



## Who we are and what we do

The Citizens Advice service acts both as a first point of contact and a last resort for people. There would be a greater call on Government and other services for assistance without it and those who need help to negotiate their way through the complex systems and processes of modern life would be at greater risk of poverty and social exclusion.

**The Citizens Advice service helps people to resolve their legal, money and other problems by providing information and advice, and by influencing policy makers.**

The Citizens Advice service is independent and provides free, confidential and impartial advice to everybody regardless of race, gender, disability, sexual orientation, nationality, religion or age. In all aspects of its work, the service recognises the positive value of diversity promotes equality and challenges discrimination.

The Citizens Advice service aims:

- To ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them or through an inability to express their needs effectively
- To exercise a responsible influence on the development of social policies and services both locally and nationally.

The challenges to Rutland Citizens Advice Bureau in 2006/07 were in many ways similar to those that it has always faced: to help as many people as possible resolve their benefits, employment and other problems. The types of problems do change but our practical, holistic person centred approach does not. We continue to address those problems in two ways: by providing advice and information to those who need it and by bringing about changes in those policies and practices that cause the problems in the first place. This concentration on advice and policy is a key and consistent strength of the service.

## ***The need for advice***

It is a common misconception that Rutland is a rural idyll and there are few deprived, vulnerable and socially excluded people living within its community. Most of the indicators used to measure deprivation are accurate only to a postcode or ward level and do not highlight problems in the mixed communities that make up so much of Rutland where it is common to have affluence living next door to poverty.

The national Citizens Advice annual statistics show the most common problems brought to Citizens Advice Bureaux throughout the country. You will see from the chart below that the main problems are concerning benefits, debt, employment, housing, legal and relationship breakdown. You will also see the Rutland statistics on the same chart, showing that Rutland does have exactly the same problems as anywhere in UK. This comparison has been consistent over many years.

It is however, in many respects more difficult to solve problems if you live in a rural area such as Rutland, where lack of transport and limited services inhibit seeking advice. With no solicitors offering legal aid or specialising in the areas of law affecting the socially excluded, Rutland sits in an advice desert, the only oasis is Rutland Citizens Advice Bureau.

**‘Where else would people go for advice?’**  
Client Comment Client Survey 2007

## ***Advice Changes Lives***

Rutland Citizens Advice Bureau helps resolve peoples’ problems by offering quality holistic personal advice to each client, exploring not just the presented problem but any underlying difficulties.

**As part of our Welfare Benefits Take Up Campaign targeting Rutland Villages, an elderly client contacted the Bureau to make sure she was getting all her benefits. We identified that she would be eligible for Council Tax Benefit and filled in the form for her. On investigating the situation further it turned out that the client was in debt and finding it difficult to cope at home. We were able to sort the debts into manageable repayments and look at options for alternative housing. The client had more money to manage on, had her stress reduced and with the increased knowledge of her housing options, felt more confident to make decisions about her future.**

It has been identified that advice not only solves problems but also improves well being and empowers individuals. The Government's White Paper 'Choosing Health' highlights the link between social exclusion and ill-health and the lifestyle choices that can affect health. Good advice to tackle non-clinical problems like low income, debt and housing relieves the stress and anxiety that often underscore a patient's clinical symptoms. To assess how much our advice empowers clients and changes their lives we carried out our first Outcomes Survey. The results show clearly the dramatic effect good advice has on people's lives.

Shortly after visiting the bureau clients were asked about what happened as a result of our help. 75% were happy with the outcome at that stage. CAB involvement in their problem was regarded by 60% as 'crucial' and 40% as 'important' with the same percentage saying the help was 'brilliant' or 'good'.

60% of clients said that their visit to the CAB had made a lot of difference to improving their confidence, peace of mind and well being. 40% felt it had made a lot of difference to their ability to help themselves.

### ***Client Satisfaction***

A recent national survey of public perceptions of top ranking charities ranked Citizens Advice first on seven ideal attributes – we are regarded as the most **honest, helpful, accountable, approachable, effective, informative and fair**. On being **trustworthy and reputable** we are second and we are third on **practical and professional**.

Our annual client satisfaction survey demonstrated a high level of satisfaction with the service, overall 92% rated us 'very satisfactory'. For the first time an extra 10% of clients came from the villages and stated that they learnt about the bureau from local publicity which would indicate that the recent advertising campaign as part of our access strategy was successful.

