

# Half Year

# Report 2016/17

for North Hertfordshire District Council

April – September 2016



**citizens  
advice**

**North  
Hertfordshire**

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# An evolving service

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge 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

North Hertfordshire and District Citizens Advice Bureau are now operating as Citizens Advice North Hertfordshire, in line with a national rebranding of Citizens Advice services (although our legal name has not changed).

Citizens Advice North Hertfordshire are responding to a range of challenges including increased demand, dealing with more vulnerable clients with complex needs, and a more challenging funding environment in a number of ways.

Our focus for 2016/17 is to meet increased demand for our services through:

## 1. Moving to a larger premises for our Letchworth head office

The service moved to 49 Station Road on 9th July 2016 and opened to the public on 18th July. The building is owned the Letchworth Garden City Heritage Foundation who refurbished and updated it, while we paid for the fit out to meet our needs. Our daily drop-in service has been busier than ever from the first day. It has a larger waiting room, two additional interview rooms (an increase from 3 to 5), additional Adviceline capability and space for additional volunteers. The property has twice the floor area of our former Leys Avenue office, although the rent has only increased from £18,000 to £19,800 on a secure 15 year lease.

There were major costs in terms of the fit-out and office move. Due to delays to building works we had to move twice, making full use of Thomas Bellamy House in Hitchin during June and part of July. Moving costs increased as a result although refurbishment costs were well controlled. Fundraising has gone well and we are ahead of our planned budget in terms of covering our costs, although further fundraising will be required to return our reserves to previous levels.

We also ran a drop-in non-confidential information-only service three mornings a week in Letchworth Library for 7 weeks from early June and supported over 100 clients. Surprisingly, clients did not seem to mind the lack of confidential interview rooms, which gives us food for thought in terms of future service delivery. We used our hardship fund (a restricted fund donated for such purposes) to pay travel costs for clients who needed to travel to Hitchin or Royston for full appointments during this time. Howard Cottage also provided use of an interview room for our Money Advice appointments, and Job Centre Plus allowed us use of their training room.

## **2. Increasing telephone advice**

As part of the Hertfordshire Adviceline group, in 2015/16 we answered 1,440 calls, an average of 120 per month and a 43% increase on 2014/15. In the period April–Sept 2016 we answered 970 calls, an average of 162 per month, a further 35% increase on last year and close to double our answer rate of two years ago. This is due to a number of factors:

- creating a dedicated Adviceline room in our Letchworth office
- increasing the number of volunteers recruited and trained to answer calls
- upgrading our telephone system using funding from Big Lottery's Awards for All in December 2015
- increasing the number of Adviceline phones from 3 to 7, including phones at Hitchin and Royston

Call demand in North Herts is high and on the increase. In 2015/16 the average calls per month was 400 (we answered 30%), this has gone up to an average of 428 per month in April-Sept 2016/17 (we answered 38%). Our aim is to continue these improvements throughout 2016/17 to reach or exceed our target of answering 2,000 calls this financial year. From April 2017, we will have KPI targets for answering calls with the national Citizens Advice service.

In addition, we were successful in securing significant development funding in July 2016 from national Citizens Advice to develop our telephone service and share our improvement strategies with other local Citizens Advice across the country. These projects will focus on improving volunteer-led telephone services and creating greater consistency and increased efficiencies within the Hertfordshire-wide Adviceline service. We were the only service nationally to be

successful in securing Lots 1, 2 and 3 of this one year funding, worth £35,000 to us and another £25,000 across Hertfordshire.

### **3. Increasing budgeting and energy advice**

We continue to evolve our budgeting and energy advice. Our **Money Matters** project, funded by the Heritage Foundation, is well established and has extended to include Hitchin Library, a monthly session at the Garden House Hospice, although weekly sessions at the Letchworth Job Centre have now ceased. We have also worked with Jackie's Drop In, Wilbury Community Forum, housing associations and local primary schools. Volunteers deliver group sessions, drop-in clinics and tailored one-to-one appointments teaching people how to budget, use bank accounts, deal with bills, reduce expenditure, and understand credit options and the consequences of debt. The aim is to create real behaviour change and prevent the recurrence of debt.

Our **energy advice** work, funded by Ofgem via Citizens Advice, has also become well established. Our Energy Champions and volunteers offer one-to-one appointments to help client with energy efficiencies, fuel poverty, and switching suppliers or tariffs to get the best deal. Over the last 6 months we have also run many community-based sessions, including workshops at sheltered housing schemes in Baldock, a presentation to pupils of Knights Templar school, contributing to a health day for carers in Baldock's GP surgery. The team ran a stall at the Letchworth festival in June, followed by a week-long pop-up shop which reached over 100 people.

During the first two quarters of this year we helped 90 people to switch suppliers saving on average £200 each per year. In September we began weekly energy clinics at Letchworth on Wednesday afternoons and Royston on Tuesday mornings. Clients can drop-in or pre-book appointments.

### **4. Evolving more efficient and flexible ways of delivering advice**

Over the past year we have been piloting a more flexible advice-giving model, which empowers more clients to help themselves following our support to direct them towards the information they need to solve their problem. This new advice framework is based on a triage model, where capable clients are quickly identified and provided with high quality information resources.

