



THURROCK
Citizens Advice Bureau
ANNUAL REPORT
2007/08



THE AIMS OF THE CITIZENS ADVICE BUREAU SERVICE ARE:

- To provide the advice people need for the problems they face

AND EQUALLY

- To improve the policies and practices that affect people's lives.

The Citizens Advice service is independent and provides free, confidential and impartial advice to everybody regardless of race, gender, disability, sexual orientation, nationality, religion or age. In all aspects of its work, the service recognises the positive value of diversity, promotes equality and challenges discrimination. Citizens Advice, the national organisation and all Citizens Advice Bureaux are independent charities.

Foreword by the Chair

Welcome to the charity's Annual Report for 2007/08, I hope that you will find the various statistics of interest and that you will learn of the work the bureau carries out in Thurrock.

This year's report is a very different concept to previous years; it is an attempt to provide a clearer picture of the value of the Service both nationally and locally. The report is very much based on 'outcomes' for the clients who use the service rather than just telling the story of how many people have been helped and on what subject. This hopefully gives the reader a better idea of how the Service, in comparison with the national picture, benefits the individual, the local community and the economy as a whole.

The bureau year has been one of consolidation due to the changing nature of its contract with the Legal Services Commission and in providing specialist services out of Castle Point CAB. The trustees would like to thank all our staff and volunteers for the efforts they have made to make the various transitions go smoothly and for the increasing services that they provide to local people right across South Essex. Our thanks also go to our colleagues and fellow trustees in Castle Point & Rochford for their support and accommodating our specialists. Recognition should also go to Ben Ingber of Citizens Advice CMIT for the facts and figures in this report relating to the national scene.

Finally, can I add my own personal thanks to the staff and volunteers, including the Trustee Board, for the hard work that they put into the bureau to ensure that the service continues to meet the advice needs of those living and working in Thurrock and the surrounding areas.

Barrie Lawrence
Chair, Trustee Board.



INVESTOR IN PEOPLE

*Community
Legal Service*



Registered charity 270471

1.1 History of the Citizens Advice Service

When the prospect of a world war loomed, the National Council of Social Services (the forerunner of today's National Council of Voluntary Organisations) established a group to look at how to meet the needs of the civilian population in war-time.

It was agreed that Citizens Advice Bureaux should be established throughout the country, particularly in the large cities and industrial areas where social disorganisation may be acute. On 4 September 1939, the day after the declaration of war, two hundred bureaux were opened.

From the start, volunteers, who worked from public buildings and private houses, ran the service. Advisers dealt with problems relating to the loss of ration books, homelessness and evacuation. They also helped locate missing relatives and prisoners of war. At its peak, there were more than a thousand bureaux, although this was almost halved when Ministry of Health funding was cut after the war. It wasn't until 1960 that Government restored funding to the national body.

1.2 The Modern Citizens Advice Service

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The Twin Aims of the Citizens Advice Service are:

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

The Citizens Advice service brand is among the strongest in the third sector; 95% of people have heard of Citizens Advice bureaux¹. In recent research into public perceptions of major charities, the Citizens Advice service was ranked first on seven ideal attributes. The service was regarded as being the most honest, helpful, accountable, approachable, effective, informative and fair.²

The Citizens Advice service comprises Citizens Advice (the membership organisation) and 430 members of the Citizens Advice bureaux network.³ Member bureaux are each individual legal

Key Facts:

The Citizens Advice service

- ✓ 95% of people know the Citizens Advice Bureau brand
- ✓ In a survey of a number of major charities, Citizens Advice Bureaux ranked most honest, helpful, accountable, approachable, effective, informative and fair
- ✓ 430 member bureaux operate from more than 3,200 physical locations
- ✓ Total Bureaux funding exceeds £140m
- ✓ 27,000 people work for bureaux, of whom 21,000 are volunteers.
- ✓ 1.5m clients advised on 5m issues
- ✓ Most common issues are debt and benefits

¹ *Bureaux Outcomes*, MORI, 2007. Available at:

http://www.cablink.org.uk/index/abouttheservice/publications/outcomes_research/highlights_mori_research_feb2005.htm (internal only)

² *Brand Attributes Research*, NfPSynergy, 2007. Available at:

http://www.cablink.org.uk/index/abouttheservice/publications/comms_nfp_synergy_april2007.htm (internal only)

entities and registered charities. The rights and responsibilities of Citizens Advice and the bureaux are set out in the Citizens Advice Compact.

Each member bureau delivers its services from one or more physical locations. In England and Wales, there are 670 main bureaux premises, 1,800 regular outreaches and 800 irregular outreaches: at total of about 3,200 locations.³

Total bureaux funding in 2006/07 exceeded £140m. About half of bureaux funding came from Local Government (£66.5m). The other significant funders of bureaux were the Legal Services Commission (£30m), the Department of Business and Regulatory Reform via the Financial Inclusion Fund (£8m) and the Big Lottery Fund (£7m).

Bureaux have a combined workforce of 27,000 people: 16,700 volunteers, 6,200 paid staff and 4,300 trustees. Advice is delivered by 15,000 advisers of which 12,500 are volunteers.³

1.3 Who seeks advice from bureaux?

In 2007/08, bureaux dealt with some 1.5m new clients, presenting more than 5m issues. Clients approach bureaux from all sections of the community. In 2006/07, 56% of clients were female, 13% were from BME groups and at least 17% were disabled.³

Benefits and debt problems are the main reasons people seek advice from a Citizens Advice Bureau, but hundreds of thousands of clients also present problems on a wide range of other issues including housing, employment, legal and discrimination. Bureaux provide a holistic service, so clients typically receive advice on more than one issue (averaging 2.7 issues per client) and this advice often spans more than one category, such as advice on debt, benefits and consumer rights.⁴

In addition to the services offered by bureaux, Citizens Advice delivers the award-winning Adviceguide website, which provides free round-the-clock access to information on their rights. In 2006/07 Adviceguide received more than 6.2m visits.



³ *Bureau Characteristics Analysis 2006/07*, Citizens Advice, 2007. Available at: http://www.cablink.org.uk/bureau_characteristics_analysis_2006-11.pdf (internal only)

⁴ *Analysis of Advice Issues and Client Profile: England and Wales*, Citizens Advice, 2007. Available at: http://www.cablink.org.uk/analysis_of_advice_issues_2006-07.pdf (internal only)

Clients by Social Policy Enquiry by Ward

Local Authority:
Thurrock

LA Ward	BEN	CON	DEB	EDU	EMP	FIN	HEA	HOU	IMM	LEG	OTH	REL	SIG	TAX	TRA	UTI
Aveley and Uplands	61	9	48	0	22	9	1	32	2	18	1	13	22	1	2	4
Belhus	109	13	108	0	61	37	4	59	7	41	6	41	54	10	5	12
Chadwell St Mary	118	10	92	1	45	31	6	57	2	23	7	38	56	5	2	5
Chafford and North Stifford	35	9	34	3	19	5	3	29	9	21	2	14	19	1	4	1
Corringham and Fobbing	13	1	7	0	1	1	1	4	0	3	0	3	6	0	1	0
East Tilbury	33	5	26	3	24	5	0	23	2	10	0	12	14	2	1	1
Grays Riverside	185	9	150	3	80	35	5	135	31	64	7	55	119	13	8	14
Grays Thurrock	89	13	68	5	46	15	4	66	24	38	2	33	57	4	13	11
Little Thurrock Blackshots	23	8	22	0	13	8	2	19	6	9	0	12	19	2	2	4
Little Thurrock Rectory	38	8	29	2	23	6	3	30	7	13	0	18	20	3	2	2
Ockendon	91	11	72	2	37	18	6	39	1	36	1	23	48	11	7	8
Orsett	11	1	14	1	4	3	0	5	1	2	0	8	9	0	0	2
South Chafford	37	2	18	1	29	7	1	17	9	11	1	17	29	3	2	0
Stanford East & Co'ham Town	41	6	39	0	18	9	3	23	3	17	0	22	24	4	3	5
Stanford-le-Hope West	40	3	27	1	18	10	0	25	2	7	1	15	20	3	2	5
Stifford Clays	30	5	19	0	27	10	3	19	3	19	0	15	20	5	1	4
The Homesteads	30	4	23	0	24	8	1	7	0	4	0	9	14	2	4	3
Tilbury Riverside & Th'ck Park	92	6	86	5	40	19	6	73	15	21	2	31	58	6	3	8
Tilbury St Chads	70	8	53	4	41	12	5	39	3	21	1	26	24	6	4	5
West Th'ck and South Stifford	104	13	108	4	52	25	4	85	20	34	2	23	58	7	9	11
Total Clients	1256	144	1048	35	625	273	58	787	147	413	33	429	691	88	76	106

Key:

BEN = Benefits, CON = Consumer, DEB = Debt, EDU = Education, EMP = Employment, FIN = Finance, HEA = Health, HOU = Housing, IMM = Immigration, LEG = Legal, OTH = Other, REL = Relationship, SIG = Signposting, TAX = Tax, TRA = Travel, UTI = Utilities

2.0 An Overview of Thurrock Citizens Advice Bureau

2.1 Location and Resources

Since 1975, Thurrock CAB has been located in Grays, one of the UK's twenty-five most deprived boroughs.⁵ The bureau has one main site and seven outreaches, which operate regularly from two GP's surgeries, Surestart, two libraries and a community centre.

We are funded primarily by Thurrock council, but also have contracts with the Legal Services Commission and Financial Inclusion Fund, which pay for three specialist money advisers in our main office plus welfare benefits and housing advice caseworkers. 18 volunteers and 14 paid staff deliver our service. We estimate the total economic value of the unpaid work of our volunteers, including the trustee board to be £97,775 per year.⁶

2.2 Helping our clients and serving the community

Thurrock CAB advised 4,089 clients in 2007/08, of which 95% came from Thurrock borough. The bureau advised more than 3% of the population of Thurrock in the year.

