

Helping people find a way forward

Annual Review 2019/20



**citizens
advice**

Taunton

Contents

Chair's report	3
What we've achieved	4
We help people find a way forward	5
Helping more people from most deprived areas	6
Our services	7
Benefits Advice	8
Debt Advice	10
Employment Advice	12
Housing Advice	14
Consumer Advice	15
Mental Health and Practical Problems	16
Our Research and Campaigning	17
Volunteering	18
Value of our advice provision	20
Looking forward	22
Our finances	23

Our Aims

To provide the advice people need for the issues they face.

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

Chair's report

The good ship Citizens Advice Taunton seems never to be out of troubled waters. Last year we faced the turbulence of a dramatic cut in our core funding which our management team skilfully and successfully steered us through and just as we set course for some plain sailing, we encountered the storm of the Covid-19 Pandemic. The contents of this report demonstrate we were still able to deliver advice and help to the community in similar numbers as previous years despite the funding cuts – a fantastic effort. Another incredible effort by the team saw us abandon St Mary's House and move almost immediately to remote working. It must not be underestimated what a challenge this was and we are in debt to the sheer determination and hard work of all staff and volunteers.

Not unexpectedly Covid put paid to much of the previous strategy though certain key elements within it, such as a move towards a more diverse range of client contact and increasing collaboration with fellow Local Citizens Advice in Somerset, have proved prescient. Our immediate needs are to explore if and how much we can reinstate a degree of face to face client contact for those who desperately need it.

The effects of the Covid storm will have a severe impact on many within our community. Our relevance increases at times of social difficulty which is another reason we are so grateful that our volunteers have stuck with us during these unparalleled times. Covid has had a significant effect on the numbers and nature of our clients' needs; however, as the lockdown eases and various initiatives come to an end, we are preparing ourselves for yet another change in community needs.

We are incredibly grateful to those who continue to have faith and fund us in these uncharted waters, Somerset County Council, Somerset West and Taunton Council and our project funders to name but a few. We also would like to thank the Somerset Community Foundation who have generously given us a grant to help with the costs and IT equipment of moving to remote working. We continue to search for medium/long term substantial contracts, our most urgent need, to enable the charity to plan for a successful future.

Julian Kupfer

What we've achieved

Your local advice charity

Citizens Advice Taunton provides free independent, impartial and confidential advice to help people resolve their problems.

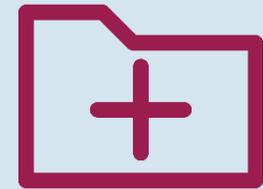
We also campaign to raise awareness about big issues that affect people's lives. We provide advice on virtually any issue. Our goal is to help everyone find a way forward no matter what problem they face.

We value diversity, promote equality and challenge discrimination.

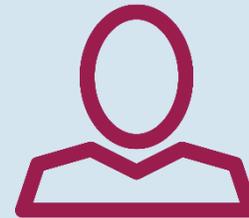
We're an independent charity and part of the Citizens Advice network across England and Wales.



7,932 clients
helped



23,865
advice issues

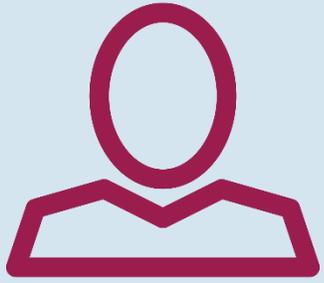


Over 100
workers



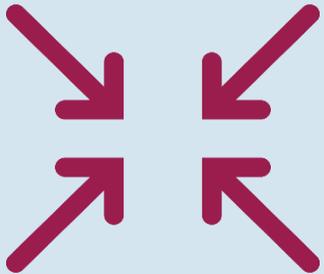
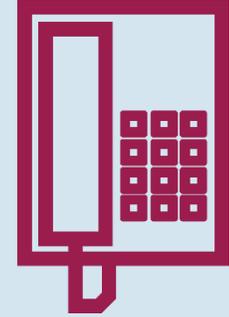
5
locations

We help people find a way forward by...