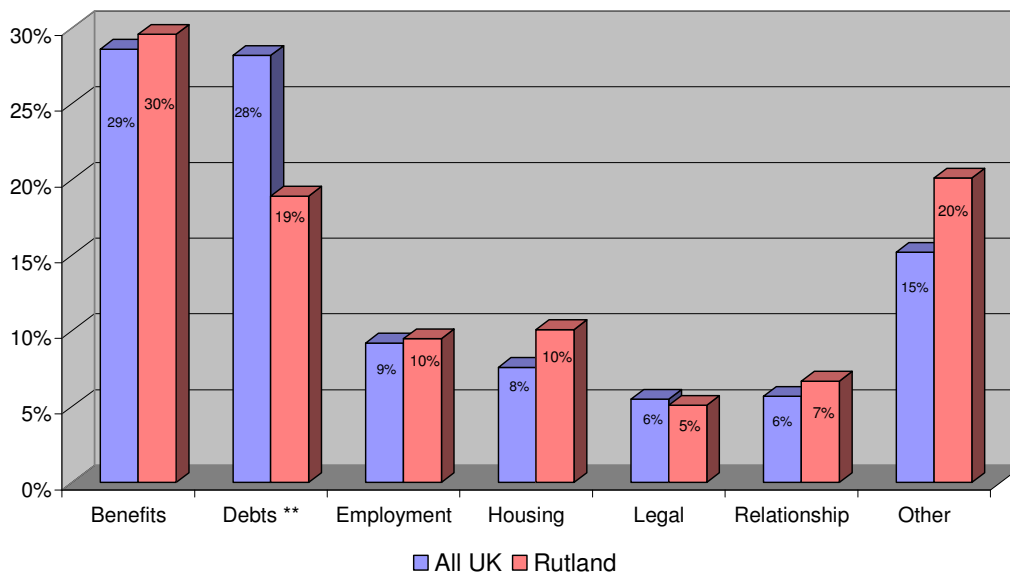
### ***Major advice issues***

During 2006/07 a total of 8,837 new problems were dealt with by the bureau an increase of 15% on the previous year. Welfare Benefits advice amounted to 30% of all problems, 19% related to debt but please see the note above. 10% were employment problems and a further 10% related to housing. The 20% classified as 'other' can cover just about any issue ranging from special educational needs to consumer.

### **Welfare Benefits**

Benefits are not confined to a minority of individuals, over half of the UK population now receives income from at least one social security benefit or tax credit. The bureau has seen an increasing number of problems relating to means tested benefits and tax and pension credits. Disability benefits are now the most common problems dealt with and the bureau completes proportionally more Disability Living Allowance and Attendance Allowance forms than the national average bureau.

**RUTLAND CITIZENS ADVICE BUREAU  
COMPARISON OF NATIONAL DATA WITH RUTLAND DATA 2006 - 2007**



**Note on Debt:** The Rutland Debt figures for 2006/07 have been under recorded. The figures for the first quarter of 2007/08 show an almost 100% increase in Credit Card debts and a 50% increase in Personal Loan Debts on the figures shown above. This indicates that the current year's figures will closely match those of the national average.

### Debt

Nationally, personal debt levels in the UK have reached over £1 trillion and the proportion of total debt to income has continued to rise, reaching nearly 150 per cent of annual income. In Rutland, the bureau dealt with over £1 million new debt related issues last year, a figure that includes, rent, utilities and benefit debts as well as Credit Card, Bank, Council Tax and loan debts. The average debt each client brings has soared from £13,000 last year to nearly £20,000 this year.

Last year the bureau dealt with 109 bankruptcy cases which was a substantial increase on previous years. To date this figure is up a further 50% on the same period last year, a strong indication that for many the debt crisis has become insurmountable.

### Housing and Homelessness

These issues are some of the most common dealt with by the bureau. Problems brought include threatened and actual homelessness, housing conditions, housing costs and security of tenure and neighbour disputes. This year has seen an increase in the number of illegal evictions from private landlords, in some cases landlords are using eviction procedures incorrectly and in others no eviction procedures are used other than changing the locks!

Last year the bureau took part in the campaign for a national rent deposit scheme to help prevent the unreasonable withholding of tenancy deposits. This scheme is now law and we wait to assess how successful it has been.

## **Legal**

There remains no legal aid available in Rutland. People with limited means and an urgent need for legal advice do not have access to a legal aid solicitor and have to travel considerable distances to obtain the advice they need. Without access to this expertise and advice, injustices go unchallenged and rights unendorsed. The bureau gives advice predominately on legal proceedings, injury compensation, legal aid, legal debts and discrimination. The bureau specialists in Welfare Rights, Debt, Housing, Employment and Special Education Needs help to bridge the gap.

## ***Achievements 2006/07***

Several elements of the three year bureau Development Plan were achieved during 2006/07.

### **Infrastructure**

The move to the offices above the existing bureau in 2005 and the necessary structural work was phase I of a three phase project. Phase 2, mainly the renewal of the heating system, kitchen refurbishment, re-flooring and redecoration was completed this year. Phase 3, to review the layout and re-carpet downstairs is planned for this financial year.

The bureau was audited on its long term sustainability and received a favourable report on our eco achievements so far. The recommendations made to improve still further have been either implemented or set in motion.

### **Equality and Diversity**

The bureau Development Plan has been rewritten to fully incorporate the important focus of equality and diversity in our work. Several pieces of work have been generated accordingly.

### ***Discrimination***

The bureau undertook a sustained training programme to highlight how discrimination can be identified. Initially, an away day training session for all the bureau, including trustees, looked closely at discrimination in all its guises and how it could be challenged. Later in the year the theme was continued with specific training on spotting discrimination during the advice process, particularly in employment advice.