Under this model, less information about clients is gathered (name, telephone number, postcode), so that we can efficiently answer straightforward queries (called initial checks). Where advice is given, more detailed profile information is collected. While this enables us to help more people, it could mean that the profile data we collect becomes weighted in favour of more vulnerable clients. It also means that we record fewer advice issues as only the primary issue is recorded during initial checks, rather than all related issues.

Implementing this model has involved extensive retraining of all our advisors and supervisors. We have evolved our own training – called Know Your Resources – which enables advisors to quickly signpost capable clients to accessible and user-friendly digital content relevant to their issue (on a range of sites) by emailing links or sending paper resources. This empowers clients and enhances advisors' speed, confidence and self-reliance.

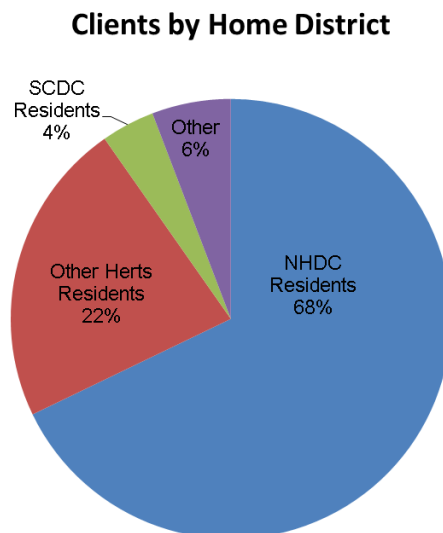
Our approach to carrying out initial checks has been identified as good practice by national Citizens Advice and we have been contacted by a number of other services wishing to learn from us. We are now also carrying out training for the other Hertfordshire Citizens Advice services on the Know Your Resources training.

# Enquiries

In the period 1st April 2015 to 30th September 2016 we dealt with a total of **2,445** new enquiries, **3,137** unique clients and had **5,847** client contacts. Client numbers were up **5%** (from 2,979) from the same period in 2015/16, and **34%** more than in the same period 2 years ago. Client contacts were up 7% from the first two quarters of 2015/16. In addition, we had 3,157 visits by 2,512 users on our website, with 146 regular users during this period.

The continuing implementation of welfare reform and the squeeze on the cost of living are still having a significant effect on the demand from clients for advice. We continue to actively recruit and train new volunteers at all levels and this progressively feeds through into increased capacity for client advice.

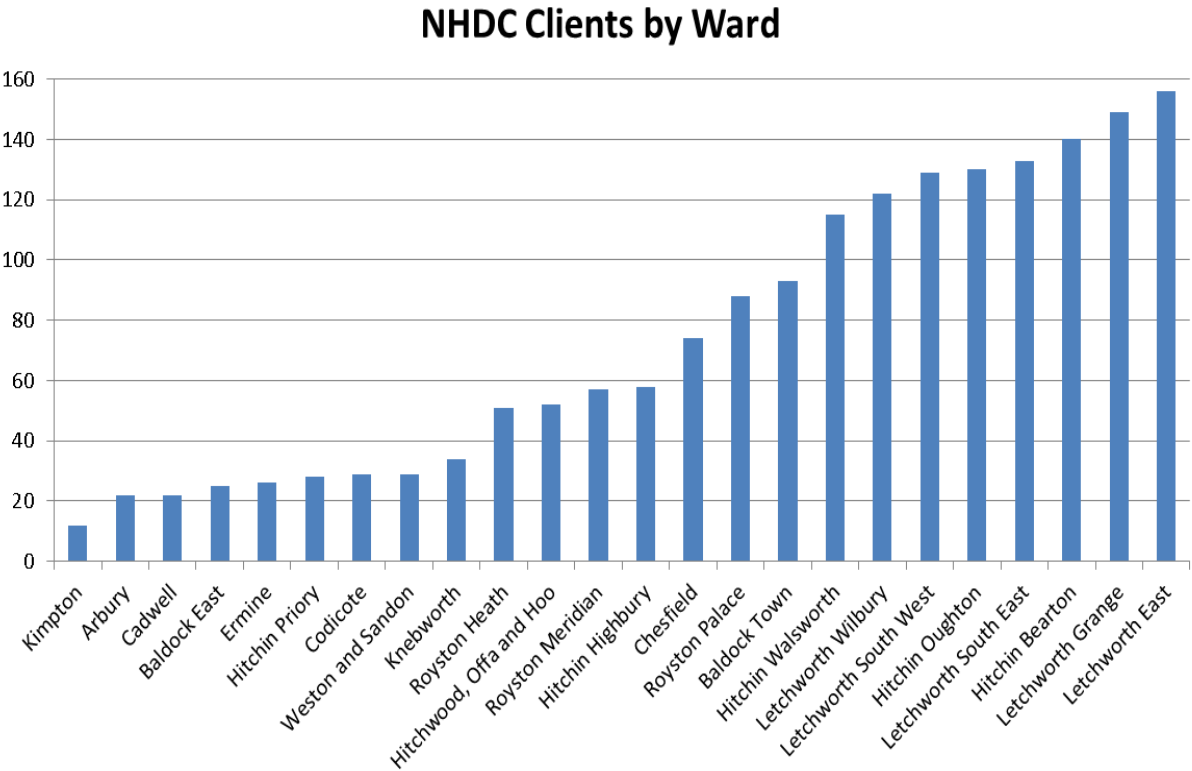
To receive a full service all clients, except those from Stevenage covered by the Court Help Desk funding, must live or work in North Hertfordshire or South Cambridgeshire. The proportion of our clients who are North Herts residents in Q1/2 2016/17 was 68% (down from 75% in 2015/16). The 6% of clients who do not live in Hertfordshire or South Cambridgeshire are those who work or study in North Hertfordshire (many of whom are likely to be Bedfordshire residents).



