

Citizens Advice Newcastle

Annual Report
2017/18



**citizens
advice**

Newcastle

**Providing free, confidential
and independent advice to the
citizens of Newcastle since 1939**

Volunteers, Staff, Trustees & Directors

2017/18

Volunteers

Volunteers
 Mohamed Abubake
 Mary Alba Heller
 Cynthia Bartley
 Georgia Beal
 Adam Berkeley

(left for paid employment
 January 2019)

Huda Bhatti
 Margaret Bone
 Georgia Burn
 Sylvia Campbell
 Connor Carr
 Lesley Carr
 Jason Carter
 Dave Chapman
 Jessica Chapman
 Regina Chukwenyere
 Peter Crabtree
 Baird Cross
 Sarah Curran
 Caroline Daley
 Caroline Dean
 Neil Devlin
 Lucy Dougall
 Richard Evens
 Rebecca Everett
 Heather Ewington
 Michael Firbanks
 Joan Gardner
 Kathy Germain
 Leanne Gibson
 Karen Gillie
 Christine Hall
 Inam Haq
 Megan Hogg
 Peter Hughes
 Lynne Hunter

(took up paid staff post
 November 2017)

Imogen Ing-Simmons
 Adrian Jackson
 Helen Jackson
 Bob Jeffreys
 Joseph Julian
 Zakia Khatoon

(left for paid employment June
 2017)

William Kindley
 Raissa Kometa
 Samantha Laws
 Kieran Lawson (left for paid employment May 2017)
 Remy Ling
 Hannah Little
 Tad Mandena
 Geetha Mazarelo
 Margaret Middleton
 Stephen Mitchinson
 Emma Neale
 Bryony Nicholson
 Klarita Poshnjari

(left for paid employment
 September 2017)

Joohyun Puik
 Gayle Purves

(took up paid staff post May
 2017)

Anita Rice
 Irene Riley
 Barbara Rouse
 Phil Scott
 Fiona Sellers
 William Simmons
 Bethany Simpson
 Alka Singhal
 Martin Smith
 Chloe Squire
 Amy Sun
 Louise Tulip
 Imogen White
 Jane Williams
 Zanis Zaraks

Staff

Sabrina Aleksandra Apprentice, November 2017 –
 October 2018
 Shona Alexander Chief Executive
 Ross Bennett Debt Advisor (left October 2018)
 Shirley Anderson Debt Advisor
 Tracy Armstrong Head of Advice Services
 Lesley Childs Advice Services Manager
 Caroline Dean (retired May 2018)
 Nicola Diston Consumer and Energy
 Champion (part-time)
 Geoff Dryden Business Manager (part-time)
 Neil Duffy Research and Campaigns
 Officer

Rachel Gibson Customer Service Advisor (part-
 time)
 Lynne Hunter Energy Advisor (part-time) (from
 November 2017)
 Claire Iredale Head of Customer Services
 Stuart Lord Debt Advisor (left September
 2017)
 Amy Lumb Debt Advisor
 Linda Mael Senior Customer Service
 Advisor
 Tribe Mkwebu Debt Advisor (left December
 2017)
 Sara Milbourne Debt Advisor (from November
 2017)
 Gayle Purves WISE Steps Project Financial
 Capability Advisor from April
 2017
 Alex Simpson SKINT Project Advisor (part-
 time)
 Susan Wakenshaw Customer Service Advisor
 Chris Whitehead Debt Advisor (from January
 2018)
 Larissa Whitfield Debt Advisor
 Peter Wilson Advice Services Manager

Trustees and Directors

Keith Reed Chair
 Ian Mackintosh Vice-Chair
 Tony Crawley Honorary Treasurer
 Nadeem Ahmad (resigned September 2018)
 Andrew Bellamy (appointed July 2018)
 Richard Chadyeron
 Angela Carver (resigned September 2018)
 John Chan
 Chloe Hall
 Richard Harris (appointed November 2018)
 Claire Irving (resigned March 2018)
 Sangeet Jaidka
 Stuart Parker (resigned November 2018)
 Christine Purdon
 Scott Steele



In January 2018 our Trustee Richard Harris was awarded the MBE in the Queen's New Year Honours. Richard received his honour at Buckingham Palace in May. The award was given in recognition of his services as a Trustee with us since 1995

WITHOUT THE DEDICATION AND HARD WORK OF ALL OF YOU CITIZENS ADVICE NEWCASTLE WOULD NOT PREVAIL WE WOULD LIKE TO THANK EACH AND EVERY ONE OF YOU.

Chair's Annual Report

2017 – 18

This has been another challenging year, with demands for our services reaching unprecedented levels. Our charity has once again risen well to every challenge, ensuring that our services meet the needs of local people



Much of our work related to Universal Credit and all the different problems our clients have had in making a claim or to manage when a payment is delayed or stopped. Sadly these problems have all too often resulted in real hardship, and we have given out a record number of food bank vouchers to people who are struggling to put food on their tables. We have also submitted more charity applications on behalf of clients in hardship.

