Annual Review 2020/21

Citizens Advice Basingstoke

Working for the Community

Place to be Proud of Awards:

2020 Local Charity of the Year and "COVID-19 Special Heroes"

citizens advice Basingstoke

What are our Service aims?

We are here for everyone

Our service aims:

- To provide the advice people need for the problems they face.
- To improve the policies and practices that affect people's lives.
- To help people resolve their legal, money and other problems by providing free, independent, impartial and confidential advice, and by influencing policymakers.

Helping you to find your way forward

Basingstoke Citizens Advice, founded in 1961, is a local independent charity and a member of a national association – Citizens Advice.

<u>Quality Marks:</u>

Simple Quality Protects Gold Standard.

Advice Quality Standard -the only sector-owned, independently audited standard that focuses on advice.

In addition to the AQS requirements, Citizens Advice nationally monitors the advice we give on a rolling basis, which includes monthly random checks.

January 2020 audit: in the nine areas of leadership awarded Green Rating (Good to excellent).
Advice Quality Standard (April 2020, Version 3).
Advice with Casework in Housing (level D5.1) and Telephone services (National, regional and local telephone helplines).

advice quality standard

Contents

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2020-21 and COVID-19

Graham Hatcher: Chief Executive Officer

The global impact of COVID has been enormous and like everyone else we have had to adapt and learn.

Thanks to the strength and commitment of our team our service continued without disruption. We responded quickly to the office being closed but it required a herculean effort to achieve this. We are very fortunate to have so many special people who really care.

An exceptional amount of money was invested in people, purchasing equipment, and technology to respond to current and future client demand. We used several Covid-19 related grants received in the year: Citizens Advice for remote working/phone systems (£20,360); National Lottery Covid Community Grant (£9,630); Covid-19 Small Business Discretionary Grant (£5,000) and Basingstoke Voluntary Action group and BDBC Covid Community Grant (£5,000).

- Volunteers provided on average a total of 583 hours per week;
- Paid staff worked additional and long hours, so that together we met the high-quality advice standards required for Citizens Advice and expected by our community;
- On top of the IT equipment, desks and chairs given out, additional "Covid" equipment was purchased and installed during the year: 31 laptops, 60 Softphones and 19 mobile phones;
- Overall client numbers for the year totalled 14,631 -on a like-for-like basis, an increase of 924;
- There was also an increase in Cases 12,528 (11,062) and Activities 30,032 (27,657).

R**unning a remote service has been very different and at times stressful for staff and volunteers.**

In January 2021 the Office for National Statistics estimated that there were 12,000 Basingstoke residents on furlough, and 4,900 claiming the Self-Employed Income Support Scheme. We noticed an increase not only in the complexity of our clients' enquiries, but also in their anxiety. This has sometimes led to challenging conversations.
Throughout the year our in-house training and recruitment continued. We also organised on-line wellbeing sessions, afternoon teas and other virtual get-togethers for members of the team, and regular morning briefings via Zoom.

Basingstoke Place to be Proud of Awards.

Thanks to the dedication of our staff and volunteers, our clients, including families, the elderly, vulnerable, people having to shield, and disabled people, received much needed additional support during the year. We were very honoured for our work to be recognised in the Basingstoke Place to be Proud of Awards where we were nominated and awarded "2020 Local Charity of the Year" and also given the "COVID-19 Special Heroes award".

Received much needed additional support

Plans for the future

Ian Green: Chair of the Trustees

2020 was a year like no other, for our team as with everybody in the country. However, it was in many ways a very positive year for us as well, as we consolidated our service around telephone, email, webchat and even video. We managed to increase our client coverage, recruited many new volunteers, and learned many new skills.

We were able to respond to the changing needs within the community, and with additional grant funding we managed to completely transform our IT implementation to ensure we were not constrained in any way.

Where do we go from here?
2021 will be a transition year, recovering from COVID and establishing new service delivery methods. To focus the team, we have updated our strategic priorities to include:

- **Back to the office – restructuring to improve the client service**
    - Building a new hybrid service delivery model to make core services more accessible
    - Focusing on supporting our vulnerable and most disadvantaged clients
    - Improving remote service delivery
- **Improving our financial sustainability**
    - Securing long term income commitments to cope with expected growth in demand
    - Optimising costs within a new service delivery model
    - Exploring new ways to recruit, retain and motivate our team
- **Increasing the impact of Research & Campaigning within Basingstoke**
    - Working with BDBC and our partners to reach out to be more inclusive and supportive on issues that affect our community

2022 will be a year of consolidation, learning from the changes to improve the service further. The change brought by Covid will accelerate change, especially the use of remote, combined services. Changes within Citizens Advice Hampshire and the national Citizens Advice service will need to be incorporated into our service delivery. We will maintain our focus on helping those most in need and build partnerships to better serve our clients.

A transition year, building a new service for the future

What have we achieved?

Clients:

