studies

A client came to see Citizens Advice at one of our Yorkshire Building Society sessions because they had been in receipt of Personal Independence Payments for many years, but following a review, it was decided that they were no longer eligible even though their conditions had worsened.

Client tried to challenge this decision without success.

The advisor sent an appeal submission to the tribunal service and before it went to a hearing, the Department of Work and Pensions (DWP) changed its mind and reinstated the award.

The client was given a backdated payment of over £2,000 and has received a 10-year award, paying £247.40 every four weeks.

The client was extremely grateful for the quality, advice and assistance provided by the service.

Client dropped into one of our outreach sessions after receiving a letter from the DWP stating that his Contribution Based Employment and Support Allowance (ESA) has ended after 12 months of payments.

Adviser explored clients' health conditions and the difficulties they cause them and identified that the client should have been assessed as having Limited Capability for Work Related Activity (LCWRA), which would mean that their ESA claim would not be limited to 12 months.

Adviser assisted client to apply for a Mandatory Reconsideration. This resulted in the client being assessed as having LCWRA and has been placed in the support group with a weekly payment of £117.50. Client stated that he is so relieved and the stress has been lifted.

Training and Recruitment

1st April 2022 – 31st March 2023

Interest from prospective volunteers is still not at the level it was before the Covid pandemic. Finding suitable volunteers who are able to meet the weekly commitment and are prepared to undergo the extensive training programme has been a challenge. This is not something unique to Citizens Advice Wakefield District. Most local offices have been experiencing the same difficulties due to a wider national decline in people wanting to formally volunteer.

Despite this challenging environment, we were still able to recruit eighteen wonderful new volunteers during this period, the same number we recruited the previous year. Of these trainees, thirteen completed the initial nine-week Adviser training programme (Assessor level) and joined the weekly volunteer rota.

We also trained four existing volunteers to be Generalist Advisers, two of which have secured paid adviser roles within our organisation.

At the time of writing this report (August 23) we have 39 volunteers in various roles.

Reception	2
Assessor	13
Generalist Adviser	5
Assessor & Generalist Adviser	5
Disability Benefits Adviser	2
Assessor & Disability Benefits Adviser	1
Email Assessor	1
Receptionist & Assessor	1
Trustees	9

We have continued delivering external training to other organisations and local Community Centres on how to use our publicly available information and advice resources and when to signpost someone to Citizens Advice. Participants found the sessions very useful and helped raise awareness of our services as well as giving them the tools to help their own service users with their problems.



National Volunteering Week 2023

Research & Campaigning

1st April 2022 – 31st March 2023

Research and campaigning is a twin aim of our service and as a service, we hold a huge amount of data and insight about the problems our clients and their wider communities face. As an organisation, 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:

- Submitted evidence forms through our case management system – Casebook. In both calls for evidence but also as issues are identified within the advice process.
- Social Media activity – Twitter.
- Responding to the Network Panel monthly surveys.

Evidence Forms

Across all services' we have submitted **136 evidence forms** to national office highlighting unfair practice and poor administration/service.

Key Phrase: Universal Credit (UC) mixed-age couples.

Client/wife claiming UC since July 2021. Client reached pension age in February 23 but his wife will not reach pension age until 2029. Client advised by the JC+ that he is no longer entitled to UC and that his wife should claim as a single person, whilst he should claim Pension Credit/State Retirement Pension.

Impact: client misadvised regarding eligibility for UC by JC+. The closure of his joint claim means the couple will lose household income through UC entitlement as a mixed age couple.

Key Phrase: Pre-action court protocol

Client received a County Court claim form from a collector who had not observed pre-action protocol for County Court action. Upon contacting the creditor, the court action removed, including all fees and debt was paid.

Impact: Client was anxious about threat of court action; affect credit status were a County Court Judgement to have been made without client challenging.

Key Phrase: Clients Best Interests

Client entered into a Debt Management Plan (DMP) with Payplan 14 years ago, with total debt of £17,320; paying £9.50 per month from outset and to date. Clients' income is that of benefits, in poor health, no assets and as remained as such throughout this time. Debt is not being brought to a conclusion through DMP and is affecting client's mental health.

Impact: Although Payplan are carrying out annual reviews, this is only financial to see if client can increase payments; it is not a review to look at more appropriate options such as a Debt Relief Order (DRO).