Clients presented over 20,000 issues, of which 63% concerned debt and / or benefits. Of the clients we surveyed that had benefited financially following advice, the average gain was £3,200 six months after advice was given (either in debt written off or benefits gained). Many clients reported outcomes beyond the financial benefits including better health, less stress and even improvements in their relationships.

We carefully monitor our clients' satisfaction with our service; the feedback we receive is vital to our planning process. In 2007/08, 95% of clients were satisfied with the service they received. 92% said they would use us again and 98% said they would recommend the bureau to a friend. Key stakeholders are also surveyed annually. Data from April 2007 suggest that the majority of local services questioned (for example, Jobcentre plus and key Local Authority services) felt that Thurrock CAB reduced their administrative burden.

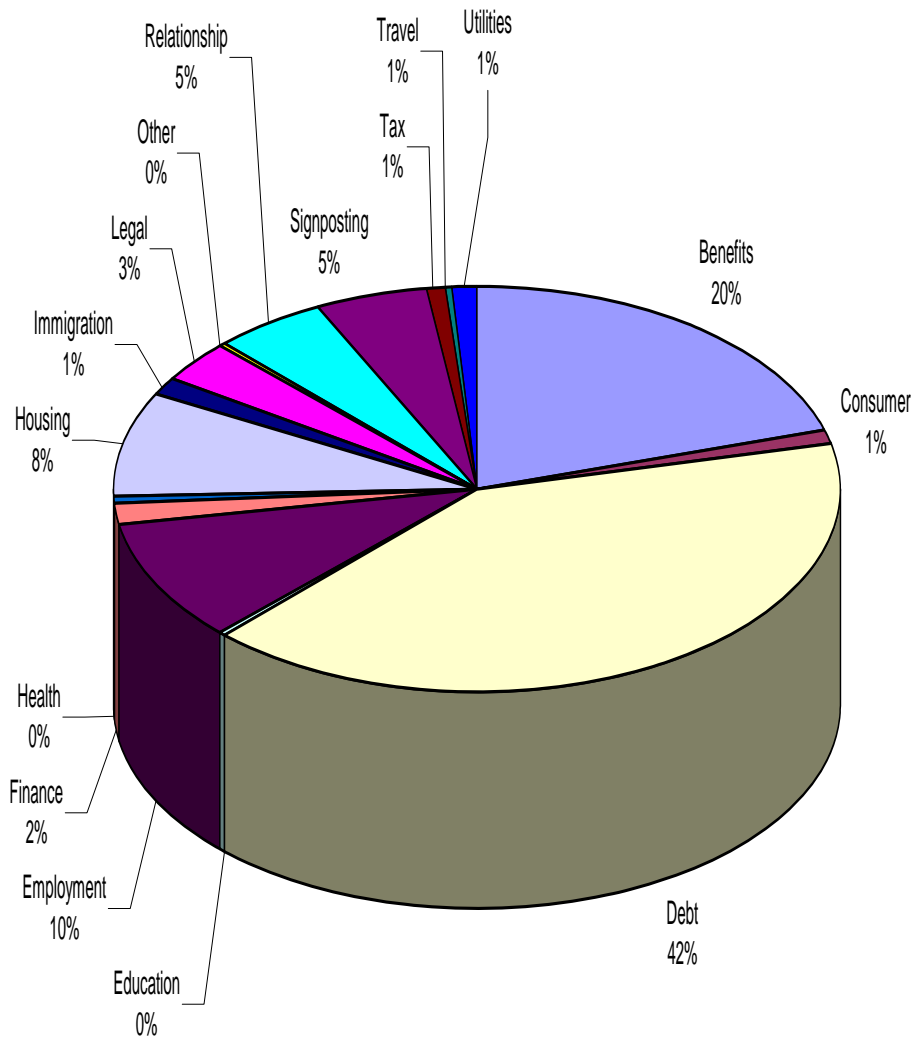
Key Facts: Thurrock Citizens Advice Bureau

- ✓ One main site and seven outreaches based in Thurrock borough
- ✓ Funded by the Thurrock Local Authority, the Legal Services Commission, Financial Inclusion Fund.
- ✓ Service delivered by 18 volunteers valued at £97,775 per year, and 14 paid staff.
- ✓ 4,089 clients advised in 2007/08
- ✓ Of clients who gained financially, the average was £3,200
- ✓ 95% of Thurrock CAB clients are satisfied with the service they receive.

⁵ Ranked by the Audit Commission in the lowest quartile for population that is unemployed, population that is income deprived and ranked in the top 25 employment deprivation. Data drawn from: <http://www.areaprofiles.audit-commission.gov.uk/>

⁶ Calculated using salaries of equivalent roles from the Annual Survey of Hours and Earnings, 2006. Available at: http://www.statistics.gov.uk/downloads/theme_labour/ASHE_2006/tab2_5a.xls

All Enquiries by Category 2007/08



Where 0% is shown this represents less than 100 enquiries.

Staff & Volunteers

2007/2008

Staff

Mr	M Rawlings	Manager
Mr	P Freeman	Deputy Manager
Mrs	A Omamogho ³	Financial Inclusion Fund Caseworker
Mr	N Prince	Specialist Advice Manager (CI)
Mrs	P Mahoney	Money Advice Supervisor
Mr	V Offord	Money Advice Caseworker
Ms	K Collins	Housing Advice Caseworker
Mr	G Brady ³	Housing Advice Caseworker
Dr	S Peterson	Welfare Rights Caseworker
Mrs	T Steer-Matthews ³	Outreach Advice Session Supervisor
Mr	D Shea	Advice Session Supervisor
Mrs	J Lazarevic	General Adviser
Mr	B Willans	General Adviser
Mrs	S Bond	Reception/Clerical
Ms	S Lamb	Reception/Clerical
Mrs	J Alden ³	Basic Financial Literacy Co-Ordinator
Ms	D Ash	Clerical (CI)
Mr	J Lipscombe	Outreach Adviser

Volunteers

Mrs	V Anderson	Disability Form Filling/Clerical Assistant
Mr	J Anderson	Clerical Assistant/IT Support
Mrs	A Adeoye	Trainee Adviser
Mrs	B Hargreaves	General Adviser
Sis	M Casey	Disability Form Filling
Ms	T Dean ³	General Adviser
Mrs	K Scott	Pre-debt Adviser
Mr	P Bright	Advice Session Supervisor
Mrs	H Ford	Trainee Adviser
Mr	P North	General Adviser
Mrs	C Smith ³	Advice Session Supervisor
Ms	T Shedden	Trainee Adviser
Ms	O Okwechime ³	Trainee Adviser
Mrs	Glenda Heloise	Trainee Adviser
Ms	Caroline Golding	Reception
Ms	Jeannie Byford	Trainee Adviser
Mrs	Saria Salih	Reception

Key: ¹Retired during year, ²Joined during year,
³Left during year, (CI) based on Canvey Island

Honary Legal Advisers : Attwood & Co and Hatten, Asplin & Glenny

3.0 Volunteering and the Citizens Advice

Levels of volunteering in the UK have remained unchanged since 2001. 73% of adults volunteer at least once in a 12 month period, 48% of the population volunteer at least once a month. Levels of formal volunteering,⁷ which would include volunteering at a local Citizens Advice Bureau, have risen from 39% in 2001 to 45% in 2007.⁸

Overall volunteer numbers at Citizens Advice Bureaux have remained at approximately 21,000 for the last five years. In 2006/07, 12,500 volunteers were providing advice to clients.⁹

Volunteers at the Citizens Advice Bureaux are trained extensively. A typical training course to become an advisor is approximately 240 hours, and teaches valuable skills to the individual – in terms of advising clients and understanding people’s rights and the law, IT literacy, negotiation, and communication. Each year, the service recruits more than 4,000 volunteers to enter the generalist adviser training programme.

Key Statistics: Citizens Advice Volunteers

- ✓ 21,000 volunteers in England and Wales including trustees (16,700 excluding trustees)
- ✓ Value of volunteers exceeds £90m
- ✓ 12,500 volunteer advisers
- ✓ 38% of volunteers leave for paid work or further education

3.1 Volunteering: What’s in it for the volunteer?

Regular volunteers are generally positive about their volunteering experiences. 95% feel their efforts are appreciated while 91% agreed that they were given the chance to engage in activities that they liked. The main benefits cited by volunteers are getting satisfaction from seeing the results of their work, enjoyment and personal achievement.¹⁰

TimeBank also cites health benefits and boosting of career options as individual benefits of volunteering.¹¹

Health benefits of volunteering have been researched in various studies. The Institute of Volunteering Research provides examples of health improvements associated with altruistic behaviour including faster recovery from health problems, reduced stress, a boosted immune and nervous system and reduced heart rate and blood pressure. These effects can be most noticeable in older volunteers, where there is the potential to reduce the risk of disability and mortality, and have a longer life expectancy than non-volunteers.¹²

Volunteering as a means of boosting career options has been researched in a study commissioned by TimeBank. The results indicated that 94% of employers believe that

⁷ Formal volunteering is defined here as giving unpaid help through groups, clubs or organisations to benefit other people or the environment. (<http://www.communities.gov.uk/news/corporate/citizenshipsurveyapriun2007>)

⁸ *Citizenship Survey (England & Wales)*, Communities and Local Government, Q1 2007. Available at: <http://www.communities.gov.uk/news/corporate/citizenshipsurveyapriun2007>

⁹ *Bureau Characteristics Analysis*, Citizens Advice, 2007. Available at: http://www.cablinc.org.uk/bureau_characteristics_analysis_2006-10.pdf

¹⁰ *Helping out: a national survey of volunteering and charitable giving*, Office of the Third Sector, 2007. Available at: http://www.cabinetoffice.gov.uk/third_sector/Research_and_statistics/third_sector_research/helping_out.aspx

¹¹ *What can volunteering do for you?*, TimeBank, date unknown. Available at: http://www.timebank.org.uk/aboutgiving/benefits_vol.htm

¹² *Volunteering Works: Volunteering and Social Policy*, Institute for Volunteering Research & Volunteering England, 2007. Available at: http://www.volunteering.org.uk/Final_Volunteering_Works.pdf

volunteering can add to skills and 73% would employ a candidate with volunteering experience over one without.¹¹

Evidence from Citizens Advice Bureaux shows one in three volunteers goes on to paid employment (75% of bureaux volunteers are below 65 years old). In addition, 6% leave for further education.⁹ Law students who train and volunteer as CAB advisers can apply for a reduction of up to six months on their training contracts.

