

Citizens Advice Reading

Business plan 2019-2022



**citizens
advice**

Reading

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1. Introduction

The purpose of this Business Plan is to give strategic direction to the work of Citizens Advice Reading over the three years from 2019 - 2022. It is updated annually and reflects:

- our evidence on client need
- the key challenges we expect to face over this period
- the nature of the Reading community
- the emerging National Citizens Advice (NCA) 'Future of Advice' Strategy
- the priorities of Reading Borough Council (RBC) and other strategic partners
- our assessment of our strengths, weakness, opportunities and threats, and the key political, economic, social and technological factors bearing on our work
- consultation with our staff and volunteers

It is supported by a number of other strategic documents:

- a Priority Actions Plan for 2019 - 2020 which sets out in more detail the activities through which we will meet our statutory, contractual and membership obligations, and pursue our strategic priorities over the coming year
- an Income Generation Strategy for 2019-2023
- a Research and Campaigns Plan for 2019-2020, and
- a Risk Management Register

1.1 Our aims

Citizens Advice Reading is a member of the National Citizens Advice (NCA) service and is committed to its twin aims:

- To provide the advice people need for the problems they face
- To improve the policies and practices that affect people's lives.

1.2 Our principles

The service provides free, confidential, impartial and independent advice to everyone regardless of race, gender, disability, sexual orientation, age, religion or faith, or nationality. It recognises the positive value of diversity, promotes equality, and challenges discrimination.

1.3 Our values

We are problem-solving, people-focused and principle-centered:

- We are an organisation that helps people resolve their problems through the provision of timely advice, advocacy, referral and signposting
- We offer tailored advice to each client; whatever their problems we focus on our clients as individuals We help people get fair treatment for their immediate problems and work for lasting change through research and campaigns.

2. Our vision for 2019 - 2022

We are a strong and effective organisation, achieving for each of the last two years the top assessment against the requirements of our Membership Agreement - 'excellent' in every category. But we are committed to continuous improvement in our services and in the way we operate. Moreover, client demand continues to increase and their needs are increasingly complex. We know that the new NCA 'Future of Advice' strategy, when it is introduced in April 2019, is likely to require us to raise our services to our clients to new levels. We are also completing a fundamental review of all the key aspects of our work - our service to our clients, our staffing arrangements, our use of technology, our sources of funding, and our partnerships with other organisations - and this could lead to significant changes in the way we work.

So our vision is that over the next three years Citizens Advice Reading will:

- continue to improve our services to our clients, so that we meet their needs and the requirements of the new National Strategy
- implement our own new strategy, drawing on the National Strategy and the conclusions of our fundamental review, to position ourselves for the future
- work with key partners to provide accessible, integrated and high quality information, advice and advocacy that meets the needs of all parts of our community; and
- be an agent for social change through our contribution to research and campaigns.

3. Strategic priorities

The foundation for everything else in our Business Plan, and our top priority, is that we continue to meet all our statutory, contractual and membership obligations. Our performance against these will be monitored regularly by the Senior Management Team, and by the Trustee Board through its Quality and Development Subcommittee. Beyond that, over the next three years we will pursue four strategic priorities. These are to:

- remain financially secure Ensure our services continue to improve
- meet our clients' needs, and remain high quality, cost-effective and resilient
- further enhance our skills at working in partnership Strengthen our reputation.

3.1 Financial security

We will remain financially secure by:

- setting and implementing sensible budgets for each year of this Plan
- ensuring that our income generation strategy delivers each year at least the income we budget for
- building strong relationships with our funders and delivering what they require
- working to develop significant new sources of income
- making increasingly cost-effective use of our resources - our income, people, offices and equipment.

3.2 Our services

We will implement a new services strategy, drawing on the National Strategy and the conclusions of our Fundamental Review. This is likely to involve:

- developing new or different services to meet changing client needs wherever possible dealing with our clients' problems at the first point of contact
- making our services more accessible to disadvantaged and hard to reach groups
- rethinking how we recruit, train, develop, lead, manage and support our staff and volunteers
- making greater use of technology to deliver services, support staff and volunteers, and increase our efficiency - including making our website mobile-friendly and

- expanding our use of email and webchat with clients, and
- using the feedback from our clients to improve our services and their experience.

3.3 Working in partnership

We will further enhance our skills at working in partnership by:

- successfully delivering support for individuals to maximise their daily income with Reading Community Welfare Rights Unit and CommuniCare
- successfully delivering support to refugees, asylum seekers and vulnerable migrants with the British Red Cross and Sanctuary Hosting
- winning and delivering other partnership contracts
- playing a significant role in the Reading Advice Network
- building a 'review, learn and apply' process into all our partnership work.