Key Phrase: Creditor insisting LCA negotiate freezing of interest

Client has negotiated repayment on a credit card debt himself and maintained agreed payments. He had previously gotten interest stopped on the account whilst paying a 2nd account with the same creditor. 2nd account now paid, client requested further consideration of interest freeze on credit card account. He has provided the creditor with all of the information they have requested in this process, including medical evidence. In order to consider further creditor has directed client to Citizens Advice, for us to negotiate; something client is wholly capable of doing himself.

Impact: disempowering client and causing to seek unnecessary debt advice.

Key Phrase: Client found fit for work without UC50 or WCA Assessment

Client has severe learning difficulties, has an appointee acting on his behalf. Found fit for work with a UC50 or WCA assessment being completed. The appointee advised that they had a 20 minute interview at the job centre, asked a few questions and was then told client fit for work.

Impact: Client is not able to work and now has to appeal the decision through a tribunal hearing. The original decision was not made by a decision maker and the process was inadequate.

Social Media (Twitter)

Across the 12 month's our Twitter activity has been 'alerts' alongside some national campaigns.

We have participated in campaigns:

- *#volunteersweek* {where we posted videos of our own volunteers giving insight into their experience with Citizens Advice Wakefield District.
- *#Scamawareness*
- *#wearecitizensadvice*
- *#menshealthweek*
- *#worldmentalhealthday*
- *#nationalcarersweek*

Alerts have included our own local activities such as More Money in My Pocket roadshows; opening of new outlets/services and local/national alerts around Cost of Living assistance/payments; Help with Bills; Food Banks; Grants & Benefits and School Meals.

Network Panel Survey

The network panel is made up of staff/volunteers from across the entire CA network. It provides the opportunity for LCA's to have their say and another channel to contribute to national research and campaigning work.

Each month a short survey on policy research areas is drawn up. The responses give a snapshot of issues advisers are facing across the network; responses can then influence change.

The past 12 months the network panel has sought input and thought on various subjects:

- Cost of Living
- Personal Independence Payments
- Postal delays
- Energy efficiency measures
- Using credit to borrow money
- Broadband providers
- Gambling
- Funeral costs
- Insolvency fees
- Prepayment meter vouchers
- In person banking
- Local council tax support schemes
- Household Support Fund

The real difference it makes...

Example 1: Changing the future of money advice

Through the panel survey insight was gathered on life events that affect our clients and how they seek advice. The evidence gathered will be used to make the case for money advice to be delivered at key life moments, particularly as part of the work influencing the new single financial guidance body.

Example 2: Improving redress for the private sector

Through the panel survey CA were told that tenants in the private rented sector don't understand their rights or how to access redress. Evidence was used in the 'It's broke, let's fix it' report to support recommendations to improve standards and redress in the private sector.

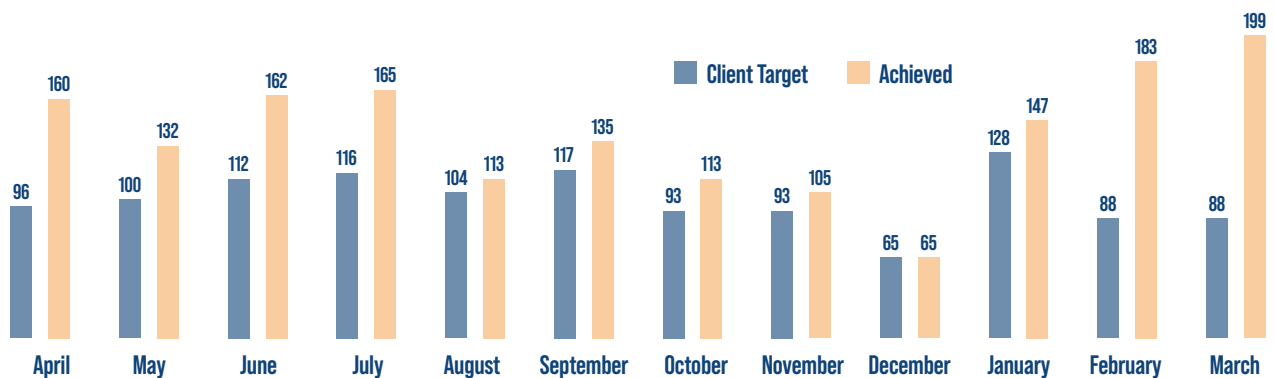
More details of our Research & Campaigning can be found online at www.citizensadvice.org.uk

