

Helping people find a way forward

Annual Review 2020/21



**citizens
advice**

Taunton

We can all face problems that seem complicated or intimidating. We believe no one should have to face these problems without good quality, independent advice.

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Our Aims

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

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

Chair's report

No reflection on this past year can ignore the continuing and far-reaching impact of the pandemic. It has been inspiring to witness the remarkable contribution made by volunteers, including the tens of thousands who played a role in delivering our vaccination programme. However, there are many other volunteers and organisations within the charitable sector who remain unsung heroes whilst doing vital work during Covid-19, and Citizens Advice Taunton is one of those.

Disease disproportionately affects the most disadvantaged within society and Covid-19 has highlighted this inequity starkly, so our services remain acutely relevant. Despite the restrictions removing the possibility of ongoing face-to-face services, we responded exceedingly rapidly to adapt to the disruption, ensuring that we were able to continue offering an advice service by telephone and email. The unflinching commitment of our paid staff and volunteers ensured that we not only maintained a continuity of service, but that it was available to those who needed it most.

As we look to the near future, demand for our services will only increase, as Government coronavirus support schemes come to an end and new realities have to be faced. There will be long term changes for all, not least within the workplace and, like so many organisations around the country, our advice delivery will need to evolve so that we continue fulfilling our mission to serve our community. Despite these turbulent times, there have been many successes for Citizens Advice Taunton this year and we have continued to secure new contracts. Another positive outcome has been increasing collaboration between the five CAs within Somerset, to our communities' benefit.

As always, we are extremely grateful to those who continued to have faith in what we do and to fund us, namely Somerset County Council, Somerset West and Taunton Council, Wellington Town Council, the Garfield Weston Foundation, our project funders, and private donors, to name but a few. Our sincere thanks also to the Somerset Community Foundation and Community Justice Fund, who have given us grants to help with the costs of moving to remote working including desperately needed IT equipment, and making the office Covid secure.

At the time of writing, I am delighted to report that St. Mary's House has re-opened for face-to-face appointments.

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.

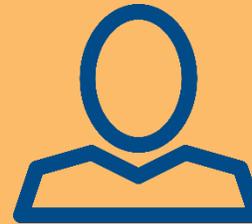
We're an independent charity and part of the Citizens Advice network across England and Wales.



**7,483 clients
helped**



**21,150
advice issues**



**Over 80
workers**



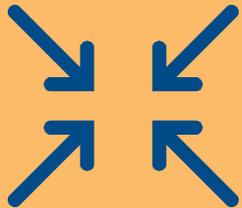
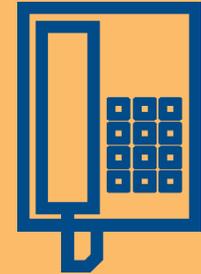
**Working from
home**

We help people find a way forward by...



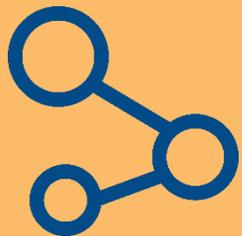
Providing free, independent, impartial and confidential advice to anyone on a range of topics

Ensuring our advice services can be accessed in different ways



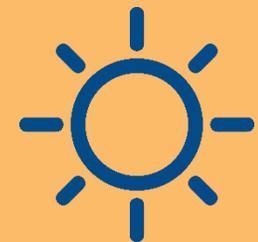
Working with clients, taking into account all the ways the issue may be affecting them

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 6.3% of clients over age 15 from the most deprived Lower-layer Super Output Areas of Taunton Deane (decile 1) compared with just 1.5% from the least deprived LSOAs (decile 10)

Percentage of Taunton Deane population over 15 helped in 2020-21 by decile of deprivation



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.

| | | | |
|---------------------------|--|--|---------------------------------------|
| OUR PROJECTS | Multiple Sclerosis Access to Advice | Macmillan Benefits Service | Taunton One Team |
| Open Mental Health | HRA Debt Advice | MaPS Increasing Capacity | Universal Credit Help to Claim |
| Wellesley Hospital | Wellsprings Hospital | Litigants in Person (for domestic abuse survivors) | Pension Wise |

Benefits Advice

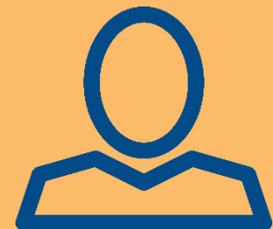
The benefit system is essential but complex, particularly when welfare reform is significantly changing the way people manage a claim.

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.

“There is no way I could have resolved any of the issues I was up against without the adviser’s help. She truly is a diamond and a fantastic ambassador for CA.”

2,095 clients

with **6,882** benefit or tax credit issues



Case Study

Morgan is a 53-year-old who lives alone and has a significantly disabling degenerative disease. Until Coronavirus shielding and social distancing commenced she was supported in the home by family and a neighbour. Morgan was receiving Personal Independence Payment (PIP) and was in the process of having her entitlement reassessed. Before the pandemic Morgan would have received face-to-face support from us to complete the 42-page benefit form.

