

**WEST DUNBARTONSHIRE  
CITIZENS ADVICE BUREAU**

**ANNUAL REPORT  
2014/15**

***FREE – CONFIDENTIAL – IMPARTIAL – INDEPENDENT***



# WEST DUNBARTONSHIRE CITIZENS ADVICE BUREAU

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## THE AIMS OF THE CAB SERVICE

To ensure that individuals do not suffer through ignorance of their rights and responsibilities or the services available; or through an inability to express their needs effectively

and

To exercise a responsible influence of the development and social policies and services, both locally and nationally.

## OPENING HOURS AND CONTACT DETAILS

### ALEXANDRIA OFFICE

77 Bank Street, Alexandria, G83 0LZ

Tel: 01389 752727

Email: [david.whyte@wdcab.co.uk](mailto:david.whyte@wdcab.co.uk)

### DROP-IN TIMES

Monday/Wednesday: 9.30am– 3.00pm

Tuesday – CLOSED

Thursday/Friday: 9.30am– 3.00pm

### CLYDEBANK

63 Kilbowie Road, Clydebank, G81 1BL

Tel: 0141 435 7590

Email: [gareth.king@wdcab.co.uk](mailto:gareth.king@wdcab.co.uk)

### DROP-IN TIMES

Monday/Tuesday: 9.30am– 3.00pm

Wednesday – CLOSED

Thursday/Friday: 9.30am– 3.00pm

### DUMBARTON

.179 High Street, Dumbarton, G82 1NW

Tel: 01389 744690

Email: [mary.bennie@wdcab.co.uk](mailto:mary.bennie@wdcab.co.uk)

### DROP-IN TIMES

Monday – CLOSED

Tuesday-Friday: 9.30am– 3.00pm

## CHAIRPERSONS REPORT

It is with great pleasure that I present the Annual Report for West Dunbartonshire Citizens Advice Bureau for 2014/15. Whilst this last year has been extremely productive for West Dunbartonshire Citizens Advice Bureau it has been another difficult year for many of the people who use our services. As a result, on occasion the service has been severely stretched. WDCAB is not alone in experiencing these difficulties - every advice agency in the land is reporting unprecedented demand for assistance.

In the past year, both Dumbarton CAB and Alexandria CAB have been refurbished, Clydebank CAB relocated and, after a period of uncertainty, there is now a degree of stability within the organisation, which continues to deliver a quality service whilst adopting a forward-looking approach.

There are now more than 70 people involved in delivering CAB services in West Dunbartonshire and their contributions are gratefully accepted and appreciated. In such challenging times it is not enough simply to acknowledge the staff and volunteer input. As an organisation we have placed an increased emphasis on having sufficient staff to ensure our volunteers feel supported. Many of our staff were previously volunteers and so they know full well the difference we can make when tackling bureaucratic incompetence, injustice and inequality. Through their input we not only guarantee a quality service to local people but can continue to work on maintaining relationships with other organisations and are able to work actively towards developing effective partnerships.

WDCAB is a generalist advice agency dealing with a broad range of social welfare issues. However, media coverage over the last few years has focused very much on income and debt issues – whether it be the continued cuts in social security benefits or the worrying increases in the levels of personal debt, the anticipated increase in the number of home repossessions or concerns about how the erosion of employment rights will impact on family finances, etc. Our staff and volunteers are therefore trained to deliver a

generalist advice service, but there is a growing recognition of the need for a degree of specialism and we are constantly on the look-out for additional resources which will allow us to fill any gaps we see in our service. To this end, we have secured some project funding which has, as a side-benefit, enabled us to create a number of additional posts.

So this has been a very busy year for the Bureau - and we have to report that there will be no let-up. WDCAB will be subject to the triennial Quality of Advice Audit by our national body, Citizens Advice Scotland, which will focus on the quality of advice but also includes an audit of management systems. The audit will take place at a time when there will be significant enhancements of Bureau technology to allow greater communication between the three offices, as well as improved statistical recording and case management and an improved service to telephone callers. All of this will take place against a background of negotiations in relation to funding for the period 2016 and beyond.