Money and Pensions Service (MaPS) Debt Advice

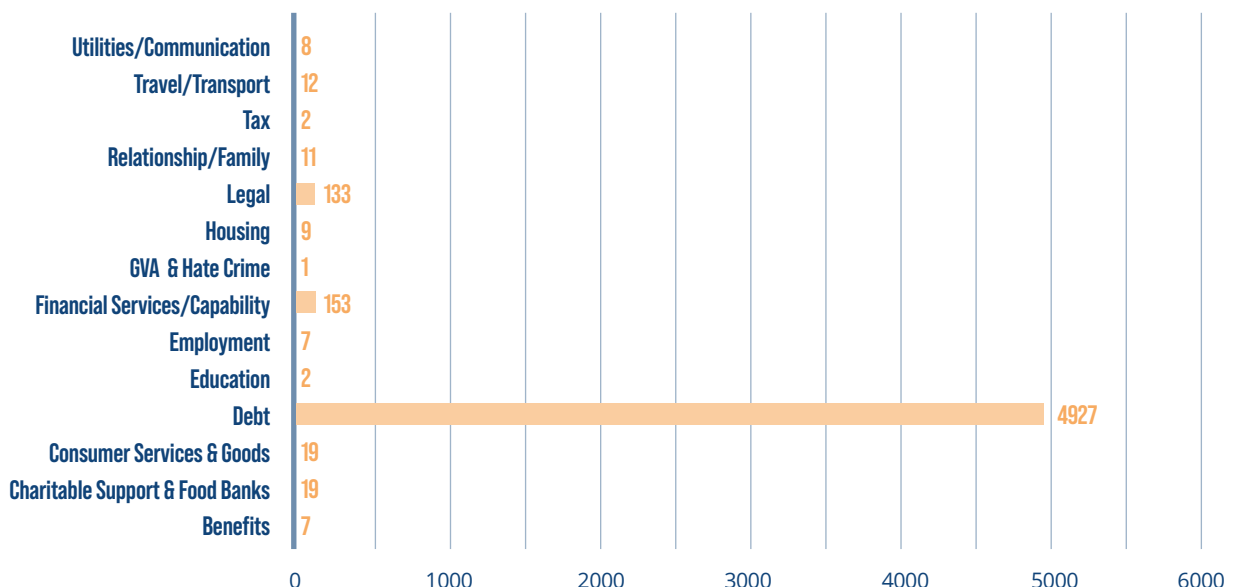
1st April 2022 – 31st March 2023

Our debt service, funded by MaPS, continued, as in previous years, to be busy. As we moved back into office working, our 'in-person' service increased. Mid-year we saw a staff change, as one debt adviser left, we recruited to post and between September – December had reduced targets against our contract. Client demand however did not decrease.

We advised **1,679 clients** across the 12-month period; presenting **5,330 issues** and generating **4,470 activities**. We finished the 12-month contractual KPI for new client targets at 140%.



Presented Issues



Client Access & Levels of Service

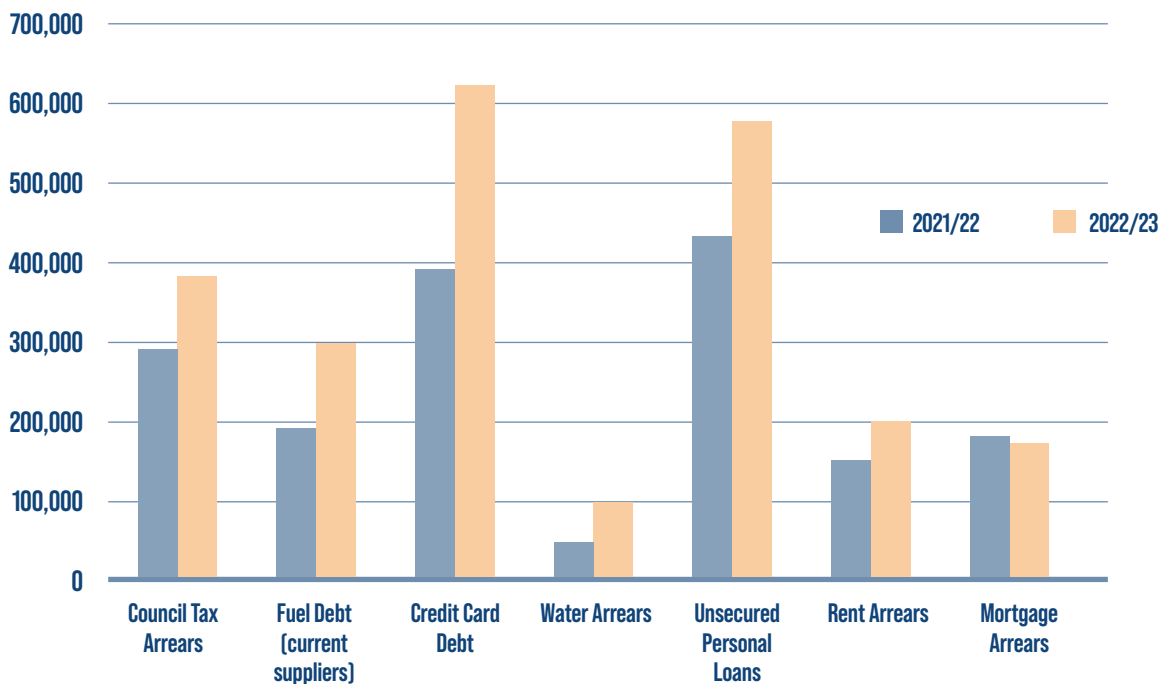
26% of clients received full **detailed** debt advice or assistance via our **casework service**, whilst **74%** received **information level** assistance. This corresponds with how clients accessed our debt service. **49% telephone; 41% digital** (web chat or email) and **10% in person**.