Most of our advice has been provided in face-to-face sessions. Research carried out for us by Newcastle University students in May this year shows that demand for face-to-face advice continues to increase precisely because most other services are now “digital by default”. Indeed many clients are referred to us by a government department, energy provider, or local authority website. The research indicates that many clients are made confused and anxious by all the information available when what they need is advice, reassurance and support. We are now the only advice service in the city where the public can come in with no appointment and see someone face-to-face to help

them with their particular problem. Although we provide some advice by phone, webchat and e-mail, we have no staff resources for them, and volunteers need this dedicated staff support. Securing staff cover for digital advice is now recognised as a service priority for our charity over the next twelve months.

Sustaining funding for our core activities continues to be a challenge. We are grateful to all of our funders and partners for their support, both in terms of their financial backing, and all the practical help they provide to us and to our clients.

During the year we have invested in a specially designed, purpose-built reception area. This has been funded from a generous donation made by a grateful client. It makes our reception much more welcoming, and enables us to help more people more quickly.

Once again we are grateful to our hard-working team of staff and volunteers who are all so dedicated to helping people in need, many of them in distress or crisis. I am also grateful to my fellow Trustees for their continuing commitment and enthusiasm for the work of our charity.

As we enter our 80th year of advice-giving in Newcastle, I am confident that we are very well placed to continue developing better and more innovative ways of giving free, confidential and independent advice to the people of the City.

Keith Reed
Chair of Trustees

Chief Executive's Report

2017/18



This year we continued to improve our services and consolidate all the achievements made since moving to City Library.

Once again demand for our services increases steadily year-on-year. We assisted around 12,000 individual clients with over 29,000 different problems. Queries on Universal Credit continue to be a major area of work for us, and we have been campaigning on the major problems experienced by our clients. Some of the campaigns work has been done locally, via local media, but we have also been working very closely with national Citizens Advice, submitting client case studies and other evidence for them to use. It is likely that our work on Universal Credit will continue for the foreseeable future, particularly when more benefits are migrated across to the unified system.

During the year we were able to build on the success of existing projects. Millfield House Foundation, which has funded our Research and Campaigns Officer, agreed to us becoming one of their strategic partners. This secures their current funding for a three year period. We also worked closely with Northern Powergrid to further develop our very successful energy advice project, working in partnership with our colleagues in Citizens Advice Leeds.

This year saw the implementation of a number of new projects. We entered into a partnership with the WISE Group, for the WISE Steps project which provides a Financial Capability Advisor to help people prepare for employment. We also ran a new NHS Proof of Concept service to help people with acute mental health problems to avoid using crisis services, in partnership with Mental Health Concern. Our "Together In A Crisis" Support Worker worked as part of a team to provide the advice clients needed to manage their money, stay independent and maintain their homes. We are working with the Workers Educational Association (WEA) to develop financial capability workshops which can run in community settings with various groups.

In November 2017 we were formally accredited as a Living Wage Employer, the first local Citizens Advice in the region to do so. We are now also an active member of the Tyne and Wear Citizens organisation, assisting them with a number of social justice campaigns to tackle poverty, injustice and discrimination across the region.

A major boost to improving our customer services has been the complete re-design of our reception area to make it even more welcoming and efficient. This was all made possible by a generous donation from a grateful client, for which we are very thankful.

I would like to thank all the trustees, staff and volunteers for their dedication and sheer hard work again this year. I am confident that we are in good shape to meet all the many and varied challenges which we all know lie ahead as we enter our 80th Anniversary year.

A handwritten signature in blue ink, appearing to read 'Shona Alexander'.

Shona Alexander
Chief Executive

Who we are

Citizens Advice Newcastle is a strong and vibrant city-wide charity providing free, confidential and impartial advice services to people who live and work in the City. We run one of the largest and busiest Citizens Advice services in the north east of England, with comparatively modest resources. We are a completely independent registered charity and company limited by guarantee, controlled by a voluntary Trustee Board. Although we are in membership of Citizens Advice nationally, we are not directly funded by them, nor do they have any controls over our activities in terms of both charity and company law.

Our main areas of operation are to provide advice on all Citizens Advice subject areas, most commonly debt and welfare benefits. Demand for our services continues to grow, year-on-year, and the Trustee Board work hard to sustain a mix of funding streams. They are constantly looking at new ways of providing advice services, and potential new sources of funding for them.

What we are

Citizens Advice Newcastle provides free, confidential, independent and impartial advice to people who live, work and study in the city. It promotes any charitable purposes for the benefit of the community in the North East region of England by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

Our Vision:

Citizens Advice Newcastle will work in partnership to provide integrated, accessible, high quality advice, advocacy and information services for people who live, work or study in the City. We will meet the changing advice needs of our communities through continued development of funding and services in a modern competitive market.

Our Mission Statement:

- Citizens Advice Newcastle provides free, confidential, independent and impartial advice to the citizens of Newcastle regardless of age, race, gender, religion, belief, disability or sexual orientation. Our advice is:
- **Free** - no-one has to pay for the services we provide
- **Confidential** - we don't disclose anything a client tells us - or even the fact that they've visited us - without their permission
- **Independent** - we always act in the interests of our clients, without influence from any outside bodies
- **Impartial** - we don't judge our clients or make assumptions about them. Our service is open to everyone, and we treat everyone equally.

