

# Citizens Advice Maidstone

a registered charity

Report to  
MBC Scrutiny Committee  
24<sup>th</sup> November 2008



**Whoever you are, whatever your problem**

**Free**

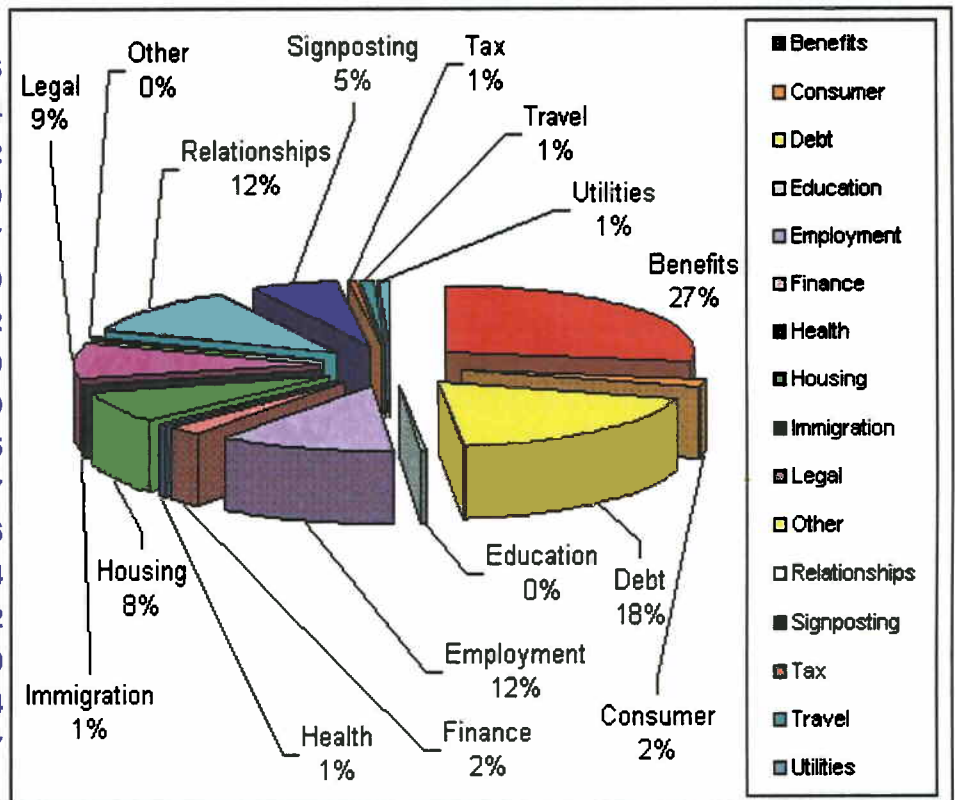
**Confidential**

**Impartial**

**Independent**

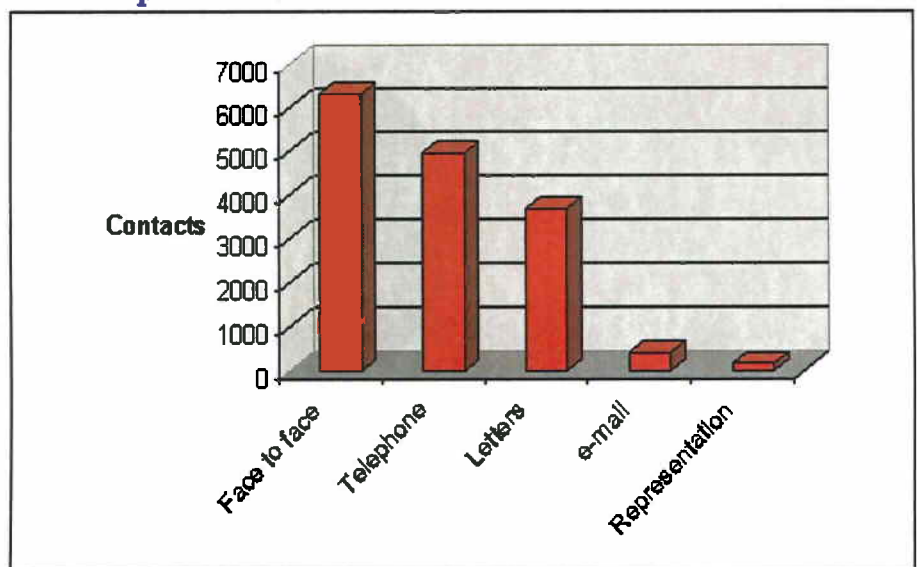
## Social Policy Issues April - October 2008