Debt

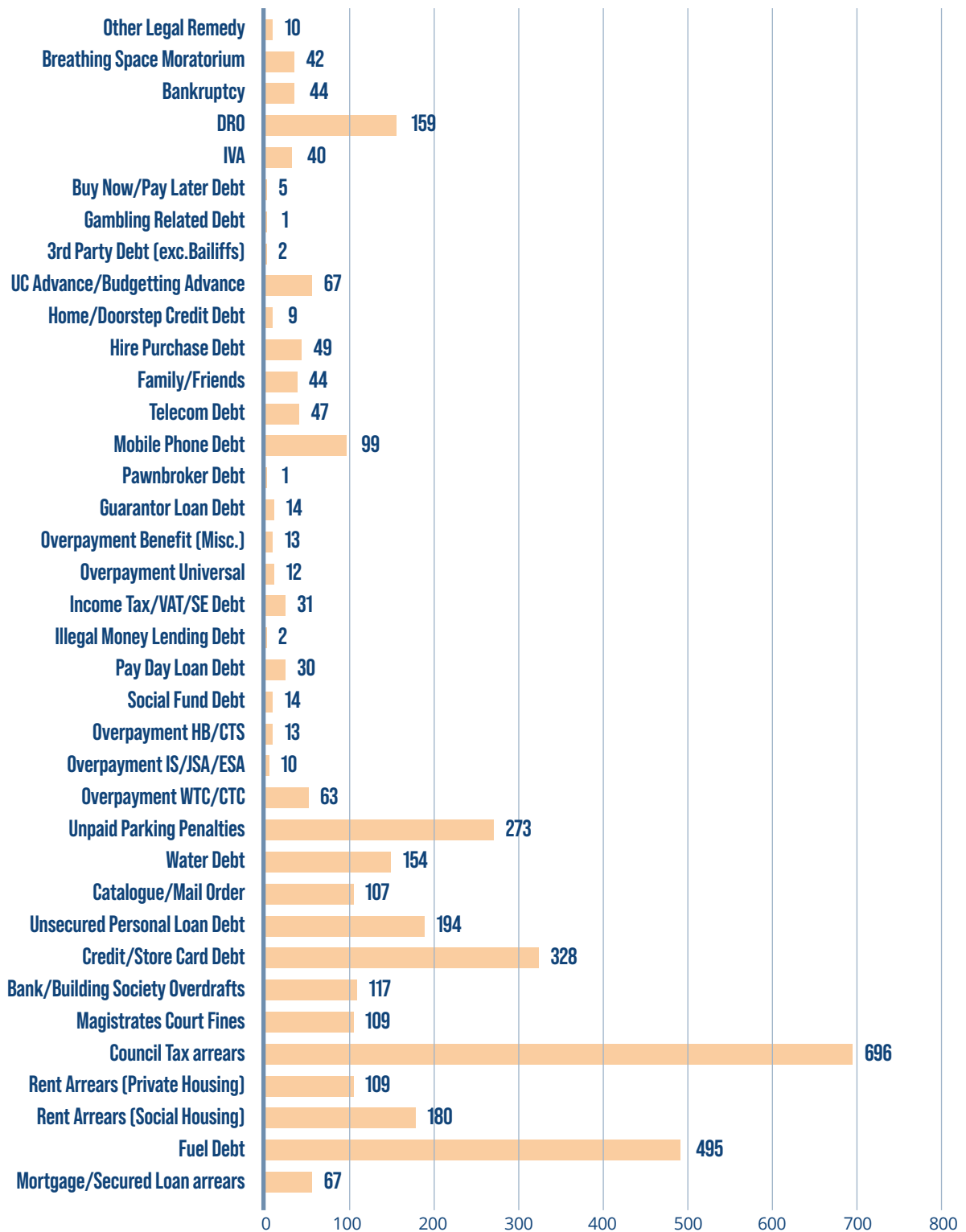
The **total debt** dealt with for the 12-month is **£3,533,013.00**.

