

# **#Adviceathome**

## **Annual Review 2020-21**



**Staffordshire  
South West**

# Chair's Report



I don't think any of us could have imagined that we would be engulfed by the Coronavirus pandemic for the whole of this year 2020-2021. Nationally we were isolated for many weeks and then over the summer rules were relaxed but this in turn led to a winter where very little contact was made with others except via phone or Zoom. This put pressure on our service as plans had been in place to begin the face to face service in the Autumn of 2020.

Our Citizens Advice were well placed to adapt to the demands of an online service and the staff worked from their own homes. There was training in place and the volunteers who had previously been in the forefront of the face to face service were encouraged to adapt to this new way of working. This required new equipment to enable them to do this, especially computers and Chromebooks. It is very much appreciated that some took on this challenge and hopefully those who prefer face to face volunteering will soon be back in action.

The end of the year saw planned changes in the management structure with the retirement of one of our senior managers at the end of the year. Angela Jones, who had been with the organisation for more than 30 years, sadly left us. She was a fantastic manager for many years and her commitment and support has been invaluable. We will all miss her. As a result of Angela's retirement a new management structure has been put in place to support the plans for new service delivery with Sue Nicholls as CEO, Claire Davis as Head of Services and a new team of service managers.

Much time has been spent on planning for the future with initial face to face being in two centres Stafford and Cannock. The possibility is that work will continue from home as well as in the office for the foreseeable future.

The Trustee Board has continued to meet virtually and I very much appreciate everyone's participation in these meetings. The decisions about the future service have to be made and much of this depends on future contracts. In consideration of the current environment, we are looking strategically at how we deliver services and embrace the learnings from our current position. Our Business plan is looking at the provision of more digital delivery and relocation of offices to increase access at the same time as protecting the range of services we deliver. This is a work in progress, which we believe will help us to expand our service and meet the needs of people in our communities.

We are very grateful to the local councils of Cannock Chase, Stafford Borough and South Staffs for their continuing financial support. Many of our national contracts have continued but looking ahead there are new challenges for maintaining this funding.

It is difficult to know if all the people in our area have been able to get the help they require but our work via telephone, email and web chat has been continual and it has been very well used. Thank you to all Staff and Volunteers for your hard work and adaptability throughout this last year. You have done a wonderful job.

*Elaine E. Robinson*

Elaine Robinson

# All change, moving on.....

One of our senior managers, Angela Jones retired from the service at the end of March. Angela has been with Citizens Advice for over 30 years and was an integral member of the Management Team for much of that time. Angela started her career in Rugeley when it was an independent bureau as a money adviser, then becoming the deputy manager and finally the manager, before Rugeley merged with Cannock Chase. When Citizens Advice Staffordshire South West was formed in 2012, Angela became a part of the Senior Management Team and has been instrumental in helping the service become what it is today.

**A selection of comments Angela's colleagues and friends left to wish her well in her retirement.**

***"You have been lovely to work with and Citizens Advice SSW will not be the same without you."***



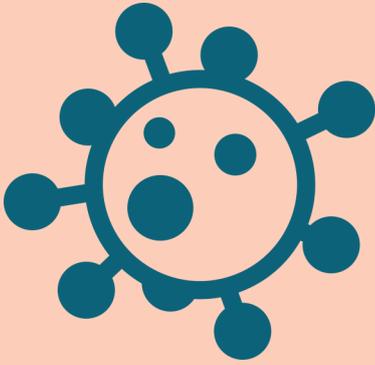
***"I have loved working with you over the last few years, always approachable and such a caring committed person."***

***"You have always been so kind, caring and a very good listener to everyone, especially the many, many clients you came into contact with."***

Angela was a well loved member of the organisation and her departure was felt by us all. A lovely, caring person, committed to the values of the organisation, supportive of staff and volunteers and dedicated to the work that we do, she always made an impression and will never be forgotten.