We arranged to talk Morgan through the disability form via telephone so that we could advise her about what information would best demonstrate her entitlement. Because she cannot hold a pen for long we scheduled five telephone appointments over eight days, to provide time for her to rest her hands and fingers and to allow the symptoms to ease before continuing at the next telephone appointment. The completion of the process took a total of four hours (about three times longer than face-to-face help). Morgan was receiving support from friends to collect and post the form for her seeing as she was shielding and could not go out.

Morgan was worried about being able to complete the form and return it by the deadline and the impact this would have on her benefits. Her finances were already stretched before the pandemic increased her essential expenditure. We were also concerned about the longer term impact this process will have on Morgan's health and symptoms as additional stress is known to cause deterioration. Ultimately, PIP entitlement was increased as hoped and Morgan was rather proud of what she managed to achieve.

“The adviser has been brilliant in the way she has helped me. Understanding and easy to talk to, I wouldn't have got very far without her help and knowledge.”

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.

“The adviser was very helpful and supportive during lockdown in helping me to sort out my financial problems at a time when I was living alone and suffering from cancer.”



598
clients

with **2,695**
debt issues



12 clients had debt relief orders or bankruptcies with an average of **£18,200** worth of debt written off for each

Case Study

Paul contacted us in November 2020 after he had received a note from a bailiff through the door stating they would return later in the week to enforce a 'removal notice'.

He moved into his property in March 2019 and applied for Council Tax (CT) Support before and after he moved in and again in May 2019. He was self-employed but his earnings were relatively small. The CT liability for 2019/20 had been calculated as £997, which he was unable to pay. His liability for 2020/21, in which his financial situation was broadly similar, was only £160.

The debt adviser contacted the council on Paul's behalf. The benefits officer accepted that the CT Support application process had been incomplete for the period from March 2019 to March 2020 and asked him to send a letter requesting a review of Paul's liability. The benefits officer also agreed to pause the bailiff process pending completion of the review.

Following the adviser's intervention, the review of Paul's CT liability for the period to March 2020 was carried out and CT Support was awarded for the period, greatly reducing his liability.

"The adviser dealing with my problem has been extremely professional and helpful and gave clear instructions."

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.

820
clients
helped
with **1,780**
employment issues



Case Study

Bob was dismissed in August 2019 for misreporting his working hours and unauthorised removal of items from the workplace. He was a supervisor who had worked for the company as an employee for 6 years. He had notified his employer that he had leukaemia in March 2019.

Bob visited us in order to discuss his options. He believed that the timekeeping issues had arisen as a result of his illness and that the removal of items from the workplace was following accepted custom and practice. Having appealed unsuccessfully to his employer against his dismissal, we submitted an Employment Tribunal form claiming unfair dismissal and discrimination on the grounds of disability. Although Leukaemia is a disability under the Equality Act 2010, the employer did not make reasonable adjustments to support him. His working hours had increased and he had been pressurised to do considerable amounts of overtime.

Bob stated that the “charges” were fabricated in order to create an apparently “legitimate reason” for dismissal. The dismissal also appeared to be procedurally unfair, as a full unbiased investigation into the allegations was not carried out.

Bob was represented by our adviser at a tribunal hearing lasting 4 days in March 2021. The outcome was that claims for unfair dismissal and disability discrimination (failure to make reasonable adjustments) were found in Bob’s favour. The settlement amount was £16,000 and Bob was delighted with the outcome.

“If it wasn't for Citizens Advice I would have given up. I just didn't know what to do or how to go about it and I can honestly say thank you from the bottom of my heart for the effort put in on my behalf.”

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.

672 clients
with **1,479** housing
issues



Case Study

Following a homeless application, Tom, his wife, two children (a boy and a girl) and his wife's sister moved into a two-bedroom council flat in late March last year. At that time the girl was aged 9, the boy 8 and their aunt 16. Tom sought advice as the accommodation was too small for the household. One of the bedrooms was very small (3.2m by 1.9m) and only just big enough to fit a double bed in. The children and their aunt were using the main bedroom.

Our adviser pointed out to the council that the family should have been allocated three-bedroom accommodation, as although the children's aunt was not eligible for assistance she should still have been included in the household when assessing the number of bedrooms required. She quoted the case law to support her argument.

In July the council apologised for allocating a property to the family that was only designed to accommodate 3 people and awarded the family gold banding (i.e. high priority) for considering other properties. The family were re-housed in a three-bedroom property at the end of July and Tom wrote to express his appreciation of the help provided by Citizens Advice Taunton.

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.

“The adviser was very supportive. He gave me advice on who to be in touch with and my money has now been returned to my bank account. ”

650 clients
with **1,200** 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.

57% of our clients in 2020/21 had a disability or long term health condition, and 21% of these had mental health problems.

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

- **Personal Independence Payment**
- **Universal Credit Initial Claim**
- **Localised Social Welfare**

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.