3.4 Our reputation

We will strengthen our reputation by:

- consistently delivering a first class service
- implementing a communications strategy through public and social media which promotes our services, publicises our excellent organisation and performance, spreads our expertise, and brands our work effectively for the public, our clients, key opinion-formers and potential funders
- researching local problems and mounting campaigns to tackle them
- continuing to work closely with National Citizens Advice on shared issues.

4. Measuring success

If this Plan succeeds, by 2022 we will continue to be financially strong, valued across Reading by our clients, our funders and the public for the range and impact of our services, and valued by partner organisations for the way we work with them.

We will measure success in two ways:

- by the extent to which we have taken the actions set out above
- by the evidence on our performance in the following areas:
 - the views of our clients about the quality and accessibility of our services

- and the outcomes these achieve
- the extent to which we provide at least some service to every client who seeks our help
- the numbers of clients we help, face-to-face, on the phone and online
- the scale and quality of the joint services we provide with our partners, and their views of our partnership skills
- the views of our funders about the quality of our services
- the balance between our income and our expenditure
- our cost-effectiveness
- the level of our reserves
- the diversity of our funding and our development of new sources of income
- the views of staff and volunteers about our organisation and our services
- how far we are serving all parts of our community
- our use of technology to deliver services, support staff and volunteers, and increase our efficiency
- the quality of our leadership
- the quality of our reputation.

5. Conclusion

We believe that this Business Plan will enable us to deal successfully with the challenges we face over the next three years and lay sound foundations for the future.

Appendix A

6. Appendix A - The context of the plan

(based on the latest census)

6.1 An introduction to Reading

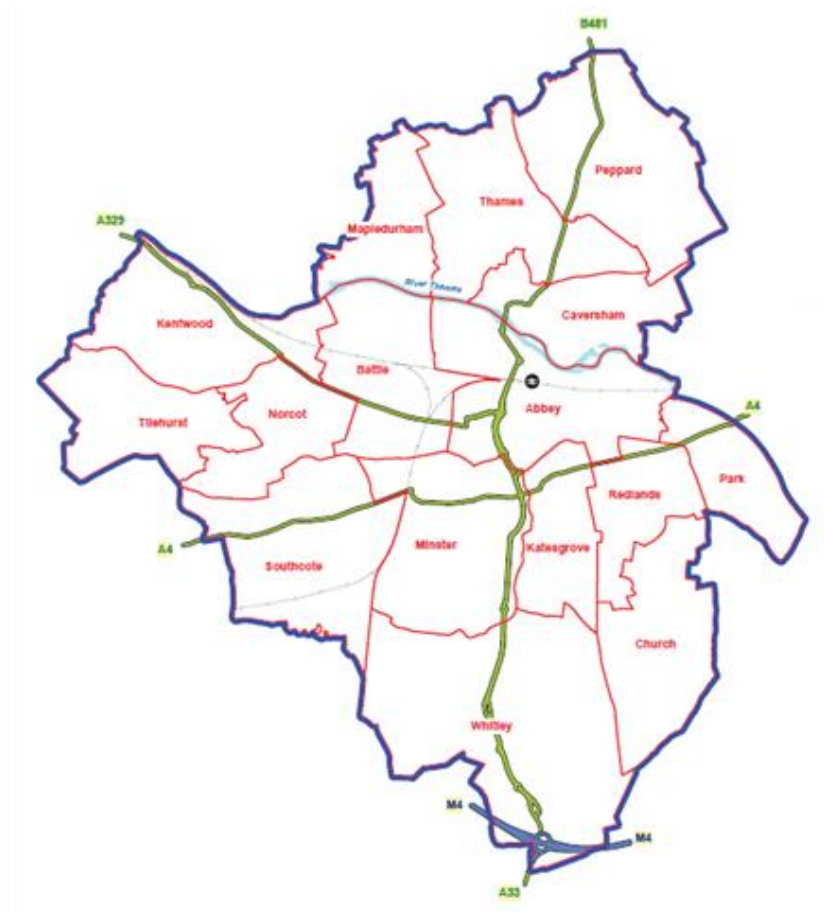
Reading covers 40,000 hectares and is mainly urban in character, with the river Thames and river Kennet flowing through the area. It has excellent public transport links to London and the major airports, which have contributed to attracting many international companies. Despite evident regional prosperity, Reading contains some significant areas of deprivation. This report sets out key aspects of Reading's community profile and cross-references against that of Citizens Advice Reading's clients. The report then progresses to reflect on economic and social observations for Reading, and relate trends to the advice needs analysis for the organisation.

Population

The population of Reading as at 2011 was estimated at 155,800 (ONS); this is approximately 18% of the Berkshire population (861,870). ¹

This is a 9% increase on the 2001 census figure and a 2% bigger increase than the one between 1991 and 2001 when there was a 7.1% increase in population. With the exception of Slough, it is the area with highest population density in the county. Slough's population density is 43.1% and Reading's population density is 35.8%.