Angela certainly earned her retirement and we know that she is still keeping busy, keeping in touch and still supporting us. Angela has recently moved house and as we knew of her love for the garden we bought her a beautiful "egg chair" so that she could enjoy her garden even more, it is proudly placed on her new patio and she tells us she intends to spend lots of time there.

All good things come to an end, we will miss her, and can never thank her enough for the work she did, but our love and best wishes go with her as she starts her new life after work.....



# Adapting in a changing world - Still open for business

In March 2020 the Coronavirus pandemic saw us all working from home. Most of us were up and running immediately with the IT equipment we had. Our workforce of around 50 people all started working providing all our information, signposting, advice and casework by telephone, chat and email from our homes

Over the past year we have all learned new IT skills. Messaging and video conferencing was used for team meetings and to provide remote supervision for our advisers, who were used to working in an office in teams face to face.

**We're still here to help**

Our outreaches and offices are closed for face to face contact at this time, in line with Government guidelines. However, you can still contact us by phone or on-line

**citizens advice** Staffordshire South West

**general advice**  
National Adviceline **0808 278 7874**  
or for self help, email or chat on-line  
[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

**consumer advice**  
**0808 223 1133** or chat on-line at  
[www.citizensadvice.org.uk/consumer](http://www.citizensadvice.org.uk/consumer)

**advice about on-line scams**  
**0808 250 5050** or chat on-line at  
[www.citizensadvice.org.uk/consumer/scams](http://www.citizensadvice.org.uk/consumer/scams)

**help to claim Universal Credit**  
**0800 144 8 444** or visit  
[www.citizensadvice.org.uk/universalcredit](http://www.citizensadvice.org.uk/universalcredit)

**Pension wise**  
Call **0800 138 3944** or visit [www.pensionwise.gov.uk](http://www.pensionwise.gov.uk)

**Staffordshire Victims Gateway**  
If you have been a victim of crime call the local  
SVG Helpline **0330 0881339**

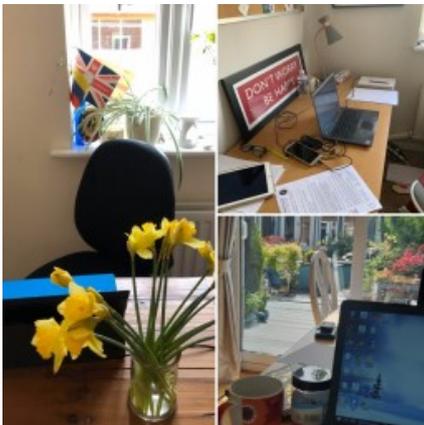


Due to COVID-19 we saw a downturn in clients requesting specialist debt and housing appointments. To combat this, and to continue to support our local community, we launched a local telephone advice service.

Volunteers, Margaret and Nigel offered to man the lines. Local clients could call or text bespoke mobile numbers and they would get a call back where they would be provided with an assessment and be given an appropriate appointment. We also introduced an email address which worked in a similar same way.

# Working from home - Still open for business

Despite these very challenging times, all Citizens Advice Staffordshire South West teams have adapted well and are now settled into working from home.



"I am surprised how me and my colleagues have adapted to working from home so well without major hiccup.

When making calls to clients I try to visualise them from their voices and have empathy with their circumstances as some may be shielding on their own and I may be the only person they have talked to that day. I try to have a bit of rapport with them, which hopefully helps them in their isolation".

**Cliff, Pension Wise Guider**

## Keeping in touch - communication

### Keeping in touch with you in your home from ours

Citizens Advice Staffordshire South West - May 2020

#### Update from Sue, CEO

Hi all, wow, seven weeks in and despite everything we are all still smiling! Hope you are all safe and well, we really miss you and can't wait for things to change. You will see from the newsletter that whilst everyone is still working hard to support people in the communities, everyone is finding time to enjoy being at home and trying lots of different ways of keeping in touch and keeping active. Please share what you are doing and send us some pics if you can, if you need any help get in touch with Jane Adams or Jayne Rowley who are the genius's behind this great newsletter!