Values

We:

- Provide the advice people need; for the problems they face
- Improve the policies and practices that affect people lives
- Value diversity, promote equality and challenge discrimination.

How We Provide Our Advice Services

Citizens Advice Newcastle provides the full range of Citizens Advice services, five days a week, from its main offices in the City Library. Our advice is provided face-to-face, by phone, webchat and e-mail.

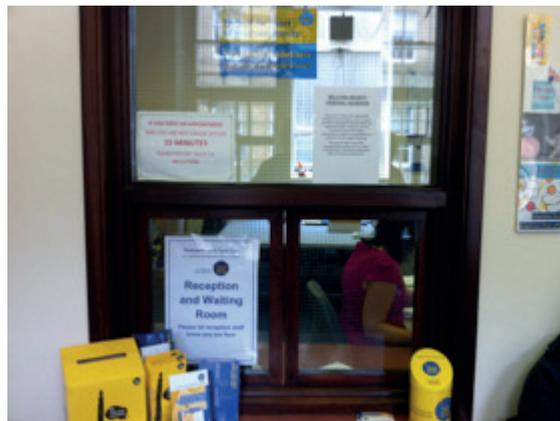
We provide specialist advice in debt and personal finance via our team of specially trained and experienced staff, greatly assisted by trained volunteers. We also work with several law firms in the City who provide free, pro bono advice on specialist areas of law including immigration, family and employment. This advice is provided at the main office in the City Library, by appointments which are made on behalf of clients by staff and volunteers.

Citizens Advice Newcastle also campaigns on social policy issues, and we have a strong track record of successfully challenging bad practice, discrimination and unfair treatment on behalf of thousands of clients each year. This work is led by our Research and Campaigns Officer, funded by a local charitable trust. Current projects include investigating the effects of Universal Credit on vulnerable clients, monitoring the effects of the government's 'digital by default' policy on clients, researching how our clients find their way to us. Previously this work has been carried out by volunteers who collated evidence, studied advice trends, and organised limited campaigns. The appointment of a full time paid member of staff to do this work is a huge asset to our work, and to that of the Citizens Advice service overall, both regionally and nationally.

Citizens Advice Newcastle has always worked very closely with Newcastle City Council, the NHS, Food Banks, Your Homes Newcastle, Shelter, and many other agencies to ensure that together we provide high quality, integrated advice services in the City. In recent years this partnership working has been extended to include private sector partners such as Northern Powergrid to benefit their customers.

Background

Citizens Advice Newcastle was created in 1939 to serve the urgent wartime needs of people in the City. Originally formed as part of Tyneside Council of Social Service, the bureau was run entirely by volunteers as a community response to the huge public demand for advice on a wide range of issues relating to the war. Our archives, which date back to May 1939, show that the main inquiry areas were divorce, custody of children, homelessness, disability, ration books and compensation. After the war, demand for CAB advice continued to grow, and the bureau was busier than ever as families were reunited, and thousands of men and women tried to return to peace time civilian life. The bureau covered the wider Tyneside area, but also dealt with enquiries from further afield. For example in August 1945 our advice to a Wallsend client was: "furniture belongs to Mrs H - if husband puts her out, issue proceedings for a maintenance order and desertion." In 1946 a Birtley client who came to us for advice on compensation for an accident was advised: "Has case against the driver, but as Mrs W. is unwilling to take action, letter to be sent from the Bureau to Birtley Co-op for ex-gratia payment."



For nearly 80 years, Citizens Advice Newcastle has provided advice to people living or working in the City. During this time, the bureau has moved premises several times, and has seen huge changes in legislation, funding provision and technology. Our workload has always been high, and enquiries are increasingly complex. Although Newcastle is a vibrant, cosmopolitan city, there is also substantial poverty and deprivation experienced by many local people. Our staff and volunteer advisors deal with the whole range of issues and problems which they face on a day-to-day basis.

Our Funding

The Money Advice Service, (Single Financial Guidance Body (SFGB) via Citizens Advice, is now the charity's primary funder, for our money and debt advice contract. Newcastle City Council provides some funding, and we are very grateful that this has been confirmed, at the same amount, for a further year, 2018 – 19. We welcome the Council's "statement of intent" to continue funding at the same level for 2019-20. Funding is also provided by the Children's Society, BIG Lottery, Newcastle and Gateshead Care Commissioning Group, Northern Powergrid and the Millfield House Foundation.

Our People



Citizens Advice Newcastle employs 22 members of staff, six of whom are part-time. We have around 50 volunteers working with us, some of whom have been with us for over twenty years, while others have been with us for a few weeks. Our volunteers are the lifeblood of our charity. They provide advice to our clients, administrative support, social policy research, and act as Trustees who manage the organisation. All of them are committed to helping others, especially those who are least able to help themselves. Our volunteers come from a wide range of backgrounds. Some of our younger advisors are still at school or college, some are former clients who want to "pay back" for the help they received from us, some are having a career break, or fit Citizens Advice volunteering around caring responsibilities, and some have taken early retirement from paid work. Together they make a great team, with a wealth of knowledge, experience, energy and enthusiasm.