Benefits	9506
Consumer	644
Debt	6482
Education	89
Employment	4007
Finance	770
Health	232
Housing	2690
Immigration	229
Legal	3055
Other	97
Relationships	4006
Signposting	1884
Tax	212
Travel	220
Utilities	334
<b>Total</b>	<b>34457</b>



## Client Contacts April - October 2008

Face to face	6316
Telephone	4944
Letters	3697
e-mail	391
Representation	150
<b>Total</b>	<b>15498</b>



The above statistics demonstrate that the Bureau continues to be needed for a variety of advice by our clients. Evidence shows that the complexity of our clients' problems is on the increase and more people are accessing us for face-to-face advice. With the introduction of Employment and Domestic Violence Caseworkers the Bureau now also does representation work.

## ***Who we are***

Maidstone CAB was established on 1<sup>st</sup> January 1940 during the Second World War to give advice and information to the community on wartime restrictions, such as rationing. Today, the Bureau delivers information, advice and assistance on a wide range of subjects such as debt, housing, benefits, domestic violence and employment and their associated legislation to its clients from 2 Bower Terrace on Tonbridge Road.

The Bureau has 22 paid employees (some work full time and others part time), 48 volunteer advisers, 12 volunteer trainee advisers, 13 admin volunteers and 20 members of the Trustee Board. From April to October 2008 the Bureau saw 4,689 new clients, had 15,378 client contacts and our advisers dealt with over 34,500 issues.

## ***Who we serve***

According to data collected earlier this year, the ethnic diversity of the Maidstone community comprises of 96.4% White, 1.1% Asian, 0.8% Mixed Race, 0.7% Irish, 0.5% Black and 0.5% Chinese. When asked about their religion, 76.3% said they were Christian, 14.3% classified as No Religion, 0.5% Jewish, 0.5% Hindu, 0.5% Sikh, 0.2% Buddhist, 0.1% Jain, 0.1% Muslim and 7.4% declined to answer.

Our records show the break up of clients seen at the Bureau as: - 91.2% White, 3.2% Asian, 2.5% Other, 1.4% Black, 1.4% Mixed Race, 0.2% Chinese, and 0.1% Gypsy. 59% of our clients were female and 41% male. 7.6% of our clients informed us that they had a disability.

## ***What we do***

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. 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.

As well as our ongoing service of generalist advice and specialist support, we are always looking to ensure we deliver our service in ways that reach those members of the community who may suffer higher levels of disadvantage due to financial or care constraints, mobility or language difficulties.

A 3-year project funded by the Community Fund delivering Outreach and Home Visiting Service was delivered in 2001-2004.

In 2007 a 2-year Financial Literacy Project funded by the Legal Services Commission and Leader+ was completed. The Bureau developed, established and delivered this financial capability programme, which was funded under the PIB scheme. This enabled the Bureau to provide financial training to clients, frontline workers and organisations. This project employed 3 full-time caseworkers and was delivered between 2005 and 2007.

Since 2007 the Bureau has established 2 paid positions delivering Domestic Violence Advice to victims of Domestic Abuse. One of these posts are funded by the Specialist Domestic Violence Court service Steering Group and the other by the Kent Police.

In January 2008 a bid was made to the newly established Commission for Equality and Human Rights, for a project working towards raising discrimination awareness, but this was not successful.

In April 2008 the Bureau won a new contract to deliver specialist work in Debt, Housing, Welfare Benefits, Employment and Domestic Violence funded by the Legal Services Commission. This has meant that there are now further specialists in the above mentioned areas of Social Welfare and Family Law enabled to help eligible clients.

