

Ashington Town Council - Key Facts and Figures Mid year 2023

About us:

Citizens Advice Northumberland is an independent local charity offering quality-marked information, advice and guidance services across Northumberland. Our twofold aim is to provide the advice people need for the problems they face, and to improve the policies and practices that affect people's lives. We operate from 9 locations across Northumberland and have developed our offering into community spaces such as schools, community hubs, and church halls. We offer generalist advice alongside specialist services in money advice, energy, welfare benefits, and employability.

We are also the commission holder for Northumberland County Council offering VCSE infrastructure support across the county known as Thriving Together

Our local offer:

We still operate from the Post Office Chambers in Ashington on a Tuesday and Thursday between 10-midday for drop-in and appointment services with specialist appointments available throughout the rest of the week.

Clients are also able to access support online via email or webchat, over the phone, or via video-conferencing. These varying accessible channels ensure that we meet the needs of each individual client.

In addition to the above, our community advice team have been developing a range of local services to see how we can improve client journeys locally and offer a more holistic advice support offering including at the Hirst. Our community team is offering volunteer connector training, access to IT resources, and promotional materials to those they engaged with to strengthen our visibility and accessibility within the community. We have also worked with other local parish and town councils offering them support in case they are contacted by clients in need of support. If this is something you feel could be beneficial, please contact Geoff Crow (Community Advice Service Manager) on geoffcrow@citizensadvicenorthumberland.org.uk.

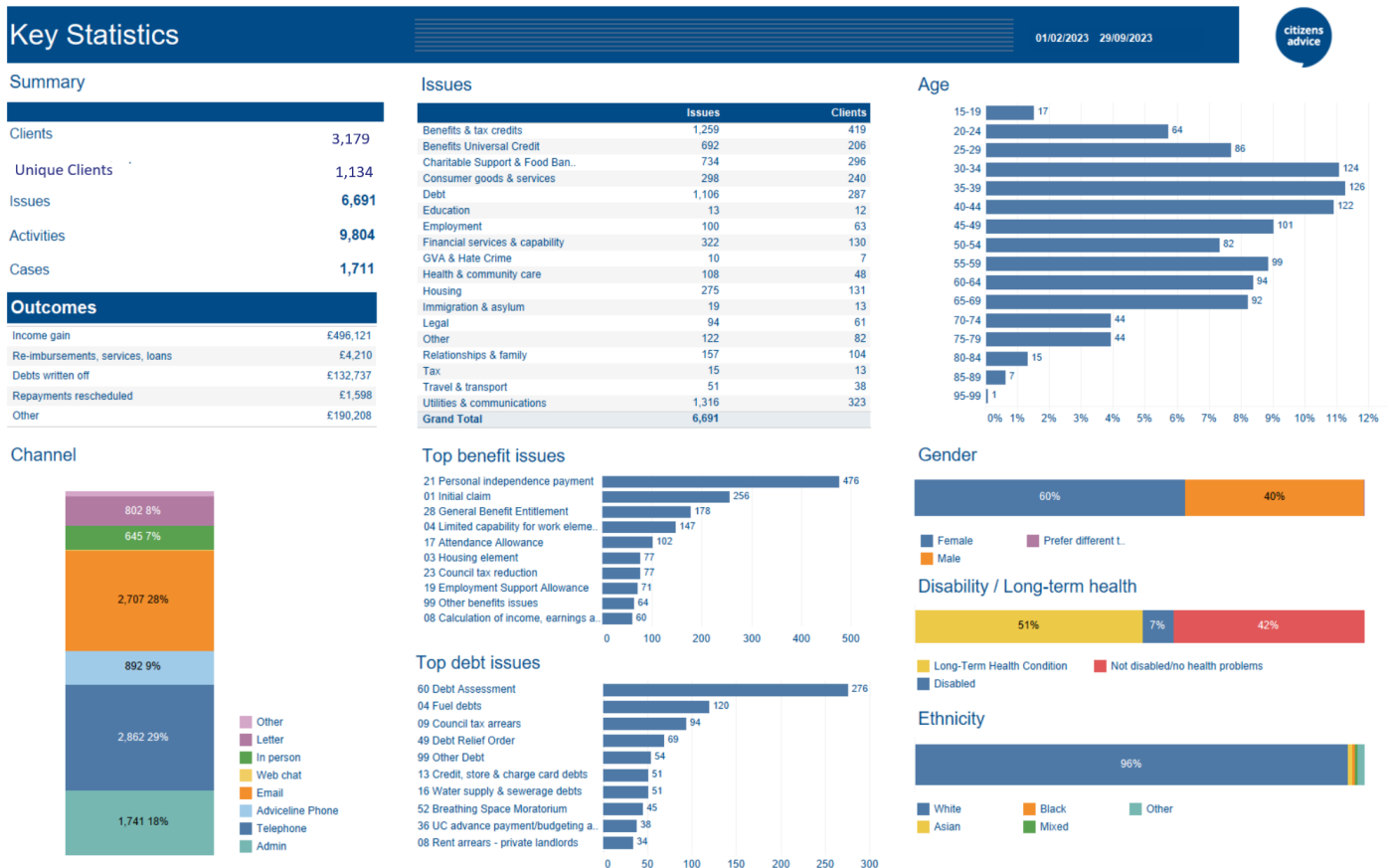
- Citizens Advice Northumberland has continued to make a significant difference and impact to local residents of Ashington throughout 2022-23. We have done this by:
 - Delivering tailored advice which is designed to meet the needs of each individual;
 - Supporting communities in tackling poverty, social exclusion and disadvantage;
 - Bringing in funds for clients and services thereby strengthening the local economy;
 - Providing a range of employment and training opportunities;
 - Encouraging community engagement through volunteering;
 - Promoting partnership work between agencies and service deliverers;
 - Campaigning for changes locally and nationally which improve the lives of local people.