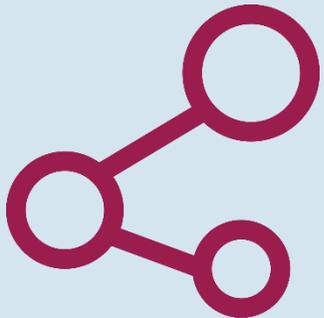
Providing free, independent, impartial and confidential advice to anyone on a range of topics

Ensuring our advice services can be accessed in different ways



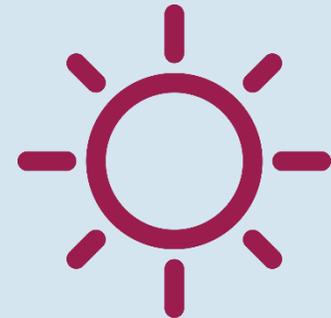
Working with clients, taking into account all the ways the issue may be affecting them

Campaigning for change where private or public policy is preventing groups of people receiving fair treatment



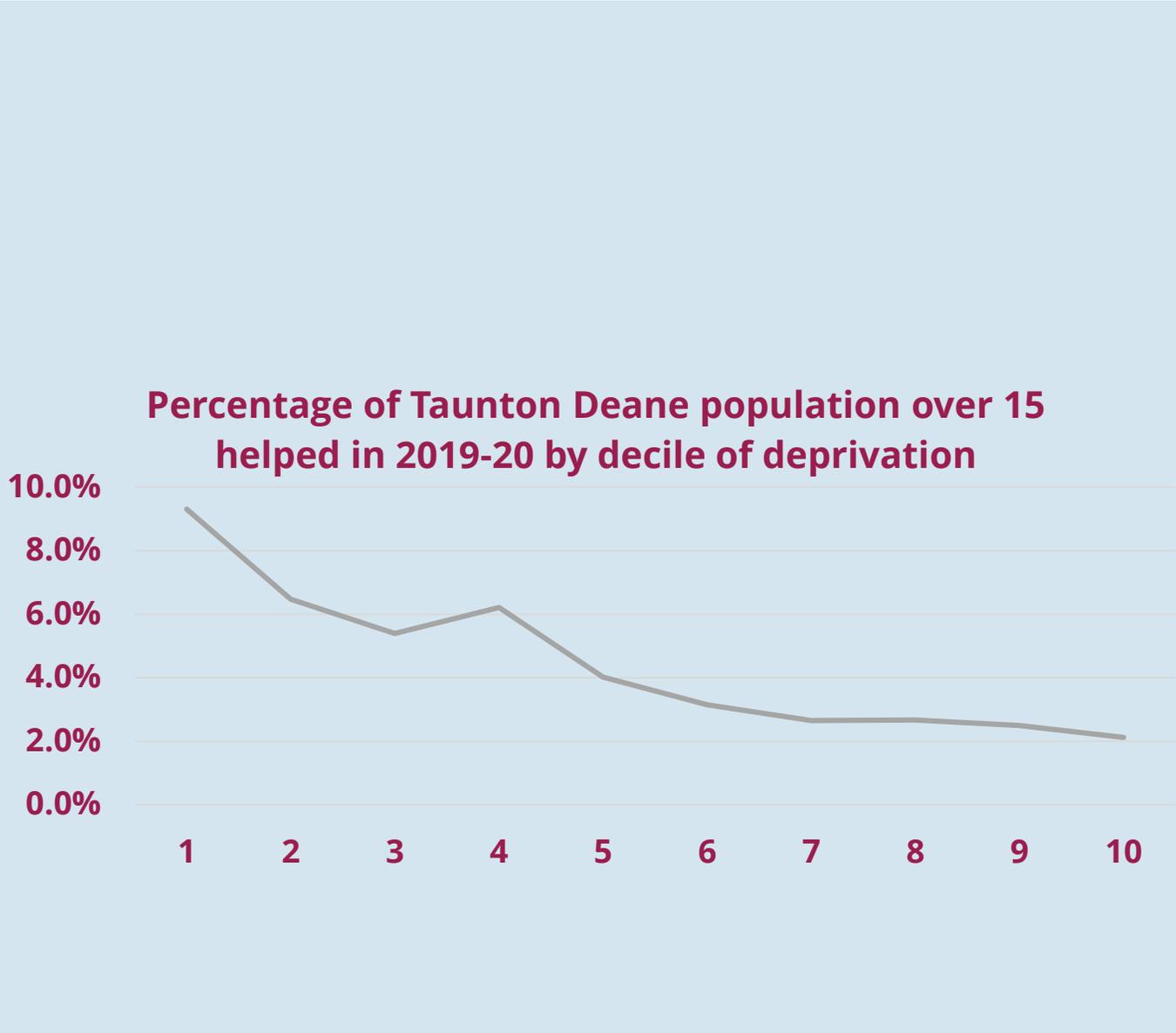
Using our local knowledge, supported by our national network, to help our clients