3.2 Community benefits of volunteering

Through volunteering, people build relationships, networks and bonds of trust. Volunteering is therefore widely recognised as having an impact on the ‘health’ of a community. It raises aspirations, encourages community participation and is part of the Government's vision for strong, active and empowered communities.

There are a total of 21,000 volunteers working in bureaux. Their activity is valued at in excess of £90m.¹³

3.3 The contribution of volunteering to Government targets and social policy

The Prime Minister's cross-cutting priority to enable a thriving third sector appears in the Service Transformation Agreement and sets out a target for increasing participation in regular volunteering. There is also a target for increasing youth participation in voluntary activity. Citizens Advice's active involvement in V makes a contribution to achieving these targets.

Citizens Advice Bureaux also contribute to the Department for Work and Pensions' strategic objective to “maximise employment opportunity for all”. As a volunteer-led service, Citizens Advice directly contributes to getting more people into paid work. Between 2004 and 2007, 3,500 volunteers left bureaux for paid employment.

3.4 Measuring the Value of Volunteering at Thurrock CAB

Using the salaries of equivalent roles from the Annual Survey of Hours and Earnings, 2006 a value for the financial contribution to the local economy of our volunteers who give their time freely to train and advise. This amounts to £97,755 for this year and includes all volunteers who help us with such things as reception duties, pre-debt advice checks, administration, benefits form filling and IT.

Volunteers at Thurrock CAB are invited to complete an annual survey, which provides valuable feedback on the benefits and challenges of working in the bureau. The most recent survey conducted in April 2007 found that 93% of our volunteers felt they had developed their workplace skills significantly since joining the bureau. Respondents pointed to communication and IT skills as being the most improved.

¹³ *Bureau Characteristics Analysis 2006/07*, Citizens Advice, October 2007. Available at: http://www.cablink.org.uk/bureau_characteristics_analysis_2006-11.pdf

60% of respondents indicated that if they were to leave the bureau, they would hope to do so for paid employment. Of those, 100% reported feeling more confident in the workplace and more confident about the prospect of being interviewed elsewhere than they did before working for the bureau.

The Schedule

Members of the Trustee Board 2007-2008

Part I – Elected Members

Mr	Reg Blake
Mr	Anthony Godfrey
Mr	Andrew Hardingham
Mr	Steve Hudson
Mr	Yash Gupta MBE
Mr	Barrie Lawrence
Mr	Michael Mills
Mr	Tajev Muzee

Part II – Representative Members

<u>Member</u>	<u>Organisation</u>
Mr Joe Cooke	Castle Point CAB
Mrs Ann Booth*	Citizens Advice
Cllr. Wendy Herd	Thurrock Council
Mr Graeme Loveland	Thurrock District Association of Industries
Cllr Carl Morris	Thurrock Council
Cllr Maureen Pearce	Thurrock Council
Ms Glynis Pettit	South Ockendon Community Forum

Part III – Members of the Bureau

Mr Mike Rawlings*	Manager
Mr Paul Freeman*	Staff Representative
Mr Peter North*	Volunteer Representative

* Non-voting

4.0 Debt Advice

4.1 An Overview of Problem Debt

Total personal debt in the UK currently stands at £1.3 trillion and increases by £1 million every four minutes.¹⁴ However, not all debt is problem debt. Citizens Advice defines over-indebtedness as when people “are unable to pay their current credit repayments and other commitments without reducing other expenditures below normal minimum levels.”¹⁵

Keeping up with bills and other commitments is either a constant struggle or worse for 9% of the population, with 3% falling behind, sometimes severely.¹⁶ Data from Citizens Advice bureaux suggests the problem is growing. The number of clients that bureaux advise with debt issues is rising year-on-year. In 2006/07, 540,000 Citizens Advice Bureau clients sought advice on debt problems, a 15% increase on the previous year.¹⁷

Key Statistics: CAB Debt Advice 2006/07

- ✓ 540,000 debt clients
- ✓ 1.7m benefits problems presented
- ✓ The most common debt issues presented concern credit cards, store cards and unsecured personal loans.

The causes of over-indebtedness are most commonly an unforeseen change in circumstances (such as illness or divorce) or unrealistic repayment expectations on the part of the creditor or the lender.¹⁸ & ²⁰ Citizens Advice also cites the effects of changes in government legislation as a contributory factor.¹⁶

Debt problems rarely exist in isolation: many people face clusters of problems, of which debt may be the main or simply a component part. Over-indebtedness can be caused by, and contributes to, social exclusion, financial exclusion and poverty.¹⁸ Low-income groups are three times more likely than the general population to be in arrears with rent, council tax, utility bills or mortgage arrears¹⁹ and research suggests 35% of low-moderate income families are unable to meet repayments on at least one bill or credit commitment.²⁰

The impacts of problem debt on the individual can be severe. In-depth research conducted by the Legal Services Research Centre suggests 89% of debt clients worried about their problems most or all of the time. Around 43% of clients felt their health had suffered to some extent, while around 60% said they had received treatment, medication or counselling as a result of their problems. Further, it was identified that problem debt can impact on an individual’s relationships, employment, education and plans for the future.²¹

Problem debt also has a range of impacts beyond the individual. The Consumer Credit Market White Paper of 2003 concluded as follows: “The costs of over-indebtedness... [affect] financial

¹⁴ UK Factsheets, ESRC, 2008. Available at: <http://www.esrcsocietytoday.ac.uk/ESRCInfoCentre/facts/UK/>

¹⁵ In Too Deep, Citizens Advice, 2004. Available at: <http://www.citizensadvice.org.uk/in-too-deep.pdf>

¹⁶ Financial Capability in the UK: Establishing a Baseline, Financial Services Authority, 2006. Available at: http://www.fsa.gov.uk/pubs/other/fincap_baseline.pdf

¹⁷ Analysis of Advice Issues and Client Profile: England and Wales, Citizens Advice, 2007. Available at: http://www.cablinc.org.uk/analysis_of_advice_issues_2006-07.pdf (internal only)

¹⁸ Tackling Over-Indebtedness, Department of Trade & Industry (now BERR), 2005. Available at: <http://www.berr.gov.uk/files/file18547.pdf>

¹⁹ Action on Debt, Social Exclusion Unit, 2004. Available at: <http://archive.cabinetoffice.gov.uk/seu/downloaddoc1967.pdf?id=214>

²⁰ Fair, Clean and Competitive: The Consumer Credit Market in the 21st Century, Department of Trade & Industry (now BERR), 2003. Available at: <http://www.berr.gov.uk/files/file23663.pdf>

²¹ A Helping Hand: the Impact of Debt Advice on People’s Lives. Legal Services Research Centre, 2007. Available at: <http://www.lsrc.org.uk/publications/Impact.pdf>

institutions or creditors, and the State as a whole. Over-indebtedness, particularly among low-income groups, also has a significant negative impact on a number of Government objectives – for example, on eliminating child poverty, welfare to work aims, health inequalities and neighbourhood renewal.”²²

4.2 How do individuals benefit from debt advice?

Detailed research on the impact of debt advice was published in 2007 by the Legal Services Research Centre, entitled *A Helping Hand: the Impact of Debt Advice on People's Lives*.²³ The research “provided clear evidence of a positive impact of debt advice.”

The research found that financial improvement is greater when advice is given than when no advice is given at all. 70% of clients felt they had made headway against their debt at a twelve-month follow up. 33% stated that they owed a lot less; in fact, a year after receiving advice, clients owed, on average, £7,585 less.²⁴

Clients' financial situations were also found to have improved through better budgeting and improved negotiations with creditors. There was also evidence that advice improves people's understanding of their personal finances and, seemingly, helps them to better target 'priority' debts. At a twelve-month follow up, more than 50% of clients in the advice agency study (one of the four strands of research undertaken by the LSRC) believed that advice had helped them avoid or curtail legal action.

Individual benefits extend beyond purely financial gains. The research found that a year after receiving advice, 90% of clients reported improvements in their health; citing cases in which doctors have 'prescribed' debt advice in favour of medication (in the context of a proactive debt initiative), where this has been seen as a more effective route to addressing poor health brought about by debt.

The advice agency study also found that advice positively influenced clients' perception of their ability to cope and their outlook. 84% of clients reported feeling more in control of their finances following receipt of advice. The number worrying all or most of the time about their debts reduced from 89% at initial advice to 31% a year after receiving advice. A related outcome was that 70% of improvements in relationships were attributed to advice.

²² *Action on Debt*, Social Exclusion Unit, 2004. Available at:

<http://archive.cabinetoffice.gov.uk/seu/downloadaddoc1967.pdf?id=214>

²³ *A Helping Hand: the Impact of Debt Advice on People's Lives*. Legal Services Research Centre, 2007. Available at:

<http://www.lsrc.org.uk/publications/Impact.pdf>

²⁴ The researchers note that this figure should be treated with caution

4.3 How do communities benefit from debt advice?

The average cost per debt problem to the public (including lost economic output) is estimated to be over £1,000, with more serious problems costing many times this amount.²⁵

The LSRC researchers arrived at the figure of £1,000 per debt by considering a variety of costs to communities, including a £270 cost to Local Authorities of providing temporary accommodation to people who lose their homes; and the stress caused by 'difficult to solve' debt problems, which costs National Health Service around £50.