By having multiple channels of support we can best respond to local needs whilst continuing to provide value for money through economies of scale.

Our local impact, 2023:

- From 1 Feb - 30 Sep inclusively thanks to the Town Council, we've supported a total of 3,179 clients (2,515 same period in 2022) with information, advice and practical support.

Please find below a summary of the activity within Ashington CAB for this period.



- 58% had a disability or health condition.
- Of those 38% had multiple impairments and 27% mental health issues.
- Clients had 6,691 (5,582 2022) issues and we conducted over 9,804 (7,784 2022) activities on their behalf including 1,711 (1,410 2022) casework cases.
- We have so far generated over £496,121 in income maximisation awards from welfare benefits and a further £190,208 in other financial support and £132,737 of debt written off.

The top issues for Ashington residents have been consistently welfare benefits and universal credit. However for the first time we have seen clients requiring charitable support, fuel and food poverty support more than local debt management. Other major issues for Ashington remain housing, employment, consumer, relationships & family and financial capability.

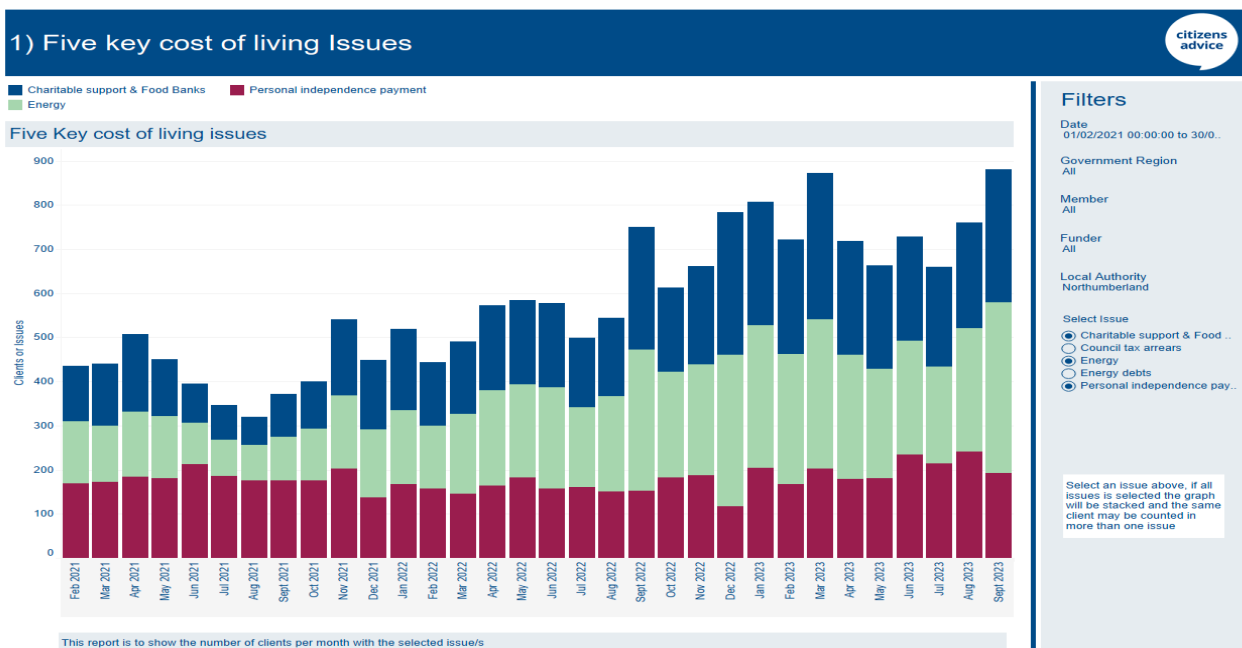
The busiest wards in Ashington were Hirst (25%), Central (22%), College (21%). For 2022-23 our cost calculator model which is treasury approved has calculated the

following return on investment across Citizens Advice Northumberland.

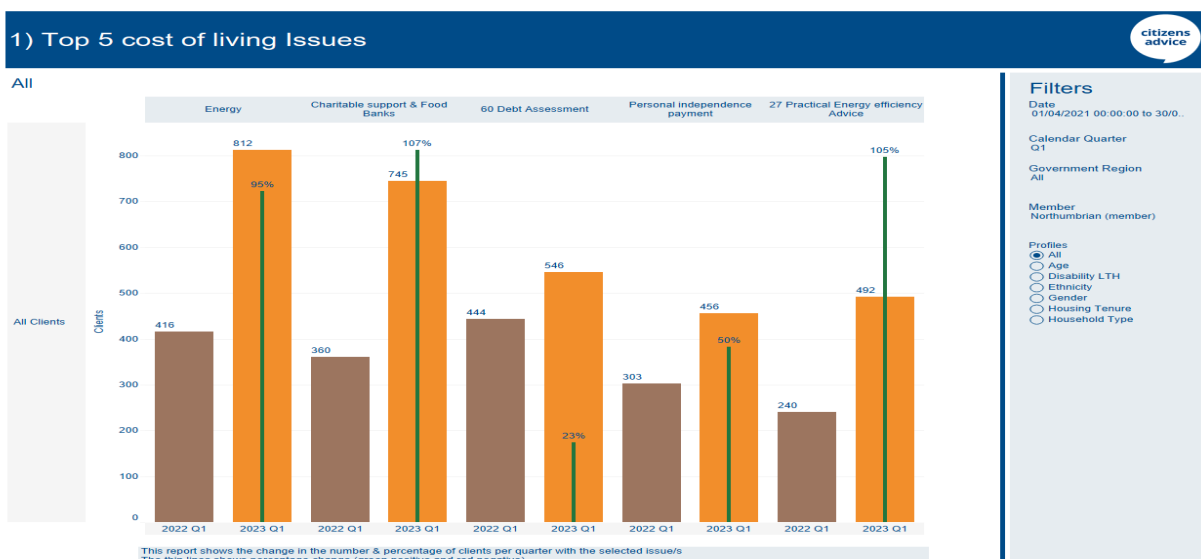
For every £1 invested:	
For every £1, £x in fiscal benefits	£3.31
For every £1, £x in public value	£20.34
For every £1, £x in value to the people we help (financial outcomes)	£10.85

We anticipate that given the continuing cost of living and energy crisis the demands on our service and the needs of our clients will continue to rise, as our support is never more needed. Citizens Advice have continued to publish national data about the effect of the CoL crisis in different areas which can be seen [here](#). They have also published CoL trends data [here](#) should you wish to view it.