- £1,279,793.00 = Priority debt
- £2,253,220.00 = Non-priority debt

The chart below highlights the most presented debt issue (in monetary terms) across the previous 12-months and a comparison on the previous year. All but mortgage arrears, which has only seen a slight drop, indicates an increase on the previous year.

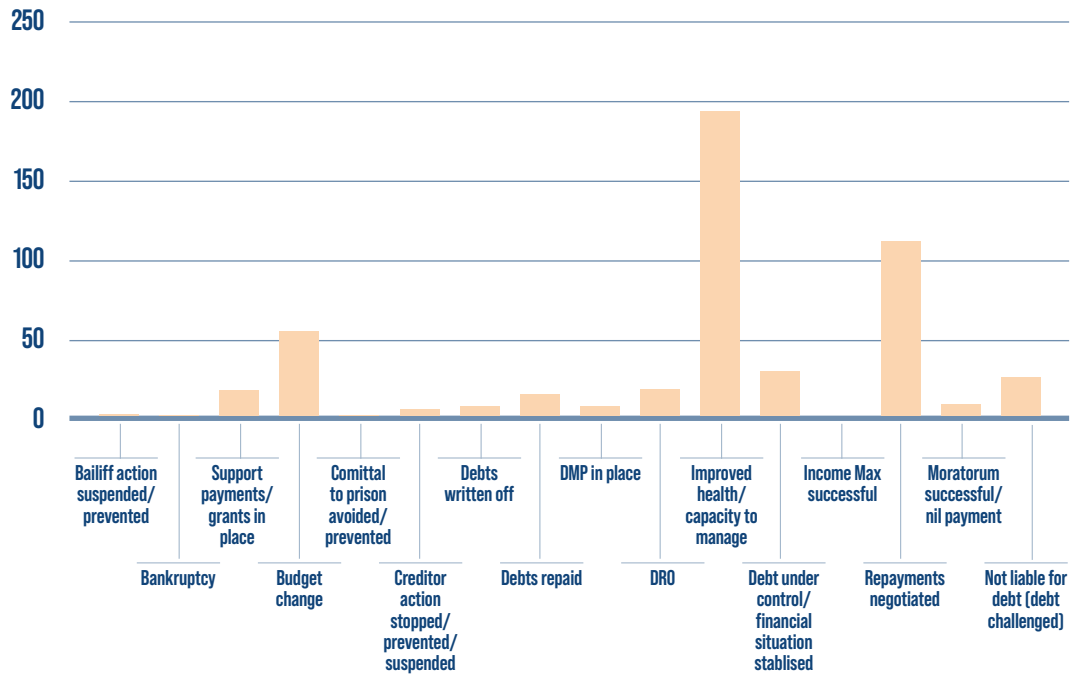


Presented Debt Issues



Outcomes

527 outcomes have been recorded. **£72,079.00 of financial gains** and **£336,296.00 of debt written off** achieved by our debt advisers for this period. As well as financial gains, ‘softer’ outcomes that have a direct impact on the lives of our clients are measured.



Case Study

Client single man, divorced, resident in social housing. Has both physical and mental health issues and unable to work. Client is in receipt of Income Related Employment Support Allowance, Personal Independence Payment (enhanced mobility/daily care), Housing Benefit and Council Tax Support. Client has no savings or assets.

Client has debts totalling £8488.68 owing to priority creditors (council tax and current fuel supplier) alongside non-priority creditors (credit cards, personal loans and a telecom debt). Client has struggled for some time with debt due to various life events that have exacerbated both his financial and health situation. Client has sought advice to look at his options for dealing with his debts.