14,631 people
helped face to face, by phone, email or webchat

31,685 interactions with or on behalf of our clients

Financial benefits: Client

£2,853,824
Income gained for our clients this Financial Year

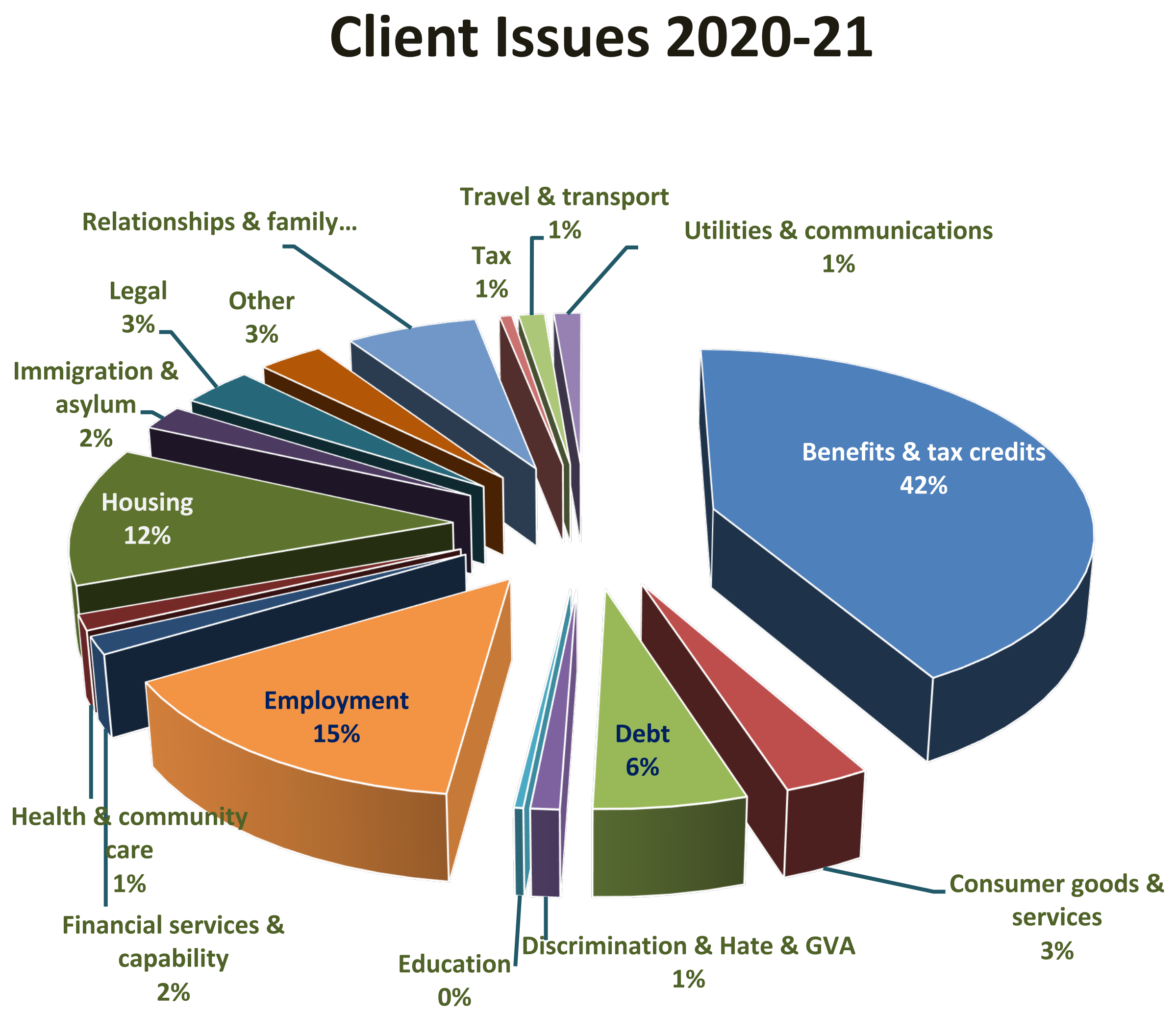
Financial benefits: Public Sector

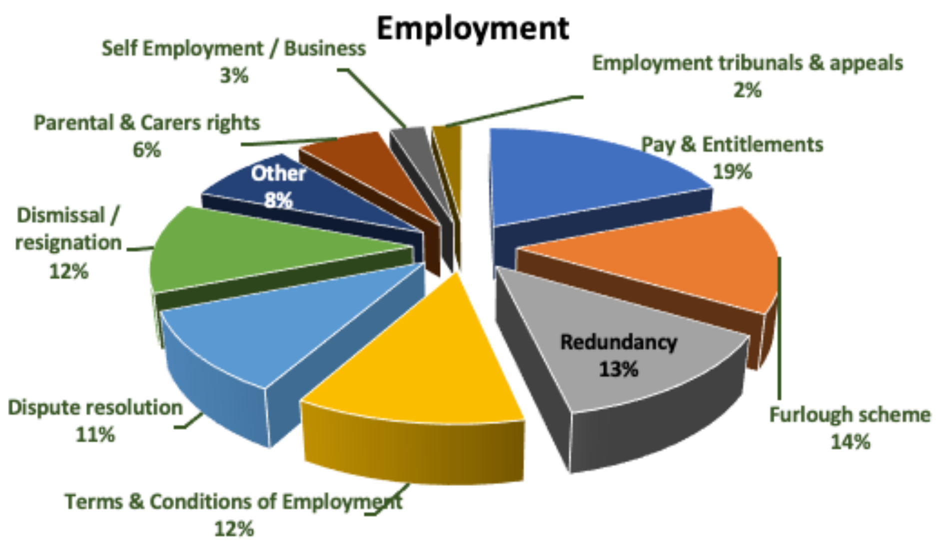
£4,309,899
saved by government and public services

£14,297,240
in financial benefits to our clients from problems solved

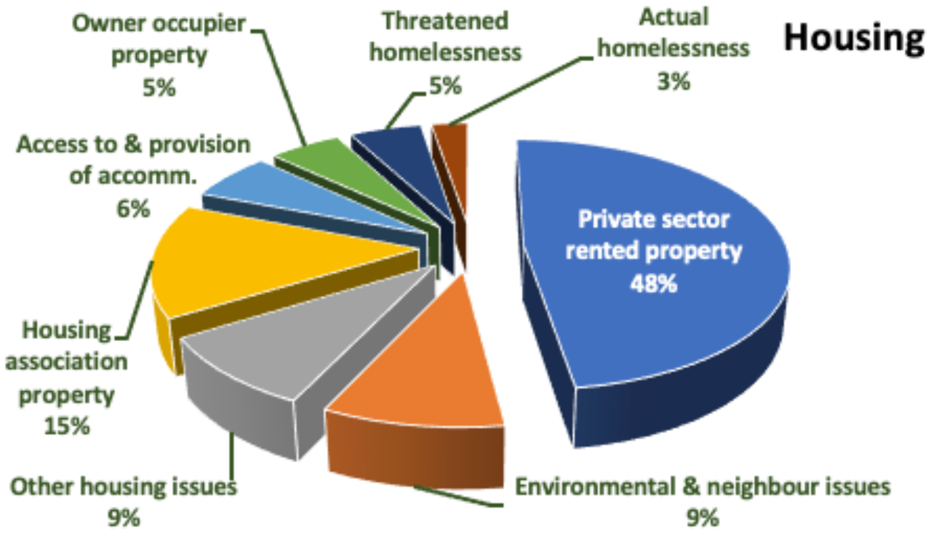
£24,133,813
in estimated wider social and economic value to society

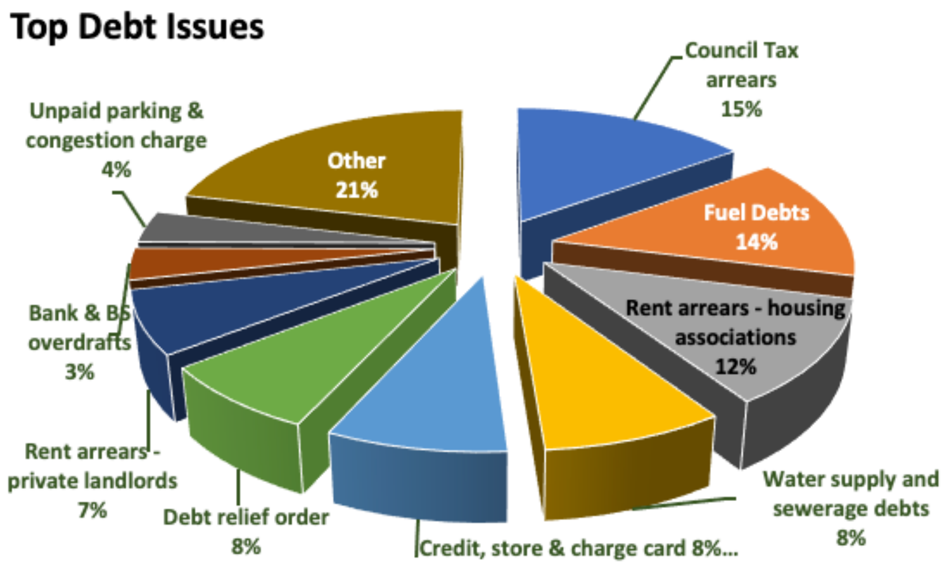
What did our community need help with?

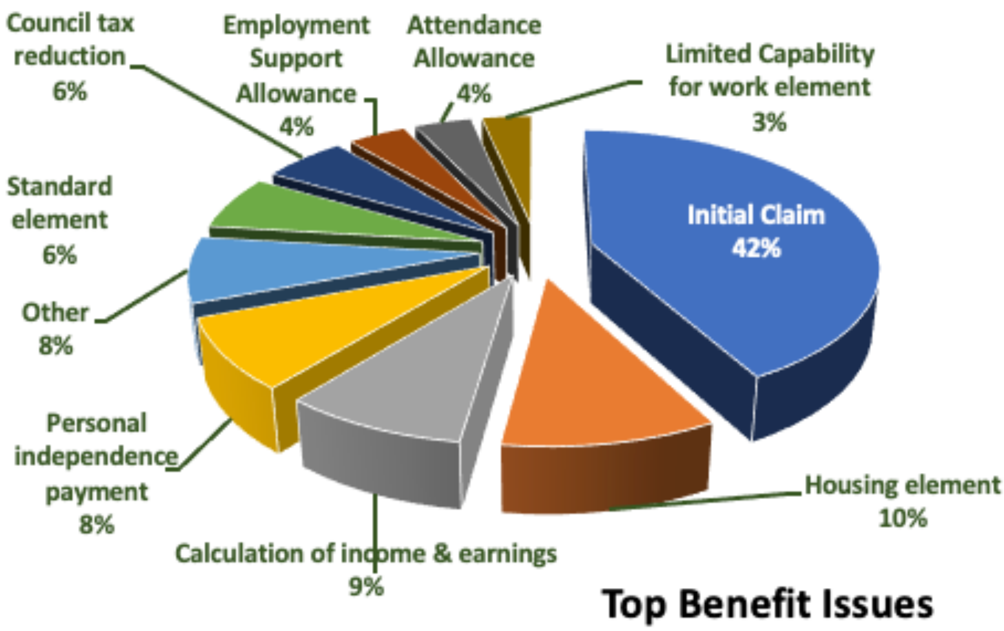




What did our community need help with?