### **Access**

Also closely linked to equality and diversity is the subject of access to our services. The bureau has incorporated the national objectives to increase access and has done so with a range of initiatives.

## ***Welfare Rights Benefit Campaign***

As part of the joint team working with Rutland County Council (RCC) and Department of Work and Pensions (DWP), the bureau was funded to run a Welfare Rights Benefit Campaign in the rural villages of Rutland to attempt to contact those people who are particularly isolated and hard to reach. Twenty five of the 32 villages in Rutland were targeted and 4,500 benefit check postcards distributed. This represents 60% of the village population of the county.

Enquiries were dealt with by telephone, home visit, visit to the bureau or specially set up outreach sessions. Not only were those who were receiving their full benefit entitlement reassured but several new claims were made. The full outcome will be assessed when it is known if the claims have been successful. Further funding has been applied for so that the remaining villages can be covered.

## ***Polish Interpreter***

To encourage the growing Polish community to access the bureau, the bureau recruited two Polish speakers to act as interpreters. The new service was launched on Rutland Radio with a piece in Polish. The bureau also has access to a range of advice leaflets in Polish.

## ***Rural Poverty Report***

Ten years ago the bureau wrote a report highlighting the difficulties that people faced living and accessing services in rural areas such as Rutland. It received national success and played its part in the acceptance, most significantly by the Legal Services Commission, that living in the 'rural idyll' was not all that it seemed and led to the phrase 'advice desert' for those areas such as Rutland that have no access to legal advice.

This year the report has been updated and republished to continue to make everyone aware that Rutland however beautiful has its share of social exclusion with all the problems that brings.

## **Social Policy**

The Citizens Advice service helps people by solving problems and also by influencing policymakers. The bureau has taken part in a wide range of national social policy campaigns and as always been active locally.

## ***Debt Recovery Policy***

The bureau has worked closely with RCC to bring about a Debt Recovery Policy that is both beneficial to RCC and the client.

## ***Cash Desk Closure***

No sooner had the ink dried on the Debt Recovery Policy when RCC announced the proposed closure of the Cash Desk at RCC. This would make it impossible to make cash payments without a substantial charge to the payee and make the Debt recovery Policy almost meaningless. For those without bank accounts and often on low incomes this was a major change in policy. The bureau campaigned hard by direct contact with all councillors and articles in the press and on radio. This has resulted in a review of the decision which is due this summer.

## ***Local Area Agreement***

The bureau has become involved in the development and implementation of the Local Area Agreement (LAA). Jane Clayton-Jones represents the Social Care and Housing Thematic Group on the board of the LAA and will be closely involved in the monitoring of the Local Area Plan and the review of the Rutland Community Plan.

## ***Developing our People***

Rutland Citizens Advice operates because of the 44 people who volunteer in roles of trustee, adviser, receptionist and administrator. This year the bureau has recruited a new trustee to take on responsibility for social policy at board level, volunteer advisers to train as employment and money advice specialists.

All the advisers have undertaken a considerable amount of training this year to not only keep them up to date with legislation but also to tackle the more difficult subject such as discrimination. The bureau has introduced 'bite-size e-learning' on a wide range of subjects. To prevent staff from feeling isolated when using e-learning, training fairs have been organised quarterly and the feed back has been very positive.

## ***Funding***

We would like to acknowledge the financial assistance given by all our funders which enables us to provide our service to the Rutland community; in particular Rutland County Council, the town and parish Councils, the RAF Benevolent Fund, RAF Cottesmore, local charities, trust funds and our clients.

Thanks also go to all those organisations that have helped us 'in kind', in particular Lamin and White for preparing our annual accounts, Barleythorpe Management Centre for our AGM facilities and Badger Design.

## **RUTLAND CITIZENS ADVICE BUREAU**

Registered Office:  
56 High Street,  
Oakham  
Rutland, LE15 6AL

### **Opening Times**

Monday 10.00 – 6.00  
Tuesday 10.00 – 12.00  
(12.00 – 4.00 Specialist Appointment only)  
Wednesday 10.00 – 4.00  
Thursday 10.00 – 12.00  
(12.00 – 4.00 Specialist Appointment only)  
Friday 10.00 – 4.00

Advice Line: 0845 1203705 + 24hr information service  
Office Line: 01572 757420  
Fax: 01572 722568  
Email: [advice@rutlandcab.org.uk](mailto:advice@rutlandcab.org.uk)  
Website: [www.rutlandcab.org.uk](http://www.rutlandcab.org.uk)

### **Outreach Service at:**

RAF Cottesmore – By Appointment

### **Bureau Management Team**

Jane Clayton-Jones – Director  
Barbie Coulson – Advice Manager Training & Development  
Sheila Fletcher – Housing Advice Manager/Parent Partnership Manager  
Tony Otley – Money Advice Manager/IT Manager  
Rosemary Page – Advice Manager/Social Policy  
Rosemary Powell – Welfare Rights/Guidance  
Tutor/Finance Officer  
Jane Orchiston-Admin Support Manager

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