Gave client full detailed debt advice and exploration of his budget highlighted nil available income to repay debt. Options were therefore limited. Creditors contacted and accounts placed on hold. After obtaining credit reference reports, proof of income/ expenditure and identity as well as insolvency checks and confirmation of all debts, confirmed client qualified for a Debt Relief Order. 4-months after seeking advice a DRO application was submitted and approved; having DRO Intermediaries in place the whole process was completed by us. All clients' creditors were qualifying debts, which means after the 12 months moratorium client will be debt free.



The National Debt Team present our team with an award for achieving exceptional standards of Debt Advice

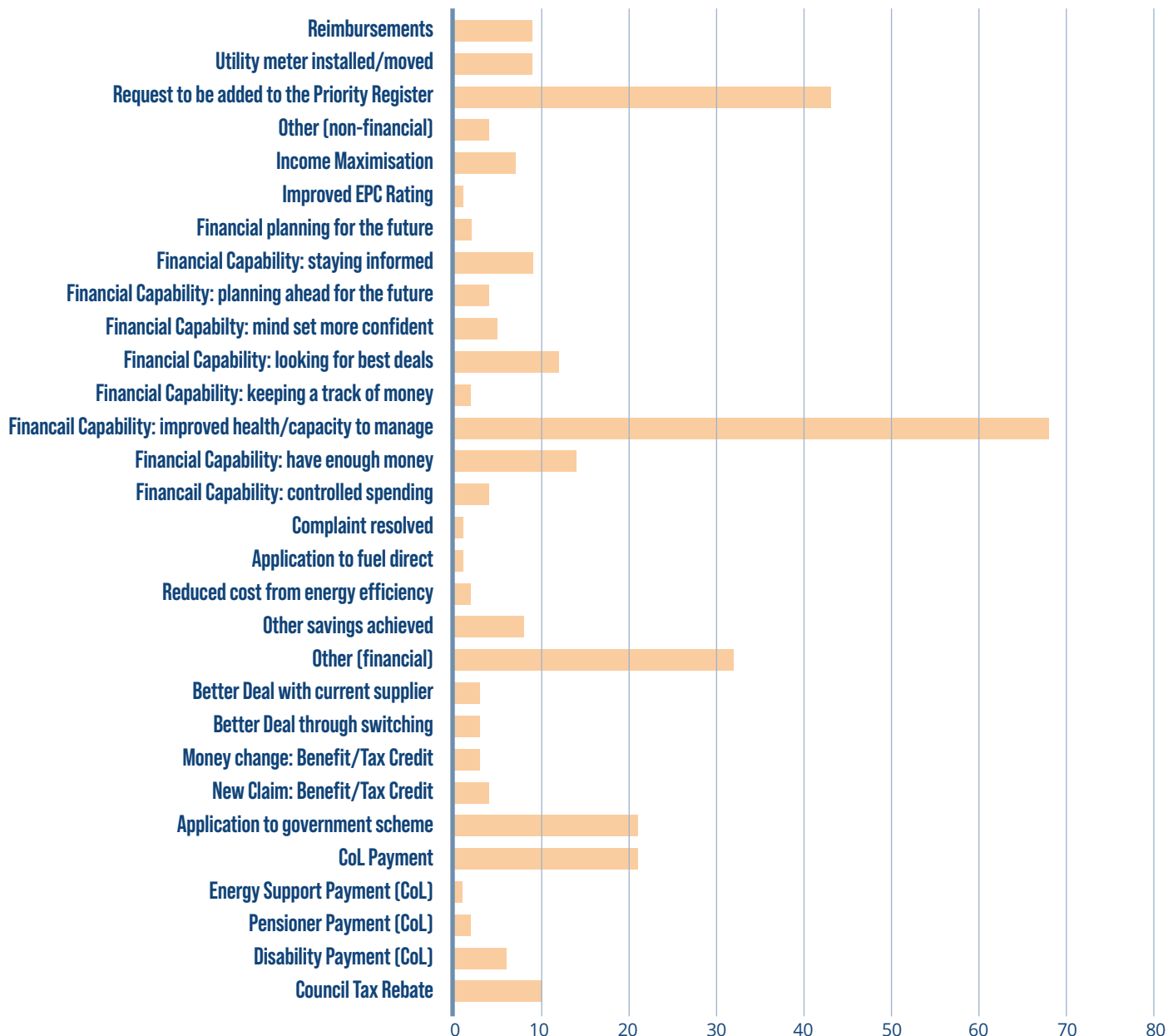
Financial Capability Project

1st July 2022 – 31st March 2023 (Project end date 30th June 2023)