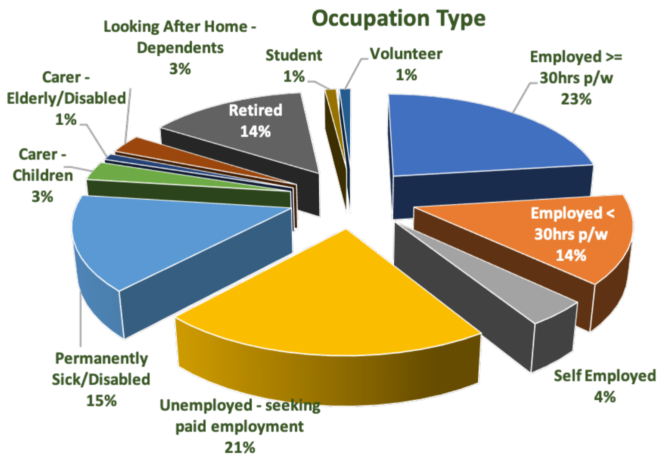


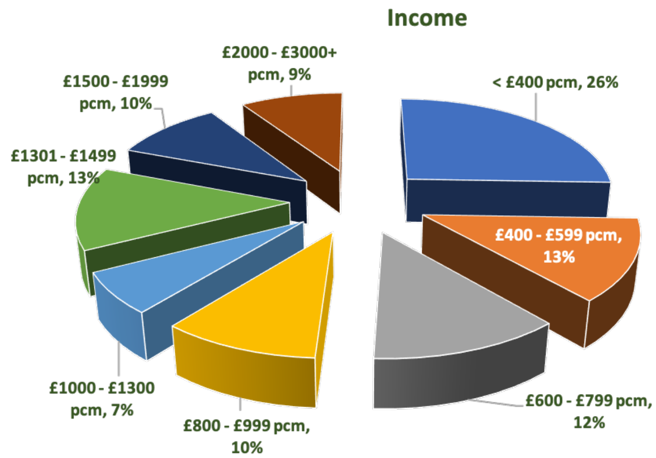


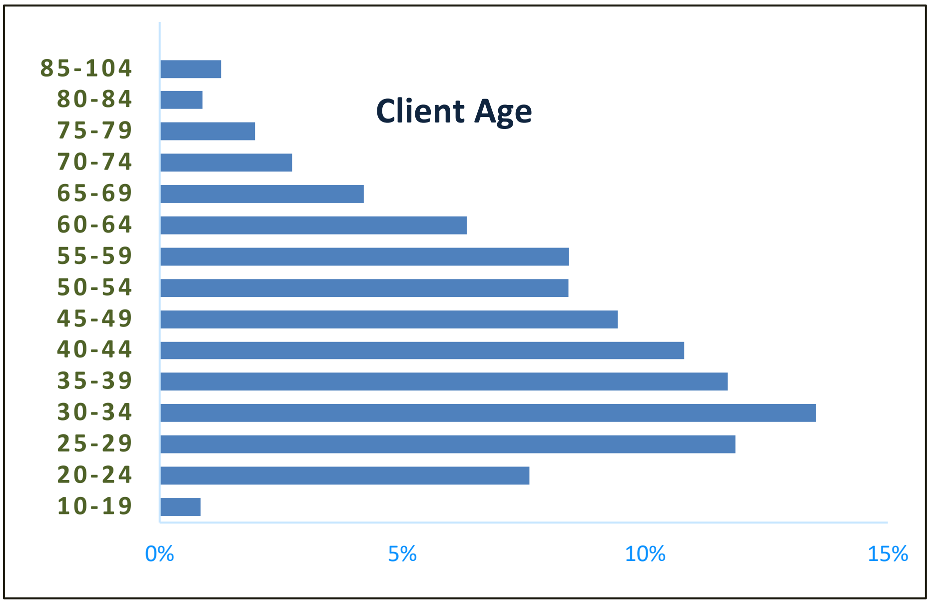
Client Profile

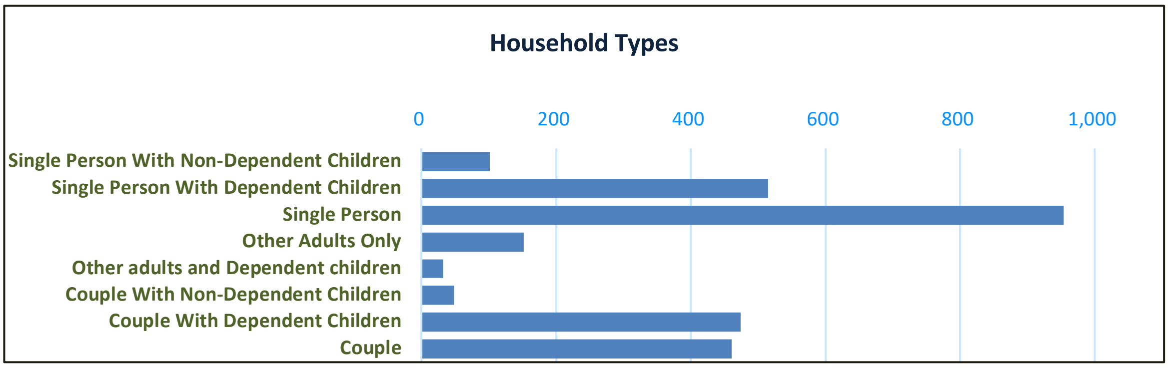
Citizens Advice Basingstoke helped 14,631 clients during the year. Clients' ages range from 15-104. 16% are Black Asian Minority Ethnic (BAME). 33% have a disability or long-term health condition.

*Where Recorded







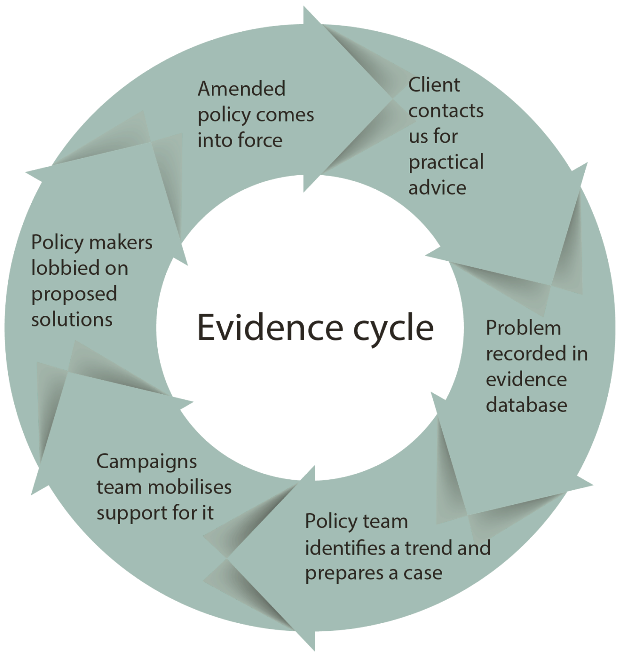


How the wider community benefits from our successful Research and Campaigns

Our Research and Campaigns work to improve the policies and practices that affect people's lives continues. Citizens Advice has the UK's most comprehensive database of social issues, which is constantly updated by our clients' issues and stories.