Health problems that result from problem debt cost not only the NHS but local businesses too, leading in some cases to "...absenteeism and loss of productivity for those in work."²⁶ The decline in productivity associated with over-indebtedness is conservatively estimated to be 30% of salary. The cost of its workers' financial problems to a company can be estimated by multiplying 30% of a worker's salary by the percentage of the workforce with such problems.²⁷

The cost of funding debt advice is considerably less than the cost of dealing with problem debts. The provision of debt advice is estimated at costing between £67 and £454. The Legal Services Commission has valued the cost of face-to-face debt advice at £196.²⁸ These figures suggest that timely debt advice leads to significant longer-term savings to the community.

4.4 Contribution of debt advice to wider social policy and Central Government

Over-indebtedness presents a barrier to delivery of objectives across Government, from tackling child poverty and social exclusion, to reducing barriers to work, and encouraging appropriate saving and investment.²⁹ Access to free face-to-face money advice is crucial to enable vulnerable consumers to deal with financial distress.³⁰

As part of their *Promoting Financial Inclusion* Strategy, the Government created a dedicated Financial Inclusion Fund of £120 million for the 2005-08 spending period. £47.5 million was to be used for free face-to-face money advice in England and Wales. £33 million went to Citizens Advice Bureaux, which paid for an additional 300 specialist money advisers.

4.5 What has Thurrock CAB delivered to its debt clients?

Our volunteers deliver generalist debt advice to Thurrock CAB clients. We also have LSC-funded debt specialists located in the principle bureau office and in Castle Point CAB. In April 2006 we were awarded Financial Inclusion Fund funding for a debt specialist, which has

²⁵ *A Helping Hand: the Impact of Debt Advice on People's Lives*. Legal Services Research Centre, 2007. Available at: <http://www.lsrc.org.uk/publications/Impact.pdf>

²⁶ *Action on Debt*, Social Exclusion Unit, 2004. Available at: <http://archive.cabinetoffice.gov.uk/seu/downloaddoc1967.pdf?id=214>

²⁷ *Fair, Clean and Competitive: The Consumer Credit Market in the 21st Century*, Department of Trade & Industry (now BERR), 2003. Available at: <http://www.berr.gov.uk/files/file23663.pdf>

²⁸ Figure excludes VAT and is accurate as at 1 October 2007. Available at: http://www.legalservices.gov.uk/docs/main/Focus_53_-_Mar_2007.pdf

²⁹ *Over Indebtedness*, Department for Business Enterprise and Regulatory Reform, 2006. Available at: <http://www.dti.gov.uk/consumers/consumer-finance/over-indebtedness/index.html>

³⁰ *Financial Inclusion: The Way Forward*, HM Treasury, 2007. Available at: http://www.hm-treasury.gov.uk/media/7/B/financial_inclusion030407.pdf

enabled us to open a new outreach the borough's most economically deprived area in which Thurrock CAB previously had no direct presence.³¹

Key Stats:
Thurrock CAB Debt Advice

- ✓ 1,456 debt clients advised by Thurrock CAB
- ✓ Thurrock CAB advised on 8,329 issues
- ✓ 50% of clients gain financially following debt advice from Thurrock CAB
- ✓ Debt clients feel that Thurrock CAB makes at least some difference to their knowledge and ability to deal with debt problems
- ✓ Involved in local social policy including major PPI campaign

In 2007/08, Thurrock CAB advised more than 1,456 debt clients presenting 8,329 debt problems. Of those 8,329 issues, 6,500 concerned credit cards, store cards, charge cards or unsecured personal loans—representing more than 10% of all issues presented to the bureau on any topic. More than half of the time, the problem was dealing with repayments.

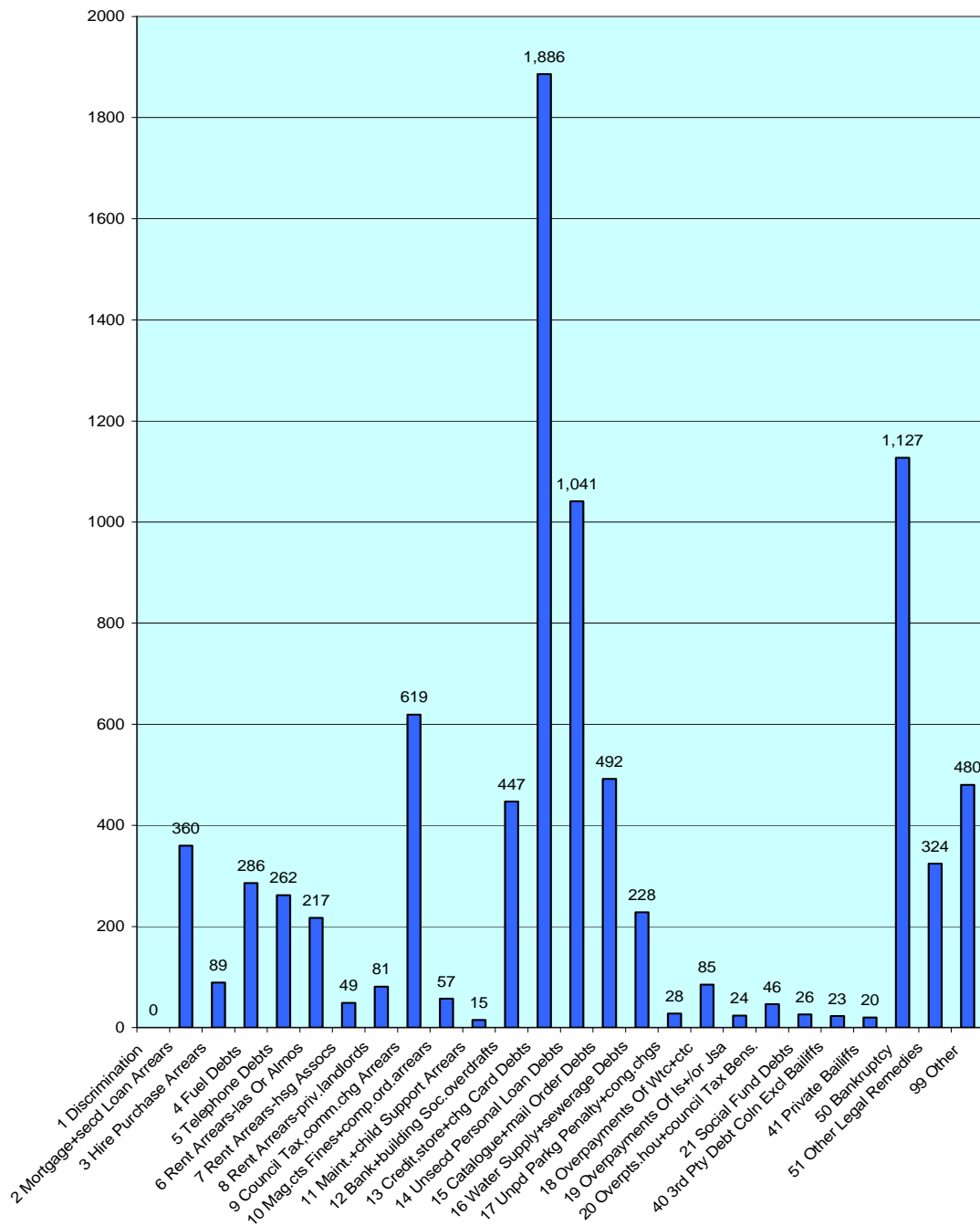
Thurrock CAB is actively involved in local social policy. Prompted by a number of issues reported by clients, in 2006 we conducted a county-wide survey into the selling of Payment Protection Insurance, and found evidence of irresponsible selling of the products. We have since taken the evidence to our local MP, Citizens Advice and relevant banking / consumer regulatory organisations. The campaign has been highlighted in the local press and our MP has shown support for progressing a Code of Conduct for lenders.

At the start of the 2006/07 financial year, Thurrock CAB began collecting outcome information from debt clients. Three months after receiving advice, we surveyed 70 clients that had presented a debt problem (more than 5% of debt clients). Half of the clients had gained financially since visiting the bureau; an average of £5,200 per person. 95% of those clients who had gained said that the bureau was 'crucial' or 'fairly important' to their outcome.

Clients were also asked if they felt they had benefit in other ways, aside from financial gains. All of the 70 clients that were surveyed felt the bureau had made 'a lot of difference' or 'some difference' to their knowledge and ability to deal with problems in the future, and to their peace of mind. Half of the clients also stated the advice had made 'a lot of difference' or 'some difference' to their health and relationships.

³¹ Ranked by the Audit Commission in the lowest quartile for population that is unemployed, population that is income deprived and ranked in the top 25 employment deprivation. Data drawn from: <http://www.areaprofiles.audit-commission.gov.uk/>

Debt Enquiries 2007-2008



5.0 Welfare Benefits and Tax Credits Advice

5.1 An Overview of Welfare Benefits and Tax Credits Problems

The Department for Work and Pensions (DWP) support four key groups: people of working age, pensioners, disabled people and carers, and people with children. For each of those groups, a variety of benefits are available.

650,000 clients presented Citizens Advice Bureaux with more than 1.6m benefits and tax credit issues in 2006/07. Over half of all benefits advice related to determining clients' eligibility and entitlement. Almost one in ten benefits issues concerned form-filling.

The five largest categories of benefit advice provided by bureaux were Housing Benefit, Council Tax Benefit, Disability Living Allowance (Care Component) and Income Support.³² These benefits are claimed by a significant number of people; the DWP report that in 2007 there were 4m recipients of Housing Benefit, 5.1m recipients of Council Tax Benefit, 2.6m claimed Incapacity Benefits and 2.2m claimed Income Support.

Current level of take-up for welfare benefits and tax credits, combined with complexity of system and diversity of potential claimant population, suggest strong continuing demand for effective, accurate and authoritative non-governmental welfare rights advice service.³³

Working and Child tax credits are a key area in which Citizens Advice Bureaux provide advice. HM Revenue and Customs report that 6 million families were tax credit recipients or were receiving the equivalent child support through benefits, a figure that has remained broadly consistent since 2004.³⁴ However, the numbers of Working and Child Tax Credits issues presented to bureaux have risen significantly between 2005 and 2007. 4.3% of issues concerned poor administration and 3.4% of issues were complaints. 22,000 instances of advice concerned debt related to overpayment of working and child tax credits.³²

Taking all five income-related benefits together, there was between £4.8 million and £8 million left unclaimed in 2004/2005, compared with £31.7m that was claimed.³⁵ Since 1997/98, Housing Benefit take-up fell by 7% and Council Tax benefit take-up fell by at least 8%, Jobseekers Allowance fell by 12%.