Our thanks to our funders and partner organisations. West Dunbartonshire Council continues to be our main source of funds and we also receive significant contributions via Citizens Advice Scotland.

My thanks to the Directors of WDCAB for the support and assistance I have received in the past year. There are a number of Sub-Committees and my thanks to the Directors who are involved behind the scenes for their efforts. In particular, I would wish to express my thanks to the Office Bearers.

This next year will be a tough year, but I look forward to working with the staff, the volunteers and my fellow Directors to continue to deliver this much needed service to clients in need during such desperate times.

***Sandy Watson***  
***Chairperson***

### Introduction

The period from April 2014 to March 2015 saw the Bureau volunteers and staff continue to cope with the many social welfare changes. Welfare Benefits and Debt continue to be the two largest areas of enquiry – the norm for the last five years.

During the 12 month period covered in this report there have been significant structural changes – all intended to improve not just the quality of the advice and the service to our clients, but to create a better working environment for our volunteers and staff and a more comfortable setting for the people who use our services:

- a) In August 2014 our Clydebank office relocated to new premises in Kilbowie Road. This has greatly improved the waiting area for our clients and the workroom environment for our volunteers;
- b) We were able to secure a capital grant to allow us to carry out a full refurbishment of the Alexandria office. Alexandria CAB staff and volunteers relocated temporarily to the Vale Health Centre for a month to allow the work to go ahead. They returned to the new premises in the first week of October 2014. The refurbishment enabled us to create more (and larger) interview rooms, a brighter workroom, a bigger waiting area and improved training facilities;
- c) In March 2015 Dumbarton office closed to allow the CAB office to be re-painted and some minor improvement and repair works to be carried out.

Regrettably all of this work caused some disruption to the service. We have taken a number of steps to enhance the profile of the Bureau and are now beginning to see the number of client enquiries increase once again.

### Service Report

A number of years ago we reduced our drop-in service from 30 hours to 24 hours, and then from 24 to 16 hours. This was largely in response to funding cuts but also partly influenced by the notion that for many clients an appointment system would be preferable to the, sometimes lengthy, wait at the drop-in service.

A concern with these changes was that we would see a reduction in client numbers. However, analysis of our statistics shows that, setting aside the reduction in debt enquiries (the result of a different approach to debt advice) we have achieved two objectives: there has been no significant reduction in demand for the service we provide; and we are now more flexible in the way in which we attempt to meet client needs. The reduction in client enquiries last year can be largely explained by the disruption to service at each of the offices.

I am pleased to report that this year we have moved to increase our drop-in hours to 27 hours per week in each office, whilst continuing to offer an appointments service. This is a result of the Board's decision to employ more support staff which will also enable us offer some form of twilight hours/out of hours service in each office.

As well as continuing to deliver the core CAB service we secured funding for a number of projects, principally the PensionWise Service and the Support and Connect Project. In addition we were pleased to hear that the Welfare Reform Mitigation project (which enables us to employ two Benefits Advisors) had been extended for a further year. These projects serve two purposes – the first is to enhance and improve the range of services delivered by WDCAB and the second is to help share the CAB running costs.

We continue to work alongside other CABx in providing services related to Kinship Care, NHS Complaints (PASS), Money Advice Services (MAS) and veterans' advice services.

## MANAGERS REPORT

### CASEWORK ISSUES

This section illustrates not so much the sheer volume of work (which is detailed elsewhere) but, given the constant media focus on the money problems associated with benefits and debt enquiries, serves as a reminder of all of the other types of enquiries which the Bureau deals with, by looking at the main topic areas:

#### **A. Benefits and Tax Credits**

Since the last AGM we have seen further cuts in Welfare Benefits. These changes continue to have a dramatic effect on the people who use our services, very often to the detriment of their mental health and wellbeing.