The current cost of living data for Northumberland over this time period is as follows and shows the increase in demand we are seeing across charitable support and food banks and energy advice which is reflected in Ashington's statistics above:



This graph shows the increase in demand in Q1 from 2022-2023 across all 5 measures



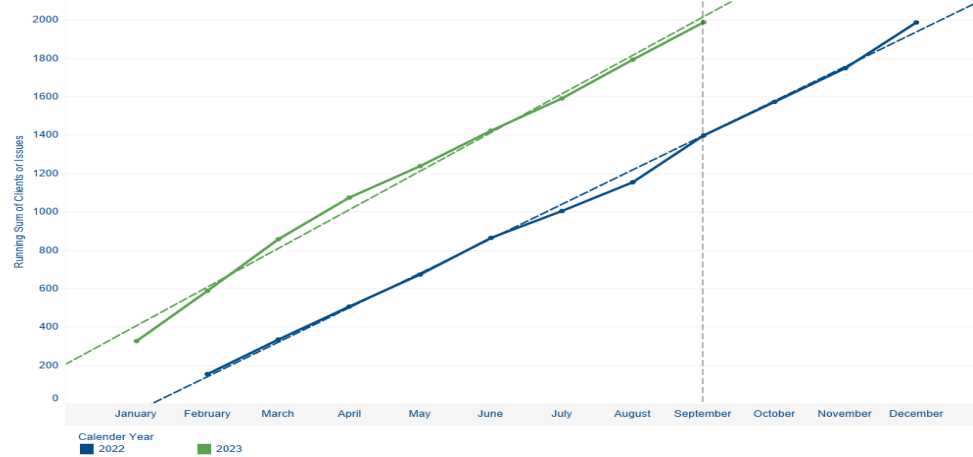
The following graphs show the cumulative number of energy and crisis support clients we have supported year on year showing the increase in both as a percentage of issues faced.

3d) Energy year on year



This shows cumulative energy clients by year with trend lines. The trend line for the current year indicates how many clients we might see later in the year based on historic data.

Cumulative number of people who've helped with energy issues each year



This includes a range of issues, including energy bill affordability, debt recovery action, issues with billing and customer service

Filters

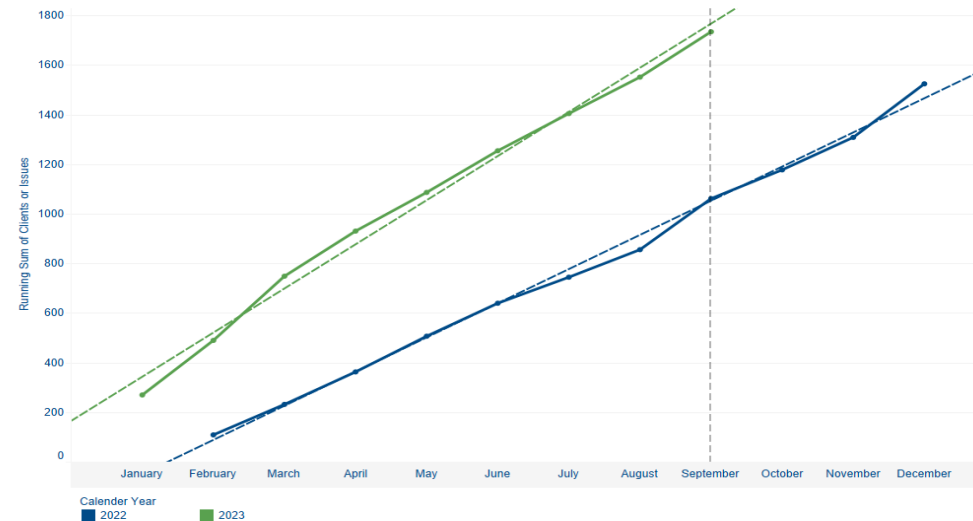
- Date
01/02/2022 00:00:00 to 30/0...
- Government Region
All
- Member
Northumbrian (member)
- Select month for dotted reference line
- Month
- Jan
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 - Nov
 - Dec

4b) Crisis Support year on year



This shows number of people coming to us because they can't afford to eat or need other financial assistance. The trend line for the current year indicates how many clients we might see later in the year based on historic data.