¹ <http://www.nomisweb.co.uk/query/asv2htm.aspx>



Gender

The clients of Citizens Advice Reading consist of 4% more female than male clients, despite a slightly higher male population than female in Reading overall.

Reading population by gender 2011

Gender	Reading	Our clients 18/19
Female	49.9%	56%
Male	50.1%	44%

Age

Most of our clients are in the age 25-49 age group and we continue to underrepresent in the 17-24 age group; however, our national organisation reports this as being a common trend and that younger people may prefer more modern ways of accessing advice. Work is progressing nationally to enhance our telephone access to clients and further develop web access. If we want to change our client age profile then we may have to review our current access arrangements which have traditionally focused more on face to face advice. Market research by Citizens Advice shows that younger

people prefer to access advice through the internet, social media and via the telephone.

Age band ²	Reading	Our clients 18/19
17-24	24.5%	7%
25-49	30.9%	56%
50-64	13.8%	24%
Over 65	11.4%	13%

Disability

According to census figures 12.3% of residents describe themselves as long-term sick or disabled. Whereas 25% of our clients describe themselves as long term sick or disabled the Citizens Advice Reading profile is similar, though with a slightly higher % of clients with a disability (see below).

Reading population by physical disability 2011

	Reading		Our clients 18/19	
	Actual	%	Actual	%
Disabled	20,493	13.5%	1,796	40%
Not disabled	131,307	86.5%	2,636	60%
Total	151,800	100%	4,432	100%

Ethnicity

Reading's population has increased in ethnic diversity. 25.3% of the population is now currently non-white, a 12.1% increase since 2001. Within the White population "other white" has increased from 4.2% to 7.9%. The Black and Minority Ethnic group make up over 13% of the total population, compared to an England and Wales average of 8.7%.

We are the second most ethnically diverse town in the South East, with almost 25% of the population from established black and minority ethnic communities and many more recent arrivals from EU accession countries and elsewhere. 74.8% of Reading's population are White British, and the largest BME groups are:

- Pakistani 4.5%

² <http://www.nomisweb.co.uk/census/2011/KS102EW/view/1946157285?cols=measures>

- Mixed Ethnicity 2.37% (2.2%)
- Black Caribbean 2.1% (1.1%)
- Indian 4.2%
- Black African 3.9%

In the last at least 8 years there have been significant increases in migration by European nationals for economic reasons. In particular Portuguese EEA nationals and dependents, and since 2004 A8 EEA nationals (Czech Republic, Estonia, Hungary, Latvia, Lithuania, Poland, Slovakia and Slovenia) especially Polish people. Previous A2 nationals (Bulgarian and Romanian) now have the same rights as all EEA national. Citizens Advice Reading is well used by European nationals. Another group of people who are significant users of our services is the African population which has risen by 4% since the last census. There has also been a significant influx of Nepalese following the changes to immigration law for Ghurkas, but this is not yet reflected in the census figures.

The proportion of the population classified as white was 74.75%, which is very low by national standards, with Reading ranking in the bottom 20% of districts. By comparison, the Berkshire average was 80.04% and the national figure was 85.97%.

For all other ethnic groups, Reading ranks in the top 20% of districts. Detailed comparisons are shown in the table on the following page. Only 82% of the Reading population identifies itself as wholly British whereas 91.6% of the population nationally considers itself wholly British. 8.8% of householders have no people where English is a main language, which is double that nationally.

Ethnic Group – Percentages based on the 2011 Census

	Reading ³ Authority	South East ⁴ Region	England ⁵ Country	Citizens Advice Reading 18/19
All usual residents – in units	155,698	8,634,750	53,012,456	
White	74.8%	90.7%	85.4%	66%
White: English / Welsh / Scottish / Northern Irish / British	65.3%	85.2%	79.8%	53%
White: Irish	1.5%	0.9%	1.0%	1%

³ <http://www.nomisweb.co.uk/census/2011/KS201EW/view/1946157285?cols=measures>

⁴ <http://www.nomisweb.co.uk/census/2011/KS201EW/view/2013265928?cols=measures>

⁵ <http://www.nomisweb.co.uk/census/2011/KS201EW/view/2092957699?cols=measures>

	Reading ³ Authority	South East ⁴ Region	England ⁵ Country	Citizens Advice Reading 18/19
White: Gypsy or Irish Traveller	0.1%	0.2%	0.1%	0%
White: Other White	7.9%	4.4%	4.6%	12%