Key Stats: CAB Benefits Advice 2006/07

- ✓ 650,000 benefits clients
- ✓ 1.6m benefits problems presented
- ✓ The most common benefits issues presented concern housing benefits, council tax benefits, DLA (care component), working and child tax credits and income support

³² Analysis of Advice Issues and Client Profile 2006/07, Citizens Advice, 2007, Available at:

http://www.cablink.org.uk/ANONIDZ3ADDD23AC018D0FC/analysis_of_advice_issues_2006-07.pdf (Internal Only)

³³ *The benefits of welfare rights advice: a review of the literature*, National Association of Welfare Rights Advisors, 2006.

Available at: http://www.nawra.org/nawra/docs_pdf/Benefitsofwelfareadviceadviceelitreview.pdf

³⁴ *Over Indebtedness*, Department for Business Enterprise and Regulatory Reform, 2006. Available at:

<http://www.dti.gov.uk/consumers/consumer-finance/over-indebtedness/index.html>

³⁵ *Income Related Benefits Estimates of Take-Up in 2004/2005*, Department of Work and Pensions, 2006. Available at:

<http://www.workandpensions.gov.uk/mediacentre/pressreleases/2006/oct/ifd261006benefits.pdf>

5.2 How do individuals benefit from Welfare Benefits advice?

For some eligible non-recipients of welfare benefits, advice may be particularly important in enabling them to make claims. Mental health service users are more likely to find the complexity of the tax and benefits system overwhelming.³⁶

Take-up of entitlements by eligible non-recipients of benefits can make a considerable contribution to improving the financial situation of a household; deliver an increase in living standards and a reduction in deprivation and poverty experienced.³⁶

There is a close relationship between debt and benefit advice issues. Research has found that 15% of debt clients reported that advice led to an increased income through benefits.³⁷

Financial gains have been linked with health benefits. An increase in income was associated with a decrease in bodily pain at six months and improvements in psycho-social health at twelve months.³⁷

5.3 How do communities benefit from Welfare Benefits advice?

Welfare benefits and tax credits do not only represent gains for the individual, but can also be used as a part of local economic development.³⁸ A proportion of the higher incomes enjoyed by previously non-claiming recipients are spent on the purchase of goods and services,³⁷ and research in Glasgow found that income gained for the city's poorer residents was more likely to be spent locally³⁹.

Research conducted at Brighton and Hove Citizens Advice Bureau found that welfare benefits advice had resulted in increase in income of £676,000 to clients. Applying the methods of the New Economics Foundation's local multiplier toolkit (LM3), the study concluded that there was a total value to the local economy of £1,149,000.⁴⁰

Support with form filling has also been shown to reduce the administrative burden on organisations such as Jobcentre Plus, by ensuring the information is completed correctly before submission.

5.4 Contribution of Benefits advice to Government and social policy

Citizens Advice Bureaux provide 650,000 clients with benefits and tax credits advice. This represents a significant contribution towards the Department for Work and Pensions' strategic objective to "pay our customers the right benefits at the right time."⁴¹

³⁶ *The benefits of welfare rights advice: a review of the literature*, National Association of Welfare Rights Advisors, 2006.

Available at: http://www.nawra.org/nawra/docs_pdf/Benefitsofwelwefarightsadviceitreview.pdf

³⁷ *A Helping Hand: the Impact of Debt Advice on People's Lives*. Legal Services Research Centre, 2007. Available at:

<http://www.lsrc.org.uk/publications/Impact.pdf>

³⁸ *The Money Trail: Measuring your impact on the local economy using LM3*, New Economics Foundation, 2002. Available

at: <http://www.neweconomics.org/gen/uploads/The%20Money%20Trail.pdf>

³⁹ *The Effect of Citizens Advice Bureaux on the Glasgow economy*, Fraser of Allander Institute, 2003. Available at:

http://www.cablinc.org.uk/ANONIDZF9F5CF7181D18038/fraser_of_allander_report-2.doc (internal only)

⁴⁰ *Eleven plus to one*, University of Brighton, 2003. Available at: <http://www.brightonhovocab.org.uk/pdfs/11to1.pdf>

⁴¹ National indicators 180 and 181. See: <http://www.communities.gov.uk/documents/localgovernment/pdf/543055>

Bureaux also contribute to the objective of maximising employment opportunity for all. One element of this target is to increase the take up of formal childcare by low income working families. Bureaux advise on all aspects of Working Tax Credits, including the availability of the childcare element, and therefore contribute to this target. In 2006/07, bureaux dealt with 163,000 working and child tax credit issues.

5.5 What has Thurrock CAB delivered to its Welfare Benefits clients?

In 2007/08, Thurrock CAB advised 1,363 clients on Welfare Benefits and Tax Credits. Clients presented 4,116 benefits and tax credits issues in the year. The most common areas we advised on were council tax and housing benefits. Nearly two-thirds of issues concerned eligibility and entitlement.

Key Stats:

Thurrock CAB Benefits Advice

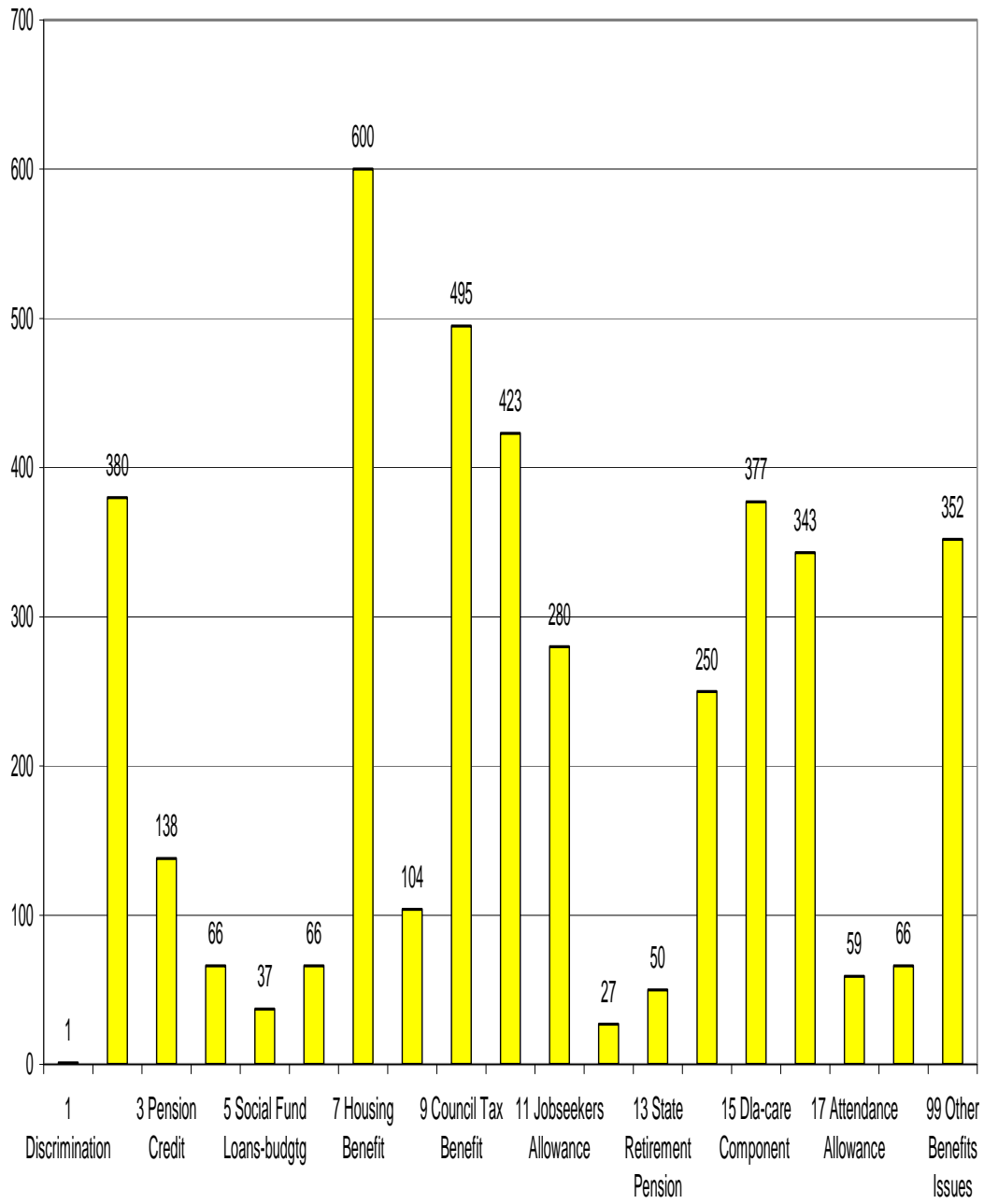
- ✓ 1,363 benefits clients advised by Thurrock CAB
- ✓ Thurrock CAB advised on 4,116 benefits issues
- ✓ 50% of clients gain financially following benefits advice from Thurrock CAB
- ✓ Benefits clients feel that Thurrock CAB makes at least some difference to their knowledge and ability to deal with debt problems
- ✓ Involved in local social policy including major crisis loan campaign

Three months after receiving advice, we surveyed 95 clients that had presented a benefits problem (more than 5% of benefit clients). Half of the clients had gained financially since visiting the bureau; an average annual gain of £2,700 in benefits per person. 98% of those clients who had gained said that the bureau was ‘crucial’ or ‘fairly important’ to their outcome.