Our data capture the extent of certain national problems and Evidence Files can highlight the human stories and suffering and bring the issues to life. Throughout the pandemic Citizens Advice has been extensively consulted and is recognised as an unbiased source of information.

In this way, people who never visit Citizens Advice or who may not even know we exist, can benefit from our work.



During the first peak of the pandemic, Citizens Advice national data was used to inform improvements to the furlough scheme, extensions to the evictions ban and short-term debt support schemes. More recently, our campaign to keep the £20 uplift to Universal Credit met with partial success, when the March 2021 Budget continued this uplift for a further 6 months.

Citizens Advice also have the authority to raise a Super Complaint

A 'super complaint' can be made by a Government-designated consumer group to ask a regulator to investigate an issue or a market that it believes is working against the public interest.

The Competition and Markets Authority (CMA) has investigated concerns raised by Citizens Advice in a 'super complaint', that companies penalise existing customers by charging them higher prices than new customers.

A new customer for home insurance typically pays £130 for a year's cover. But for the same policy, having stayed with the same insurer for five years, that annual premium rises to £238. For motor insurance, new customers pay an average £285 while people who have been with their provider for more than five years pay £370.

Under the Financial Conduct Authority's (FCA) new rules, Insurers will be required to offer renewing customers a price that is no higher than they would pay as a new customer. The FCA estimates that these measures will save consumers £4.2 billion over 10 years, by removing the loyalty penalty and making the market work better.

In addition to the new rules on pricing for home and motor insurance, the FCA is bringing in new rules to:

- give most consumers easier methods of cancelling the automatic renewal of their policy;
- require insurance firms to do more to consider how they offer fair value to their customers; and
- require home and motor insurance firms to report data to the FCA so that it can supervise the market more effectively.

Payment Protection Insurance

- In 2005, after years of client complaints, Citizens Advice brought a super complaint to the Office of Fair Trading (OFT) regarding mis-sold PPI;
- In 2011, following an investigation by the OFT and despite the British Banking Association requesting judicial review, the first compensation payments were made;
- Between January 2011 and December 2019, a total of **£38.3 billion** was paid to customers who complained about the way they were sold PPI.

Source: https://www.fca.org.uk/data/monthly-ppi-refunds-and-compensation

Future Campaigns

Despite the many and varied apparent injustices we feel that our clients may experience, it is simply not possible to campaign on everything. As well as the practicalities about the strength of our data, our expertise and our reach, Citizens Advice looked at two other factors on which to base our decision:

- Is a specific group being particularly disadvantaged?
- Is there a reasonable prospect of change in the short term?

highlight the human stories and bring the issues to life.

With the first criterion in mind (specifically disadvantaged groups) the service has identified two campaign themes.

- Campaign on behalf of those with NRPF – No Recourse to Public Funds. Citizens Advice believes there could be 1 million people in this category who lie outside the UK's welfare safety net.
- Campaign on behalf of those who are reliant on Disability Benefits, a group who have seen their prospects harden year-on-year.

The second category (those with short-term prospects for improvement) include:

- Recipients of the £20 uplift to Universal Credit. We anticipate major concerns and difficulties in September when this uplift is due to be removed.
- Private Renters. A Renters Reform Bill is expected soon.

Our “Business as Usual” activity

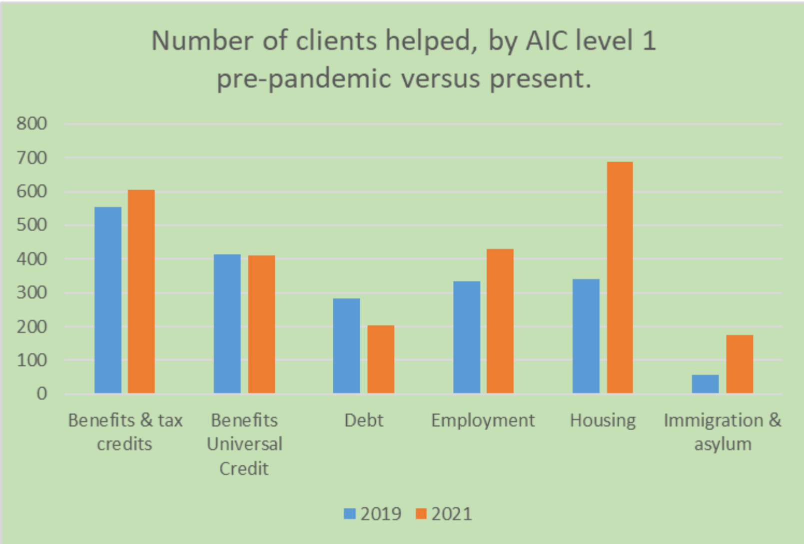
We support people by giving advice on a wide range of issues, during the year 27,922 in total, with 81% of all enquiries relating to:

- Benefits, Universal Credit and Tax Credit 42% (2020:34%)
- Employment 15% (2020:9%)
- Housing 12% (2020:9%)
- Debt 6% (2020:12%), and
- Relationships and family 6% (2020:7%).

Debt enquiries have fallen due the additional COVID financial protection measures put in place last year and as these reduce, we expect the demand for our service to significantly increase. Debt is expected to grow by 60%, and in anticipation of increased demand we applied for Money and Pensions Service (MAPS) funding and have a new trainee MAPS debt advisor.

Unsurprisingly Employment issues have risen noticeably.

Looking in more detail



Two years ago, the numbers helped with ESA (Employment Support Allowance) issues was roughly at parity with those we helped with PIP (Personal Independence Payments). However, this is no longer the case as PIP queries have increased significantly. Our qualitative data shows that concerns with applications and appeals processes are very significant.

There has been a massive increase in those people seeking help with calculation of income, earnings and capital. As Citizens Advice has noted nationally “we have seen huge numbers of people who now realise that the Benefits system is not particularly generous”.

Citizens Advice research is that households are struggling as a result of the pandemic. There has been a build-up of personal debt, and a greater risk to people’s tenancy and risk of homelessness. It is estimated that nationally half a million people in the private rented sector were behind in their rent in January 2021. Housing Association tenants also face many difficulties including an increase in rental arrears.

There has been more than a doubling in the numbers of people we helped with private sector rented properties. As noted, previous reports, including our research into private rental across Hampshire, show that Basingstoke is an expensive place to live and private renters struggle financially. We are actively seeking additional funding for extra resources to meet this anticipated increase in demand and to keep people in their homes.

People’s Health and Wellbeing

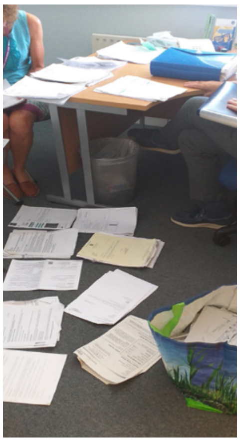
Our work also seeks to improve people’s health and wellbeing.

Clients experiencing health problems have more complex advice needs: on average five practical problems each, compared to an average of 3.5 advice issues for clients overall.

2020 Citizens Advice National Impact & Outcomes Research study:

97% said their problem affected their lives causing anxiety and financial difficulty.

Over 60% with an existing health condition said our help improved their mental health and 40% their physical health.



Sometimes we all need that extra support!

Last year was far from “normal”

During the year we helped people who were struggling for the first time in their lives, those who were having to shield, or having to come to terms with being furloughed. We noticed an increase not only in the complexity of our clients’ enquiries, but also in their anxiety.