The arbitrary nature of the sanctions regime and the uncertainty faced by many Jobseekers Allowance claimants and Employment and Support Allowance claimants remains a cause for concern. We continue to monitor this situation as we are gravely worried about the extremely harsh treatment meted out to some of our clients. Many sick and disabled benefit claimants feel they are being unfairly targeted and, given some of the decisions, it is hard to disagree. We anticipate that the situation for ESA claimants will worsen considerably and we are already seeing evidence of deterioration of mental health for some claimants.

For similar reasons, we have serious concerns about the implementation of Universal Credit.

The introduction of Personal Independence Payments to replace Disability Living Allowance (with the Government aiming for a reduction of the DLA bill by 20%) means we expect to see many more losers than winners.

All of this means that whilst we work hard to help the people who approach us for advice and assistance, there were many clients left disappointed by the advice and assistance that we offered. Quite simply, for many clients on sickness and disability benefits, whilst their condition has not improved (and in some respects has worsened), the eligibility criteria have changed and they are deemed to no longer have an entitlement to Employment and Support Allowance or Personal Independence Payments.

This state of affairs will be replicated for many families reliant on Tax Credits as changes mentioned in the Budget begin to take effect next year.

#### **B. Debt and Consumer Issues**

The levels of personal debt remain a major social issue. Last year WDCAB reviewed how it handles debt enquiries and we made a number of significant changes in relation to how we deal with debt cases. It is likely that in future years only clients deemed to be very vulnerable will have access to face-to-face debt advice.

#### **C. Employment**

During this reporting period we dealt with a lower number of employment enquiries. Given the complexity of Employment Law, the cost of unfair dismissal cases (an Employment Tribunal Hearing will cost that employee £1,200), fees generally (cases other than unfair dismissal which result in an Employment Tribunal Hearing will cost £390) and the increase in the use by employers of Zero Hours Contracts, it is no surprise that workers and employees feel less able to fight for their employment rights.

#### **D. Housing**

We dealt with just over 1,300 housing enquiries last year ranging from issues around the conduct of social and private landlords, problems for owner-occupiers (e.g., common costs, communal repairs, etc.), homelessness and neighbour issues (e.g., noise, access, parking, children, etc.).

#### **E. Legal Problems**

Legal enquiries can range from issues around custody and access to children to speeding fines, fines generally and queries about property rights. Although we dealt with just over 900 enquiries last year, it is an area of Bureau work which goes largely unnoticed.

#### **F. Relationship Issues**

Although the CAB is not a counselling service, clearly where clients have suffered relationship breakdown or bereavement, etc., then any practical advice we can offer in relation to financial matters, housing issues, etc., can

## MANAGERS REPORT

only be dealt with after we have offered some emotional support. Last year we dealt with over 600 enquiries of this nature.

### **G. Utilities**

The rising cost of fuel will undoubtedly continue to be a problem in the years to come. Utilities customers are often poorly treated by their suppliers and last year we saw an increase (over 800) in the number of enquiry contacts.

### **H. Taxes**

We are seeing an increasing number of clients who are having difficulties with Income Tax because they are holding down more than one job – sometimes 2 or 3 part-time/self-employed jobs. Many people are used to being covered by the PAYE system and are struggling with tax matters.

### **I. Miscellaneous**

In addition to all of the above, we also receive enquiries regarding education, health issues, immigration problems, tax issues and travel problems.

## **Development**

We have not only been busy with the additional enquiries and the more complicated cases - we continue to work with other organisations, giving talks and presentations, attendance at open days, etc. We also continue to have CAB staff based in local housing associations and working alongside people requiring additional help can have underlying benefit or money issues dealt with.

We continue to deal with the impact of national policies. Undoubtedly changes to the Welfare Benefits system and the problems created by the social security cuts are a major concern to many of the people who use our services. At the present time these decisions are taken by the Westminster Government. The Scottish Government has been granted powers and we expect to see further changes in relation to welfare benefits. The Scottish Government also has responsibility for debt recovery legislation and we continue to see many changes in relation to options and processes for debtors. The introduction of Employment Tribunal fees has had a significant impact on the assistance we can offer people who feel they have been badly treated by employers.

