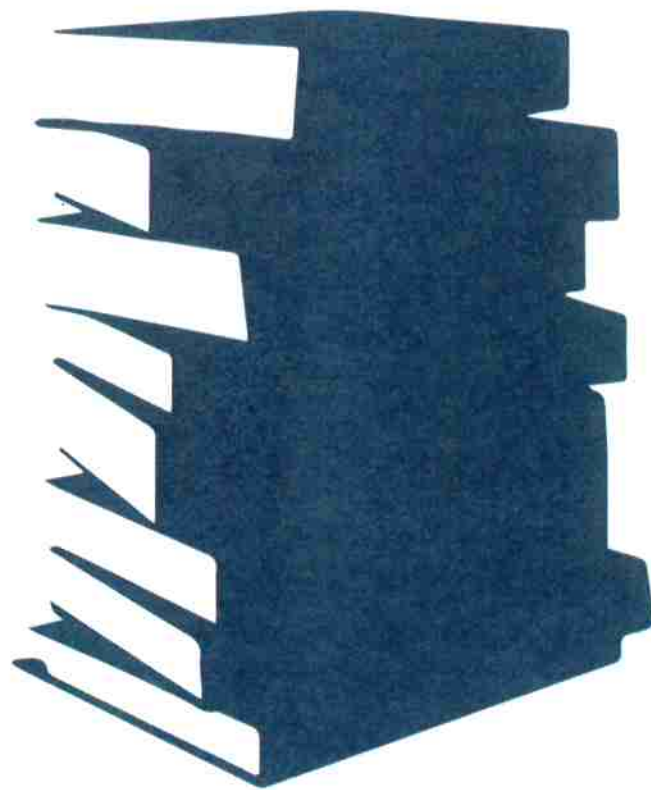


# **Impact Report**

# **Broughton & Milton Keynes**

# **Parish Council**

**Community Outreach Project**  
**April 2019 – October 2019**



**Broughton &  
Milton Keynes**  
PARISH COUNCIL

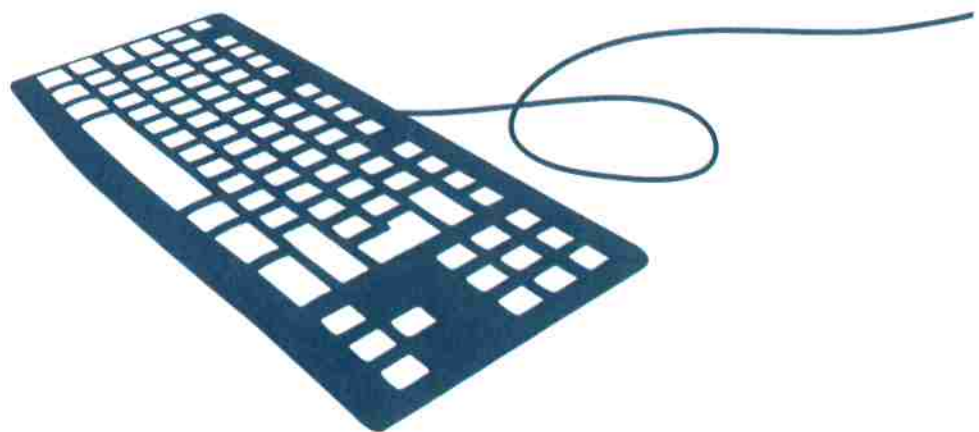


**citizens  
advice**

**Milton  
Keynes**

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# Client Profile



Between April 2019 and October 2019 we've helped **31** people from the Broughton and Milton Keynes parish area to resolve and address **56** separate legal, money and personal problems.

By virtue of the fact that the number of problems is higher than the number of individual clients, it stands to reason that some people have needed to use the service on more than one occasion and over a prolonged period of time.

This service is funded by an annual grant from Broughton and Milton Keynes Parish Council

## Outreach Details

Held at the Parish Council Office:  
27 Atlas Way, Oakgrove,  
Milton Keynes,  
MK10 9SG

Adviser - **Hannah Campbell** (Apr 2019 - Sep 2019)  
**Irene Knapman** (Sep 2019 - Present)  
Session - **9.30am - 12:30pm** alternate Tuesdays

The information on the following pages shows the main areas of enquiry we have given advice on and the level of support we have been able to provide to residents accessing the service.

There was some interruption to the service on 10th Sept and 24th Sept due to a change in adviser. As a consequence, sessions did not run on the above dates and the council was not charged.