We deliver telephone advice as part of the Hertfordshire Adviceline Group, meaning that we answer calls from across the county. The 22% for other Hertfordshire residents (up from 17% last year) reflects the increase in the number of calls we answer as part of this countywide telephone service. Here

reciprocal support significantly extends service availability to Monday to Friday 10am to 4pm. Because of the high demand for telephone advice in North Hertfordshire, although we supported 406 residents of other Hertfordshire districts during this period, 539 North Herts residents were supported by other local Citizens Advice services in the same period. This shows the advantage to local residents from this service.

A breakdown of Citizens Advice clients who live in North Hertfordshire by ward is shown below.



The financial outcomes recorded for all clients under all funding streams came to **£417,063** in Q1/2 of 2016/17 (down from £750,419 in 2015/16), benefiting the local economy. Much of this relates to awards linked to disability benefits.



# Overview of April-September 2016/17

- We dealt with **2,445 new enquiries** face-to-face or by telephone, as well as assisting other clients with ongoing cases (up 2.4% from 2,388 in Q1/2 2015/16)
- Our work entailed a total of **5,847 direct contacts** with our new and existing clients – face-to-face, phone calls, letters, and emails (up 7% from 5,463 in Q1/2 2015/16)

## Activity levels and services

A new enquiry is a client seeking help with one or more fresh problems. It may be resolved at the Initial Check or Gateway level through information, brief advice, or referral to an external agency, or progressed to receive full advice or casework assistance. In the last year:

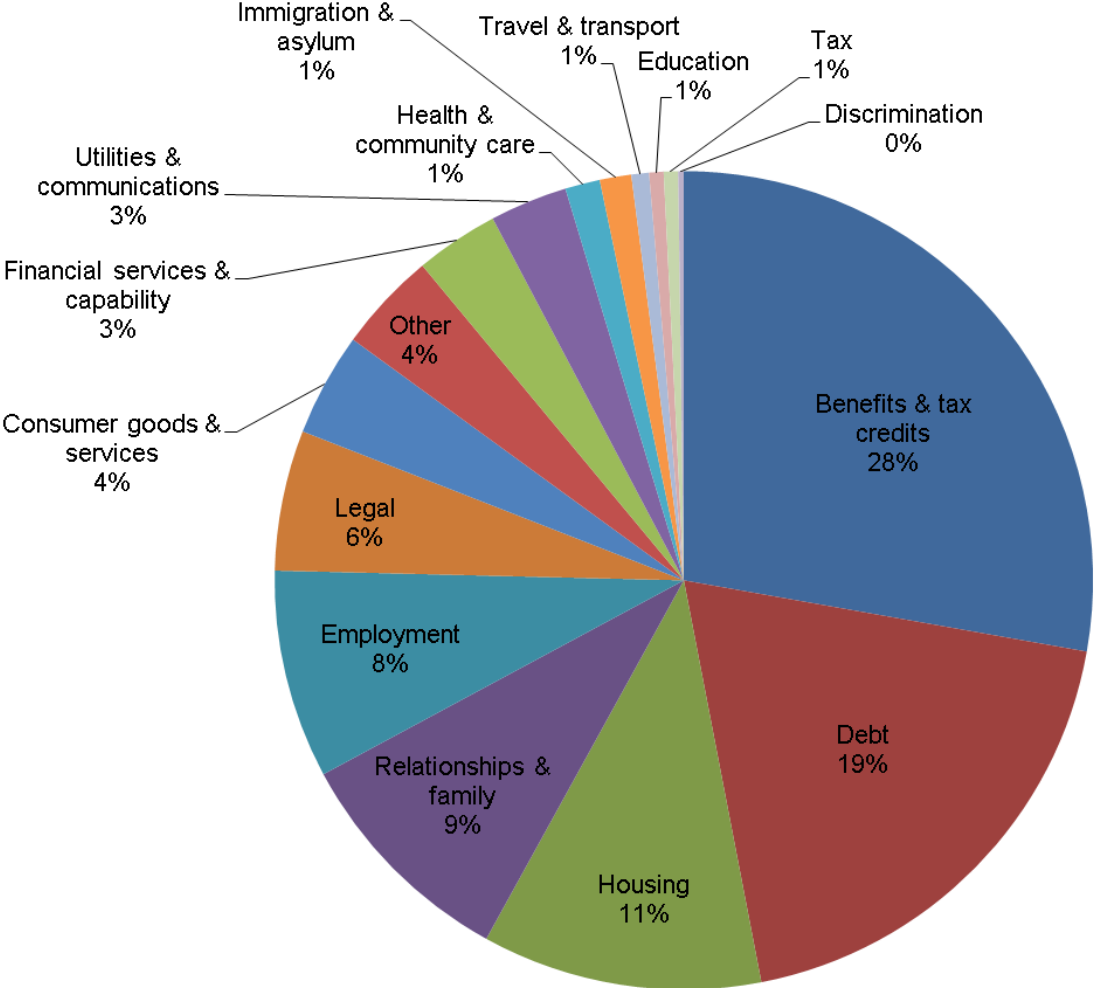
- 78% of all enquiries were dealt with by giving the client information or brief advice, or by referral or signposting to an external agency if appropriate. This is up from 73% in Q1/2 2015/16 reflecting a more efficient approach making greater use of self-help tools and offering brief advice where appropriate.
- 6% received full advice from our advisers, down from 11% in Q1 and Q2 of 2015/16. Some of this drop will be due to the disruption to our full advice service during our office move in June and July, and running an information-only service in Letchworth library during that time.
- The remaining 16% received on-going casework assistance, where advisers with specialist expertise act on the client's behalf. This is the same as in Q1/2 2015/16.