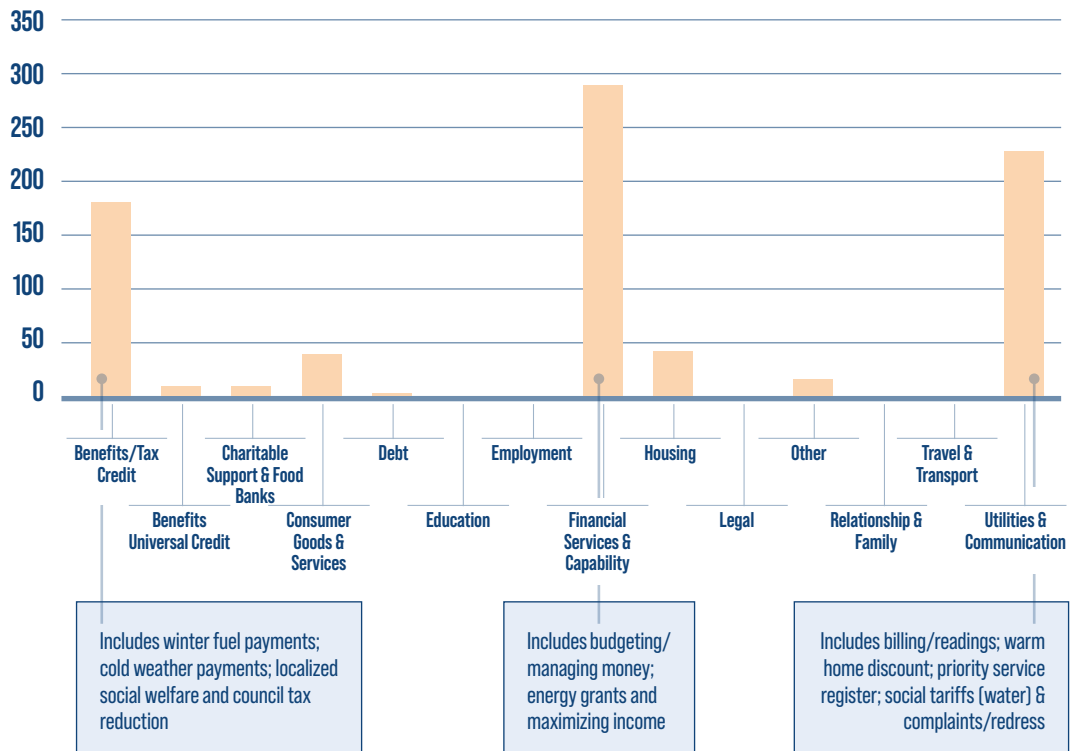
The project was set up with a one off fund allocated from Wakefield Metropolitan District Council in June 2022 to pilot the delivery of a Financial Capability service.

- **128 clients** were assisted in **one to one sessions** presenting **822 issues**
- **100 + clients** were given information through **group sessions**
- **£80,770 Financial Gains** were expected across the life of the project
- **573 outcomes** were achieved (Financial/Non-Financial)

Number of clients achieving outcomes



Presented Issues



Case Study

Client had received a letter from his energy company stating his direct debit was increasing, client sought guidance, as he could not understand why. With rising fuel bills, client also wanted to know if there was any financial help available to him.

Client provided with guidance on how direct debits for energy worked; his printed statement showed actual readings through his smart meter, thus projected usage and direct debit were correct. To bring down cost, energy efficiency measures were needed.

Identified EPC rating in private rented accommodation was D; thus in fuel poverty. Guidance given on fully funded insulation scheme through WMDC and details of how to apply. Guidance given on small energy efficiency measures client could take himself/ money saving tips fact sheet.

Income maximisation: identified clients' entitlement to energy rebate bill support scheme, warm home discount, household support fund and winter fuel payments. In addition, under-occupancy in property gives shortfall between rent/housing benefit received; Discretionary Housing Payment to be claimed. Client to contact his energy supplier to be placed on the Priority Services register.

Case Study

Client had received a letter from his energy company stating his direct debit was increasing, client sought guidance, as he could not understand why. With rising fuel bills, client also wanted to know if there was any financial help available to him.

Client provided with guidance on how direct debits for energy worked; his printed statement showed actual readings through his smart meter, thus projected usage and direct debit were correct. To bring down cost, energy efficiency measures were needed.

Identified EPC rating in private rented accommodation was D; thus in fuel poverty. Guidance given on fully funded insulation scheme through WMDC and details of how to apply. Guidance given on small energy efficiency measures client could take himself/ money saving tips fact sheet.