Recent Developments

Citizens Advice Newcastle's services have been changed substantially over the last three years, with the most notable cause being substantial cuts in City Council funding. These have resulted in whole staff restructures, where several posts had to be made redundant. Staff capacity is now very limited, and the Trustees are agreed that this needs to be addressed as an absolute priority. The charity's core funding is now our contract with the Money Advice Service, via Citizens Advice, for Money and Debt Advice. This contract is scheduled for renewal in 2021, and it is hoped that it will be renewed for a further term.

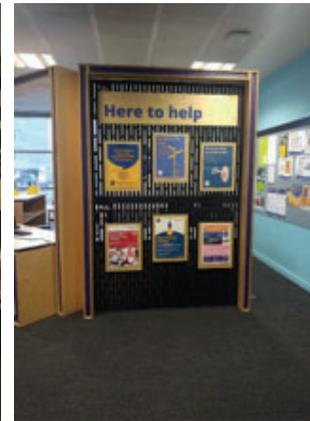
Projects which have ended over the past three years include a number of Outreach Advice sessions funded by various sources. In 2017 – 18 this included closing a weekly advice session at the Molineux Clinic in Byker when the Newcastle Gateshead Clinical Commissioning Group decided to stop their funding. In 2016 the charity moved premises to the City Library, a prestigious public building in the heart of the City, to cut costs and improve client access to our services. We completely revised the way our face-to-face advice is provided, maximising the use of digital technology, and dramatically reducing the client waiting times. We also developed our phone, e-mail and web chat services. We are now dealing with greatly increased numbers of enquiries, and client satisfaction with our services has much improved.



Our old reception at Nelson Street



Our new reception area



What our clients say....

"This is a thank you letter to your staff who helped me to get my NHS pension paid in to the bank. It went in on Tuesday... I was getting nowhere with them. So to thank you all I have got some chocolates for you to share. I can now do my wife's grave in September when the soil is settled. I wish you all the best for the future and so does my feline friend Pongo the cat."

"Can't thank you enough for all your time, help and support - we've had a successful result!"

"I would just like to thank you for all the help you gave me sorting out the problem I had with my former energy supplier. You took away my worries and I felt as if a burden had been lifted from my shoulders. Thanks to Newcastle Citizens Advice for being there for us. Wonderful!"

What is the Public Need?

Currently the main office is open to the public for face-to-face advice five days a week, 10.00am – 3.00pm and 3.00 – 6.00pm on Thursdays. There are very clear patterns of demand for our services, with Monday at 10.00am being the busiest time. Senior staff supervision is required for all advice sessions, and this is currently stretched to capacity. Similarly, we currently have no staff support for volunteer recruitment, training and retention, so this is a priority area for action, again to give much needed staff capacity to the advice sessions.

Over the last year, Citizens Advice Newcastle has developed webchat and e-mail advice, as a pilot project in partnership with national Citizens Advice. This operated from 10.00am – 4.00pm, Monday – Friday, and is reliant on volunteer advisors.

Client satisfaction rates are consistently high, and it serves as an excellent training activity for new or returning volunteers. However, no further funding is to be provided by Citizens Advice beyond April 2017, so it may not be possible to continue this project. Our telephone service, AdviceLine, has taken a dramatic reduction in activity levels because of a lack of staff capacity. At present we are only meeting around 5% of the demand from callers, so we know that there is a need to improve and extend this service.

Many clients are referred to us from other organisations, in the private, public and voluntary sectors. Most government departments refer people to their local Citizens Advice for advice as do the police, NHS services and private solicitors. There has been a sharp increase in referrals from local law firms because of the cuts in legal aid. We anticipate that these referrals will increase further as more public sector funding cuts are implemented, so we are working with new partners in all the sectors to see if together we can set up innovative projects supported by new funding streams.

Who Benefits from Citizens Advice Newcastle Services?

All our advice is available free of charge, to anyone living, working or studying in the City. However, our priority is to help those people who are least able to help themselves because of poverty, illness, disability, discrimination or other hardship.

We work closely with Newcastle City Council to support their “Active Inclusion” agenda. All of our main services are provided at the City Library, but we know there is a need to extend these particularly to the Walker, West Denton and Benwell areas because the sessions we used to run there were always very busy. We are also currently seeking to secure funding to provide specialist advice support for users of mental health services.



Rt Hon Alan Milburn addresses our AGM on “Social Mobility - a thing of the past or still a possibility for the future?”

Research and Campaigns

In June 2017, Citizens Advice Newcastle became a strategic partner with the Millfield House Foundation which secured funding for a further three year period. During the year we had a number of significant successes with our policy change work. Specifically, on Universal Credit (UC), improving Council Tax collection, changing the format of penalty charge notices from the NHS Business Services Authority (NHSBSA) and leading on a campaign to increase the number of real Living Wage employers in the north-east.