The growth of the Adviceline telephone 'Gateway' service and of face-to-face 'Gateway' triage in bureau means that the balance of the service provided has been changing, with more clients having their problems resolved at the gateway without waiting for an appointment, by receiving brief advice or self-help information or being referred to a more appropriate agency.

The change in the type of service means that the average number of contacts per enquiry has reduced because a higher proportion of enquiries are dealt with in a single contact Gateway interview. Similarly, the average number of 'problems' (or 'advice issues') per enquiry has fallen because more enquiries are dealt with at the Gateway stage where fewer issues are recorded.

In summary, the move to a Gateway system has helped us to maintain our service to clients in the face of increased demand, but fewer issues get recorded.

### Advice issues by category



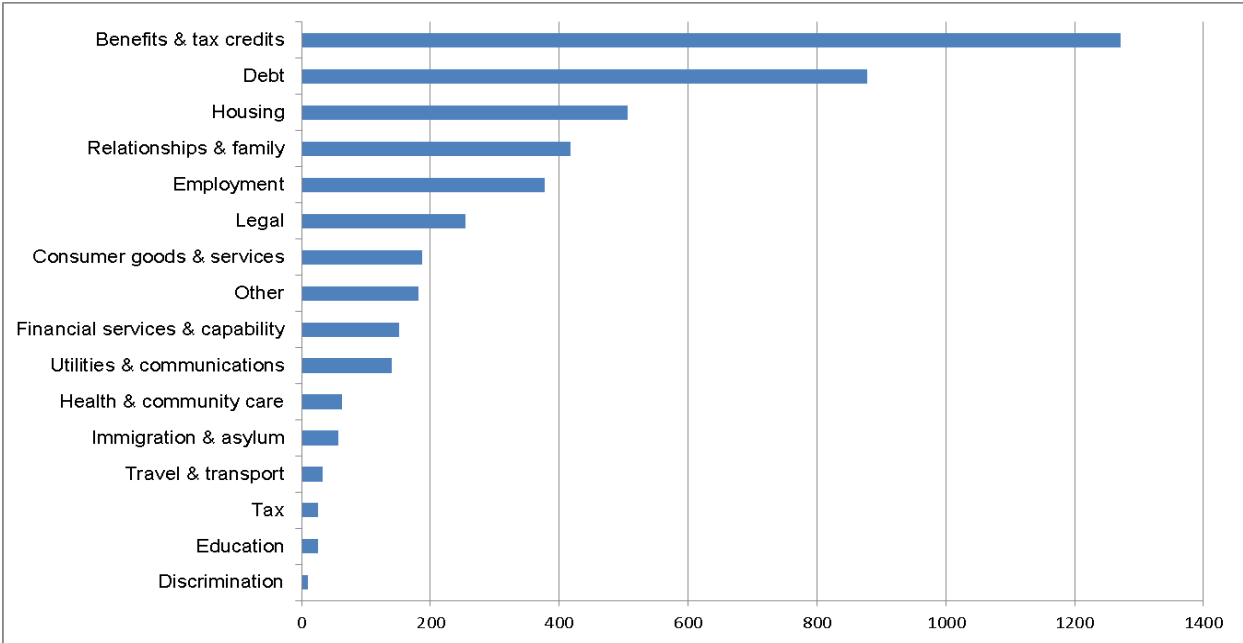
# What problems did we advise about?

In the first two quarters the bureaux dealt with 4,578 new advice issues (down 2.3% from 4,685 in Q1/2 2015/16) in the course of 2,445 new enquiries from clients. The overall number of advice issues has gradually fallen year on year. This reflects the increased amount of assisted information provided to clients where that meets their presenting need. While this is more efficient for our clients and our service, it means that the wider-range of connected issues may not be explored in as much depth as previously.