Helping clients to take the steps that are needed to solve their issues



Helping more people from the most deprived areas

The chart shows how Citizens Advice Taunton helped 9.3% of clients over age 15 from the most deprived Lower-layer Super Output Areas of Taunton Deane compared with just 2.1% from the least deprived LSOAs



Our services

We pride ourselves on responding to any question from any client and without notice, within the Core service or one of the listed projects.

These questions can lead us to identify concerns over issues such as possession proceedings, homelessness, deposit disputes with landlords, benefit entitlements, employment, and many more.

Some of these issues lead to life changing interventions requiring considerable technical and interpersonal skills on the part of the adviser. We also assist with numerous grant applications which enable clients to obtain furniture, clothing, white goods and so on, therefore helping people to cope despite extremely restricted incomes.



Benefits Advice

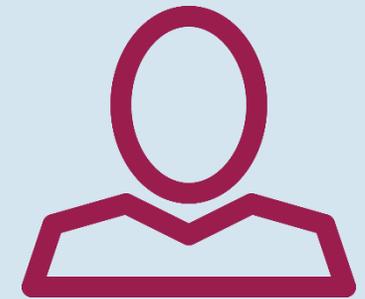
The benefit system is essential but complex, particularly when welfare reform is significantly changing the way people manage a claim.

Maximising income is often part of the way we help clients who come to us about other issues. It helps reduce financial difficulty, promotes inclusion and benefits the local economy. Ensuring people can get on with their lives can prevent the need for more critical and costly state intervention.

"I am writing to say a very BIG thank you for your help with my PIP claim. Without your wonderful help, I would never have been granted the payment. The adviser was amazing with her knowledge and persistence."

2,450 clients

with **8,736** benefit or tax credit issues



Case Study

Our client Jo has significant ill health and was in receipt of the standard rate of a disability benefit called Personal Independence Payment (PIP). Jo was sent a PIP review form and sought our help to complete the form and understand her entitlement. We assisted Jo to complete the form and collate supporting evidence - we estimated that her entitlement had increased to the enhanced rate.

Jo was asked to attend an assessment which would have required: a combination of buses and taxis; 2 hours and 30 minutes of travel; and getting up at 5 a.m. to leave the house at 6 a.m. The journey would have been draining on its own but coupled with her health difficulties, it was too much to bear. We advised Jo of her right to challenge this decision as she could not be required to attend an assessment that was more than a 90-minute journey from home by public transport. The appointment was rescheduled to a more appropriate location and following her assessment, Jo was awarded the enhanced rate of PIP and will not be reassessed for another five years.

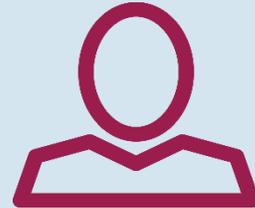
"Thank you so much for your time and effort. Your colleagues and yourself have helped me out a great deal in a difficult period."

Debt Advice

We see people across the debt spectrum; including those who have tight finances, problems with arrears, and those threatened with bailiff action.

We play a vital role by first supporting people to pay their priority bills (such as rent, council tax and fuel payments) and then to help them stabilise their finances for the future.

“I want to thank you and your colleagues for all your help. I appreciate it very much and thank you for all the help you gave me with the credit card.”