The Bureau leads the Financial Capability Forum for Kent and Sussex and is currently delivering various projects and training sessions on financial capability funded by Citizens Advice and other Government and Business partners.

## ***Who we work with***

In order to deliver its aims & principles, the Bureau works closely with partners such as the Borough Council, local Councillors, local MPs, Statutory and Voluntary Organisations. Regular articles are placed in the local press about local issues, letters are written to local MPs to help them raise matters at a national level on issues relating to Maidstone and its community.

Acknowledging the Borough Council's continued financial support, Bureau Trustees continue to investigate the possibility of bringing in external funding for innovative ways of delivering advice and assistance.

The Bureau is the lead organisation in a 5-Year Project to establish and deliver a bespoke web-based referral system, comprised of 59 partner organisations including solicitor firms, bureaux and other Not for Profit agencies throughout Kent and Medway. The funding for this Project has been applied for with the Big Lottery Fund under its Advice Plus 2<sup>nd</sup> round.

## ***Focus on Discrimination***

The CAB service defines discrimination as 'unlawful treatment under current equality and human rights laws; and treatment that is lawful but unfair or unjust and can be remedied, for example, through complaints procedures'.

In accordance with our National Organisation's Strategic Plan, the Bureau is committed to become "a first point of contact for discrimination advice".

Under the national Equality and Diversity Strategy called FAIR, the CAB Service at large must be Fair, Accessible, Inclusive and Relevant, as the provision of advice and remedies have a vital role in tackling discrimination.

Bureaux are often at the forefront of work to inform employers and service providers about their obligations under equality law.

As well as advising and supporting the individual client to remedy their situation, the Bureau collects discrimination information from each client and where appropriate raises Bureau Evidence Forms, forwarding them to Citizens Advice. Evidence from all over the country is then collated and used to inform Government and MPs about discriminatory practices, so that policies and legislation can be changed. Every year the Bureau sends around 150 – 170 Evidence Forms on various matters of discrimination, and Citizens Advice normally deals with around 40-50,000 Evidence Forms annually.

Equality, fairness and diversity are all about people, their contributions, needs, responsibilities and rights. Advice **empowers people, turns rights into a reality, changes poor practice and prevents future abuses.**

People are our business and therefore promoting equality and valuing diversity is not an optional addition to the Citizens Advice service. It is not something we can choose to do or not do. It is something that we exist to do. It is our core business.

People know more about their own lives and needs than anyone else. They are active participants rather than passive recipients. Therefore CABx carry out regular Client Surveys to understand the needs of their communities and establish the right service gleaned from the feedback.

The fact of our common humanity and diversity does not change over time. But perceptions do. The balances and imbalances in power between people create fairness and unfairness in the way society approaches different groups of people. These factors determine whether people are treated as being equal in value as well as whether they have entitlement to rights or not. The balance shifts according to changes in politics, economics, fashion and societal norms as well as legislation and the CAB service needs to be alert to these changes and prepared to confront discrimination.

In promoting **equality**, we focus on people's right to equal treatment in law and in practice, challenging injustice and discrimination.

In promoting **fairness** we seek to acknowledge and address traditional and current imbalances in access to power, resources and opportunity.

By valuing **diversity** we recognise the positive contribution, which our differences make to the richness of our society and the effectiveness of our organisations.

Inequality, prejudice and discrimination can lead to communities living parallel lives, not fully represented in the provision of services and jobs. There are some people whose poverty, lack of access to rights and services, and inability to express their needs, are affected or made worse by discrimination, stigma, and prejudice. Discrimination can damage local communities and economies, and at an individual level, discrimination can lead to a complex web of problems including unemployment, debt, relationship breakdown and homelessness.

**Discrimination law** is complex, and that makes it difficult for people to identify and to deal with discrimination themselves. The Bureau is competent to identify and deal with many aspect of discrimination suffered by our clients through the important equalities work carried out by Citizens Advice. Complex matters are referred to specialist organisations such as Equalities and Human Rights Commission and Solicitors dealing in discrimination advice.