Universal Credit

Context; in March 2017 Newcastle was the first core city in the country to become a 'full-service' UC area. We decided to concentrate our campaigning efforts on fixing the issues we had experienced with the benefit in the months prior to the autumn budget. CAN was in a unique position as UC was a reality in Newcastle, unlike many other areas of the country where 'legacy benefits' were still in place.

Campaign; CAN has both a rich evidence base to draw upon and powerful case studies from our clients' experiences which demonstrate the issues. We therefore decided to focus our efforts on influencing public opinion by encouraging our clients to share their experiences with the media, providing evidence to our MPs so they could highlight issues to ministers, and sending regular briefings to MPs and locally based members of the House of Lords for them to use in Parliamentary debates. Below is a summary of this activity.



- We received significant press coverage in both local and national media outlets, including; numerous pieces in the Chronicle, the Guardian, BBC Radio Newcastle, BBC Radio 4's Today program and BBC Radio 4's PM program. This allowed us to articulate the issues we had experienced and provided an opportunity for our clients to tell their stories.
- We provided numerous case studies to our clients' respective MPs, resulting in a number of written questions to government ministers.
- We collated evidence for Citizens Advice (CA) nationally, who were regularly meeting with senior civil servants responsible for the delivery of UC and David Gauke MP, who was then secretary of state for the DWP.
- We sent regular briefings to MPs and locally based Lords to use in upcoming Parliamentary debates, which were directly quoted, ensuring that our concerns and issues were heard.
- We worked closely with Newcastle City Council around the issue of UC and Free School Meal eligibility, providing a response to government consultation on this.

Outcomes; There were significant changes to UC in the autumn budget which we had identified as issues. Namely; removing the 7 day waiting period at the start of claims; slowing down the roll-out; providing an additional 2 weeks of Housing Benefit when transferring over from 'legacy benefits'; the UC helpline is now a Freephone line; and ensuring clients are offered an advance payment, which was increased from 50% of their projected monthly payment to 100%.

Moving forward; Due to the scheduled roll-out of UC we are now a regional expert on the issues face by claimants. We are sharing our experiences with other local Citizens Advice offices, local authorities and relevant stakeholders in the region. We have had meetings with South Tyneside Councillors, South Tyneside Homes and organised a round table of local CA advisors in the region to share our experiences, issues, the practicalities of dealing with UC and identify ways in which we can coordinate our campaigning. Continuing to work with media, we are currently in contact with Dispatches for a future episode on UC.

Council Tax

Context: Nationally and locally, Council Tax is now the single biggest debt issue which our debt advisors deal with. Since the financial crisis, debt to government has grown, whilst consumer debt has shrunk dramatically. Campaign; Citizens Advice Newcastle has built a strong relationship with Newcastle City Council's Revenues and Benefits Department, having worked previously on improving Council Tax collection practices. Citizens Advice nationally, along with the Local Government Association, wanted to refresh the 'Council Tax Protocol', which covers the policy and procedures for fair and effective collection of the Tax, through partnership working, information sharing and clear enforcement practices. We worked with the Council to review it and once it was finalised we were one of the first local Citizens Advice offices in the country to ensure that their Council signed up to it.

Outcomes; Newcastle City Council signed the refreshed Council Tax Protocol, becoming the first core City Council to do so. We received joint press coverage for this, with Cabinet Member for Resources, Cllr Veronica Dunn, speaking on behalf of NCC.

Volunteers Are The Lifeblood of Our Services

During the year our fantastic volunteers committed many hundreds of days of their time advising our clients and helping them with their problems. Some volunteers are with us for a relatively short time, as their circumstances change. Many others stay for years – in some cases nearly 20 years. We are always particularly pleased when our volunteers move on to paid work as a direct consequence of the skills, experience and knowledge which they gain from us.

This year we were delighted when our volunteer Kieran Lawson secured a job as a trainee solicitor with a local law firm in the City. Kieran came to us for two weeks' work experience when he was just entering 6th form at school, unsure what career path he wanted to follow. He soon became a very able and popular member of our advice team, and went on to do a law degree at Newcastle University. Kieran continued to volunteer with us all through his time as a student. We are very grateful to him for volunteering with us over the last four years.



Tracy Armstrong, Head of Advice Services, saying goodbye to volunteer Kieran



The Lord Mayor of Newcastle presents long service awards to our volunteers at a celebration event

Powergrid Care

Our partnership with Northern Powergrid was successfully developed over the year. In November 2017 we began our Powergrid Care project. Through this, we have refined our internal referral system so that energy clients are identified at the earliest possible stage and referred to one of our energy advisors for specialist help.



Powergrid Care Staff Team, Nicola Diston, Lynne Hunter and Sabina Aleksandra

We also worked closely with our local network of Citizens Advice to maximise referrals to our Powergrid Care line from across the region. As part of this wider engagement the Powergrid Care team also contacted every local MPs office in the region and local community groups to further publicise the Powergrid Care telephone helpline and email.