788
clients

with **2,695**
debt issues



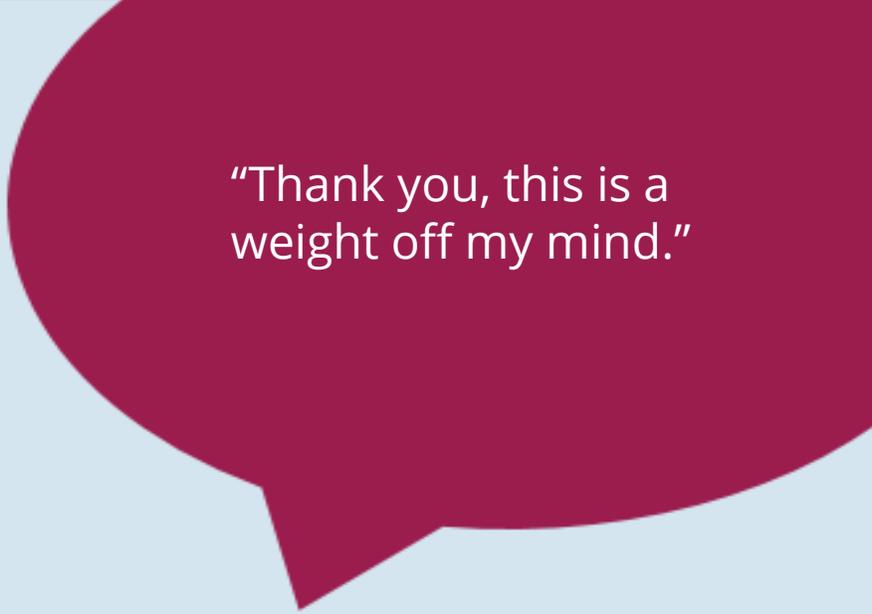
6 clients had debt relief orders or bankruptcies with an average of **£26,800** worth of debt written off for each

Case Study

Louise lives with her child in social housing and had accumulated one of their highest levels of rent arrears at over £4000. Her total debt was around £20,000. The housing provider had obtained a suspended possession order and had confirmed their intent to apply for her to be evicted.

The situation had partly arisen due to the effects of gender-based violence and abuse, and at this stage Louise was contemplating suicide and suffering post-traumatic stress. She had overspent as a consolation but had a low income.

The adviser, worked with the area manager and the client to stabilise the rent arrears and stop it accumulating. This enabled the client to eliminate her debt via insolvency while still retaining her tenancy. She is now managing her rent account successfully and is in credit.



“Thank you, this is a weight off my mind.”

Employment Advice

People come to us with a range of issues which could lead to a deterioration in the employer-employee relationship. This can be detrimental to **both** parties, possibly resulting in unemployment.

It can affect an individual's ability to get on with their job, leading to a lack of productivity at work and potentially time off due to work-related stress.

We have considerable experience, and can even assist clients at employment tribunal.

657 clients

with **1,557** employment issues

Settlements of **£113,000** were achieved for clients.



Case Study

Laura was repeatedly sexually harassed at work, to the extent that she felt dirty, violated and ashamed. Laura resigned and contacted us for advice.

We advised Laura about sexual discrimination, that it is unlawful and she could bring a claim against her employer. We assisted Laura to apply to the Employment Tribunal and the adviser drafted the legal case (submission) and represented Laura at the lengthy hearing.

The tribunal Judge said the employer: "was engaged in unwanted conduct of a sexual nature and that conduct had the purpose, or effect, of violating the claimant's dignity, or creating an intimidating, hostile, degrading, humiliating or offensive environment for her."

The tribunal awarded Laura £25,000 for harassment, £2,729 for interest and £7,220 unpaid wages. The total amount of £34,949 is currently being paid to Laura in instalments.

"I would like to say a very big thank you for your help. Without your guidance the outcome would not have happened. I am truly grateful for your help."

Housing Advice

Problems can arise regardless of housing type.

Our expert knowledge of legal rights and local processes is vital in helping, formally or informally, to de-escalate situations where someone might lose their home

621 clients
with **1,298** housing
issues



Case Study

BB had been offered a council flat and had given notice to leave his private tenancy. He felt that his landlord was being very unreasonable as he was proposing to deduct money from his deposit that BB did not agree he owed. At the point he contacted us he had been given a cheque for a reduced amount as full and final settlement and BB was unsure whether to cash it or not as he still felt the landlord owed him more money but he felt powerless to deal with it.

We were able to advise him on the landlord's duty to use a deposit protection scheme and that there would be an independent arbitration scheme that could assess the money owed. We went through the landlord's claim with the client, and although there were items that BB disputed, he hadn't realised that the landlord had only claimed rent until the date he moved out and that he was by law entitled to 2 further week's rent. As a result our client was only actually £5.00 out of pocket. Following this, our client decided to accept the final settlement offered without need to involve the arbitration service or any further dispute with the landlord.