Ethnic Group – Percentages based on the 2011 Census

	Reading ⁶ Authority	South East ⁷ Region	England ⁸ Country	Citizens Advice Reading 18/19
Mixed/multiple ethnic groups	4.0%	1.9%	2.3%	3%
Mixed/multiple ethnic groups: White and Black Caribbean	1.7%	0.5%	0.8%	1%
Mixed/multiple ethnic groups: White and Black African	0.5%	0.3%	0.3%	1%
Mixed/multiple ethnic groups: White and Asian	0.9%	0.7%	0.6%	0%
Mixed/multiple ethnic groups: Other Mixed	0.8%	0.5%	0.5%	1%
Asian/Asian British	13.6%	5.2%	7.8%	12%
Asian/Asian British: Indian	4.2%	1.8%	2.6%	3%
Asian/Asian British: Pakistani	4.5%	1.1%	2.1%	3%
Asian/Asian British: Bangladeshi	0.4%	0.3%	0.8%	1%
Asian/Asian British: Chinese	1.0%	0.6%	0.7%	1%
Asian/Asian British: Other Asian	3.5%	1.4%	1.5%	4%
Black/African/Caribbean/Black British	6.7%	1.6%	3.5%	14%

⁶ <http://www.nomisweb.co.uk/census/2011/KS201EW/view/1946157285?cols=measures>

⁷ <http://www.nomisweb.co.uk/census/2011/KS201EW/view/2013265928?cols=measures>

⁸ <http://www.nomisweb.co.uk/census/2011/KS201EW/view/2092957699?cols=measures>

	Reading ⁶ Authority	South East ⁷ Region	England ⁸ Country	Citizens Advice Reading 18/19
Black/African/Caribbean/Black British: African	3.9%	1.0%	1.8%	8%
Black/African/Caribbean/Black British: Caribbean	2.1%	0.4%	1.1%	4%
Black/African/Caribbean/Black British: Other Black	0.7%	0.2%	0.5%	2%
Other ethnic group	1.0%	0.6%	1.0%	4%
Other ethnic group: Arab	0.4%	0.2%	0.4%	1%
Other ethnic group: Any other ethnic group	0.5%	0.4%	0.6%	3%

Country of Birth

The changing nature of diversity in Reading is further described in the change in the top ten countries of birth of Reading residents (outside Great Britain). Poland moves into the top three having been outside the rankings in 2001. Zimbabwe, Ghana, Hong Kong and Nigeria move into the top ten whilst Barbados, Kenya, France, Italy and USA move out having been in the top ten in 2001.

Top 10 countries of birth of Reading residents (outside Great Britain)

	Placing in 2001	Number of people 2011	% of Reading population 2011
India	3	4670	3
Poland	-	3919	2.5
Pakistan	2	3160	2.0
Republic of Ireland	1	1732	1.1
Germany	4	1042	0.7
Zimbabwe	-	827	0.5
South Africa	6	818	0.5
Ghana	-	816	0.5
Hong Kong	-	785	0.5

	Placing in 2001	Number of people 2011	% of Reading population 2011
Nigeria	-	755	0.5

Religion

Following Christian and 'no religion', the largest religious grouping in Reading is Muslim at 7.1%. This is a 3.1% increase on 2001. The proportion identifying as Christian has declined by 12% since 2001 with "no religion" increasing by 7.5%. Buddhism and Hinduism also show an increase since 2001. The figures in the table below show that users of Citizens Advice Reading reflect roughly the Reading population except Christian although it should be noted that there is a high percentage of religion not stated.

	Reading 2001 %	Reading 2011 %	England 2011 %	Citizens Advice Reading 18/19 %
Christian	62.6	50	59.4	25.1
Buddhist	0.5	1.2	0.5	0.3
Hindu	1.0	3.6	1.5	2.4
Jewish	0.3	0.2	0.5	0.2
Muslim	4.0	7.1	5.0	9.6
Sikh	0.6	0.6	0.8	0.5
Other religions	0.4	0.5	0.4	2.1
No religion	22.0	29.5	24.7	10.1
Religion not stated	8.7	7.3	7.2	49.8

Reading therefore has an increasingly diverse population and Citizens Advice Reading is used heavily by the BME population and new immigrant population from the EU. This community make complex demands on the service ranging from immigration services to support with complex benefits issues. We are also seeing increasing numbers of employment issues such as non- payment of wages. This means that we are dealing with many different languages and cultures – with translation services being expensive.

Social deprivation

Reading has some pockets of extremely deprived and disadvantaged communities; when considering a range of social factors (Income, Employment, Health deprivation and disability, Education, Skills and training, Barriers to housing and services, Living environment and Crime) eight communities in Reading fall into the 20% most deprived areas in England.

An increase in the cost of living, especially food and fuel has had a major impact on already deprived communities with average incomes rising by only 1.5%. Changes to the welfare system including bedroom tax and the benefits cap have had an impact on income as reductions are made from Housing benefit in an area where rents are high and social housing is scarce. Many clients are also paying Council Tax for the first time as the highest amount of Council Tax Support that RBC offers is 90%.