#### What you are doing at home



This volunteer (3-year old rescue) joined me just as we entered the lockdown, I am now beginning to learn why he was put up for re-homing!

So far, he has insisted on helping me with an 'answering client emails' document I put together, before he went on to demonstrate the power of youth by jumping the dog cattle proof fence which surrounds my garden. If a couple of traumatised ladies, owning a small dog, ask for advice could we, maybe, avoid suggesting that they see the dog owner please? (he only pounced on their little mutt & licked it before he did the same to them!)

Rob Heywood - volunteer

#### Citizens Advice bake off



Lockdown has commenced but every Sunday is a day full of WhatsApp activity - chat, guidance, encouragement, pictures and even demonstration videos.

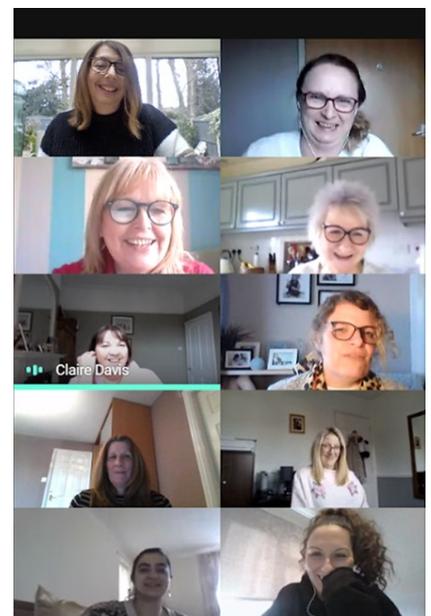
Why.....well, ninja cooking/baking is in full swing on a Sunday only.

Every Sunday since lockdown Bea, Penny, Louise and myself have been cooking and baking through WhatsApp.

Sarah - General Advice Advisor

It highlighted stories from staff and volunteers about current life in the pandemic. It also enabled us to keep everyone updated on the work we continued to do.

We arranged 'Timeout' sessions, where colleagues could take a few hours off from work to enable them to do something different. From zoom crochet, quizzes or bake-offs to just walks spending time in nature. It is recognised that we all need time for our mental well-being, to gain a sense of peace or to boost or self-esteem.



# Delivering a service during a pandemic



**98.9% of our clients said they were 'happy' or 'very happy' with the overall service they received from us**

From March 2020 our lives changed. The Coronavirus pandemic affected us in ways we could never have imagined.

As the country around us changed, our services to our clients continued, albeit slightly differently.

*"Your advice is a good start for me to get things sorted"*

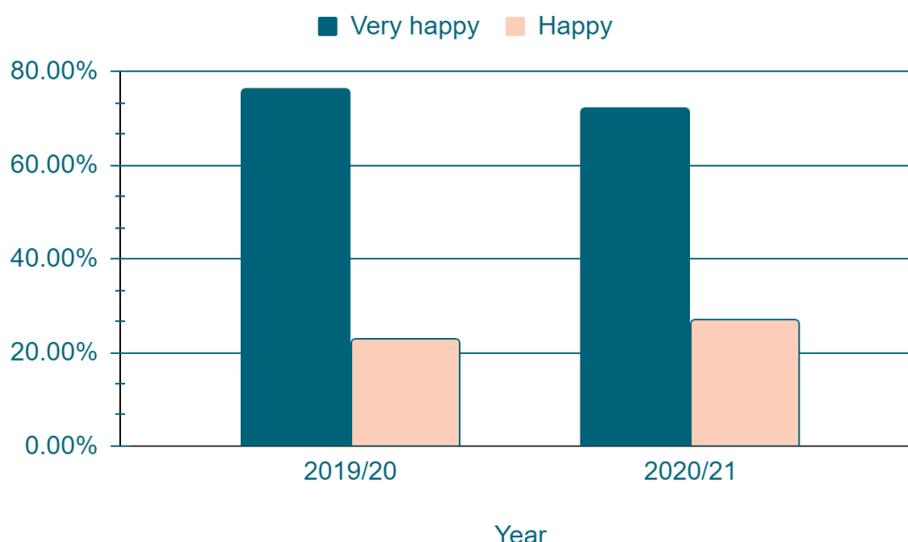
Our staff and volunteers continued to work and ensure that our clients felt they could still get the same help throughout this turbulent year.