Below are brief examples of the complexity and breadth of our work that illustrate how we have improved people's wellbeing; their full case studies are at the end of this report:

Personal care and improved wellbeing

Mary contacted us because she was finding it hard to manage her personal care needs and her daughter wanted to help her claim Attendance Allowance.

A few months later Mary phoned to say how delighted she was for all our valuable help as she had been awarded the high-rate Attendance Allowance and could now afford a cleaner. Her daughter was now able to claim Carer’s Allowance for looking after her. She also got her blue badge and for the first time in ages was enjoying shopping without the worry of parking.

Resolution for large family

Sarah’s partner left her after a long-term relationship and five children. She had just been furloughed and expected to get around £450 per month. She was extremely distressed and very worried about paying her rent and bills.

By the end of the call Sarah was very relieved to have been able to find a way through her financial worries and pay her rent. She was very grateful for the service provided by Citizens Advice.

Reassurance given to a lonely lady

Dulcie was feeling lonely and worried about money and had no family nearby to help her. At first Dulcie struggled using the phone, but after a few weeks with our support she became more confident.

Dulcie said that she would have been in a terrible state if she had not received our support and was so happy that we were there to help her.

Employment and right to work in the UK – thank you for saving cleaner's job

Maria is a Filipino national who has lived in the UK for 10 years. She had recently started working as a cleaner, but her passport was close to expiry, and her employer told her that they would not be able to keep her on. Maria was very distressed at the thought of becoming unemployed and unable to provide for her family.

We emailed Maria's employer and received a response that they had accepted her right to work in the UK. The same morning, we also received a relieved email from Maria thanking us for all our help and saying that we had saved her job.

Distressed mother given help to stay in her home

Geraldine was in financial difficulties without sufficient funds to cover her bills and everyday living expenses. She was lonely, emotionally exhausted and often in tears. She was struggling to pay the mortgage on her home. We explored Geraldine's finances with her and also the benefits she could claim.

Geraldine was clearly relieved and grateful for all our help. She said that she could not have managed if we had not been there for her, and that she was pleased to know that she could turn to us again if she needed help in the future.

Paul was referred to us by the Red Cross because of his difficult circumstances at home

Paul had been living alone in a one-bedroom housing association flat until his 14-year old daughter Gemma came to live with him after falling out with her mother. This situation was unsatisfactory in terms of living conditions, and Paul was sleeping on the sofa which aggravated his arthritis. Paul told us that he was already on the register with his local Council for alternative accommodation, but that he did not know how to move things forward.

We explained to Paul how the Council's housing scheme worked and helped him throughout the process. We also suggested that he should claim child benefit.

Paul has told us that he would not have been able to cope with all these arrangements alone and that he would have been lost without us.

Longstanding complex case (2017 to 2021) finally resolved, giving vulnerable client peace of mind and financial stability

Sam suffered from chronic pain and mental illness, and was shielding due to being extremely vulnerable to Covid 19. Sam was very dependent on his Motability vehicle and was a Housing Association tenant.

During the last 4 years, we have helped Sam challenge his Personal Independence Payment award (PIP), made a request for a mandatory reconsideration, chased the DWP for a renewal application, completed a formal complaint, and worked with his Housing Association and the Foodbank, and contacted his MP.

Consistent and coordinated support has led to a successful outcome (including an apology from DWP and compensation of £100, received as a result of the MP's enquiries). The PIP award is not due to be reviewed for 10 years, and Sam now has peace of mind and financial stability.

Community Work

Partnership projects and other outreach services

To ensure that our services are as accessible as possible to those who need our help, we also undertake funded partnership projects and other services:

Community Network - we are involved in a Community Hub, working with the local networks and Basingstoke and Deane and Hampshire Councils, to help people who were self-isolating or needed additional support during the Covid-19 lockdown.

Universal Support Help to Claim service - helping new Universal Credit claimants from the start of the process in opening a new account to receiving their first full payment.

Sovereign Housing Association - a partnership that we have continued for many years to engage with and provide help to their most vulnerable clients who are at risk of eviction.

Foodbank Outreach service - a dedicated on-site advice service, three mornings a week, for people using the local foodbank. This service had to be suspended due to Covid-19 in June 2020 and will resume again in 2021.

North Hampshire Hospital - working with the Patient Discharge Team and Adult Services. This dedicated service, to help in-patients and their families referred to our caseworker, ensures that patients receive the benefits and support required once they leave hospital and reduces the pressure on hospital beds.

HIWCF Penton Trust – "Alleviating Poverty for the Over 65's" is a dedicated service, specifically designed to meet the growth of a local ageing population, helping older people to tackle debt and poverty, and ensure they are receiving the benefits to which they are entitled.

Healthwatch Hampshire - making sure people's views about NHS services are listened to and valued, so that our health services improve in the way they should.

Money and Pension Services (MAPS) - new funding in November 2020 for a MAPS debt trainee to build up our capacity to deal with the expected increase in personal debt issues. Funding has been agreed until November 2021.

Energy Advice Programme – helping those individuals who are struggling to pay their fuel bills and are in debt. Clients are given help to maximise their income, tackle their debts, change suppliers and reduce utility bills.

Hate Crime – Third-party Hate Crime Reporting Centre, providing a safe, accessible environment where people who may otherwise be reluctant to go to the police can report incidents of hate crime anonymously, via our office. Our CEO chairs a local Hate Crime working party attended by the local authority, police, and community leaders. Its aim is to educate young people and raise awareness to increase the reporting of Hate Crime

Collaboration - we have continued to work on a collaborative basis with other Citizens Advice organisations, both on a local basis with Citizens Advice Tadley, and through the Hampshire Consortium Citizens Advice Hampshire. We have a formal agreement with the Tadley office whereby our Chief Executive Officer provides strategic advice and support and a shared Training Manager.

Enquiry by Local Ward

Many of our clients have multiple issues. This table only shows the primary enquiry and only includes clients who have provided information on their ward. **Due to the switch to remote responses during the COVID crisis not all ward information has been captured in the figures below.**

	Benefits & tax credits	Debt	Employment	Health & community care	Housing	Legal	Relationships & family	Other	Total
Basing	75	46	14	1	14	10	17	36	213
Baughurst and Tadley North	28	7	2		6	7	6	7	63
Bramley and Sherfield	63	22	23	1	22	10	12	30	183
Brighton Hill North	93	52	31	1	25	13	33	46	294
Brighton Hill South	104	56	33	1	25	8	19	47	293
Brookvale and Kings Furlong	133	49	54	2	36	11	27	70	382
Buckskin	142	102	46	5	31	12	29	84	451
Burghclere, Highclere and St Mary Bourne	10	10	7		1			8	36
Chineham	90	54	59	2	28	15	32	49	329
East Woodhay	0			1		1		1	3
Eastrop	87	32	37	1	33	16	17	61	284
Grove	53	19	24	2	23	6	10	49	186
Hatch Warren and Beggarwood	32	21	43	3	19	7	16	34	175
Kempshott	58	5	12	1	10	10	19	28	143
Kingsclere	13	3	4		4	1	6	15	46
Norden	142	55	75	5	52	21	49	104	503
Oakley and North Waltham	50	39	28	6	22	14	23	44	226
Overton, Laverstoke and Steventon	58	25	21	2	10	7	6	28	157
Pamber and Silchester	10	3	1		6		4	4	28
Popley East	114	45	61	2	28	18	33	80	381
Popley West	77	32	49	4	33	21	23	64	303
Rooksdown	41	18	22	2	26	6	38	45	198
Sherborne St John	16	9	6		5		6	8	50
South Ham	162	108	37	8	62	18	37	105	537
Tadley Central	7		2			1	3	3	16
Tadley South	23	1	4	2	3	6	2	8	49
Upton Grey and The Candovers	48	7	20	3	6	4		10	98
Whitchurch	17	15	21		12	6	17	16	104
Winklebury	69	11	42	2	31	24	29	37	245

Our Team

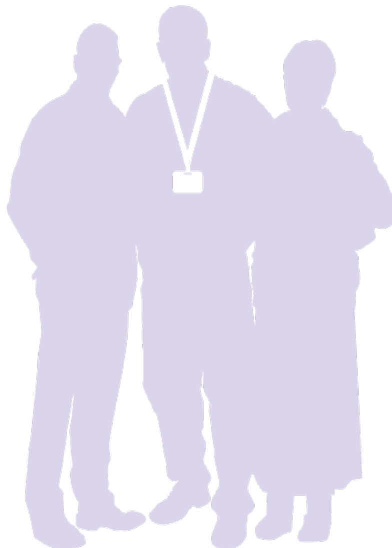
We are extremely fortunate to have a very professional, supportive and caring team, with everyone working together to help our community, ensuring that people receive the advice that they need to help them move forward.