Areas where there are significant levels of deprivation are:

- Amersham Road Estate in Caversham and Coley Park in Reading fall within the 10% most deprived areas for income deprivation in England.
- Coley Park also falls into the top 20% most deprived in England for employment deprivation, and is within the top 10% in England for income deprivation affecting children.
- Parts of Church and Abbey wards in Reading are in the top 5% most deprived in England in terms of education, skills and training

Reading has significant levels of child poverty with 24% of all children in Reading defined by Reading Borough Council as living in poverty in 2014. Child poverty is currently defined as the number of a community's population under 16 who are living in families in receipt of Income Support or Job Seekers Allowance, or in families whose equivalent income is below 60% of the median before housing costs. (There are currently government plans to change this). Reading is ranked as the 8th highest local authority for children living in poverty in the South East.

Further indicators of poverty are that 19% of all children of statutory school age are claiming free school meals which have increased by 3% since December 2012 and nearly one third of schoolchildren are eligible for the pupil premium (additional funding for disadvantaged pupils) which is the highest in Berkshire, where the average was 20 per cent.

The proportion of lone parent households was 10.78% in 2011, which is high by national standards, with Reading ranking in the top 40% of districts. By comparison, the Berkshire average was 9.36% and the national figure was 10.65%.

9.8% of households in Reading are living in fuel poverty. Fuel poverty is linked with excess winter deaths. Excess winter deaths in Reading are currently higher than the national average. There is a clear social gradient where those from lower socio-

economic backgrounds are more at risk of fuel poverty. Deaths in Reading increased by around 35% during the winter months in 2011 compared to the other seasons of the year. Excess winter deaths in Reading follow a similar pattern over time to those nationally and there has been an increase over the past four years.

Unemployment and other non-working benefit claimants

Working-age client group - key benefit claimants (May 2013)

	Reading (numbers)	Reading (%)	South East (%)	Great Britain (%)
Total claimants	11,920	11.1	10.1	13.9
By statistical group				
Job seekers	3,050	2.8	2.2	3.5
ESA and incapacity benefits	4,960	4.6	4.4	6.2
Lone parents	1,560	1.5	1.0	1.3
Carers	900	0.8	1.0	1.3
Others on income related benefits	330	0.3	0.3	0.4
Disabled	940	0.9	1.0	1.2
Bereaved	170	0.2	0.2	0.2
Key out-of-work benefits	9,910	9.2	7.8	11.2

Source: DWP benefit claimants - working age client group

The table above shows that in May 2013 9.2% of the population were claiming key out of work benefits which is higher than that for the South East which is 7.8%. It also shows that the number of Job Seekers Allowance (JSA) claimants, out of work disability benefit claimants, and lone parents is higher than the average for the South East.

Since June 2013 the numbers of JSA claimants has fallen by 1% whilst unemployment levels have stayed fairly consistent at 6.2% of the population. Figures from Berkshire Community foundation show however that the numbers claiming Employment and Support Allowance (ESA) doubled between 2011 and 2013 which may account for the fall in JSA claimants.

The enquiry area where advice is most sought currently is on Benefits accounting for almost 15% of advice work and the areas where most advice is sought is for help with

JSA, ESA, Tax credits and Housing Benefits. We expect demand for our support in this area to increase as welfare reform changes continue to affect our clients. Currently we are seeing numbers creeping up regarding benefit reconsiderations and sanctions. We also expect to see an increase in support for disabled claimants as the shift from Disability Living Allowance (DLA) to Personal Independence Payment (PIP) is introduced.

Labour Supply

Employment and unemployment (Oct 2012-Sep 2013)

	Reading (numbers)	Reading (%)	South East (%)	Great Britain (%)
All people 16-64				
Economically active	90,600	78.4	79.9	77.4
In employment	86,000	74.3	74.8	71.2
Employees	75,700	66.0	63.5	61.1
Self employed	9,600	7.8	10.9	9.5
Unemployed	5,700	6.2	6.2	7.7

The numbers in employment in Reading has remained fairly static over the last 6 years at around 74% of the population. The nature of work is however changing and there has been an increase in the numbers of people working part time and in self-employment since the last census. Consequently there has been a drop in the numbers of those working full time. We are also seeing an increasing number of clients who are employed on zero hours contracts. So whilst they are technically employed they work erratic hours. This means frequent changes to JSA and tax credits and can often lead to periods with no income.

Job security has changed as employees only have the right to claim unfair dismissal after two years of employment and there are now charges to make a claim through an Employment Tribunal. This has led to employers being more bullish in their approach to dismissing employees. Employees are also less keen to cause disruption in fear of losing employment.