Clients were also asked if they felt they had benefited in other ways, aside from financial gains. More than 95% of the 95 clients that were surveyed felt the bureau had made ‘a lot of difference’ or ‘some difference’ to their knowledge and ability to deal with problems in the future, and to their peace of mind. 66% of the clients also stated the advice had made ‘a lot of difference’ or ‘some difference’ to their health and relationships.

Thurrock CAB is actively involved in local social policy. Prompted by a number of issues reported by clients, in 2006 we became concerned about the clients’ ability to access Crisis Loans by telephone – clients are not allowed to make an application using the Jobcentre’s telephone. Clients may then use their mobile telephone, on which the 0800 number incurs a cost. We have contacted the Jobcentre who have agreed to review the need for additional resources to enable communication from within the Jobcentre.

Benefit Enquiries 2007-2008



6.0 Advice on Housing Issues

6.1 An Overview of Housing Problems

Over 280,000 people presented housing problems to bureaux in 2006/07. 22% of problems concerned private rented properties; and 21% of problems concerned actual or threatened homelessness.

Within the category of private rented properties, the most common advice related to rents and other charges (an estimated 17,000 issues), rent deposits/bonds (16,000), repairs/maintenance (12,000) and security of tenure (10,000).

Actual and threatened homelessness are the most extreme and immediate of housing problems. Bureaux were presented with more than 85,000 actual and threatened homelessness problems in 2006/07.

Homelessness can severely affect health and employment prospects. The life expectancy of someone sleeping rough is estimated to be 42 years, half that of the average UK citizen and worse than Ethiopia or the Republic of Congo. Homeless households, in particular 'single homeless' and rough sleepers, have a higher prevalence of physical and mental health problems and the experience of homelessness often exacerbates problems.⁴²

Lack of suitable accommodation or the cost of housing is a barrier to accessing employment reported by a third of single homeless people. More than half of homeless people want to engage in learning and skills development, but only a fifth do at present. 37% of homeless people have no qualifications (compared to 10% of the general population).⁴²

A significant amount of research has been conducted on the effects of homelessness or inadequate accommodation on children. According to Shelter, one in seven children (1.6m) in Britain are homeless or in squalid housing that wrecks their health, education and future chances. Shelter have conducted studies into the affects of bad housing on health and education, demonstrating that children living in such conditions can suffer physically and mentally, and are more likely to struggle at school.⁴³

Citizens Advice and Shelter work in partnership to provide the National Homelessness Advisory Service, which aims to prevent homelessness and remedy other housing problems through increasing public access to high-quality advice. Interim results from recent work on measuring outcomes of the service are positive: the most common outcomes recorded are homelessness prevented, financial gain and homelessness delayed.

Key Facts 2006/07: CAB Housing Advice

- ✓ 280,000 people presented housing problems to bureaux
- ✓ One in five problems concerned private rented properties; a further one in five concerned actual or threatened homelessness
- ✓ 12,000 problems related to private landlord possession action
- ✓ 21,000 issues recorded concerned neighbour problems
- ✓ The National Homelessness Advisory Service is a long standing partnership between Citizens Advice and Shelter

⁴² *Impact of Homelessness*, Homeless Link, 2007. Available at: <http://www.homeless.org.uk/policyandinfo/facts/impact>

⁴³ *Key Statistics*, Shelter, 2007. Available at: <http://media.shelter.org.uk/content/detail.asp?NewsAreaID=29&ReleaseID=111>

6.2 Individual Benefits of Housing Advice

Interim data from the NHAS outcomes pilot project suggests a wide range of secondary individual benefits beyond the primary outcomes of preventing / delaying homelessness, and financial gains.

A majority of clients stated that following advice, they understood the system better, they were more able to help themselves, they felt more confident and had greater peace of mind and that their health had improved (with some reporting a lot of difference to their health).

For those clients threatened with homelessness, or helped out of homelessness, a reversal of the negative effects of homelessness can also be inferred, such as improved chances of finding work, succeeding in education and a longer life expectancy.

6.3 Community Benefits of Housing Advice

Some or all of the community costs of homelessness can be mitigated by timely intervention.

Using a number of case studies, Crisis found that the cost of homelessness ranged from £4,500 to £83,000 per individual scenario. These costs were arrived at by considering the cash impact of a failed tenancy (costs borne by landlord), Local Authority temporary accommodation, support services (e.g. advisers), health services, Criminal Justice System and prisons, potential resettlement costs and lost economic output.⁴⁴

Further, the cost to government of an unemployed person staying in a hostel is approximately £15,500 per year. If adequate support and move-on accommodation is offered people will be able to come off benefits and become net contributors to the economy.⁴⁵

Other benefits include a decreased fear of crime and increased ability to participate in the community.

6.4 Benefits of Housing Advice to Wider Social Policy and Central Government

A key success of Citizens Advice's social policy work was the introduction of statutory requirements to ensure tenancy deposits are protected and to aid dispute resolution. This was passed in The Housing Act 2004.⁴⁶

By providing advice and peer support on accommodation issues bureaux also contribute to meeting the government's target of 70,000 prisoners having found accommodation after release.⁴⁷

⁴⁴ *How Many, How Much? Single homelessness and the question of numbers and costs*, London Crisis, 2003. Available at: http://www.crisis.org.uk/downloads.php/121/HowManyHowMuch_full.pdf

⁴⁵ *Impact of Homelessness*, Homeless Link, 2007. Available at: <http://www.homeless.org.uk/policyandinfo/facts/costs>

⁴⁶ *Tenancy Deposits Campaign*, Citizens Advice, 2007. Available at: http://www.citizensadvice.org.uk/index/campaigns/current_campaigns/tenancy_deposits_campaign.htm

⁴⁷ *Volunteering Works: Volunteering and Social Policy*, Institute for Volunteering Research & Volunteering England, 2007. Available at: http://www.volunteering.org.uk/Final_Volunteering_Works.pdf

6.5 Measuring the Value of Thurrock CABs Housing Advice

In 2007/08, Thurrock CAB advised 877 clients on 1728 Housing Issues. The most common areas we advised on were neighbour problems and threatened homelessness.

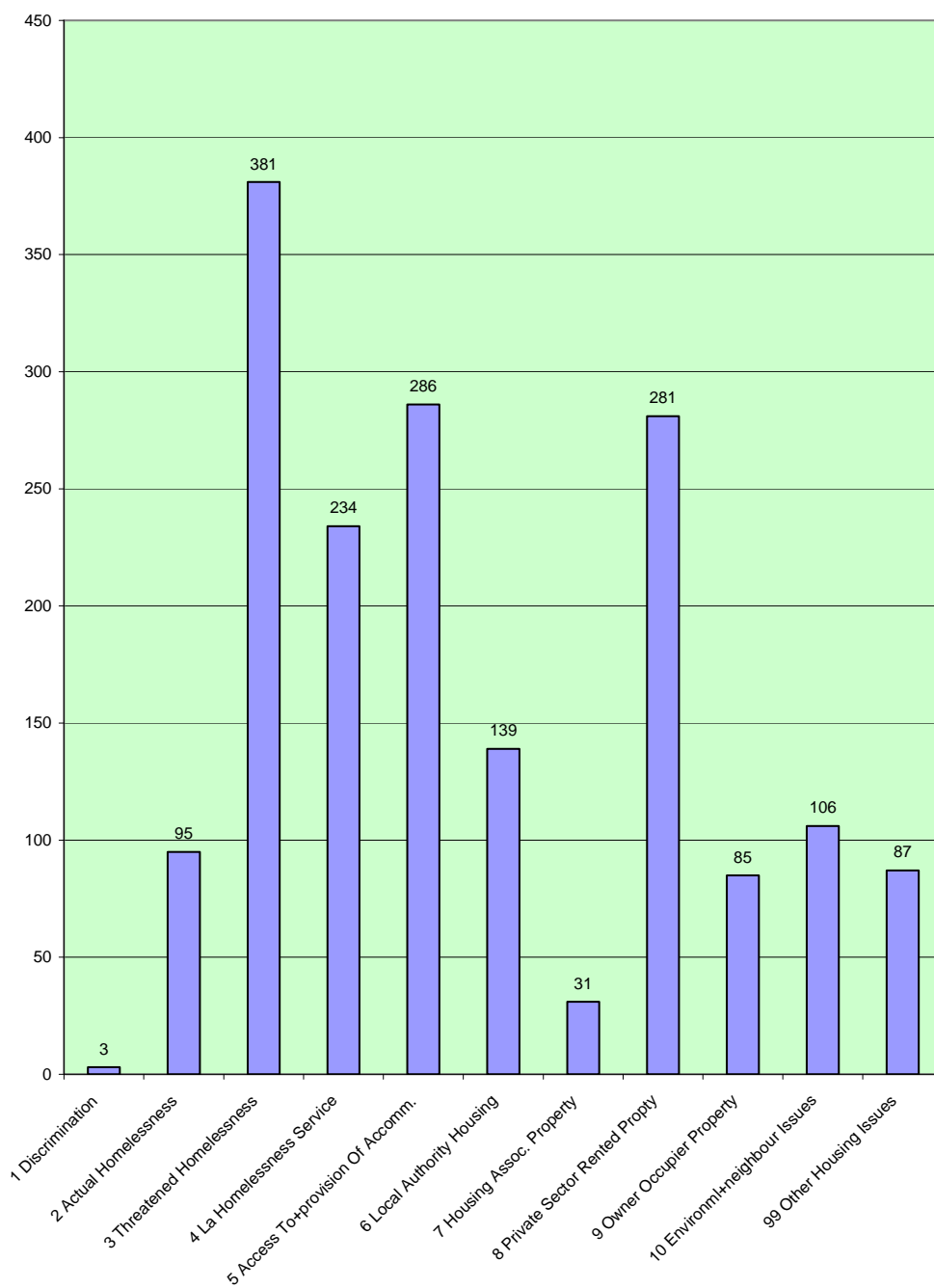
Key Stats: Thurrock CAB Debt Advice

- ✓ 877 housing clients with 1728 housing issues.
- ✓ Clients threatened with homelessness who were advised by Thurrock CAB had homelessness delayed or avoided
- ✓ Involved in local social policy including joint council property campaign with Shelter

Following up with clients threatened with homelessness is challenging because these clients are more likely to have moved from the original address. However, we surveyed 25 clients that had presented a threatened homelessness problem. All had had homelessness delayed or avoided, and all attributed the outcome at least partially to the work of the bureau.