Clients, who never thought they would ever need our support, were contacting us, a new word 'furlough' was added to the many issues we were being contacted about.

Our staff and volunteers were keeping on top of learning what COVID-19 meant for our clients.

*"Help was way beyond our expectations"*

## We maintained the quality of our services



# How our services changed

## How our service looked before

Most of our staff and volunteers worked within offices using desktop computers.

### Drop-in and appointments

- Office based face to face service at our 5 offices.

### Telephone, email, web-chat

- Services all available, but preference for clients was face to face.

### Outreach service

- Outreach services provided for general and specialist projects.

### Help to Claim

- Staff providing a phone service and face to face in the local job centres providing advice on universal credit.

### Pension Wise

- Face-to-face appointments available at many venues across Staffordshire.

## How our service has changed

To protect our staff and volunteers, equipment was provided to enable working from home and offices were closed.

### Drop-in and appointments

- All face to face services postponed due to the coronavirus pandemic.

### Telephone, email, web-chat

- All our advice services were moved to this route. Access to all our services changed to digital.

### Outreach service

- All face to face services were postponed.

### Help to Claim

- Changed to working from home on the national universal credit telephone line and web chat.

### Pension Wise

- All guiders had laptops so the change to them was working from home and solely on the national phone network.

# Advice in numbers 2020-21



**11,167**  
clients helped

**31,727** Issues presented

Benefits 32%

Financial services & capability 25%

Debt 18%

Employment 6%

# £9.45m financial outcomes achieved



## Financial categories

£8.10m income gains

£892k debts written off

£324k repayments rescheduled

£141k re-imbursments,  
services, loans

# £5.59m debts presented



## Top 5 debts presented

1 unsecured loans

2 mortgage arrears

3 credit card

4 council tax arrears

5 friends/family

# David and Jane's Story

David is married with three children under 12. Two of the children have autism and both receive disability living allowance (DLA). They privately rent a 3 bed property and do not receive any housing benefit towards rent costs.

David is a self employed HGV driver but hasn't been able to work recently suffering from ADHD and anxiety and due to the medication he is on.

David's wife Jane works 16.5 hours per week. Jane's income can fluctuate due to her shift patterns and availability of overtime.

David is in receipt of personal independence payment (PIP) and carers allowance. They are in receipt of child benefit and receive child tax credit. They have no savings and have about £12,000 of debt.

David now cares for his eldest daughter for more than 35 hours per week. Jane, although she is employed, is also providing care for their youngest child for 35 hours per week.

David has seen the family finances drop significantly.

David and Jane, although in receipt of multiple benefits, contacted Citizens Advice for help.

With a "better off calculation" we could see if they were receiving all of the benefits that they should be entitled to.

The impact of David not working is creating difficulties for the family in trying to meet their financial commitments, the lack of income and the increasing level of debt is impacting their health.

The Help to Claim Team carried out a better off calculation for the family which showed that they could potentially be over £600 per month better off under universal credit.

David was helped to make a claim. This increase in income will mean the family have sufficient income to pay their monthly outgoings and assist in paying their debts and ultimately lessen their stress.

# Showcasing our outcomes

We showcase our outcomes on social media to show the continual good work we do, even through a pandemic.

## Pension overpayment decision over-turned

- We sent a complaint letter to NHS Pensions asking for a re-calculation of a client's pension.
- They overturned an overpayment demand of **£10,053** and a reduction in actual pension from **£2,024** to **£730**.
- The pension had also been underpaid.
- **Following our complaint they have:**
- Increased the pension by **£342.56** and paid arrears of **£565**.