The proportion of the working age population who are in long-term unemployment in Reading is very high, with the district ranking in the top 20% of districts nationally. In Reading, 31.42% of people who are unemployed have been claiming job seekers

allowance for at least 12 months, compared with 27.04% in Berkshire and 29.97% nationally.

Housing

The proportion of households that were owner occupied within Reading was 54.84% in 2011. This places Reading in the bottom 20% of districts nationally. By comparison, the Berkshire figure was 65.74, the South East figure was 67.63, and the national figure was 63.57%.

The proportion of households that were rented within Reading was 42.37% in 2011. This places Reading in the top 20% of districts nationally. By comparison, the Berkshire figure was 31.78, the South East figure was 29.98, and the national figure was 34.32%. The cost of private rented housing in Reading is high and social housing is in short supply.

The proportion of total housing stock declared as non-decent in Reading was 3.53%. This places Reading in the middle 20% of districts nationally. By comparison, the Berkshire figure was 2.61, the South East figure was 3.27 and the national average was 4.18%.

Reading therefore has a higher than the national average of private tenants with a housing stock that is in poor condition as there is a high proportion of Victorian Housing. Rents are high and Housing Benefit often doesn't cover all rent. Landlords are also unwilling to accept tenants who are in receipt of housing benefit and/or who have deposits from Reading Borough Council's Deposit Guarantee Scheme.

Sources of advice in Reading

The town is served by several advice and support agencies and many solicitors' practices. There are Magistrates and Crown court, a County Court which also takes some High Court cases, an employment Tribunal office and a Social Security Appeals Tribunal office. As well as statutory advice provision, there is also a healthy voluntary provision covering a range of client bases.

The Reading Advice Network is looking at exploring new and innovative ways that the various local volunteer agencies can work together to enhance the provision of advice to meet the needs of the Reading Community.

Statutory advice provision

The Insolvency service and a public help point for HMRC are based in Reading.

The two NHS hospitals in Reading (Royal Berkshire and the Prospect Park Mental Health Hospital) have fully operational Patient Advisory Liaison services and a Mental Health Advocacy scheme is attached to Prospect Park.

There is a Job Centre and a home visiting service from the Pension service; our MacMillan Benefits Project is given "Alternative Office Status" which allows the Advisers to take applications for Pension Credit etc. at first contact.

Reading Borough Council has Debt Advice Workers (but for Council Tenants only) as well as a Housing Support Service that can assist and advocate for vulnerable tenants; these both include home visiting services.

Voluntary advice provision

- Citizens Advice - Reading (includes outreaches in Milman Road Health Centre, Royal Berkshire Hospital and Dee Park) and in Wokingham, Henley, Newbury, Maidenhead and Bracknell
- CommuniCare (Reading East)
- Reading Community Welfare Rights Unit
- Law Centres Federation
- Youth Access – network of young people's advice and counselling services
- DIAL UK – network of local disability advice organisations
- Frontline Debt Advice project – central Reading
- Christians Against Poverty – West Reading , including home visiting service

Demand for advice

The demand for Advice from clients has increased significantly over the last 6 years as has the complexity of the presented problems. Until 2016 we had to turn on average 210 clients per month away because of a lack of advisory capacity but the introduction of new processes in 2016 has resulted in our ability to offer all callers with a face to face on the day initial assessment. Other advice organisations in Reading report that they have also seen a sustained increase in demand and the provision of food parcels has increased by 300%.

Welfare reforms, reducing public sector expenditure and the increase in the cost of living; in particular food and utility costs continue to create rising levels of hardship for many of our clients. The Local Government Association estimates that as a result of welfare reforms, households claiming benefit in Reading will see their income drop by £1,665 a year. Many of those affected are people who are in work but have

incomes that cannot meet the rising costs of living. 1 in 5 children are deemed to be living in poverty in Reading.

Universal Credit was introduced in Reading at the end of 2017 and added to the demands on the service.

In summary

- Reading's population continues to increase.
- The ethnic diversity of the population is also increasing.
- Despite Reading being a prosperous and wealthy town there are high levels of deprivation with 24% of children living in poverty. Rates of in work poverty are increasing.
- The nature of JSA and ESA claims have changed which can cause confusion and concern to recipients
- Changes to welfare reform will mean an average drop in income of £1,655 per year
- Whilst employment levels in Reading are good, the numbers of long term unemployed put Reading in the top 20% of districts nationally and have increased since the 2001 census.
- There is a shortage of social housing and private rental properties charge high rents as there is a high demand for properties.
- Demands on advice services are increasing as is the complexity of the presented problems.

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6.2 Our current services

We provide a full generalist service across all the main enquiry areas which include:

- Debt / money advice
- Benefits and Tax Credits
- Employment
- Housing
- Immigration

Our generalist advisers achieve a high level of competence and are supported by a national up to date and comprehensive electronic information system.