## Gender



## Housing

**35%** were living in Private Rented accommodation  
**18%** were Owner Occupiers  
**30%** were Council or Housing Association Tenants

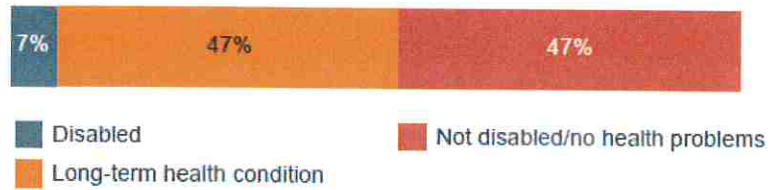
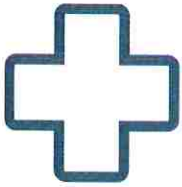


## Family and Relationships

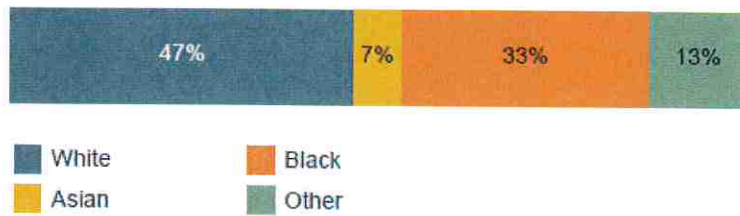
**26%** of people we saw were single and living alone  
**63%** had at least one dependent child under the age of 16

# Client Profile

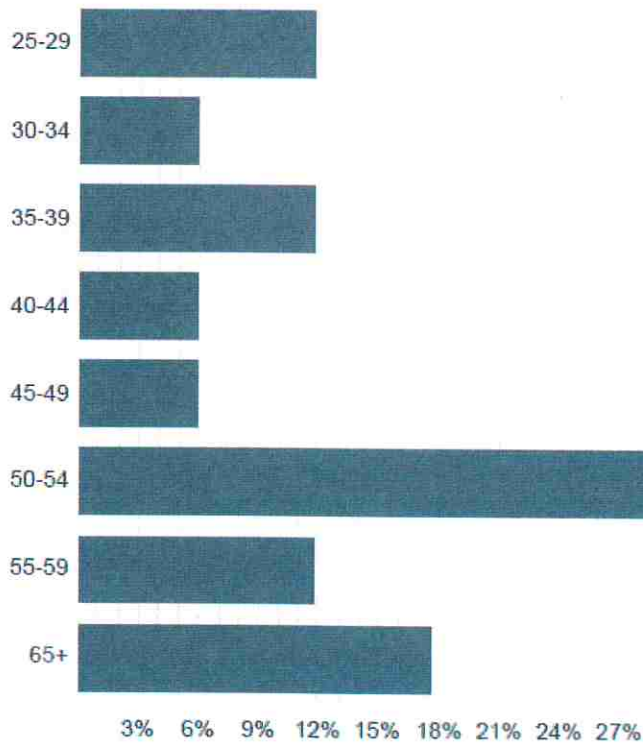
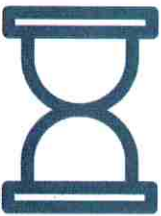
## Health & Wellbeing



## Ethnicity



## Age



### Income Profile

**£1640** - Is the **average, monthly household income** of clients accessing Citizens Advice at Broughton Parish Council

## Health Issues

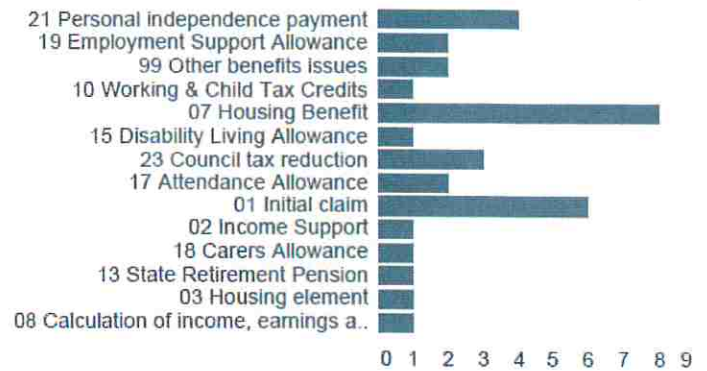


# Casework and Enquiries

## Issues

	Issues
Benefits & tax credits	26
Benefits Universal Credit	8
Consumer goods & services	2
Debt	9
Financial services & capability	3
Housing	2
Immigration & asylum	1
Legal	3
Travel & transport	2
<b>Grand Total</b>	<b>56</b>

## Top benefit issues



## Top debt issues

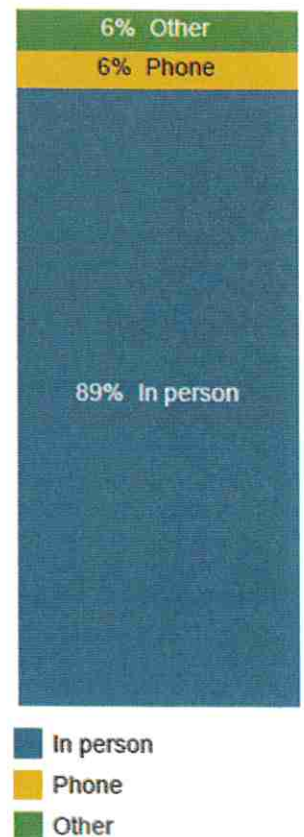


The way in which each problem is resolved depends on both the complexity of the issue and the capability of the service user. The vulnerability of many of our clients is an important factor in determining the level of support they may need.