Crisis | Charitable support & foodbanks & Localised social welfare



Figures for crisis support represent the number of people Citizens Advice helps with either referrals to food banks* or other charitable support (covers any emergency financial support or support in kind people need to make ends meet) and localised social welfare

Filters

- Date
01/02/2022 00:00:00 to 30/0...
- Government Region
All
- Member
Northumbrian (member)
- Select month for dotted reference line
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- Jan
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Case Studies for Ashington

Client A is someone with a variable income, with severe mental health issues - although this was not apparent until mid way through the case due to ongoing issues leading to client needing assistance from the mental health crisis team.

She is a white 62 year old female with no dependents, who lives alone in private rented accommodation, works part time on minimum wage and receives benefit income.

Client A came to us regarding advice on both Priority and Non priority debt. She had council tax arrears and store card, credit card, overdraft and personal loan arrears. Client A also needed assistance in applying for a DHP. I carried out a full appointment with client given advice on non payment of council tax, default notices, pre action protocol, enforcement agents and all options available to client.

All contact was via telephone, email and letter - this was relevant as the client suffers from arthritis and mental health and on occasions struggles to leave the house. We agreed times to call on the house phone that was suitable for the client.

We agreed an affordable repayment plan with all creditors and prevented any further enforcement action. We successfully helped the client on two occasions apply and be successful in receiving Discretionary housing payment. We reduced clients' anxiety and stress levels as creditors stopped contacting her. We also received a reduction on one credit card as complained to the creditor with regards to the lack of response we were receiving in dealing with our clients case.

Client returned a client survey form stating her after appointment and casework her peace of mind was a lot better, her health and well being was better, her knowledge of how things worked was a lot better, she feels she is now able to manage her money a lot better and that client felt I was always doing my best to help her acting with kindness and understanding and professional.

Client B: A single white male, with a low household income, with no dependents, living in private rented accommodation - recently moved to Northumberland from Newcastle.

He is 49 years old and was self employed but currently not working due to physical and mental ill health, with zero income. He has several debts - both priority and non priority.

His main worry was his potential debt with HMRC; he could not remember the last time he submitted a self employment self assessment and was really worried about this debt.

The client was visibly distressed throughout the face to face appointment.

Client was advised to make a claim for Universal Credit and PIP so that he had some income. Also advised to make contact with Talking Matters (once registered with a Northumberland GP), for mental health support - client subsequently stated he wanted to die and thought about suicide often, as he felt so low due to his situation (safeguarding form completed and added to case).

Client was advised to make contact with HMRC to inform them he was no longer self-employed, and to complete a HMRC Form of Authority to allow us to act on his behalf.

His debt situation could be addressed through an insolvency option - either DRO or bankruptcy - when the client felt mentally able to deal with this.

He was issued with a foodbank voucher and two energy vouchers following the appointment to ease his immediate need for food and fuel.

His low mood and lack of optimism has severely hampered his responsiveness so it took the client a couple of months to sign and return the HMRC form of authority, but once he did it was sent to HMRC.

Received a call from Mr Khan from HMRC who informed us that the client did not have any historic debt with HMRC - it had all been written off. He was no longer registered as self employed - HMRC had removed him from the register.

He may have a small debt relating to missing self assessment forms from 2020 -21, 2021- 22, and 2022-23, but this debt will be negligible as the client was barely working during the periods. Client was advised to complete and return these forms as soon as possible.

It is not clear the level of debt the client had written off by HMRC - but the client was delighted to learn that he had no historic debt to deal with.

Being informed of the write off is encouraging, and has helped the client believe he can deal with his situation. We will follow up with the client again to find out whether he has requested and/or completed the outstanding self assessment forms.

Client C is a person with variable incomes from employment with a low household income. She is White british, single mother with dependent children, Lives in private rented property, Part-time employment, less than 16hrs/week and is 48 years old

The client came initially through our local office as a matter of urgency, she had Council tax bailiffs at her door. The client's young teenage children were present and very upset, the bailiff had mentioned that the client might end up going to prison.