Consumer Advice

There is often a lack of knowledge about consumer rights and responsibilities regarding the purchase of goods and services.

These issues can affect anyone and can lead to financial consequences, especially for those who can least afford it.

We have an unparalleled wealth of information about the problems consumers have, and share our insights with regulatory bodies.

“You are simply the very best.
Many, many thanks.”

699 clients
with **1,448** consumer issues



Mental Health and Practical Problems

When someone is struggling with their mental health, practical problems can be harder to solve.

National Citizens Advice evidence shows:

- Just over 70% of clients have low confidence that they can resolve their problem without an adviser's help
- 70% of clients with mental health problems say they have low knowledge of their rights

Resolving practical issues can play an important part in supporting people with mental health problems to build their personal resilience and improve patient outcomes.

56% of our clients in 2019/20 had a disability or long term health condition and 25% of these had mental health problems.

The top advice issues for those clients with mental health problems were:

- **Personal Independence Payment**
- **Employment Support Allowance**
- **Universal Credit Initial Claim**

On average, Citizens Advice clients experiencing a mental health problem will have 5 separate advice problems, from unmanageable debts to employment, housing and access to welfare benefits.

Our Research and Campaigns work

One of Citizen Advice's twin aims is to address the broader social issues revealed by the cases we handle.

In 2019/20 most of our Research and Campaigns activity was focused around the Evidence Forms produced by Advisers. These alert us to issues that are wider than individuals problems, which we may follow up with local agencies to encourage improvements to policy and practice affecting service users.

We also pass evidence and case studies on to colleagues at national level to build up a picture of the effects of government policy on citizens around the country, enhancing our ability to campaign for improvements in our clients' prospects.

Over 80% of our workers are volunteers

Our volunteers are vital to the way we deliver our service, enabling us to reach many more people than our funding would otherwise allow.

It is an exceptionally skilled and truly dedicated volunteer team who give their time generously to help local residents.

We pride ourselves on training our volunteers to a very high standard. Some go on to become specialist caseworkers and work on issues such as benefit appeals, employment tribunals and debt relief orders.

The cases we deal with are often complex and could only be dealt with by highly trained advisers.

This volunteering model, and the standards we train them to, represent an enormous cost saving that would otherwise have to be met by Taunton's network of services.



A volunteer's story in her own words

"To everyone at Citizens Advice Taunton,

Thank you so much for providing such a welcoming and supportive workplace over the last 8 months.

I came to Citizens Advice on the upturn from several years of severe depression and anxiety, having not worked since university. You all helped me to get better and better – so much so that I now have the confidence and enthusiasm to pursue a new vocation. In fact, I'm sure you have done more for me than I have done for the charity so I'm very grateful for you taking me on.

It's been amazing to gain an insight into how you all provide such valuable help and hope to our community. I intend to continue supporting your work in any way I can and hope to one day volunteer again.

I'll miss being in the office but look forward to hearing updates from you.

All the best for 2020 and beyond."

Value of our advice provision

Timely, wide ranging and expert advice can prevent significant problems developing for our clients and our community.

Savings to local and national government (fiscal benefits)

£2.4 million

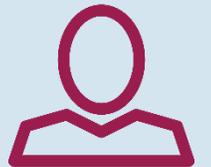
Reduction in health service demand, local authority homelessness and out-of-work benefits



Wider economic and social benefits (public value)

£20.5 million

Improvements in health, well-being, participation and productivity



Benefits to the individual (financial income)