We provide externally accredited specialist level advice in the following enquiry areas:

- Debt / money advice / debt relief orders
- Benefits (including Help to Claim support to Universal Credit)
- Immigration (OISC Level 2)

We have also developed specialisms in employment and housing debt advice.

We operate a face to face and telephone initial assessment to enable us to assess the most appropriate way of assisting clients. Clients may be signposted or referred to an appropriate organisation, given assisted information or given an appointment with our advice service. Clients may leave written enquiries. Services continue to be delivered primarily from our premises at Minster Street, but we also have a range of outreach services.

In partnership with Macmillan Cancer Support we provide outreach services in the Berkshire Cancer Centre at the Royal Berkshire Hospital and the Wexham Park Hospital to deliver a Benefits Advice Service to cancer patients and their carers who live or receive their treatment in Berkshire. We also provide outreach advice one day a week to patients at the Milman Road Health Centre. In addition to this we provide advice support services at Dee Park for the residents of Catalyst Housing Association.

We provide a Reading County Court desk service and our life coaching service continues to offer a holistic service to those seeking to make life changes and achieve a healthier lifestyle.

Our 2019 (Q1) Client Satisfaction Survey found that 91% of respondents were happy overall with the service they had received. Responses to more detailed questions found that:

- 92% said our advice had been helpful
- 89% said they better understood their situation
- 93% said they understood what to do next
- 90% said our advice abled them to manage their situation
- 84% said the advice given improved their health and well being
- 94% would recommend the service to others.

The data on the following page gives details of the services provided during the 12 months from 1st April 2018.

Key Statistics

Citizens Advice Reading (member)

03/04/2018 29/03/2019

citizens advice

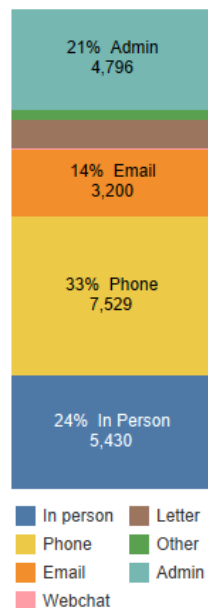
Summary

Clients	5,207
Quick client contacts	3,118
Issues	22,774
Activities	22,812
Cases	5,374

Outcomes

Income gain	£1,872,283
Re-imbursments, services, loans	£27,980
Debts written off	£1,032,353
Repayments rescheduled	£4,137

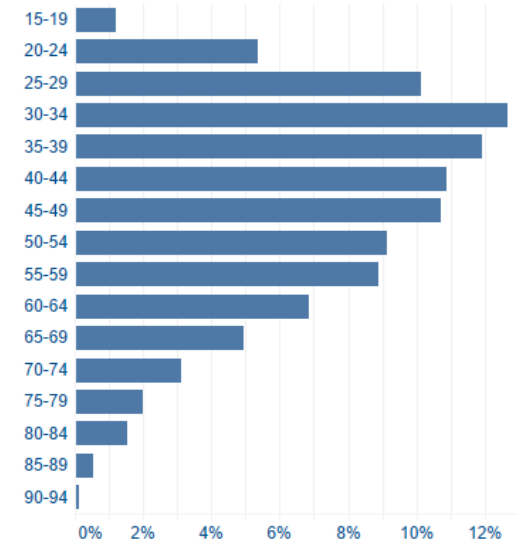
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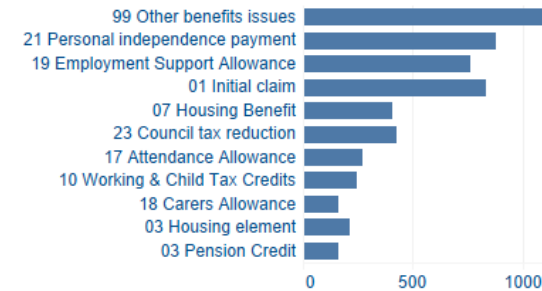
Issues

Issues	Issues	Clients
Benefits & tax credits	5,218	1,644
Benefits Universal Credit	1,674	681
Consumer goods & services	595	213
Debt	3,180	981
Discrimination	138	94
Discrimination & Hate & GVA	1	1
Education	107	47
Employment	2,082	686
Financial services & capability	764	356
Health & community care	297	163
Housing	2,064	822
Immigration & asylum	1,602	799
Legal	995	411
Other	1,616	410
Relationships & family	1,366	535
Tax	220	98
Travel & transport	267	157
Utilities & communications	588	240
Grand Total	22,774	