All residents using the service will have had a short 'triage' interview with an advice worker to establish background details before being supported in one of following ways:

- 1. Initial Information (Quick Advice)**
- 2. Full Appointment (Casework)**
- 3. Specialist Advice (e.g. Pro Bono Solicitor)**

The chart to the right shows the channel by which our adviser has supported local residents. The telephone, email and letter / admin contacts reflect follow up work done by our adviser post appointment.



# Location



People who used the service were drawn from across the following areas:

Residential Area	Number of Clients
Brooklands	6
Broughton	10
Broughton Gate	3
Middleton	3
Milton Keynes Village	1
Oakgrove	8

# Outcomes



## Confirmed Outcomes

April 2019 - October 2019

**£ 34,924** claimed in welfare benefits

**£ 11,630** in personal debt managed through repayment plans

**£ 1305.00** refunded to client/s through tenancy deposit schemes thanks to our help

# Jaiden's Story

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Jaiden is single, aged 27 and lives alone in a one-bedroom flat. He is unemployed and disclosed to our adviser that he has a history of substance misuse.

Jaiden says he moved to the area with the support of police and social services after he was harassed and abused by local youths on his housing estate in Luton.

The situation had escalated to the point where Jaiden was being physically abused by some of the gang members and required hospital treatment for fractured ribs.

Jaiden came to see us because he has debts and currently receives a very low income. He cannot be certain of the exact amount of money he owes to creditors because he has kept very little paperwork. Jaiden admits to being reclusive – especially when he has used drugs in the past. He is trying to engage with Compass but finds some of the intervention difficult. Jaiden says he does not always answer phone calls easily or respond to letters. He says that when things are really bad he avoids answering the door if someone pops round to check on him.

After explaining our service to Jaiden we were able to take some initial steps to begin contacting his creditors to determine the extent and severity of his debts. With his consent we applied for an Experian credit report to look at any activity on his credit file or see if there were any default notices or CCJs. We also undertook a benefit check for Jaiden as it was clear we could not make any realistic offers to people that he might owe money to, or draw up a financial statement, until his income was stable.

Based on Jaiden's current health issues we believe he would qualify for PIP – Standard Rate Mobility and Standard Rate Daily Living. Our caseworker has supported him to complete the application and a result is now pending.

Jaiden has not always found engagement with the service easy and during periods when he is withdrawn he can miss appointments. His caseworker agreed to keep our intervention with him as flexible as possible by allowing him to drop in between set times or calling him the day before to see if he is well enough to come in.

Jaiden remains a client with a case that is very much 'ongoing', however in the 3 months that we have been working with him we have managed to achieve the following –

- Sign up to the **LITE Tariff** with Anglian Water
- Successfully applied to the **Eon Energy Trust Fund** to write off utility bill debts of **£437.33**
- Applied to DWP for **Personal Independence Payment (PIP)**

# Lena and Albert's Story

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Lena is aged 78 years old and her husband Albert is 90. They approached Citizens Advice at their local outreach for help with their finances as they have been struggling to manage their money for several years. Their household income is comprised of State Retirement Pensions (SRP) and Private, occupational pensions.

Lena told our caseworker that she and Albert had been relying on credit cards for on-going household expenses for years and as they could only manage to pay back the minimum payments, interests and charges were being added, and their debts were now spiralling out of control.

Lena and Albert both own their house and told us that have positive equity in the property. Albert had been relying on equity release for years to pay off their credit card balances only to have them build up again.

Lena was getting increasingly worried as her husband was showing signs of dementia and had used up a considerable proportion of their equity in the property.

Initially when they approached Citizens Advice, they believed they had to rely on credit cards for their on-going expenses. We helped them draw up a joint financial statement, which showed that they could manage their essential expenses without relying on credit cards. It was difficult for both pensioners to make changes in how they have been managing their finances for years.

We referred both Lena and Albert into our specialist money advice service and gave them on-going support and budgeting assistance through money management appointments. We were able to draw up a personal budget for the couple and assisted the couple to negotiate affordable repayments with their creditors and advised them on further benefits they might be eligible for.

Both Lena and Albert were very grateful and said that finally they could 'see some light at the end of the tunnel' and that managing their finances felt less overwhelming.