

**Report to East Oldham District Executive**

# **East Oldham Citizen's Advice Update**

**Portfolio Holder:**

**Cllr A Shah, Cabinet Member for Neighbourhoods**

**Officer Contact: Helen Lockwood, Executive Director, Economy, Skills and Neighbourhoods**

**Report Author: Simon Shuttleworth, District Coordinator  
Ext. 4720**

---

## **Reason for report**

This report sets out the activity delivered by the Citizen's Advice Bureau from NEON during 2017/18. Jonathan Yates, CEO of Pennine West CAB, will attend to present this item.

## **Recommendations**

1. That the District Executive note the information presented.



Citizens Advice Oldham

Holt Street service report April 2017 to March 2018

July 2018

1. Introduction

1.1. Citizens Advice Oldham, Oldham East District Executive and NEON have been working in partnership for a few years to deliver information and advice sessions from the Holt Street Centre since 2012. The main focus of the advice and support service is to help people with debt and welfare benefits problems, but we help people with any issue they may bring.

1.2. The service is available every Wednesday and offers a drop-in session in the morning and appointments for more complex work in the afternoon.

2. Key statistics

## Key Statistics

**Summary**

<b>Clients</b>	<b>258</b>
<b>Quick client contacts</b>	<b>32</b>
<b>Issues</b>	<b>733</b>
<b>Activities</b>	<b>360</b>
<b>Cases</b>	<b>291</b>
<hr/>	
<b>Outcomes</b>	
<hr/>	
Repayments rescheduled	£1,117

**Issues**

Issues	Clients
Benefits & tax credits	136
Benefits Universal Credit	42
Consumer goods & services	5
Debt	47
Discrimination	1
Education	3
Employment	19
Financial services & capability	10
Health & community care	9
Housing	23
Immigration & asylum	18
Legal	9
Other	7
Relationships & family	17
Tax	4
Travel & transport	8
Utilities & communications	7
<b>Grand Total</b>	<b>733</b>

**Age**

Age Group	Percentage
15-19	0%
20-24	2%
25-29	5%
30-34	12%
35-39	12%
40-44	14%
45-49	9%
50-54	10%
55-59	12%
60-64	10%
65-69	5%
70-74	3%
75-79	2%
80-84	1%

**Channel**

In person	70%
Face to Face	30%

**Top benefit issues**

Issue	Count
21 Personal Independence payment	100
19 Employment Support Allowance	60
99 Other benefits issues	30
07 Housing Benefit	25
10 Working & Child Tax Credits	20
01 Initial claim	15
23 Council tax reduction	10
18 Carers Allowance	8
15 Disability Living Allowance	7
03 Housing element	5

**Gender**

Female	57%
Male	43%

**Top debt issues**

Issue	Count
09 Council tax arrears	18
13 Credit, store & charge card debts	15
07 Rent arrears - housing associations	15
14 Unsecured personal loan debts	10
16 Water supply & sewerage debts	8
04 Fuel debts	7
02 Mortgage & secured loan arrears	6
08 Rent arrears - private landlords	5
10 Mag. Cts. - fines & comp.ord. arrea..	4
18 Overpayments of WTC & CTC	3
19 Overpayments of IS/JSA/ESA	2

**Disability / Long-term health**

Disabled	13%
Long-term health condition	29%
Not disabled/no health problems	58%

**Ethnicity**

White	71%
Black	14%
Asian	8%
Mixed	5%

### 3. Clients

3.1. During the year we helped over 290 people, 258 of those with detailed advice and/or complex casework plus 32 with simple one-off issues. This figure represents unique individuals identified by name, address and DOB and does not indicate how many times we helped that person during the year. Over 50 % have used the service more than once with some regular callers coming a number of times with new issues. On average we have six new clients every session.

### 4. Issues

4.1. By far the largest issue is welfare benefits with Personal Independence Payments (PIP) and Universal Credit being the main ones of concern. Reassessments of PIP often need to be challenged and appealed as people have the income they rely on being drastically reduced or cut altogether unfairly. Approximately 80% of these appeals reinstate or improve the original status but the time involved has serious impact on claimants. Universal Credit full service was introduced last in April 2017 in Oldham causing a number of problems. Though the situation has improved due to changes in November 2017 it is still causing issues for people, particularly linked to forcing people in to debt and rent arrears.

4.2. Debt is the next largest advice area that people come to us for support. By far the largest and most concerning area of debt is rent arrears, mainly in social housing but increasingly with private landlords. The next two issues are Council Tax arrears and benefits over payments. These are all priority debts and can have serious consequences for families such as court action and homelessness.

### 5. Outcomes

5.1. Benefit gains. We have identified and secured an additional amount of £213,013 of eligible financial support during this period.

5.2. Debt written off or rescheduled. We have managed to negotiate a total of £251,069 to be written off or rescheduled in to more manageable repayments.

### 6. Clients per ward

## Client geogrphah by Office & Ward

Client geography group Office	Client geography Ward	Office group Pennine West (member)			
Client Geography (group)	Client Geography	Clients	% Clients	Cases	% Cases
Oldham Citizens Advice Bureau	Alexandra	21	8.3%	21	7.2%
	Chadderton Central	2	0.8%	2	0.7%
	Chadderton North	2	0.8%	2	0.7%
	Chadderton South	3	1.2%	4	1.4%
	Coldhurst	7	2.8%	8	2.7%
	Crompton	2	0.8%	3	1.0%
	Failsworth East	1	0.4%	1	0.3%
	Failsworth West	1	0.4%	1	0.3%
	Hollinwood	8	3.2%	8	2.7%
	Medlock Vale	8	3.2%	8	2.7%
	North Middleton	1	0.4%	1	0.3%
	Not recorded/not applicable	1	0.4%	1	0.3%
	Royton North	3	1.2%	4	1.4%
	Royton South	2	0.8%	2	0.7%
	Saddleworth North	11	4.3%	14	4.8%
	Saddleworth South	1	0.4%	1	0.3%
	Saddleworth West and Lees	13	5.1%	17	5.8%
	Shaw	1	0.4%	1	0.3%
	Spotland and Falinge	1	0.4%	1	0.3%
	St James'	47	18.6%	52	17.9%
St Mary's	22	8.7%	26	8.9%	
Waterhead	91	36.0%	109	37.5%	
Werneth	4	1.6%	4	1.4%	
<b>Grand Total</b>		<b>253</b>	<b>100.0%</b>	<b>291</b>	<b>100.0%</b>