Research and Campaigns work

One of our twin aims is to address the broader social issues revealed by the cases we handle - to improve the policies and practices that affect people's lives.



The pandemic plunged millions of families into hardship and the decision to increase the rate of Universal Credit (UC) by £20 a week has provided a lifeline for thousands of families across Somerset whilst also providing extra income into the local economy. We heavily promoted **#KeepTheLifeline** to pressure the government to do the right thing and make the £20 a week increase to UC permanent. We have also been in touch with the local MP to make the case for keeping it in place.

We have supported and actively participated in national Citizens Advice campaigns in respect of **Scams Action**, consumers rights, **Big Energy Saving Winter** and action against fraud. On the latter issue, we have worked with County colleagues to alert the Somerset and Avon Police and Crime Commissioner about the inadequate level of resources being devoted to tackling this growing problem.

Our advisers have also been busy writing anonymised evidence forms to highlight new national or local research and campaigns issues.

About three quarters 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 other services.



Feedback from some of our clients in January to March 2021

"I found the lady I spoke to very helpful and she explained what I wanted to know in detail and put to rest some of my worries. Having not been out of work in 48 years and being made redundant 15 months before my retirement is quite worrying. Thankyou for running a vital service."

"I would recommend Citizens Advice to anyone needing help and not knowing where to go for advice. Thank you for all you do."

"Extremely helpful and knowledgeable and without this help I wouldn't have succeeded with my issue."

"Often the public is in the dark about their rights and Citizens Advice has the ability to shed light on those rights; helping people to help themselves."

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)

£2.3 million

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



Wider economic and social benefits (public value)

£19.5 million

Improvements in health, well-being, participation and productivity



Benefits to the individual (financial income)

£8.1 million

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



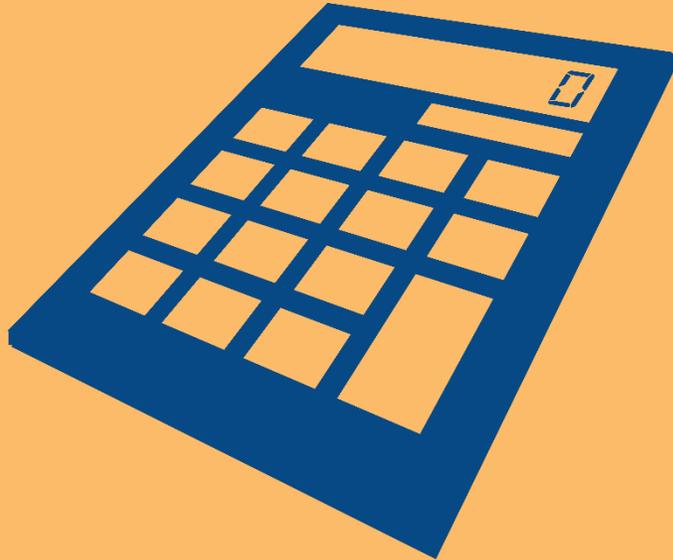
We benefit everyone: Our value is shared across society

Our value to society in 2020/21:



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

Our finances



| | | 2020-21 | | 2019-20 | |
|-------------|---|-----------------|-----------------|-----------------|-----------------|
| | | Unrestricted | Restricted | Unrestricted | Restricted |
| Income | Grants | £172,020 | £303,529 | £179,020 | £261,365 |
| | Donations | £11,082 | | £18,379 | |
| | Contribution from Projects to overheads | £74,113 | (£74,113) | £66,681 | (£66,681) |
| | Other | £6,625 | | £7,940 | |
| | Total income | £263,840 | £229,416 | £272,020 | £194,684 |
| Expenditure | Staff costs | £142,404 | £182,104 | £151,121 | £173,214 |
| | Other expenditure | £100,452 | £29,464 | £112,022 | £15,128 |
| | Total expenditure | £242,856 | £211,568 | £263,143 | £188,342 |
| | | | | | |
| | Surplus | £20,984 | £17,848 | £8,877 | £6,342 |

NB The surplus of Restricted Funds can only be spent on the specific activities funded (and mainly on direct costs like salaries), and may even have to be returned to the funders. It cannot be used by the charity for any other purpose, put in Reserves or used to cover any losses we suffer.

Looking forward

Our current priorities are to:

1. React to the changing advice needs of the community post Covid-19, including the increased need for the Litigants in Person service for domestic abuse survivors, and by further improving our reach into deprived areas.
2. Increase our capacity in response to increasing demand, by maximising the delivery of telephone and email advice to those that can use these channels, whilst ensuring face to face delivery remains for those who cannot.
3. Respond to the local authority reorganisation in Somerset by positioning ourselves as best we can for the new structure, and doing so in partnership with our fellow Citizens Advice Offices in the county.
4. Continue being a leading advocate on social policy issues, influencing change locally and regionally, and contributing to Citizens Advice's national campaigning work.

Jon Shoemith
Chief Executive Officer

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



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