Our volunteers provide on average a total of 583 hours per week with an estimated annual economic value of £540,190 (based on Government average earnings).

Paid staff include our management team and supervisors are employed to work a total of 164 hours a week, and project staff 256 hours. As is the case with many organisations providing help to the public, they often work more than these hours.

All received additional skills and knowledge training to keep up with fast changing legislation in order to provide accurate advice. Together we helped people move forward.

A massive THANK YOU to everyone.



Our work during the 1st year of COVID-19

In the first three months of homeworking from March 2020, we managed to help 4,018 clients remotely, which is over 500 more than we would normally see during this period. Advisers and supervisors had to respond to the increased demands and new ways of working. All received additional skills and knowledge training to keep up with fast changing legislation in order to provide accurate advice. It is a credit to our office staff who have managed this transition so effectively.

Training report 2020-21

Di Lewis: Training Manager

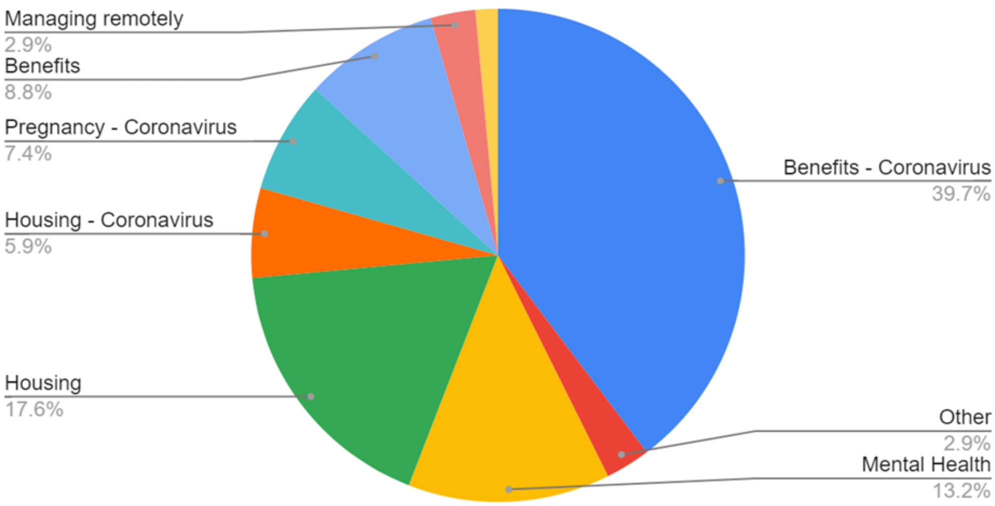
Wow, what a year!

I have never felt more proud of our staff and volunteers than during this year. At the end of March 2020, like the rest of the country, we all went home. All of our staff continued to work - the lucky ones took home laptops, the rest were armed with bulky desktops. Some of our volunteers also started working from home.

As we left the office, we had three trainee volunteers. Once we were able to supply them with equipment, they joined us working from home. Even during this early part of their training, they were brave enough to advise with remote support.

During the first three months of the pandemic we were literally learning on the job. We had to learn new technology - Zoom, Teams etc and not only understand new terms such as Furlough but also to keep up with the rapidly changing laws and legislation. The demand on our service was immense. Nonetheless, we still managed 127 hours of training during April – July.

Online (courses & webinars) undertaken during lockdown (1st April to 14th July 2020)



Having recognised that we would be working from home for a while, many of our advisers who had not initially volunteered from home decided that they wanted to re-join. Obviously, having taken some time out they needed updating on new rules and regulations. Given that more clients that ever were now contacting us by email, we realised that replying to emails was a safe way for volunteers to refresh their knowledge; the volunteers had the time to research their replies (rather than the immediacy of a phone call) and plug any gaps in their knowledge and, because all outgoing emails are checked by a supervisor, we were confident that our clients were getting full, accurate advice. We have now incorporated replying to emails as an integral part of our training.

By July it was obvious that we were in for a long haul working from home and we took the decision to amend our training so that we could recruit new assessors and train them remotely. Our first four "guinea pigs" undertook the training in record time, all of the training and supervision was done remotely and by August they were advising clients. This trial was so successful that, by January 2021, we had trained a further 16 new assessors. I am so amazed by this group of 20 volunteers that have not only learnt remotely, having never had the comfort of being in the office with help and support immediately to hand, but have also relied on distant supervision - albeit readily available by Zoom and/or phone.

Not content with this, eight of our assessors also converted to full advisers during this period.

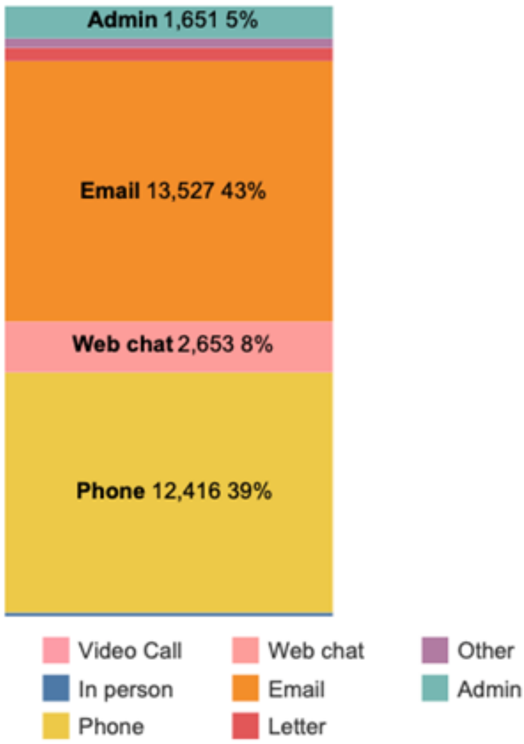
One of the unforeseen bonuses of Coronavirus for us has been the increase in volunteers. Of these several have been students - primarily, but not all, law students. I'm so happy to say that three of them have since found paralegal employment. Whilst we are very sad to lose them, we hope that volunteering with us had some impact on their successful applications.

All in all a rollercoaster ride of a year. We learnt a lot, we completely changed our training methods and we were overwhelmed by the energy, enthusiasm and teamwork of our staff and volunteers.

Service Delivery

On top of the IT equipment, desks and chairs initially given out, we installed 31 laptops, 60 Softphones and 19 mobile phones
64 people working remotely

I have never felt more proud of our staff and volunteers during this year.