Key statistics

- Clients Advised – **522**
- Average Financial Benefit per Client - **£166.05**. Total financial benefit to clients – **£86,680**
- Currently, for every **£1** invested in the Powergrid Care project it is resulting in **£2.60** fiscal benefit and **£12.42** in wider social and economic benefit¹.

¹Financial modelling toolkit used by Citizens Advice, approved by HMRC.

Case Study

Mrs G is in her late 80s and wanted to change supplier as British Gas put up her Direct Debit from £100 per month to £156. She met First Utility on the street. They put her on an expensive 5-year paper plan when she was capable of managing online. She was unsure of suitability, so came into Citizens Advice Newcastle within the 14 days cancellation limit.

Our energy adviser did a tariff check, and found there was another tariff with First Utility that was cheaper online and helped sign her up to a deal that was £90 per month. Saving her a total of £792 per year. Client was also offered and signed up to the Priority Services Register.

This advice provided the client with a tariff she was satisfied with and by signing her to the PSR it provided peace of mind that she will be supported during a power cut.

Increasing Demand for Face-to-Face Advice In a Digital World

During the year we commissioned students at Newcastle University to research why demand for our face-to-face advice services continues to increase despite the rising numbers of digital services available. They conducted highly structured interviews, in the form of surveys, reaching over 130 clients, which is just over 10% of the CAN client base. Their research found:

- There are access barriers to online advice.
- There are advantages of face to face advice that act as pull factors towards the drop-in service.
- There are disadvantages of online advice that act as push factors away from the online service.

Within access, respondents highlighted seven main reasons why they prefer face-to-face advice:

- Physical access
- Financial problems
- Computer illiteracy
- Poor-literacy skills
- Reliance on a family member or friend
- Language barriers
- Disability

96.2% of those who did look online said that online advice didn't bring them any closer to solving their issue.

9.5% of respondents felt that CAN advisors are trustworthy people that are 'reliable', **'can give personalised advice' and 'offer experienced evaluations'** that make users feel at ease. Some clients see the same advisor each visit, viewing them as a 'mentor' and a 'stable' source of information.

"It's too expensive to get a computer or mobile phone. I could use a library computer but don't know how to so would have to ask for advice with that."

"I'm unable to use computers; i have poor eyesight and hearing so face-to-face is my only option."

"Language barriers make online advice difficult to understand, but with face-to-face drop-in sessions, the advisor can work around it"

"I never use the internet, wouldn't know where to start online."

Constituency Dashboard

Newcastle upon Tyne Central

Start date 03/04/2017
End date 29/03/2018



In this constituency we helped

Clients	2,199
Issues all	8,958

Top Issues

Debt	5,382
Benefits & tax credits	1,428
Benefits Universal Credit	613
Employment	244
Housing	233

Top 5 benefit issues

21 Personal independence payment	338
01 Initial claim	233
19 Employment Support Allowance	192
10 Working & Child Tax Credits	164
99 Other benefits issues	164

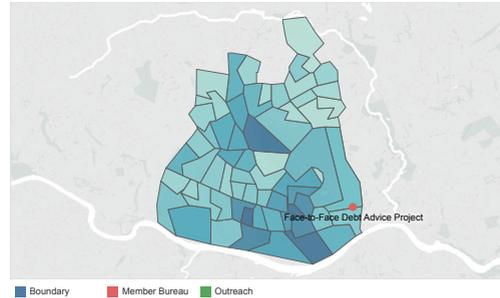
Top 5 debt issues

49 Debt Relief Order	1,208
09 Council tax arrears	754
16 Water supply & sewerage debts	338
04 Fuel debts	285
13 Credit, store & charge card debts	262

Homelessness

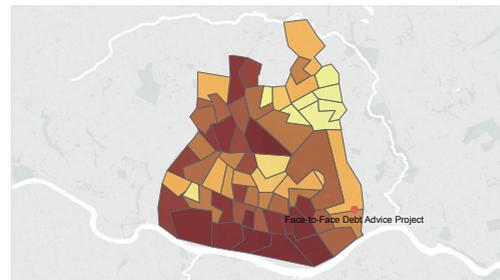
03 Threatened homelessness	12
02 Actual homelessness	5

Clients seen



Boundary Member Bureau Outreach

Index of multiple deprivation



The darker colours on the IMD map show higher levels of deprivation

Gender



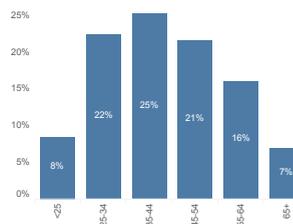
Ethnicity



Disabled or Long term health



Age group



Constituency Dashboard

Newcastle upon Tyne North

Start date 03/04/2017
End date 29/03/2018



In this constituency we helped

Clients	1,411
Issues all	5,503

Top Issues

Debt	3,270
Benefits & tax credits	842
Benefits Universal Credit	285
Financial services & capability	222
Employment	184

Top 5 benefit issues

21 Personal independence payment	250
19 Employment Support Allowance	140
99 Other benefits issues	118
01 Initial claim	90
Not recorded/not applicable	53