Thurrock CAB is actively involved in local social policy. Prompted by a number of issues reported by clients, in 2006 we met with Shelter and jointly prepared an article for the local newspaper about the lack of council properties in the area. The article was published in January 2007. We are continuing to monitor the situation and raise it with appropriate organisations.

Housing Enquiries 2007-2008



7.0 Advice on Employment Issues

7.1 Overview of Employment Issues

Employment issues were presented to bureaux by 276,000 clients in 2006/07. The top categories for advice were pay & entitlements, dismissal, terms and conditions of employment and dispute resolution.⁴⁸

Employee stress impacts the individuals concerned, the workplaces and the wider community. About 1 in 5 people say that they find their work either very or extremely stressful. Over half a million people report experiencing work-related stress at a level they believe has actually made them ill.⁴⁹

More than 70% of all discrimination issues presented to bureaux in 2006/07 related to employment discrimination. Discrimination on the grounds of disability (excluding mental health) was the most common form of employment discrimination presented to bureau (23% of all employment discrimination). This was followed by sex / gender discrimination (21%), race discrimination (14%) and pregnancy / childcare (13%).⁴⁸

Key Facts: CAB Employment Advice 2006/07

- ✓ 276,000 people presented employment problems to bureaux
- ✓ 505,000 Employment issues were presented.
- ✓ Three in five problems concerned pay and entitlements, dismissal, terms & conditions and dispute resolution.

7.2 Individual Benefits of Employment Advice

Some or all of the personal negative impacts of employment problems and related impacts can be eased by good advice.

As a result of bureau advice, clients with employment problems can retain their job, protect their terms and conditions, or, where it is not appropriate for them to return to their job, Citizens Advice bureaux can gain financial compensation through tribunals.

With Terms and Conditions the most common of all employment issues presented, one of the main benefits of employment advice provided by Citizens Advice Bureaux is ensuring clients are aware of their rights as an employee.

7.3 Community Benefits of Employment Advice

Each case of stress-related ill health leads to an average of 29 working days lost. A total of 13.4 million working days were lost to stress, depression and anxiety in 2001. Work-related stress costs society between £3.7 billion and £3.8 billion a year.⁴⁹ Timely advice can reduce stress and mitigate the economic cost.

⁴⁸ *Analysis of Advice Issues and Client Profile: England and Wales*, Citizens Advice, 2007. Available at: http://www.cablinc.org.uk/analysis_of_advice_issues_2006-07.pdf (internal only)

⁴⁹ *Tackling Stress: the management standards approach*, Health and Safety Executive, 2007. Available at: <http://www.hse.gov.uk/pubns/indg406.pdf>

7.4 Contribution of Employment Advice to wider social policy and Central Government

The Department of Trade and Industry identifies “Working to deliver equality and to maximise potential in the workplace” as a key objective.

7.5 Measuring the Value of Thurrock CABs Employment Advice

In 2006/07, Thurrock CAB advised 800 clients on Employment issues. The most common area we advised on was terms and conditions of employment.

Key Stats:

Thurrock CAB Employment Advice

- ✓ 662 employment clients with 1957 issues
- ✓ Thurrock CAB secured employment, reinstatement or return to work for 56 clients
- ✓ Thurrock CAB secured £15,000 of compensation payments from employers for clients
- ✓ Involved in local social policy including educating local migrant communities employment rights.

Three months after receiving advice, we surveyed 80 clients that had presented an Employment problem (more than 10% of employment clients).

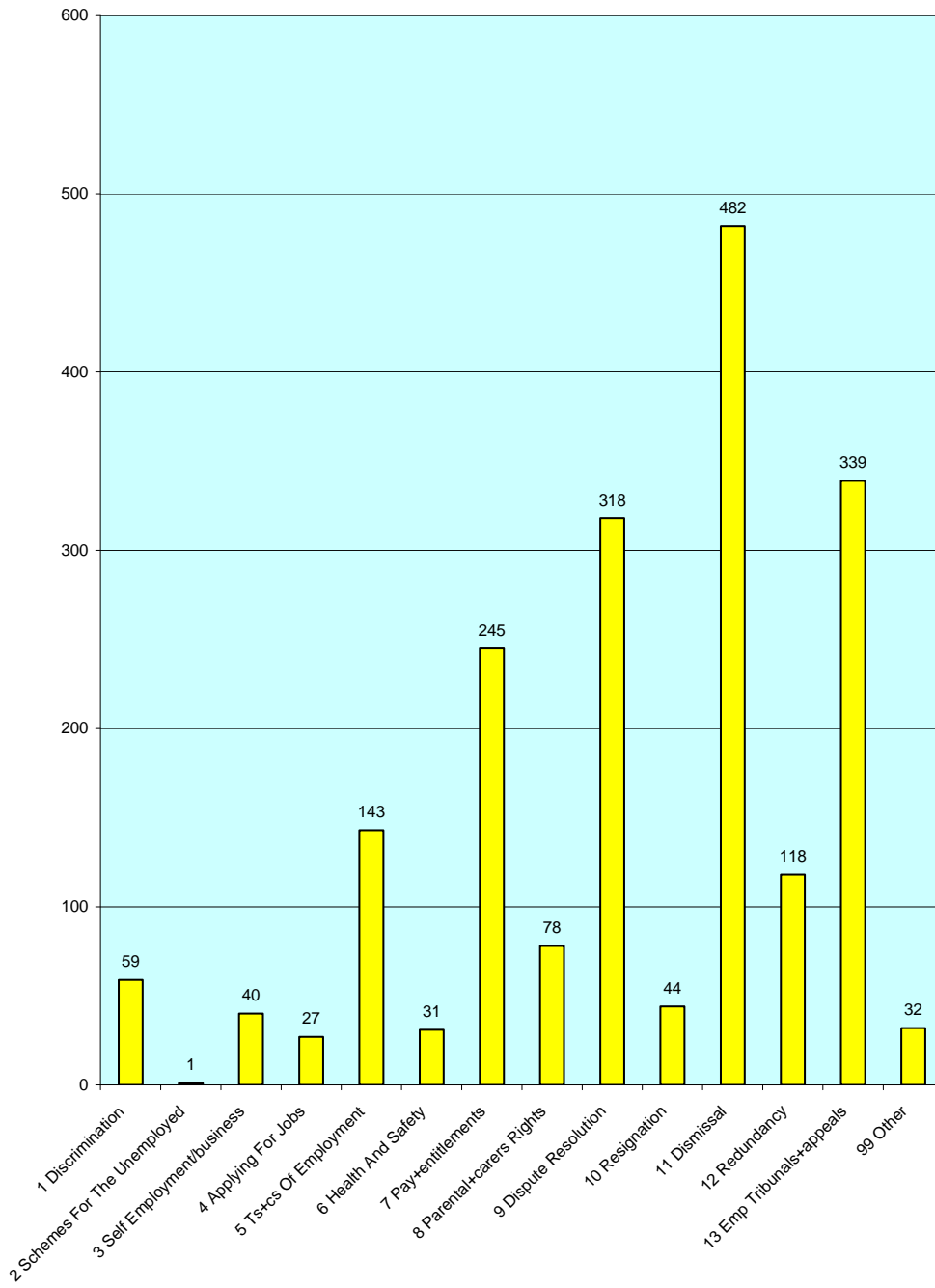
Clients were also asked if they felt they had benefited in other ways, aside from financial gains. 100% of the 95 clients that were surveyed felt the bureau had made ‘a lot of difference’ or ‘some difference’ to their knowledge of their employment problem.

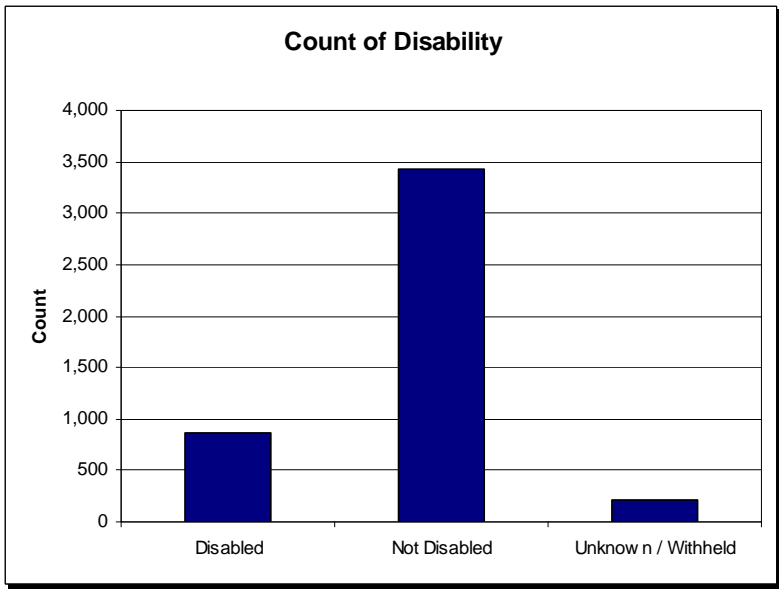
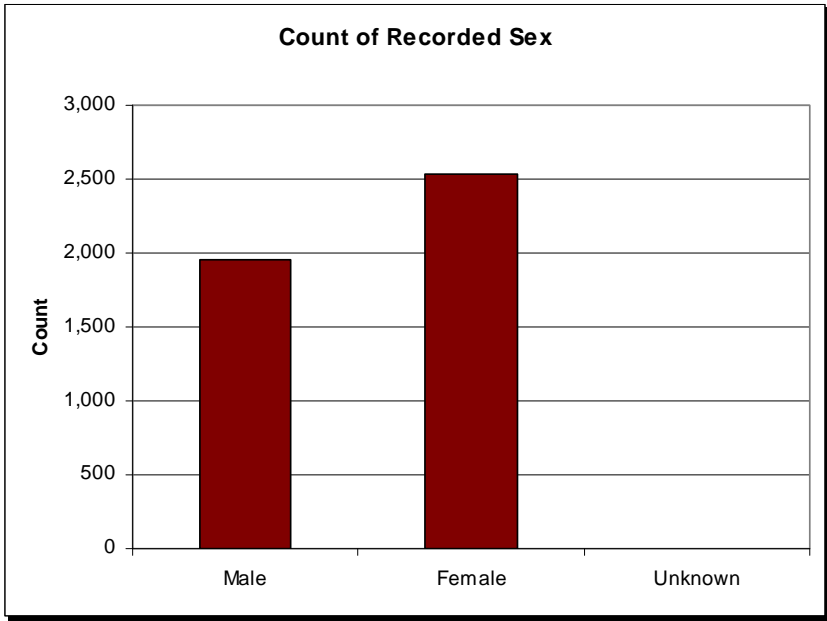
Thurrock CAB secured employment, reinstatement or return to work for 56 clients in 2005/06. This was either through the provision of face-to-face advice and casework, or representation at employment tribunal.