Client comments during lockdown

Ah, brilliant that is actually really helpful. As is the piece on contract changes This has been SO helpful, I really appreciate it

Thank you so much for all of your help, we are totally lost before speaking to you

MY UC claim has been put into payment after 7 months of it being with the fraud team. I'm so thankful for all of the support provided and for going above and beyond to assist me. I cannot thank you enough for your kindness and compassion on the phone

I would just like to say what a wonderful lady who is help me as I can't read and write I felt so depressed and she made me happy

You don't know what your help means to me and so many other people in these times of need, it's the least I can do by saying truthfully how much of great job you are doing and I really appreciate it. Thanks

I just wanted to msg to say a huge thank you for all your help. I have completed and submitted my Early conciliation form and phoned ACAS today to arrange a call back. I hope you and your family are all safe and well and thank you for continuing to help us all during this very scary time

I just wanted to say thank you for all your time and help you've given me. I could not have done it without you

Our Funders

The greatest challenge for us here at Citizens Advice Basingstoke continues to be to maintain and diversify our funding streams, to finance both existing and new projects. We are grateful to the Borough Council for their decision to continue to fund us as one of their very few "Strategic Partners".

This was an extremely welcome decision, and provides a stable base for us to 'add value' to our service, to reach out to the community and diversify our funding. In return, our contribution in financial benefits for the Public Sector and local community is enormous, amounting to millions of pounds.

Our work in providing advice, volunteering opportunities, and as a contributor to the national research and campaign work greatly improves the wellbeing of our community and benefits the local economy. Thanks to all our funders:

National Citizens Advice in numbers:
The people we helped in 2020/21

Delivering advice during challenging times
Across our service as a whole, last year was a really busy year - our busiest ever in fact when we combine all our channels, including online, phone, chat and email. More people than ever before turned to Citizens Advice for support during what has been a particularly difficult year for everyone. Despite the challenges that the pandemic posed to our service, our clients continued to access our advice in many ways - finding the knowledge and confidence to move forward with their lives.

Headline statistics
How many people did we help?
We provided advice and information to 2.45 million people directly, including:

- 1.48 million people through our phone services and a further 549,000 people contacting our consumer helpline
- 449,000 people getting help by email
- 189,000 webchat
- 58,000 people helped face to face
- 52,000 witnesses through the Witness Service

On Adviceline, our shared service, we answered almost 1 million calls, up from 620,000 the year before. Our advice website had 40 million visits and 60.5 million page views.

About Citizens Advice
The Citizens Advice service comprises a network of 265 local Citizens Advice, all of which are independent charities, the Citizens Advice consumer service and the national charity Citizens Advice. We provide support from:

- 568 local Citizens Advice offices in communities across England and Wales
- Over 1,753 outreaches in local communities, such as GP surgeries, hospitals, libraries, prisons and community centres
- 243 courts through the Witness Service
- The Citizens Advice Consumer Service helpline - 03454 04 05 06
- Self-help information on the Citizens Advice website - citizensadvice.org.uk

We also deliver the Witness Service, Help to Claim for Universal Credit claimants and are the main delivery partner for the face-to-face service of Pension Wise.

Our people
Last year 18,800 volunteers supported the work of Citizens Advice accompanied by 8,700 paid staff (7,700 in the network, 1,000 staff at Citizens Advice).

The Pandemic
- Our website page views increased from 54 million to over 60.5 million.
- The number of people we helped by phone rose from 1.5 million to 2 million. We also helped more people on chat and email - 650,000 compared to 300,000 the year before.
- We gave face to face advice to around 58,000 in 2020/21.
- We were still able to provide direct support to 2.4 million people across all our services.

FULL CASE STUDIES

Personal Care and Improved Wellbeing

Mary contacted us because she was finding it hard to manage her personal care needs and her daughter wanted to help her claim Attendance Allowance.

Mary has a lot of physical problems and her daughter comes to see her every day. She has trouble walking and uses a walking stick daily, but still struggles to get out and about and to move around indoors. She also said that she would find it easier at home if she had some adaptions. We advised her that she could claim Attendance Allowance and also get a blue badge to make it easier for her daughter to take her out shopping. We made the claim for Attendance Allowance on Mary's behalf, and her daughter was very helpful in providing all the information over the phone as this would have been a struggle for Mary, and we were unable to do it face to face because of covid. We also completed a blue badge form over the phone and made a request for an assessment to be done to ascertain what adaptions she needed.

A few months later Mary phoned to say how delighted she was for all our valuable help as she had been awarded the high rate Attendance Allowance and could now afford a cleaner. Her daughter was now able to claim Carer's Allowance for looking after her. She also got her blue badge and for the first time in ages was enjoying shopping without the worry of parking. She had also had an assessment done and it was now much easier getting around in her home. She and her daughter were over the moon with all the help that we had given them and would not have been able to do this without us. They said that if they ever needed help with anything else they would definitely telephone us again.

Resolution for large family

Sarah's partner left after a long-term relationship and 5 children. As a result, she notified DWP of the change in her circumstances, which resulted in her child tax credits being stopped without any notice. This had a serious financial effect on Sarah. She was extremely distressed and very worried about paying her rent and bills. She made a claim for Universal Credit and was shocked to find out that her first payment would not be for 5 weeks.

Sarah worked part time in hospitality and as her work was seasonal she had been able to work longer hours in the summer months to help her to keep up with bills. Sarah went on to explain that she paid her rent weekly out of her Child Tax Credits of £306 per week and with her wages she was able to pay her council tax, utilities and groceries.

She had just been furloughed and expected to get around £450 per month. Sarah was clearly not able to cope with the thought of waiting 5 weeks for the money to come through. In her panic she had not been able to understand the implications of an advance from Universal Credit and was trying desperately to work out how she was going to pay her rent in 6 days' time.

Having listened to her pour out her worries, we were able to explore her financial situation thoroughly. We explained to her that with an advance of £500 she could pay it back at £50 a month for 10 months. She was reluctant to do this as she knew it would reduce her income and she might not have enough to pay her bills. We were also able to tell her that if necessary, she could ask for another advance 3 days before the end of the assessment period. Sarah listened carefully to the information we provided and decided that this would be a last resort as it would mean even less Universal Credit for most of the rest of the year. She was also concerned as she couldn't guarantee what would happen to her seasonal job in hospitality.

She was also very worried about having to manage on a monthly benefit. With her tax credits and weekly wages, she was able to always pay her weekly rent and could keep up with the other bills by careful budgeting. As she struggled with her mental health and had debt, we advised her that she could request a fortnightly payment from Universal Credit. We looked into the impact this would have on her budgeting.

By the end of the call Sarah was very relieved to have been able to find a way through her financial worries and pay her rent. She was very grateful for the service provided by Citizens Advice.

We have written an evidence form for Citizens Advice to campaign to change the policy that puts clients like this at risk of falling further into debt with the initial wait for payment, and also reduces the subsequent Universal Credit amount when paying back the loan.

Reassurance given to a lonely lady

Dulcie was feeling lonely and worried about money and had no family nearby to help her. Dulcie had been receiving a phone call from the Red Cross once a week and they referred her to us for help with claiming council tax reduction and housing benefit. Dulcie was using her savings to pay her rent which was £800 per month. She was receiving pension credit and single person's council tax discount. Dulcie was also struggling health wise and was trying to manage the best she could.

We helped Dulcie to claim housing benefit and council tax reduction. Her council sent us a form which we helped her complete over the phone. At first Dulcie struggled using the phone, but after a few weeks with our support she became more confident. We also helped her to claim attendance allowance, taking time to explain what attendance allowance was and assisting in completing the form. She was very grateful for our help.

A few weeks after her claim for housing benefit and council tax, Dulcie went to the bank and discovered she had a lot more savings than she thought she had. She was desperately worried and needed our help to report this to the council so that they could cancel her claim. We advised her to also let the pension credit team know straight away and we assisted her with this.