Income maximisation: identified clients' entitlement to energy rebate bill support scheme, warm home discount, household support fund and winter fuel payments. In addition, under-occupancy in property gives shortfall between rent/housing benefit received; Discretionary Housing Payment to be claimed. Client to contact his energy supplier to be placed on the Priority Services register.

Welfare Rights Specialist Caseworker

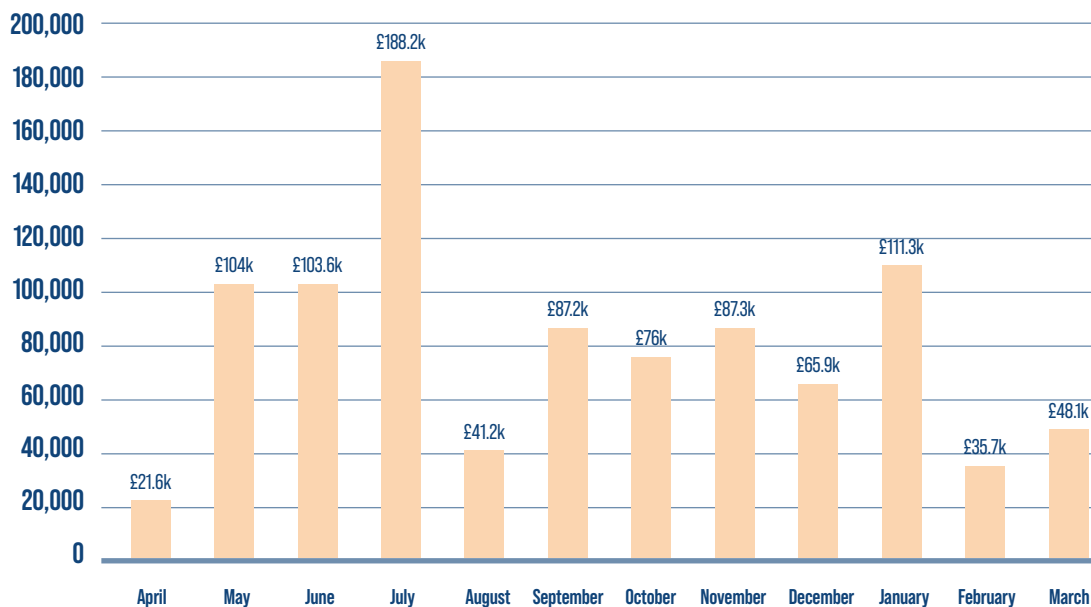
1st April 2022 – 31st March 2023

This financial year was another successful for our Welfare Rights caseworker. They have assisted clients to challenge benefit decisions, represented at benefit tribunals, produced reports for clients to take to tribunals and further maximised clients’ income by identifying additional benefits they may qualify for.

We have also taken part in several welfare benefits and cost of living roadshows and workshops. These were mainly organised by Wakefield Council but have also included other organisations like the Department of Work and Pensions.

Total Clients Assisted	196
Total Financial Outcomes for clients	£970,752.64

Financial Outcomes



Case Study 1

Client attended the benefit campaign in autumn 2021, client received assistance with appealing a Personal Independence Payment (PIP) decision. The client had also made a second claim for PIP that was also refused. We assisted with appealing both decisions and represented them at the subsequent tribunals.

Both appeals were successful and the award backdated to the time of the original decision - September 2020. Client's partner was also eligible for the carer element on their Universal Credit claim, which was also backdated to September 2020.

Client received a total of £17,435.70 in backdated payment of PIP and the carer element, their annual income has increased by £10,184.52

Case Study 2

Client applied for PIP with assistance from Citizens Advice, they scored 0 points on both components. We assisted the client with appealing the decision and represented them at the subsequent tribunal hearing. The tribunal awarded the standard rates for both the daily living and mobility components. The client's partner was then able to claim the carer element on their joint Universal Credit claim and have it backdated from the date that the tribunal awarded PIP from.

Client received a total backdated payment of £7,208.74, their annual income was increased by £6,513.32



Client Satisfaction Survey

27th February – 10th March 2023. All services. 68 responses



For Confidential Advice and Appointments

Telephone 0800 144 8848 Monday to Friday 9am – 5pm

Email Advice

Available through our website 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

Please check our website for details



Would you like to print this document?

There's a black & white printer-friendly version embedded. Click this box to open it and send it to your printer using less toner.