We entered the client into Breathing Space, in order to take the pressure off the situation. We then continued the debt assessment. Client had no details of her creditors and was very unclear about the full amount. We agreed that I would need an accurate budget in order to support her best. After the initial contact the client became very pro-active straight away. She collected every type of paperwork she could find in the house, including those left unopened for months. Her debt situation and subsequently available options kept changing due to the debt amount increasing with every letter found.

Facing her financial situation for the first time properly had a significant impact on the client's mental health, especially as it turned out that Bankruptcy would be the only viable option to her. Client lost her job as she was unable to work with the mounting pressures. The client had tried to raise the Bankruptcy fee previously but always failed at that hurdle. She became very low and it looked like she might not be able to go through with Bankruptcy. There were safeguarding issues at this stage and the client felt very disillusioned.

We referred to the local Energy Team, for energy advice. She engaged well with them and they then paid the fee for the client's bankruptcy.

Our continued flexible engagement and willingness to listen and be there for the client encouraged her to engage extremely well with the service and her issues, which had not always been the case. The client read all necessary information, noted questions and made constructive use of all contacts.

The client had ignored her debt issues for years as there never seemed a way out. However by working in cooperation with Generalist, Energy and Money Advice Teams we managed to enter a client into bankruptcy for about £66,000.

The client is determined to make a fresh start and felt she had learned from her mistakes. She is determined to better her and her children's situation. Although this might be with less money but by being a better role model in terms of dealing with finances and situations.

Client said "I couldn't have done it without you - you kept me sane and believed in me"

We believe that by investing that bit of extra time and effort to be able to support the client, they can do the work of gathering paperwork and sometimes contacting creditors, with backup from us in the background, replying to emails/phone calls, she knew she was not dealing with all this on her own.

For information, please find a summary of some of the other financial benefits gained for Ashington residents:

Financial Outcome Category	Outcome	Clients	Number of outcomes	Total Value	Outcome per client	Avg outcome
Debts written off	Bankruptcy	1	12	£44,483	£44,483	£3,707
	Debt write off - other	3	10	£22,734	£7,578	£2,273
	DRO - debt relief order	4	12	£65,521	£16,380	£5,460
	Total	8	34	£132,737	£16,592	£3,904
Income gain	£400 Energy Support payment	1	1	£400	£400	£400
	£650 Cost of Living payment	2	2	£601	£301	£301
	Application made to govt scheme for financial help/energy efficiency measures	131	134	£19,820	£151	£148
	Benefit / tax credit gain - a new award or increase	58	91	£323,957	£5,585	£3,560
	Benefit / tax credit gain - award or increase following revision or appeal	4	5	£55,346	£13,836	£11,069
	Benefit / tax credit gain - Money put back into payment	3	3	£3,009	£1,003	£1,003
	Charitable payment	12	13	£2,026	£169	£156
	Civil proceedings completed	1	1	£197	£197	£197
	Financial gain	1	1	£100	£100	£100
	Fuel Voucher	1	1	£30	£30	£30
	Macmillan Grant	7	7	£2,450	£350	£350
	Other (financial)	5	5	£32,801	£6,560	£6,560
	Reduced costs from energy efficiency behavioural change	112	114	£55,385	£495	£486

	Total	264	378	£496,121	£1,879	£1,312
Income loss	Benefit / tax credit loss	1	1	£120	£120	£120
	Total	1	1	£120	£120	£120
Other	Affordable Warmth scheme referral	18	18	£2,700	£150	£150
	Benefit award/Income gain	18	25	£59,970	£3,332	£2,399
	Benefit check completed	38	48	£0	£0	£0
	Blue badge - obtained	14	14	£30	£2	£2
	British Gas Energy Trust (BGET)	1	2	£998	£998	£499
	Claim or complaint - not possible	6	7	£0	£0	£0
	Claim or complaint - unsuccessful	1	3	£0	£0	£0
	Client added to PSR	6	9	£0	£0	£0
	Client familiarised with how UC works and what it means for them	18	55	£6,313	£351	£115
	CO advice given	40	41	£0	£0	£0
	Creditor action stopped/suspended/prevented	2	2	£0	£0	£0
	Debts repaid	1	1	£0	£0	£0
	Declined further energy advice	40	41	£0	£0	£0
	Disabled Facilities Grant	1	1	£0	£0	£0
	ECHO (Emergency Central Heating Offer)	1	2	£3,000	£3,000	£1,500
	Energy Efficiency Survey completed and advice given	93	95	£47,057	£506	£495
	Energy Project local fund	41	41	£3,850	£94	£94