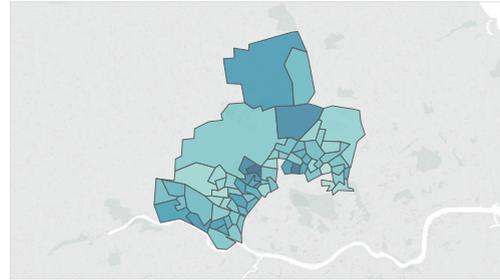
Top 5 debt issues

49 Debt Relief Order	903
09 Council tax arrears	301
13 Credit, store & charge card debts	211
16 Water supply & sewerage debts	199
14 Unsecured personal loan debts	200

Homelessness

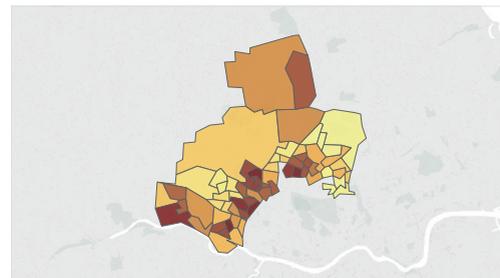
02 Actual homelessness	11
03 Threatened homelessness	6

Clients seen



Boundary

Index of multiple deprivation



The darker colours on the IMD map show higher levels of deprivation

Gender



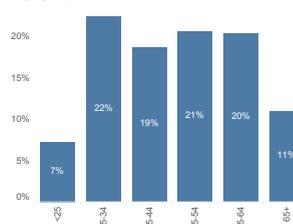
Ethnicity



Disabled or Long term health



Age group



Constituency Dashboard

Newcastle upon Tyne East

Start date 03/04/2017 End date 29/03/2018



In this constituency we helped

Clients	2,211
Issues all	8,385

Top Issues

Debt	4,670
Benefits & tax credits	1,504
Benefits Universal Credit	502
Employment	284
Housing	247

Top 5 benefit issues

21 Personal independence payment	411
19 Employment Support Allowance	300
01 Initial claim	198
99 Other benefits issues	175
07 Housing Benefit	101

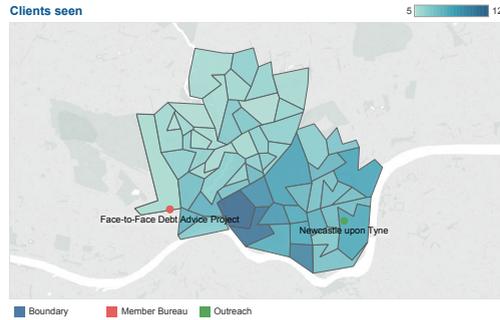
Top 5 debt issues

49 Debt Relief Order	1,208
09 Council tax arrears	521
16 Water supply & sewerage debts	320
06 Rent arrears - LAs or ALMOs	254
04 Fuel debts	251

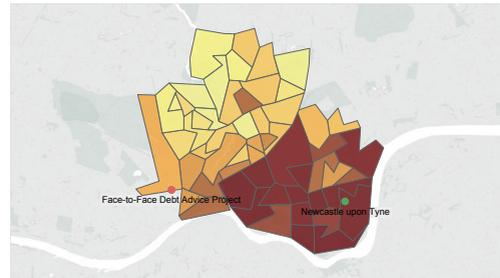
Homelessness

03 Threatened homelessness	21
02 Actual homelessness	10

Clients seen



Index of multiple deprivation



The darker colours on the IMD map show higher levels of deprivation

Gender



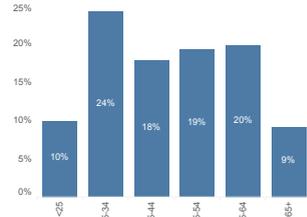
Ethnicity



Disabled or Long term health



Age group



Key Statistics

Citizens Advice Newcastle (member)

03/04/2017 29/03/2018

Summary

Clients	4,928
Quick client contacts	5,706
Issues	22,849
Activities	16,204

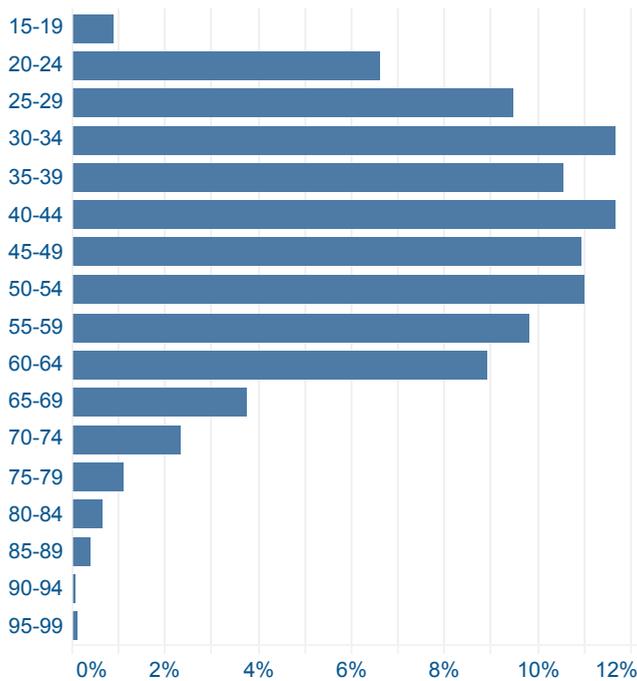
Outcomes

Income gain	£139,881
Re-imbursments, services, loans	£9,498
Debts written off	£1,050,661
Repayments rescheduled	£142,640