This is why there is a compelling need for a progressive and forward-looking agency to help people know and protect their rights and responsibilities. Maidstone CAB is one such Organisation and needs the continuing support of the Borough Council.



## ***Our Achievements***

### **Volunteer Advice**

- The Bureau was open for 930 hours for free generalist advice
- Our advisers gave a total 15,841 hours of free advice
- In the past 7 months the Bureau trained 15 new advisers
- 5 trained advisers left for paid work

### **Money Advice**

- The money advisers have a caseload of 205 clients
- 49 clients were provided self-help money advice packs
- The total amount of debt for 254 clients was £ 5.1 Million
- £40,000 of debt was written off for 31 clients
- We arranged Charity food parcels for 3 clients

### **Housing Advice**

- The housing advisers have a caseload of 107 clients
- Homelessness prevention work was done for 64 clients
- Rent arrears form a major issue of work
- Clients are helped during repossession hearings at court
- Problems with Mortgage arrears are on the increase
- Initial indicators show that 'buy to let' tenants are suffering
- A client referral system exists between the Bureau and MHT

### **Benefits Advice**

- Our Benefits advisers have a case load of 62 clients
- 195 clients were helped with sorting out their benefit problems
- £184,593 of benefits payments were gained for clients
- 14 clients were helped to claim disability related benefits
- A young vulnerable couple were prevented from losing their home by getting their housing benefit backdated
- A disabled couple were helped to obtain essential household items after being rehoused
- 1 single client was helped from being evicted through prevention work

### **Employment Advice**

- The Employment adviser has a caseload of 17 clients
- 65 Clients were helped sort out their employment problems
- £17,691 compensation was negotiated and won at Tribunals
- The Employment adviser had 535 client contacts in this period

### **Domestic Violence Advice**

- Partnership with 10 CABs established across Kent
- 46 clients referred from partner organisations
- Domestic Violence training delivered to partner organisations
- 5 clients helped to get non molestation orders

### **Independent Domestic Violence Advice**

- 38 victims were referred to the Community Domestic Violence Adviser
- 85 victims were referred to the Court Domestic Violence Adviser
- 24 clients were high risk, 90 medium risk and 4 low risk
- 21 victims at the court were repeat victims
- 45 trials were supported by the Court Domestic Violence Adviser
- 21 clients were helped to obtain court orders
- 8 were supported against criminal acts
- 9 clients were helped with child contact issues

## *The Future*

The Trustees of Maidstone CAB recognise that the advice needs of our community are varied and therefore have employed a progressive outlook in preparing the Bureau's 3-Year Business and Development Plan. The Trustees believe that the Bureau's objectives are to increase and streamline its services so that access for clients is made easier through innovative ideas and projects. The Board continues to review its plan on a regular basis and has agreed to increase the scope of the Bureau's work through partnership working with other agencies in the borough. It has determined that the Bureau will be at the forefront of developing new ways of delivering advice and information to its clients by 2009.

One of the ways of increasing access to justice was for the Bureau to investigate and develop further contract work with the Legal Services Commission in areas of debt, housing, employment and Family Law (domestic violence). In October 2008 the Bureau was awarded Specialist Quality Mark in debt, housing, employment alongside welfare benefits in the areas of Social Welfare Law and domestic violence in Family Law. The Board has actively encouraged the Management Team to work closely with the Borough Council's objective in establishing a Gateway in the Town Centre. The Bureau is a major partner in the work going on to bring easily accessible advice and assistance to its mutual clients.