- **Benefit and Debt are the biggest categories of advice**

Benefits are the largest advice issue at 28% (same as last year). Debt issues continued to fall to 19% of all issues, down from 22% in 2015/16 (full year) and 24% in Q1/2 2015/16. Housing issues account for 11% (up from 10%) of advice categories, family issues 9% (up from 8%), and employment 8% (same as last year).

**Figure 2: Advice issues by category in 2016/17**



## Benefits and tax credits

**Figure 4: The top ten benefit issues April-Sept 2016/17**

Type of Benefit	No of issues			% of all benefit
	Q1 & Q2 2014/15	Q1 & Q2 2015/16	Q1 & Q2 2016/17	Q1 & Q2 2016/17
Personal Independence Payment	134	128	196	15%
Housing Benefit	280	237	170	13%
Employment Support Allowance	213	150	159	13%
Working & Child Tax Credits	152	152	135	11%
Jobseekers Allowance	107	71	57	4%
Council tax reduction	88	76	51	4%
Attendance Allowance	48	38	45	4%
Disability Living Allowance	91	41	40	3%
Income Support	52	37	34	3%
Pension Credit	49	31	31	2%

Benefits were the number one area of advice for the bureau in the first two quarters of 2016/17 at 28% of all issues (same as 2015/16). The numbers of clients with disabilities or long-term health conditions rose to a new high of 40% in the first half of 2016/17 (up from 34% in 2014/15 and 2015/16). Issues around Personal Independence Payments have risen significantly and are now the top issue. Issues with Employment Support Allowance have increased slightly, and Disability Living Allowance issues have remained static.

Clients needing support with Housing Benefit have dropped significantly over the past two years, while Working and Child Tax Credits have dropped slightly. Many of these people are unemployed or employed in insecure work with fluctuating incomes, which lead to issues of under- or over-payment of benefits when living situations or incomes change. Over the past year we have built our capacity deliver financial capability and budgeting support through our Money Matters service to support people dealing with these issues.

## Debt

**Figure 5: The top ten debt issues April-Sept 2016/17**

Type of Debt	No of issues			% of all debt
	Q1 & Q2 2014/15	Q1 & Q2 2015/16	Q1 & Q2 2016/17	Q1 & Q2 2016/17
Rent arrears - housing associations, LAs or ALMOs	343	302	231	26%
Council tax arrears	315	250	196	22%
Unsecured personal loan debts	114	56	66	8%
Debt relief order	59	54	58	7%
Credit, store & charge card debts	127	66	56	6%
Fuel debts	67	21	30	3%
Water supply & sewerage debts	39	13	20	2%
Magistrates Courts - Fines & comp.ord. arrears	24	34	17	2%
Overpayments. of Housing & Council Tax Benefits	23	23	17	2%
Rent arrears - private landlords	29	23	14	2%

The proportion of clients seeking support with debt issues has fallen from 29% in 2014/15, to 22% in 2015/16, to **19%** in Q1/2 2016/17. This is due to an improved economic situation with increased employment. In addition, we have focused much more of our resources to educating people about managing their money through workshops and one-to-one appointments.

However levels of priority debt remain high as a proportion of overall debt. Priority debts include rent and mortgage arrears, fuel debt, council tax arrears, benefit overpayments and court fines. Non-priority debts include credit cards, unsecured loans and bank overdrafts.

Although the proportion of council tax arrears remains high, overall numbers have fallen significantly from 315 in Q1/2 2014/15 to 250 in Q1/2 2015/16 to 196 in Q1/2 2016/17.

Citizens Advice has successfully campaigned for government action to curb easy access to credit/debt and excess charges by 'payday' lenders. This led to a big drop in the number of unsecured personal loan debts in 2015/16, although numbers have risen again in Q1/2 2016/17. Levels of credit/store/charge card debt continue to fall.

Clients needing debt or money advice are seen by our general advisors first and where necessary referred to one of our money advice caseworkers where we have funding to offer a money advice service. Projects include North Hertfordshire Homes Money Advice for tenants with rent arrears, Letchworth Garden City Heritage Foundation Money Matters for financial capability, and Crisis Intervention funding from Hertfordshire County Council covering money advice as well as other advice areas (from April 2016).

# Who are our clients?

## Gender

- 61% were women, 39% men and 0.1% transgender.

## Disability and health problems

- 40% were disabled and/or had long-term health problems (up from 34% in 2015/16).
- Of the disabled clients the two most commonly recorded types of disability were mental health conditions (50% up from 22.5% in 2015/16) and non-sensory physical impairment (28%).

## Ethnicity and nationality

- 17% of clients were from black, Asian and minority ethnic (BAME) backgrounds (up from 15% in 2015/16).
- White British clients made up 79% of our clients, 1% were Irish, and 3% other white backgrounds

## Age

- 78% of our clients were aged 25-64, 6% aged under 25, and 16% aged 65 or over.

## Households with dependent children

- 40% of our clients have dependent children
- 22% were single parents
- 18% were couples with dependent children.