Dulcie said that she would have been in a terrible state if she had not received our support and was so happy that we were there to help her. She is still waiting for the decision to come through for her attendance allowance claim and is so happy to know that we are just at the end of the phone if she needs us. She said that we are a great service and she would not hesitate to contact us in the future if she needs to.

By the end of our telephone calls Dulcie was very relieved to have been able to find a way through her worries and was very grateful for the service provided by Citizens Advice.

Employment and right to work in the UK – thank you for saving cleaner's job

Maria is a Filipino national who has lived in the UK for 10 years. She had recently started working as a cleaner, and her employer was initially satisfied with her evidence of her right to work in the UK having checked her documentation. Her passport, however was close to expiry, and her employer told her that they would not be able to keep her on. Maria had made several attempts to contact the Philippine Embassy to arrange a passport renewal, each time being directed to book a slot online. Whenever she went online, she could find no available slots. The embassy was not open to the public in person due to COVID 19.

Maria was distressed at the thought of becoming unemployed and unable to provide for her family. She did not wish to go back to the Embassy given the number of attempts she had already made and felt uncomfortable at dealing with UK Visas and Immigration. Maria was clearly concerned at the prospect of losing her job.
During our telephone appointment we tried to ascertain her immigration status but she was not completely sure. We asked if she would be happy to send us copies of her immigration documents to help us establish this and subsequently her right to work in the UK, and also an authority to act form enabling us to deal directly with the Embassy and her employer on her behalf if required. In the meantime, we would try and help get her an appointment booked with the Embassy to address her main concern of the passport expiry.

Upon receipt and inspection of her immigration documents, we interpreted that these confirmed that Maria had settled status in the UK with indefinite leave to remain, allowing her to live and work in the country with no time restrictions. However, when we tried to verify her right to work on the gov.uk website ‘Prove your right to work to an employer’ tool, there was a message stating that the details entered did not match any records.

On receipt of Maria’s signed authority to act form, we emailed the Philippine Embassy explaining Maria’s situation and requesting an appointment. Maria emailed us to say she had successfully secured an appointment to renew her passport and thanked us for our help.

Three weeks later Maria emailed to inform us that her passport renewal was being processed but could take six weeks. She had a letter from the Embassy confirming this which she had given to her employer, but her employer would not accept this letter and had told her that her employment would be terminated due to her being unable to provide a valid passport.

We called Maria immediately and explained we would get specialist help. The Citizens Advice Immigration Specialist Adviser directed us to Home Office guidance which explained that upon provision of certain documents a worker proves no restriction on their right to work in the UK, and so a continuous statutory excuse is established, meaning no follow up checks are required on such a right. This essentially meant that as Maria had previously provided proof of no time restriction, the expiration of her passport did not mean she no longer had the right to work. The Specialist Adviser also explained that Maria’s residence card was an older style which was not recognised on the gov.uk tool we had originally tried using. This, however, did not render it invalid.

We emailed Maria’s employer with the above information and received a response that they had accepted her right to work in the UK. The same morning, we also received a relieved email from Maria thanking us for all our help and saying that we had saved her job.

Distressed mother given help to stay in her home

Geraldine was clearly in a state of distress and very worried. She was in financial difficulties without sufficient funds to cover her bills and everyday living expenses. She was lonely, emotionally exhausted and often in tears.

She was struggling to pay the mortgage on her home. One of her two sons was supposed to share these monthly payments with her but he was in and out of prison and contributing only sporadically. He was registered as Geraldine’s carer, but he did very little to support her. Both her sons were involved with drugs and they caused her nothing but worry.

We explored Geraldine’s finances and established that, after seeking help from Citizens Advice in the past, she was receiving Attendance Allowance on the basis that her son was her carer. She also received a pension credit, but this was calculated at a reduced rate because of her Attendance Allowance.

With our help Geraldine applied successfully for a Council Tax discount which provided her with an additional £90 each month. She also contacted her mortgage provider who agreed to offer her reduced mortgage payments as well as support towards the interest owing. She was clearly in need of emotional support so, with her agreement, we referred Geraldine to the Royal Voluntary Service for help.

Geraldine was clearly relieved and grateful for all the help that we gave her. She said that she could not have managed if we had not been there for her, and that she was pleased to know that she could turn to us again if she needed help in the future.

Paul was referred to us by the Red Cross because of his difficult circumstances at home.

Paul had been living alone in a one-bedroom housing association flat until his 14-year old daughter Gemma came to live with him after falling out with her mother. Gemma needed a bedroom of her own so Paul was now sleeping on a sofa in his living room. This situation was unsatisfactory in terms of living conditions, and also because discomfort at night aggravated Paul's arthritis. Paul told us that he was already on the register with his local Council for alternative accommodation, but that he did not know how to move things forward.

We explained to Paul how the Council's housing scheme works so that he could contact the relevant department and ask for urgent action. In response to his enquiry, Paul was told to bid for suitable properties as they became available and also to seek medical evidence from his doctor about his arthritis. We helped Paul throughout this process, giving him website links and email addresses and advising him how to describe his difficult circumstances. At the same time, we suggested that Paul should claim Child Benefit now that his daughter was living with him and he currently awaits the outcome of this application.

Paul has told us that he would not have been able to cope with all these arrangements alone and that he would have been lost without us. He expressed immense gratitude for all the help that we are giving him.

Longstanding complex case (2017 to 2021) finally resolved, giving vulnerable client peace of mind and financial stability

Sam suffers from chronic pain and mental illness, and was shielding due to being extremely vulnerable to Covid 19. Sam is very dependent on his Motability vehicle and a Housing Association tenant.

In 2017 Sam had been given help to challenge his Personal Independence Payment award (PIP) and make a request for a mandatory reconsideration. He was subsequently helped to make an appeal and was supported at the Hearing. The appeal was successful and his award was increased from standard rates to enhanced rates of both daily living and mobility components.

He uses the enhanced daily living component to make up the shortfall in his rent arising from underoccupancy of his home.

The Tribunal award ended in mid-December 2020 and the DWP should have sent him a renewal application form at the beginning of September, but had failed to do so. After calling the PIP helpline in October and making a new claim, he was sent a claim form. He was helped to complete the form and submitted this in November 2020. Over the next several months he required considerable ongoing support.

From January 2021, we encouraged Sam to chase DWP for an update, who admitted that there had been a delay due to an administrative error and was advised to contact ATOS to make a formal complaint. With our help Sam completed the complaint and a copy was sent to his MP. Despite numerous calls to chase the claim, he did not receive the outcome of this claim until mid-March, when he was told that the claim had been reinstated, and backdated payment was made shortly after. During this time, Sam was referred to the Foodbank on a number of occasions; was supported by his Housing Association who assisted with a food voucher, and the MP was kept up to date.

Also, during this time, Sam had been concerned that he might have to return his Motability car, and was given the consumer help, which resulted in an extension to the lease.

The three-month delay before payment of the PIP was reinstated caused Sam real financial hardship and considerable anxiety, particularly due to his vulnerability during the Covid 19 pandemic.

Consistent and coordinated support has led to a successful outcome (including an apology from DWP and compensation of £100, received as a result of the MP's enquiries). The PIP award is not due to be reviewed for 10 years, and the client now has peace of mind and financial stability.

The Charity for our Community

Opening times

Monday:	9.00am – 5.00pm
Tuesday:	9.00am – 5.00pm
Wednesday:	9.00am – 5.00pm
Thursday:	9.00am – 5.00pm
Friday:	9.00am – 5.00pm

Sundays, Bank Holidays, Christmas Eve to New Year's Day CLOSED

The Discovery Centre
19 – 20 Westminster House
Basingstoke
RG21 7LS

Social Media:

Basingstoke.cab.9 @basingstokecab

www.basingstokeandtadleycab.org.uk

www.youtube.com/watch?v=cZztAVYUY2c

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