The following objectives form part of the Bureau's current Plan :-

- Investigate and establish disabled friendly service on town centre
- Investigate establishing a young people's advice service in Maidstone
- Investigate new premises to allow for expansion and access
- Raise the Bureau profile without excessive cost
- Tailor opening hours to fit client's needs
- Investigate establishing an Outreach service in Maidstone
- Investigate establishing a service to the non-English speaking community

The changing economic climate and the credit crunch has been slowing down the growth and expansion of opportunity and more people are starting to suffer from the effects of job losses, mortgage problems and banks calling in debts and overdrafts from credit that had been too easily extended in the past. The Bureau continues to see more clients with debt and money matters. Current evidence from clients seeking debt advice shows that :-

- The Bureau has helped more clients in the first seven months than last year in total
- Priority debt (such as rent, utilities, council tax) has increased by 300%
- Average debt has stayed around £21,000 per client
- Tenants of 'Buy to Let' landlords are the first ones to be threatened with homelessness and eviction notices
- Landlords are taking rent on properties they no longer own
- Rent arrears form a major issue and a direct cause of homelessness issues

In order to deal with these forthcoming issues the Bureau has been forming partnerships with all Registered Social Landlords to help mutual clients keeping their homes. Funding has been sought from external organisations such as the Legal Services Commission to establish the availability of more money and housing advice.

In the changing environment of new benefits rules for single parents, the Employment and Support Allowance, and Habitual Residence tests for long-settled European nationals the Bureau is offering home visits and special sessions at GPs and MPs surgeries.

The Bureau Trustee Board and Management staff continuously looks to find innovative and new ways to bring advice to the community of Maidstone and looks to furthering its objectives with the whole-hearted and further support of its core funder Maidstone Borough Council.

## Clients' Gender Profile

Gender	April 07 – March 08		April 08 – October 08	
	Total Number	%	Total Number	%
Female	5834	57.7%	3991	57.9%
Male	3990	39.5%	2812	40.8%
Not Given	16	0.2%	3	0.1%
Unknown	269	2.7%	93	1.4%
<b>Total</b>	<b>10109</b>		<b>6899</b>	

## Clients' Age Profile

Ages	April 07 – March 08		April 08 – October 08	
	Total Number	%	Total Number	%
0-16	13	0.3%	6	0.1%
17-24	684	13.3%	564	13.6%
25-34	1162	22.6%	946	22.9%
35-49	1734	33.6%	1430	34.6%
50-64	1081	21%	825	19.9%
65+	480	9.31%	369	8.91%
Total given	5154		4140	
Declined	4955		2759	
<b>Total</b>	<b>10109</b>		<b>6899</b>	

## Clients' Ethnicity Profile

Ethnicity	April 07 – March 08		April 08 – October 08	
	Total Number	%	Total Number	%
Asian or Asian British Bangladeshi	22	0.2%	21	0.3%
Asian or Asian British Indian	53	0.5%	37	0.5%
Asian or Asian British Other	96	1%	69	1%
Asian or Asian British Pakistani	20	0.2%	28	0.4%
Black or Black British African	50	0.5%	30	0.4%
Black or Black British Caribbean	24	0.2%	16	0.2%
Black or Black British Other	9	0.1%	8	0.1%
Chinese	13	0.1%	14	0.2%
Mixed Other	22	0.2%	13	0.2%
Mixed White or Asian	34	0.3%	18	0.3%
Mixed White & Black African	12	0.1%	6	0.1%
Mixed White & Black Caribbean	17	0.2%	18	0.3%
Other	147	1.5%	117	1.7%
Unknown or Declined	4122	41%	2198	32%
White British	5076	50.2%	3954	57.3%
White Irish	36	0.4%	38	0.6%
White Other	327	3.2%	303	4.4%
White Roma/Gypsy/Traveller	5	0.1%	7	0.1%
Left Blank	24	0.2%	4	0.1%
<b>Total</b>	<b>10109</b>		<b>6899</b>	

All comparisons above show 12 months of 2007/08 against 7 months of 2008/09

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Email: [maidstone.cab@dial.pipex.com](mailto:maidstone.cab@dial.pipex.com)

Legal Sessions: Every Wednesday afternoon  
Accountant Sessions: Monthly, Thursday afternoon

Tax  
Debt  
Housing  
Education  
Consumer  
Immigration  
Employment  
Welfare Benefits  
Relationship Problems



Citizens Advice Maidstone is supported by Maidstone Borough Council