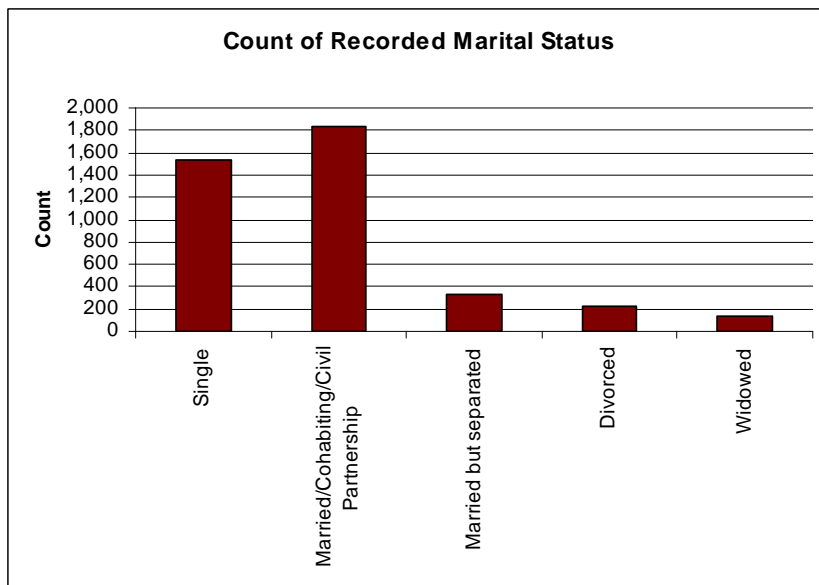
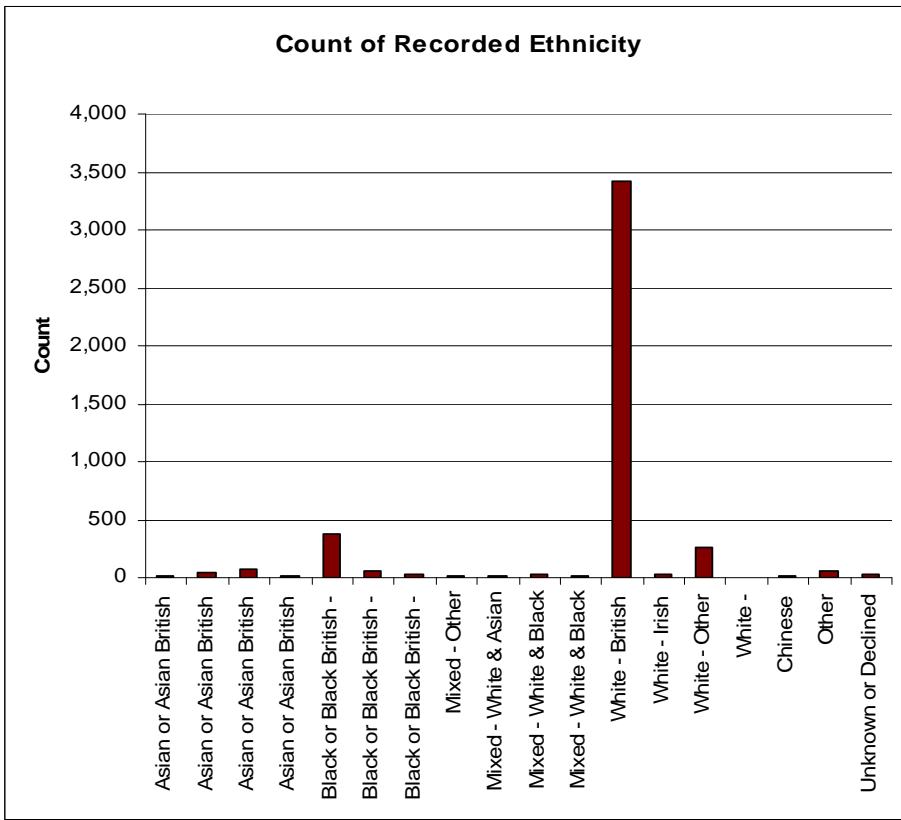
Further, we secured £15,000 of compensation payments or monies due from employers for our clients.

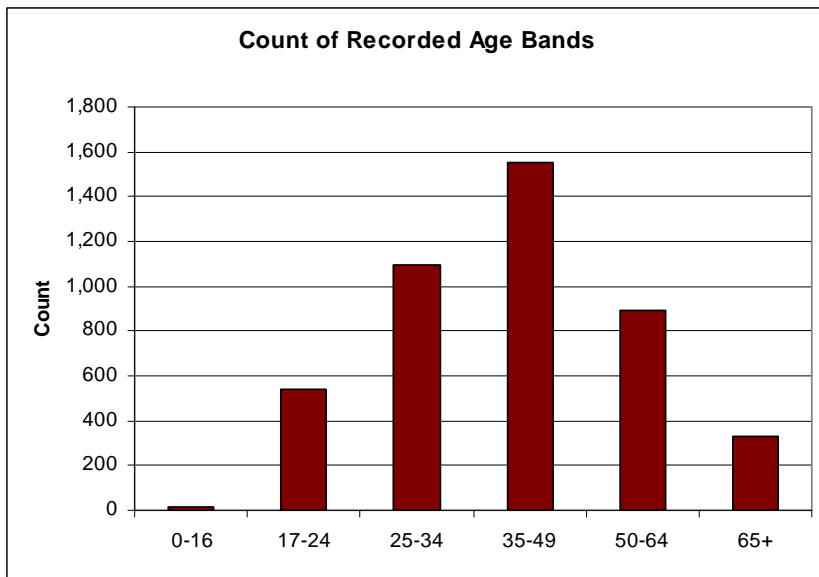
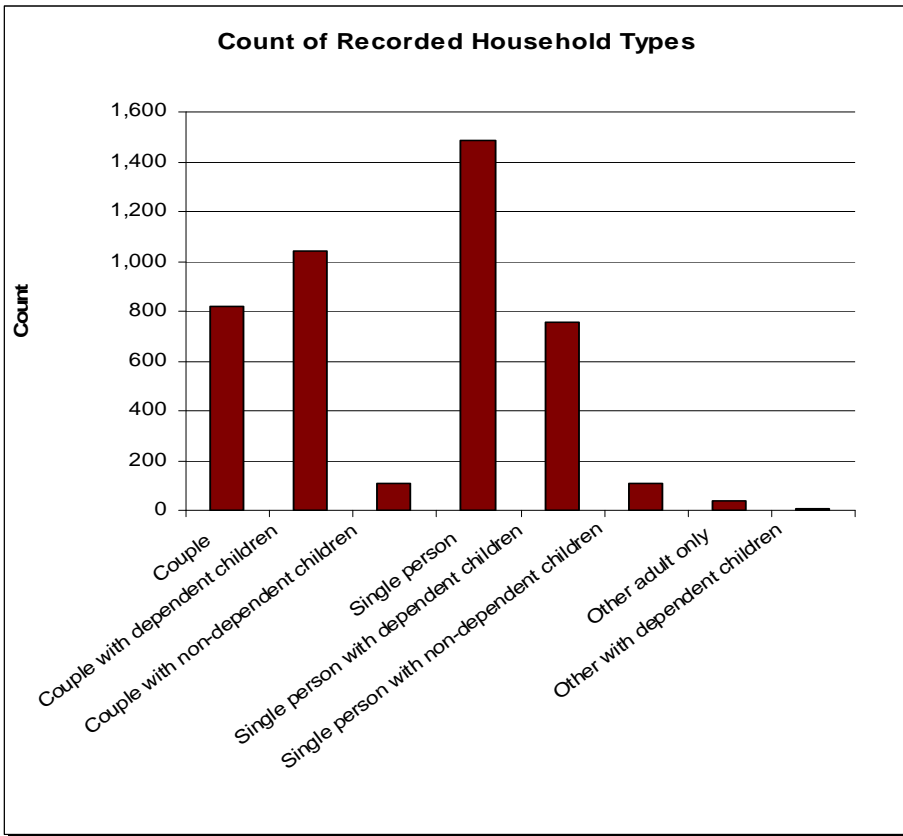
Thurrock CAB is actively involved in local social policy. We have a large local Polish community and two advisers who provide advice in Polish. The issues faced by the community are predominantly housing and employment related. We have been proactive in meeting with the community through group sessions to discuss these issues and provide advice in information in Polish.

Employment Enquiries 2007-2008









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Thurrock Citizens Advice Bureau
is a registered charity which has provided
FREE, INDEPENDENT, IMPARTIAL and
CONFIDENTIAL ADVICE
within the borough for
over 30 years

The charity for your community