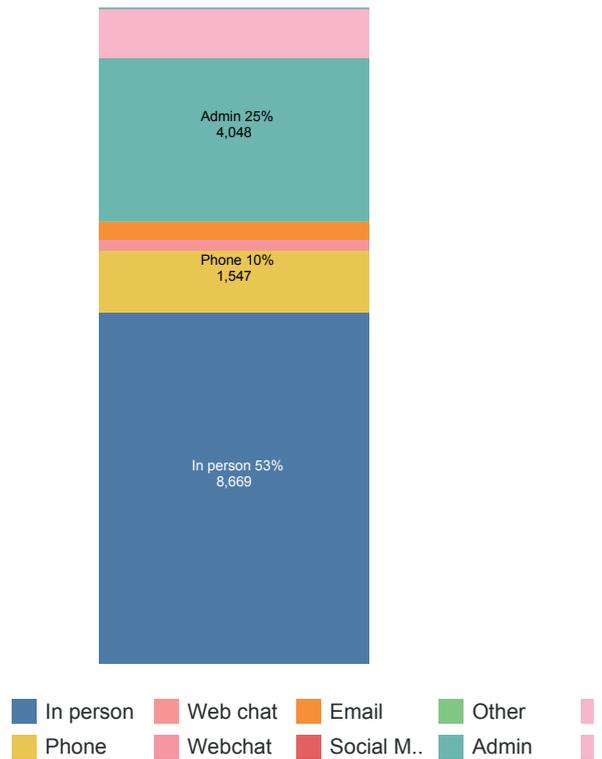
Issues

	Issues	Clients
Benefits & tax credits	3,586	1,367
Benefits Universal Credit	1,573	744
Consumer goods & services	462	78
Debt	10,995	2,162
Discrimination	40	19
Education	112	28
Employment	963	184
Financial services & capability	334	117
Health & community care	170	56
Housing	1,033	208
Immigration & asylum	540	58
Legal	633	107
Other	756	187
Relationships & family	694	120
Tax	270	73
Travel & transport	112	22
Utilities & communications	576	248
Grand Total	22,849	

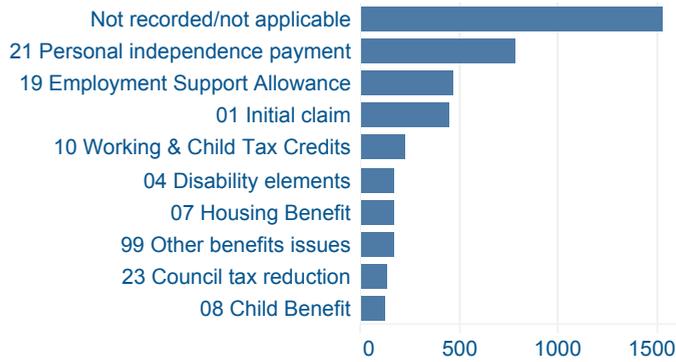
Age



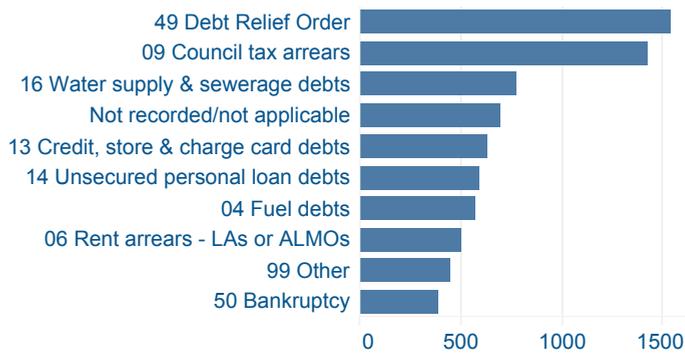
Channel



Top benefit issues



Top debt issues



Gender



■ Female
 ■ Male
 ■ Prefer different t..

Disability / Long-term health



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

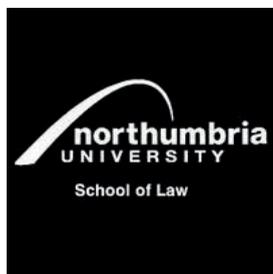
Ethnicity



■ White
 ■ Black
 ■ Other
 ■ Asian
 ■ Mixed

Thank you to all our Partners for their support





**citizens
advice**

Newcastle

Free, confidential advice. Whoever you are.

We help people find a way forward with their problems and campaign on big issues when their voices need to be heard.

We value diversity, champion equality and challenge discrimination and harassment. We're here for everyone.



citizensadvice-newcastle.org.uk

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