Engaged in further energy advice	11	11	£2,142	£195	£195
Financial situation stabilised / debts under control	4	4	£528	£132	£132
Fuel Bank Foundation	1	2	£30	£30	£15
Fuel Voucher	190	428	£19,628	£103	£46
Household Support Fund	11	13	£280	£25	£22
Improved health / capacity to manage	30	191	£25,544	£851	£134
Improvement in EPC rating	1	1	£0	£0	£0
Income Maximisation	1	2	£0	£0	£0
Individual budget plan created	23	25	£0	£0	£0
Large energy efficiency measures installed (e.g. insulation)	1	1	£3,000	£3,000	£3,000
Money saved through challenging incorrect energy bills	11	13	£12,591	£1,145	£969
Moratorium / Agreeing a period of time when you made no payments	1	1	£0	£0	£0
Non-financial	2	2	£0	£0	£0
NPg Hardship Fund - Fuel vouchers	4	5	£203	£51	£41
NPg Hardship Fund - Insolvency Fee	1	2	£90	£90	£45
Other	1	1	£0	£0	£0
Other (non-financial)	5	19	£0	£0	£0
Radar key	1	1	£0	£0	£0
Ref - Debt Advice (internal)	7	7	£0	£0	£0

Ref - Energy Ombudsman	1	2	£230	£230	£115
Ref - Extra Help Unit	2	2	£0	£0	£0
Ref - Generalist Service	11	13	£0	£0	£0
Ref - Macmillan Benefits Advice	1	2	£0	£0	£0
Ref - Northumberland Communities Together (NCT)	3	3	£0	£0	£0
Ref - Onecall	2	2	£0	£0	£0
REF - Warmer Homes Team NCC	1	1	£0	£0	£0
Ref- food bank (Wansbeck)	8	9	£287	£36	£32
Referral for smart meter installation	2	2	£0	£0	£0
Referral to ECO scheme	1	2	£0	£0	£0
Request to be added to Priority Services Reg / Special Ass Reg	153	158	£150	£1	£1
S/P - Debt Advice (external)	2	2	£0	£0	£0
S/P - Debt advice (internal)	7	8	£0	£0	£0
S/P - Energy Ombudsman	2	2	£0	£0	£0
S/P - food bank (Wansbeck)	1	1	£54	£54	£54
S/P - Generalist Service	14	14	£0	£0	£0
S/P - NETS (food parcel provision)	2	2	£24	£12	£12
S/P - Northumberland Communities Together (NCT)	13	13	£0	£0	£0
S/P -ACAS	1	1	£0	£0	£0
S/P Gov.uk	2	3	£0	£0	£0
S/P Other Charities	1	1	£0	£0	£0

	Savings enabled through small energy efficiency measures	11	11	£100	£9	£9
	Scottish Power Hardship Fund	1	2	£869	£869	£435
	Smart meter - connection issues	1	2	£0	£0	£0
	Smart meter - installation not possible	1	1	£0	£0	£0
	Smart meter advice/information given	129	132	£0	£0	£0
	Smart meter leaflet/website provided	25	26	£0	£0	£0
	Taken through switch/tariff change process	4	4	£540	£135	£135
	Total	323	1,555	£190,208	£589	£122
Re-imburs- ements, services, loans	Disputed fine / charge / action - successful	2	2	£280	£140	£140
	Energy efficiency measure installed	1	1	£375	£375	£375
	Food provision / referral	50	62	£3,055	£61	£49
	Free or reduced charges/costs	1	1	£300	£300	£300
	Goods or services provided	4	4	£200	£50	£50
	Total	58	70	£4,210	£73	£60
Repayments rescheduled	Repayment negotiated	3	6	£1,394	£465	£232
	Token payments	2	2	£204	£102	£102
	Total	3	8	£1,598	£533	£200