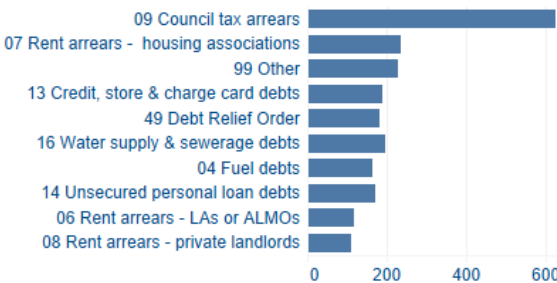
Age



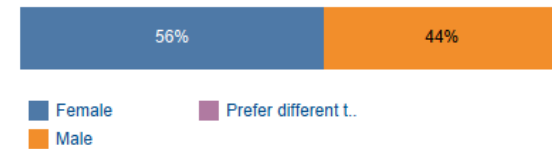
Top benefit issues



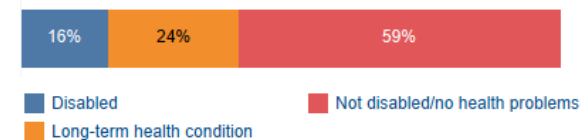
Top debt issues



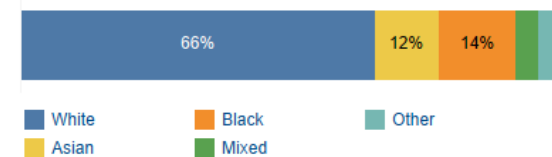
Gender



Disability / Long-term health



Ethnicity



6.3 Our current staffing (as at 1 April 2019)

Full and Part-Time staff	Volunteers
Total Paid Staff 25 (14 FTE)	Total Volunteers 103
	27 advisers
	30 assessors
	28 reception/admin
	3 life coaches
	15 trustees

Our current staff roles

The senior management team (SMT) comprises:

- Chief Executive
- Advice Services Manager
- HR Manager
- Finance, Facilities and Systems Manager
- Office Manager
- Training Manager
- Relationship Lead

Note: The last is a member of SMT because of the strategic impact of their role.

Our middle management team comprises:

- Supervisor (Service development)
- Senior Supervisor Money
- Advice Session Supervisors (paid)
- Senior caseworker and caseworkers Macmillan Benefits Service
- Assistant trainer
- Energy Lead
- Research and bid writer

Our other paid staffs are:

- Specialist Caseworkers
- Outreach general caseworker

Our current volunteer roles are:

- Administrators
- Advice Support
- Advice Session Supervisors
- Generalist Advisers
- Initial checking Supervisors
- Initial Assessors
- Life Coaches
- Reception Team Workers
- Specialist Advisers (debt; welfare benefits; housing; immigration; employment)
- Specialist Support Workers (strategic & analytical)
- Trustees

6.4 The way we operate

Citizens Advice Reading utilises an information system, Casebook, for the recording and reporting of advice work. This is a dynamic computerised database, providing a range of reports to support performance management and monitoring information. The effective use of the system is vital to underpin future service developments, and to maximise our ability to secure support and funding for our work.

Our financial reporting and accounting system (QuickBooks) enables us to analyse and report our financial situation and informs our decisions about all projects and services offered by Citizens Advice Reading.

Our robust digital telecommunications system enables us to have greater control of our incoming calls, and provides headsets for our telephone advice operators and DECT (Digital Enhanced Cordless Telecommunications) handsets for our advisers.

We continue to invest in the training and development of our staff and volunteers so that a pool of highly-trained people is available to take up the opportunities that become available. We are extending our use of volunteers, in a diverse range of roles, to support our advice service and commissioned contracts.

We will maintain our 2016 accreditation by Investors in People.

The main needs of our staff and volunteers are to:

- access high quality, timely and relevant training
- enhance their skills through a programme of personal development
- be supported by a comprehensive and current source of information
- experience effective supervision, coaching and mentoring.

We provide:

- training for our administrative, advice support and reception teams
- a basic training programme for all new advisers that equips them with the skills, knowledge and confidence to deliver quality advice. This training results in a certificate of general advice, which is equivalent to an NVQ 3-4.
- coaching recognised by the Association for Coaching.

Training and professional development is ongoing and we ask advisers to take five full days training in their first year of advising (after their basic training) and four days a year thereafter. The Training Manager draws on courses that are available from Citizens Advice, Money Advice Trust, NHAS and other organisations. Citizens Advice Reading asks workers to attend training sessions held regularly every month. These are based on topics that assist the development of advisers and organisational capabilities in those areas highlighted by the business and priority actions plans, and respond to the demands of operational advice delivery.

Our specialist immigration service is audited by the Office of the Immigration Service Commissioner and our general services undergo regular and extensive Citizens Advice self and central membership audit that covers the full range of activities including governance; policy and processes; quality of advice and management systems.

In September 2017 and 2018 Citizens Advice Reading was subjected to a full, independent audit on behalf of national Citizens Advice against new and challenging membership standards that were introduced in April 2017. Citizens Advice Reading was awarded an excellent rating (the highest possible) on both occasions.