Earlier this year we set up a Facebook page which we use to notify the public of social policy trends and any warnings we think may be legitimate particularly in relation to consumer scams, etc. We will continue to use Facebook to post information but will also seek to upgrade our webpage to make it more user-friendly.

The additional resources we currently enjoy means that we will be able to produce and disseminate more informational leaflets. Our plan includes the Social Policy team using the evidence which presents itself to the Bureau to create relevant local information leaflets.

***Joe McCormack***  
***Manager***

## STATISTICAL REPORT

### CLIENT ENQUIRIES – 2014/15

The table below illustrates the broad breakdown of client enquiry types across the three Bureau offices. If debt statistics are excluded, the total of 23718 client enquiry contacts represents a drop of just over 5% compared with the previous year.

	Alexandria	Clydebank	Dumbarton	TOTAL
<b>Benefits</b>	2393	2970	4346	<b>9709</b>
<b>Consumer</b>	1882	2703	2505	<b>7090</b>
<b>Employment</b>	251	787	477	<b>1515</b>
<b>Housing</b>	328	562	453	<b>1343</b>
<b>Legal</b>	177	498	239	<b>914</b>
<b>Relationship</b>	113	320	199	<b>632</b>
<b>Taxes</b>	230	281	295	<b>806</b>
<b>Utilities</b>	267	277	316	<b>860</b>
<b>Miscellaneous</b>	183	356	310	<b>849</b>
<b>Total</b>	<b>5824</b>	<b>8754</b>	<b>9140</b>	<b>23718</b>

### CLIENT FINANCIAL GAINS 2014/15

We are pleased to report that we secured a total of £1,858,556 in client financial gains and income generation, an increase of 6% on 2011/12. As can be gleaned from the table below, the majority of these gains related to welfare benefits. However, through the efforts of Bobb MacKinnon, who provides our legal advice service, we also achieved significant financial gains in employment cases, as well as preventing a number of evictions and repossessions.

Benefits Claims	£1,527,690
Benefits Tribunals	£205,235
Employment	£41,933
Miscellaneous	£7,086
<b>TOTAL</b>	<b>£1,781,944</b>

### DEBT STATISTICS

During the period April 2014 to March 2015, the Bureau handled 183 new debt cases, with a combined value of debts of £2.4m. We are currently running with 145 live cases with a total debt managed figure of £1.9m.

We have assisted 74 clients who have had all or part of their debts written off, via either the low-income, low-asset (LILA) bankruptcy route or Trust Deed route. Actual debt write-offs during this period totalled £1.3m. In addition we have supported 141 clients to stabilise their financial position either by establishing a repayment programme in agreement with their creditors or through an application to the Debt Arrangement Scheme (DAS). These numbers are down significantly on previous years. We now focus our efforts on those most in need of assistance, encouraging others to take ownership and control of their particular situation after we have made proposals, and agreed the way forward on their behalf.

### CONCLUSION

As stated elsewhere in this report, we are now more thorough in collecting statistical information, particularly when assessing client financial gains. However, these numbers are not the sole indicator of the value, or indeed the success of the Bureau. A lot of our work is involved in negotiating with third parties to bring a resolution to a client's problem which involves no financial gain, for example:

- a) where a client has a problem with a landlord, negotiating on their behalf regarding repairs, neighbours, costs, etc.;
- b) where a client is having difficulties with contractual issues, e.g., a loan, replacement of goods, refund, repairs, etc.;
- c) where a client's benefit payment has been delayed or stopped;
- d) where we assist clients to complete forms, e.g., passport applications, visa applications, college applications, Power of Attorney forms, etc.

Further to this, there is no scientific way of putting a financial value on peace of mind, reducing anxiety or stress levels, bringing clarity to a fraught situation, offering emotional support to clients in distress or empowering clients – and yet it is what Bureau staff and volunteers do every day.