Client is "over the moon" after receiving

**free, impartial advice**

citizens advice Staffordshire South West



"I'm over the moon !

I cashed my pension in to live.

I cannot thank you enough"

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After many weeks of help and support our client was awarded:

- ✓ PIP enhanced rate.
- ✓ Mobility at £20 per week backdated to June 2020.
- ✓ Back pay in the region of £5000

## Today's highlight from our amazing Adviceline team

Client called for help with Pension Credit and got so much more



- Council tax reduction
- Free TV licence next year
- Attendance allowance application
- Huge discount on water rates after applying to the Priority Register
- Warm Homes discount resulting in £140 towards energy bills

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## Employment Tribunal success

"We can not thank you enough as a family for your support, efforts and time.

My dad could not have got to tribunal at all without you and we shall be eternally grateful that you helped him to get justice.

**My dad was awarded just over £15,000.**

Thank you so much, we can not talk any higher of you, even before this outcome and we wanted to you be aware of this."



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We been successful in applying for a grant to enable a client to buy a new mattress and bedding.

They had been suffering with a broken back and been receiving cancer treatment.

They love the new mattress and means they are no longer sleeping on the sofa and can enjoy a **lovely sleep** in bed with new bedding.

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citizensadvice.org.uk



## Severe disability element paid

After an error by DWP with ESA, we wrote to them to check client's claim for disability premium and SDP eligibility. They have now been awarded **£4,333.40** back pay and an extra **£84.05** per week, going forward.

**Client said:**

"You've made a lot of people's lives happy and less stressful by helping them. I speak on behalf of very many people that you've helped and acted as a go between, with NHS mental health services. You've taken a lot of anxiety out of my life and I want to **thank you very much for all your help.**"



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# Research and Campaigns

**Citizens Advice advocates for changes to government policy and industry practices that are making life harder for you.**

Citizens Advice have been working on policy improvements across welfare, debt, post, housing, energy, employment and consumer issues to make life easier for people.

We collected evidence from our work with clients to help support these campaigns.

## Fixing Universal Credit

Linking benefits with the cost of living means our clients won't see the value of their income reduced by rising prices.

In October, they pushed for the suspension of the minimum income levels to be extended to at least Spring 2021. The focus now is on ensuring the Government makes the Universal Credit uplift permanent.

One campaign helped persuade the Government to make changes that ensure Universal Credit works for the people who need it most.

From September 2019 – February 2020 the Government were called on to end the benefits freeze.

In the March 2020 budget, the Government announced a £9bn package of measures to support families of Universal Credit:

### Outcomes:

- ◇ Temporarily increasing the value of Universal Credit standard allowance by £20 a week.
- ◇ Temporarily suspending the minimum income level.
- ◇ Committing to uprating benefits in line with inflation each year.
- ◇ Temporarily relaxing ID verification rules to process new claims more quickly.

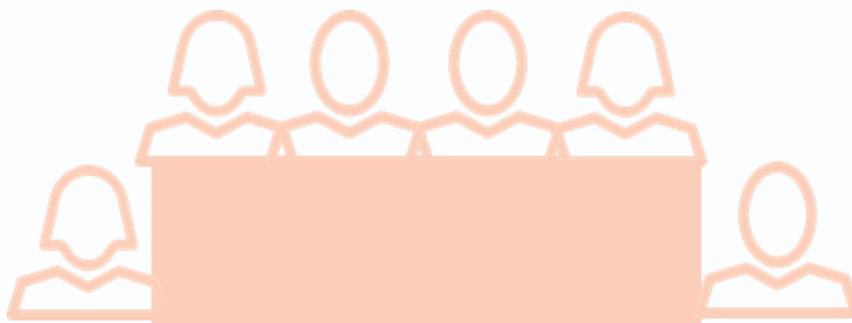
**All these changes are a sign that the Government is listening to our evidence. We will continue to monitor the rollout of Universal Credit to identify issues and where we need to push for further improvements for our clients.**