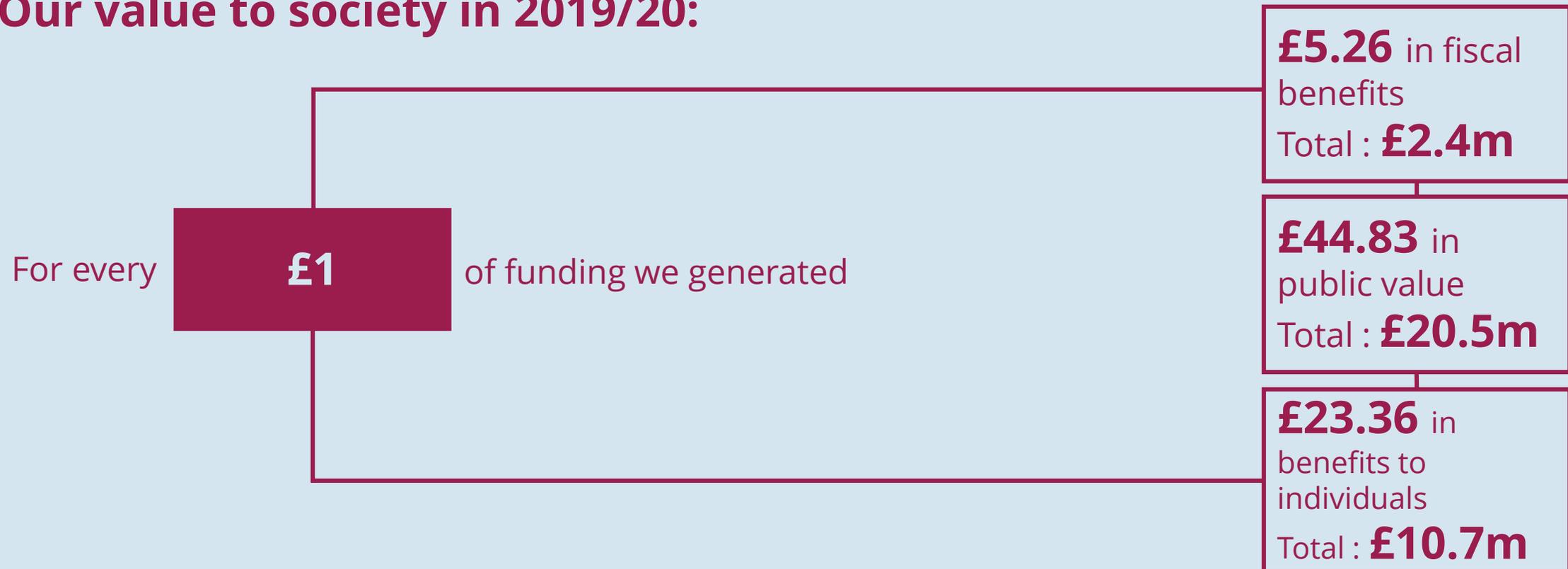
£10.7 million

Income gained through benefits and debts written-off and consumer problems resolved



We benefit everyone: Our value is shared across society

Our value to society in 2019/20:



The values above are calculated using New Economy's cost benefit model, which has been reviewed and approved by HM Treasury.

Looking forward

At the end of the year 2019/20 the Covid-19 pandemic had a significant and sudden impact on our service. In a period of days we had transferred all our services onto telephone and email, producing all sorts of solutions for activities that are usually dealt with face to face.

At the time of writing we are working out what the service will look like in the future, and it has pressed our existing agenda to increase the ways in which people can access our service. It has also increased our financial uncertainty, as we wait for funders to clarify their own positions during the latter part of 2020.

One thing remains clear though; we are always relevant at times of social difficulty, and we expect increasing numbers of people to need our help. As such we will prepare for that by stressing our relevance to funders, and training our volunteer and paid staff to help people with the particular issues that the current climate is presenting them with.

Our finances

		2019-20		2018-19	
		Unrestricted	Restricted	Unrestricted	Restricted
Income	Grants	£179,020	£261,365	£246,313	£215,143
	Donations	£18,379		£5,138	
	Contribution from Projects to overheads	£66,681	(£66,681)	£39,658	(£39,658)
	Other	£7,940		£5,823	
	Total income	£272,020	£194,684	£296,932	£175,485
Expenditure	Staff costs	£151,121	£173,214	£172,535	£159,631
	Other expenditure	£112,022	£15,128	£96,615	£5,544
	Total expenditure	£263,143	£188,342	£269,150	£165,175
Surplus		£8,877	£6,342	£27,782	£10,310

Free, impartial, independent, confidential advice.

We give people the knowledge and confidence they need to find their way forward – whoever they are and whatever they need.

With thanks to our funders / partners



Citizens Advice Taunton is the operating name of Taunton and District Citizens Advice Bureau. Charity registration number 1050297. Company Limited by Guarantee number 2900368. Authorised and regulated by the Financial Conduct Authority FRN 617766.