### 'A View from Dumbarton'

Two years in and now feeling quite at home in the Dumbarton CAB office, a pleasant, bright and open environment for both clients and staff. Fitting in has been made so much easier by the continuing support from fellow (Wednesday) volunteers and all bureau staff. Although volunteering as part of the wider West Dunbartonshire CAB, working solely in the Dumbarton office, on the same day, with the same group of volunteers provides limited opportunity to get to know other volunteers and staff working in Clydebank and Alexandria, but this hopefully does not constrain the quality of advice given nor the enjoyment of making a contribution.

I most recently worked full time with another CAB and volunteering one day a week with West Dunbartonshire CAB, despite the intervening period, has been a real challenge. Working only part time naturally limits the number and range of client enquiries dealt with and although the quality of advice provided hopefully remains consistent through access to AdviserNet, it is not always possible to achieve the same personal depth of knowledge of local and national systems and processes. This has the potential to affect the extent of advice offered but is usually overcome by the collective support network within the office.

Client attendances on a Wednesday can fluctuate quite significantly and quiet periods, particularly in the early part of the morning can be a source of frustration to advisers. Clients can also be frustrated at the length of waiting time, which can result from advisers dealing with either complex or time consuming enquiries. Balancing adviser availability with client demand is a continuing challenge which might benefit from more extensive use of pre-arranged appointments for issues such as benefit claims or initial debt advice.

Taking a wider view, continuing changes to UK wide Welfare and Financial policy are likely to increase demand on bureaux and West Dunbartonshire is likely to experience sustained additional pressure for advice giving. My hope is that I can help our clients manage these changes with the best means possible.

*Dave Watson, Volunteer*

*July 2015*

**OUR GRATEFUL THANKS TO OUR VOLUNTEERS WHO GIVE THEIR TIME FREELY TO ENSURE THAT A QUALITY  
ADVICE AND ASSISTANCE SERVICE IS DELIVERED TO THE PEOPLE OF WEST DUNBARTONSHIRE**

Alex Hay	Dave Watson	Iain Burns	Mary Ingram
Allan Rennie	David Marr	Ian McKeown	Michelle Pullan
Anne Marie McDermott	Diana MacIntosh	Jim Cameron	Michelle Woodburn
Annie Bell	Douglas Eadie	Joanna Heath	Mike Schilling
Billy McPhail	Enid Fields	John Deasy	Ronnie Badger
Breda Fernie	Evelyn Healy	John Lyon	Sandra Scott
Brian Sayer	Frances Downie	John Taylor	Steven Hastings
Caroline Ross	Georgina McKiernan	Lesley Wells	Terri Bell
Catriona McGinnigle	Gordon Hendry	Linda Findlay	Terry Dickson
Charles Docherty	Gordon Milloy	Linda Fyfe	Trina Sproull
Chris Hendry	Graham Jefferies	Malcolm King	Wendy Laughlin
Christina Day	Hazel Buchanan	Margaret Bonner	
Clair Coyle	Helen McErlean	Margaret Gilmour	

**CURRENT BUREAU STAFF (AS AT 1ST SEPTEMBER 2015)**

Bernie Mooney, Benefits Case Worker	Graham Henderson, PensionWise Specialist	Mary Kelly, Money Advice Manager
Caitlin Daly, Money Advice Worker	Joe McCormack, General Manager	Maureen Franks, Clerical Assistant
David Whyte, Alexandria Manager	Lily Wallace, Clerical Assistant	Natalie Maynard, Administration Assistant
Elizabeth Thomson, Benefits Case Worker	Linsey Close, Session Support Worker	Norma Wilson, Book-keeper
Gareth King, Clydebank Manager	Mary Bennie, Dumbarton Manager	Stuart Crawford, Session Support Worker
	Mary Gallacher, Cleaner	Trisha Nixon, Benefits Case Worker

WEST DUNBARTONSHIRE CITIZENS ADVICE BUREAU  
GRATEFULLY ACKNOWLEDGES THE SUPPORT AND  
FINANCIAL ASSISTANCE IT RECEIVES FROM WEST  
DUNBARTONSHIRE COUNCIL, WEST  
DUNBARTONSHIRE COMMUNITY PLANNING  
PARTNERSHIP AND CITIZENS ADVICE SCOTLAND.

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