Expertise and Experience **free of charge**

## Our volunteers

The time and support we receive from individuals is fundamental to our operation and we are exceedingly grateful for every contribution we receive. The number of volunteers were reduced due to COVID-19 during the year, however, our most sincere thanks go to all our volunteers who, contributed time to the equivalent of **£121,547** through their efforts to help residents across Staffordshire. Every year we recruit new volunteers in a variety of roles, this year has meant we have not managed to do this but really appreciate the volunteers in such an uncertain year.

**All volunteers have an important role and provide their time free of charge.**



Our volunteer trustees, to, have had to learn new skills. Currently the board is required to meet remotely, due to social distancing requirements, but the regular schedule of meetings is maintained, with additional meetings to help monitor the rules and regulations during the pandemic.

Some of the responsibilities of the board, with its diverse range of skills and experiences, is the overall strategy, future planning and reviewing key performance indicators to ensure that projects are performing.

The Trustee Boards review of our Business Plan is actively taking account of the impact of the pandemic and future service planning post COVID-19 is an important piece of work which is currently being implemented.

# Chief Executive Report



As for the rest of the globe, 2020 gave us unprecedented challenges. The pandemic meant that we, like many other organisations, had to close our offices and find a different way of supporting people through the many different challenges that we were all facing.

Citizens Advice Staffordshire South West (CASSW) closed the doors of its five public offices in March 2020 and transitioned all staff and some volunteers to remote working. Quickly setting our teams up with appropriate IT equipment we transitioned to a full digital service, delivered by telephone, email and web chat. We already had a telephone service and were a part of the national Adviceline service and our move to a full internet based service was already underway. Many of our volunteers couldn't join us initially, but over the next months, we were able to equip and train volunteers to provide that much valued assistance and support and quickly expand our service capacity.

Staff and volunteers were as always amazing, determined and dedicated to make sure that people in our communities could still access the help and support they needed.

Very soon we were up to the same level of service as in previous years, but additionally delivering services to different client groups who had not used us before. As well as continuing to deliver our wide range of services, we also had to be innovative in supporting our staff and volunteers, working fully at home is a very different experience and we were very aware of the challenges that this presented.

A new team of service managers has come on board at the end of the year as we said goodbye to one of our senior managers,

Angela Jones, who has been a part of our team for more than 30 years.

Supporting our staff and volunteers has always been important, but even more so now, during this time of unprecedented challenge. We have introduced more wellbeing initiatives, including "Time Out" sessions and a daily communication board to ensure that everyone is still connected. We have learned a lot over the last year and the Trustee Board in consultation with everyone decided that our future service model would incorporate the learning we had gained. We have now introduced a hybrid working model with staff and volunteers able to work both remotely and from our offices.

We are very aware of the need for our traditional face to face service and so, slowly we are moving now to transition back to the office to deliver this additional access route, particularly targeted at those most vulnerable.

The new emerging landscape presents many new challenges and there is still uncertainty for everyone. CASSW however is still determined to provide local services across our communities, our commitment remains the same and we will continue to work with local people, partners, funders and our staff and volunteers to ensure that we will be there, a local service, providing the information, advice and support for all those who need it.

As always, CASSW has stepped up and met the challenges, together, as a team and I can't thank everyone enough for all they have done over the past year, you are truly amazing!!



Sue Nicholls

# Plans for the year ahead

- Plan return for office based services
- Re-introduce face to face services
- Review face to face service delivery
- Expansion of digital services
- Introduce hybrid working for staff and volunteers
- Work with partners to share office space
- Relocate some offices to a shared service model
- Look at expansion of outreaches
- Introduce video meetings for clients
- Introduce online referral service for clients and partners
- Expand partnership working
- Building on our Research & Campaigning to ensure everyone's voices are heard

# Thank you to our funders for their continued support



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