**Figure 6: Q1 & Q2 2016 /17 at a glance – advice statistics**

		<b>Q1 &amp; Q2 2016-17</b>	
	<b>Total new enquiries</b>	2,445	
	<b>Client contacts</b>	5,847	
	<b>Total Advice Issues</b>	4,578	
<b>Problems by category</b>	<b>Q1 &amp; Q2 2015/16</b>	<b>Q1 &amp; Q2 2016/17</b>	<b>% of total problems</b>
Benefits & tax credits	1,329	1,272	28%
Debt	1,107	878	19%
Housing	450	506	11%
Relationships & family	371	418	9%
Employment	354	377	8%
Other	323	275	6%
Legal	256	254	6%
Consumer (non-financial)	143	187	4%
Financial products/ services	99	151	4%
Utilities & communication	136	140	3%
Health & community care	61	63	1%
Immigration & asylum	56	57	1%
<b>TOTAL</b>	<b>4,685</b>	<b>4,578</b>	<b>100%</b>



# Local Specialist Projects

We have continued with a range of additional project funding in 2016/17 to provide specialist or additional support for clients.

## Court Desk

Our housing work is greatly assisted by non-core funding provided by North Hertfordshire District Council's Housing and Public Protection Service and Stevenage Borough Council. This funds our Court Help Desk worker whose role is to support the prevention of homelessness and keep families and individuals in their homes. This is done by on-the-ground representation at court, often picking up clients on the day at Stevenage Court. We also arrange for clients to receive appropriate money or benefits advice casework from other project staff to help with reducing rent arrears. Once the immediate threat of homelessness has passed, we also work with clients around managing their budget and reducing outgoing to prevent recurrence of debt.

## North Hertfordshire Homes Money Advice

Our Money Advice caseworkers offer support to NHH tenants who are in rent arrears. The funding for this project was reduced by 30% for 2016/17 due to cutbacks at North Herts Homes. In addition, due to closures of NHH offices at Letchworth in April and Hitchin in September, tenants for these areas are now being seen in our own offices. Royston tenants continue to be seen at our Royston Town Hall office. We see clients through referrals to weekly appointment slots. North Herts Homes tenants with debt issues who drop-in through our general advice service are also referred to this service for additional support, where we have capacity.

## Letchworth Garden City Heritage Foundation

The Heritage Foundation fund two projects.

Our **Money Matters** project began in August 2015 and is now well established. Our coordinator trains volunteers and we use other sources of funding to extend the service across the district. Regular drop-in sessions run at Hitchin Library and Garden House Hospice. We have also worked with the Letchworth Job Centre,

Jackie's Drop In, Wilbury Community Forum, housing associations and local primary schools. The team deliver group sessions, drop-in clinics and tailored one-to-one appointments teaching people how to budget, use bank accounts, deal with bills, reduce expenditure, and understand credit options and the consequences of debt. The work is also fully integrated with our energy advice to help people to save on fuel bills. The aim is to create real behaviour change and prevent the recurrence of debt.

Our **Welfare Benefits** caseworker for Letchworth residents continues to be very busy. The service includes home visits as well as appointments in our offices. Our caseworker passes on her significant expertise in disability benefits work, training volunteers to casework level and supporting and supervising other caseworkers. This extends the scope of the work across the district. Demand for disability benefits support – like Personal Independence Payments – is rising, and this is a very complex area of work. Our outcomes for clients are very good, with success rates for applications of 97-98% (compared to a national average of 60%). In 2015/16 **£935,760** of additional financial outcomes, primarily from disability benefits, was brought into the local community.

## Hertfordshire County Council

There are two projects that Hertfordshire County Council funds via the consortium of 10 Hertfordshire Citizens Advice Service.

**Crisis Intervention** (formerly Hertfordshire Welfare Assistance Scheme) is a service to provide debt and benefits casework to support those with urgent and complex needs. We extend the service through using volunteer advisors to support vulnerable people referred from the HertsHelp helpline and through our drop-in sessions, including those in need of Food Bank vouchers.

**Herts Healthy Homes** is a home visiting service to the vulnerable, disabled, elderly, housebound to provide advice on benefits, energy and debt advice, particularly around supporting people on low incomes to stay warm and well over the winter period.

In addition, Hertfordshire County Council funds a county-wide **Deaf/British Sign Language advice service** that is available to North Hertfordshire residents. We work with the trained advisor (who is fluent in BSL and other forms of communication) to arrange appointments in our offices to see local people, and

subsequently over Skype where appropriate. This service has been very well received, particularly by the Deaf community. We find that many Deaf people will use this service repeatedly to help with a range of issues, as it is hard for them to access other services due to the difficulty of arranging translation services.

## **Energy Best Deal**

Our energy advice provision, funded by Ofgem via Citizens Advice, has become well established, with Energy Champions and a range of volunteers providing energy advice to clients and delivering awareness sessions in a range of community settings and with frontline staff. People in or at risk of fuel poverty are supported with issues such as fuel debt, benefits entitlement and energy efficiency. We make people aware of the savings that can be made by switching fuel providers or negotiating with existing providers, and support them to switch where appropriate. We provide information about help available from energy suppliers and government for people struggling to pay their gas and electricity bills. We inform consumers about how they might save money by using less energy, and sources of advice and help around energy efficiency. We have run many sessions for the public targeting the disabled and elderly in particular, and run pop-up shops in Letchworth twice a year to promote the service.

# Volunteers

We continue to recruit and retain a good number of volunteers from the local community. We run Volunteer Information Days 4 or 5 times a year, depending on need, to recruit new ones. Volunteers can access information and application details on our website, making it easy to find out more and apply. In 2015/16 we had 77 volunteer advisors and support workers, together with 13 hardworking trustees who are all essential in enabling us to provide the full service we do.

The economic value of volunteers to the Bureau is estimated at **£435,000** in April 2016 (this is in terms of the cost of potentially employing paid staff to carry out an equivalent amount of service provision). Our volunteers contributed 410 hours per week to giving advice/support and the monetary value is calculated by National Citizen's Advice using an estimated hourly rate against the role to an equivalent paid job. Each volunteer gives 10-15 hours per week to the community and undergoes extensive training to become an assessor or advisor. They also have to undertake further training on an on-going basis in order to keep up with new legislation. This process can build self-confidence and up-to-date general office skills in those who have been out of the workforce for some time and who might want to eventually seek paid employment. Many volunteers progress to paid employment as a result of their volunteering experience, and we have employed 3 volunteers to new roles within our own service during 2016.

Appendix 1 shows maps of where our clients live.

Appendix 2 gives details of our client profiles.

Appendix 3 explains how our advice statistics are recorded

# Appendices

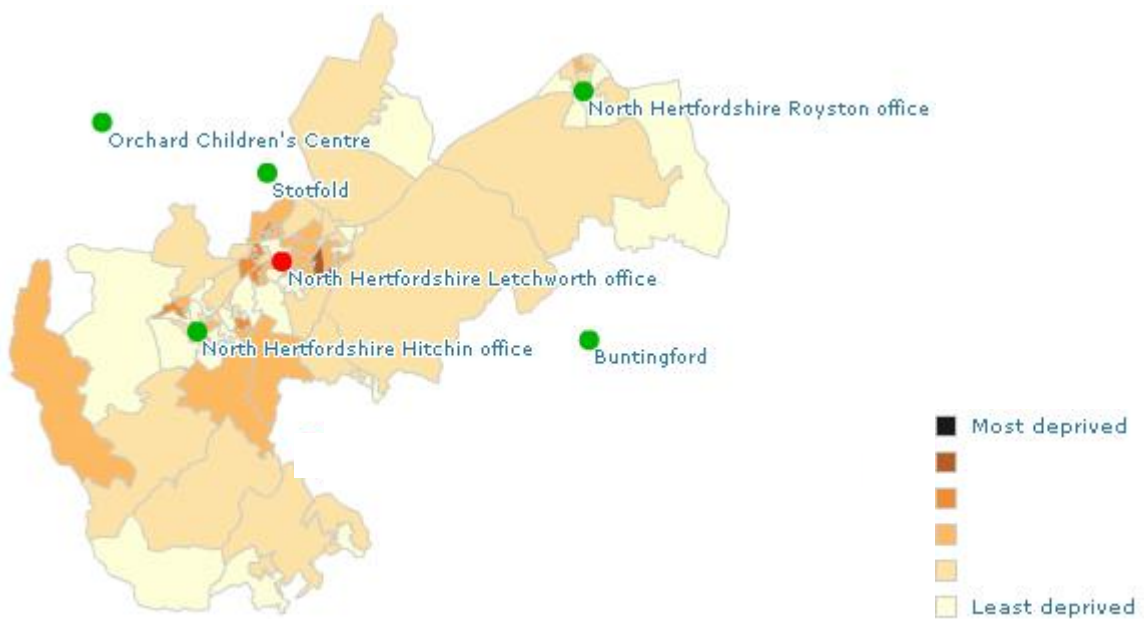
## Appendix 1: Maps of clients living in this local authority area

Clients resident in our area who were helped by the Citizens Advice service in the first quarter of 2016.

### Clients



### Deprivation



## Appendix 2: Client profile

The following tables provide a percentage analysis based on those clients for whom that profile item was recorded.

Gender	Percentage
Female	60.7%
Male	39.2%
Transgender	0.1%
<b>Total</b>	<b>100.0%</b>

### Disability

Disability and Long term health problems	Percentage
All Disabled (i.e. excl clients with only long term health problems - LTH)	10.4%
Long term health (LTH) problems only	29.9%
<b>All disabled and/or with long term health problems</b>	<b>40.3%</b>
Not disabled and not LTH	59.7%
<b>Total</b>	<b>100.0%</b>

### Disability type (excl LTH)

Disabled - type of condition (where known)	Percentage
Disabled - mental health	49.6%
Disabled - physical impairment (non sensory)	27.7%
Disabled - multiple impairments	7.1%
Disabled - hearing impairment	5.1%
Disabled - visual impairment	4.8%
Disabled - learning difficulty	4.4%
Disabled - cognitive impairment	1.3%
<b>Total disabled with known disability type</b>	<b>100.0%</b>

## Ethnicity

Ethnic Origin	Percentage
White British	79.3%
Caribbean	3.5%
Other White background	3.3%
Indian	2.8%
African	2.2%
Any other ethnic group	1.5%
Mixed W/B. Caribbean	1.5%
Other Asian background	1.5%
Pakistani	0.9%
Other Black background	0.8%
White Irish	0.8%
Other Mixed background	0.6%
Mixed White/Asian	0.4%
Bangladeshi	0.3%
Chinese	0.3%
Mixed W/B. African	0.3%
Roma/Gypsy/Traveller	0.0%
<b>Total</b>	<b>100.0%</b>
<b>Black and minority ethnic (BAME)</b>	<b>16.6%</b>

## Age range

Age	Percentage
15 – 24	6.3%
25 – 34	19.3%
35 – 49	31.1%
50 – 64	27.8%
65 – 74	9.4%
75 – 84	4.7%
85 +	1.4%
<b>Total</b>	<b>100.0%</b>
<b>All aged 65 or over</b>	<b>15.5%</b>

## Occupation

Occupation	Percentage
Employed >= 30 hrs p/w	23.9%
Unemployed	17.7%
Retired	15.1%
Employed < 30 hrs p/w	14.8%
Permanently sick/disabled	11.2%
Self employed	6.2%
Other	4.7%
Carer - children	3.9%
Student	1.5%
Carer - elderly/disabled	1.0%
<b>Total</b>	<b>100.0%</b>



## Household type

Household Type	Percentage
Single person	31.5%
Single person with dependent children	21.5%
Couple with dependent children	17.8%
Couple	14.6%
Other adult only	5.2%
Single person with non-dependent children	4.6%
Couple with non-dependent children	3.9%
Other with dependent children	0.9%
<b>Total</b>	<b>100.0%</b>
<b>All households with dependent children</b>	<b>40.2%</b>

## Housing Tenure

Housing Tenure	Percentage
Social Tenant	48.4%
Private Tenant	15.2%
Own Outright	13.2%
Buying Home (Mortgage, etc)	11.8%
Staying with relatives/friends	6.0%
Homeless/Hostel	1.9%
Other	1.9%
Shared Ownership	1.4%
Housed Through Job/Business	0.2%
<b>Total</b>	<b>100.0%</b>

## Appendix 3: Understanding advice statistics – what is recorded

All clients are recorded on a single database. Within a bureau there will be a single client record for an individual client, however often s/he returns to that bureau. The client record contains profile information on age, gender, ethnicity and disability, and other characteristics, including local authority and ward.

Whenever a client contacts the bureau, an adviser will search for their record and either add a new enquiry, or continue work on an existing enquiry if the client has returned about an ongoing problem. A new enquiry will be opened if a client presents a fresh problem or inter-related set of problems. A client may therefore have several enquiries over time.

Each interaction with a client (called a contact) is also recorded within an enquiry, so an enquiry may consist of a single contact where straightforward advice is given, or multiple contacts for a complex ongoing case.

Within the enquiry, codes for 'advice issues' are recorded reflecting all the problems on which the client is being advised within that enquiry. **A single enquiry may have multiple advice issues attached to it, so multiple issues can be associated with a client in any period.**

### How issues are coded

Each issue is coded using a three tier code:

- First tier (Part 1) – the broad category of the problem (Benefit, Debt, etc).
- Second tier (Part 2) – a more detailed breakdown, such as the type of debt or type of benefit for which advice is given.
- Third tier (Part 3) – describing the nature of the advice, such as negotiating repayments with the creditor for a particular debt, or advising on eligibility and entitlements for a particular benefit.

## Notes on Part 1 categories:

- Benefits and tax credits contain all advice about new and existing claims, apart from debt resulting from benefit overpayments or loans.
- Debt contains all debt problems, including all utilities debts, rent or mortgage arrears, and benefit and tax credit debt.
- Housing contains all housing problems except those due to mortgage or rent arrears.
- Utilities and communications contain consumer problems with utilities/telecoms, excluding debt repayment problems.
- Financial products and services contain consumer problems with these, excluding consumer credit debt repayment problems.
- Consumer goods and services contain all other consumer problems – with the exception of travel, transport and holidays, which have their own category.

If a client returns for further help on the same enquiry, a new contact will be added. However, advisers do not add a duplicate code of existing issue codes if work continues on the same issue (e.g. negotiating repayments). Further issues are only added if the client presents with a further related problem (such as a new debt) or requires a new type of advice. Cases can span many months and issues may continue to be added as cases evolve.

In a complex debt case, a code would be recorded for each debt (e.g. five separate credit card debts would attract five codes). Codes may be added from other categories according to the advice required (e.g. Benefit codes would be added if the client was also advised on benefits they could claim, and a Relationship/Family code if the debts were associated with relationship breakdown which also required advice.)

# Free, confidential advice. Whoever you are.

We help people overcome 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.



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Registered office: 49 Station Road, Letchworth Garden City, Herts, SG6 3BQ

Also at:

- Thomas Bellamy House, Hitchin
- Town Hall, Royston
- Melbourn Community Hub, Melbourn
- The Limes Community Centre, Bassingbourn

Telephone: 01462 688 000

Adviceline number: 03444 111444