

Citizens Advice South Warwickshire

Impact Report 2020-21



**citizens
advice**

**South
Warwickshire**

Note from the Chair

There has never been a year like it and I hope we will never see times such as these again. However, despite the pandemic, our staff and volunteers have delivered an amazing, vital service to our community.

We saw our number of volunteers drop from 150 to about 80 and hence we were not able to help as many people as normal. Despite that, we managed to help over 4,000 people, with over 23,000 issues, many of those being highly complex issues. You will also see from the report that we were able to secure nearly £3 million of unclaimed benefits for our clients.

Our staff and volunteers have been brilliant. They immediately adapted to working from home and switching to telephone and web support. Easily said now, but at the time we all wondered how we could make the IT work to support us. Fortunately, we had some brilliant support from our IT volunteer, Nigel Milne, who helped us to achieve working from home so smoothly. Also, amongst those volunteers continuing to give their service, are my fellow Trustees. They have been supportive and given wise counsel throughout the year. And I am delighted that I am now able to welcome our new Chief Executive, Julie Robinson, who joins us after several years in a leading role in Coventry CA.

Our funders have been amazing. In many cases they have been willing and able to provide additional funds, enabling us to meet the new demands of home working.

We are a charity and that is something that people often forget. Many see us as a statutory service, which obviously reflects the professional way we deliver our help. However, our existence depends on us commercially tendering for, and winning, contracts as well as writing compelling fundraising bids to deliver grants and donations to keep us going. Occasionally we are left a gift in someone's will and I would like to particularly thank the Lougher family for their generous donation to CASW this year.

This will be my last letter from the chair, as I will be stepping down from that position at the AGM. I will be sad but I am incredibly proud of what our service has achieved, having seen more than 48,000 clients during the nine years that I have been chair.

The pandemic has shown us that we can deliver our service in a different and in many cases a more accessible way, but we will ensure that we keep the best of what we had. Julie is poised to take on that challenge and lead this amazing service with a new chair.

Thank you to all those who have supported me throughout my chairmanship and to all those who continue to support CASW. My sincere thanks to all of you who help us to deliver this service to the people of south Warwickshire.



Citizens Advice South Warwickshire in numbers



4,064 different people were helped



12,631 phone calls were made and received



11,527 emails were sent out of the service, to clients or different agencies



23,290 issues dealt with - people often have multiple issues that we help with

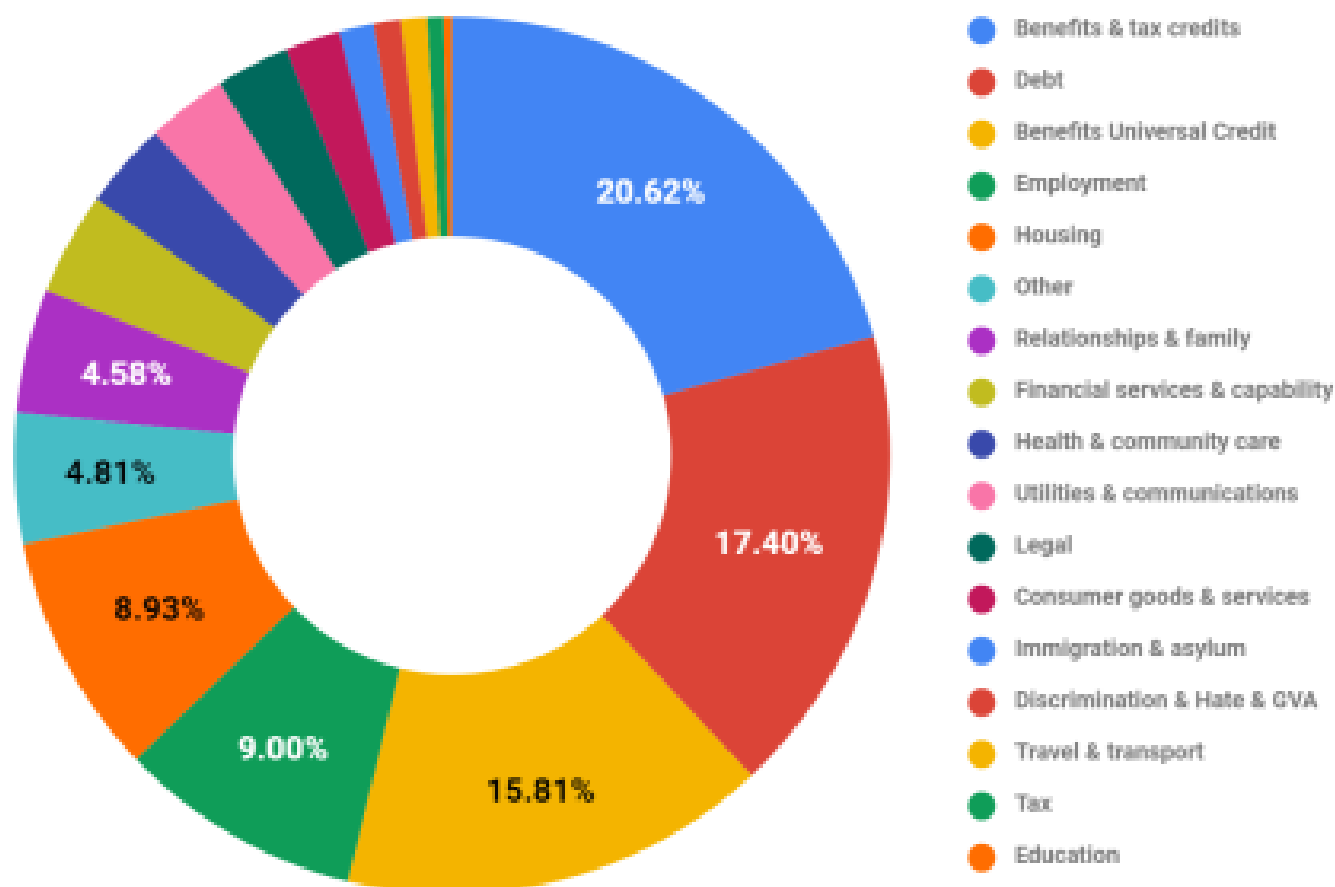


86 volunteers helped give advice and support, along staff

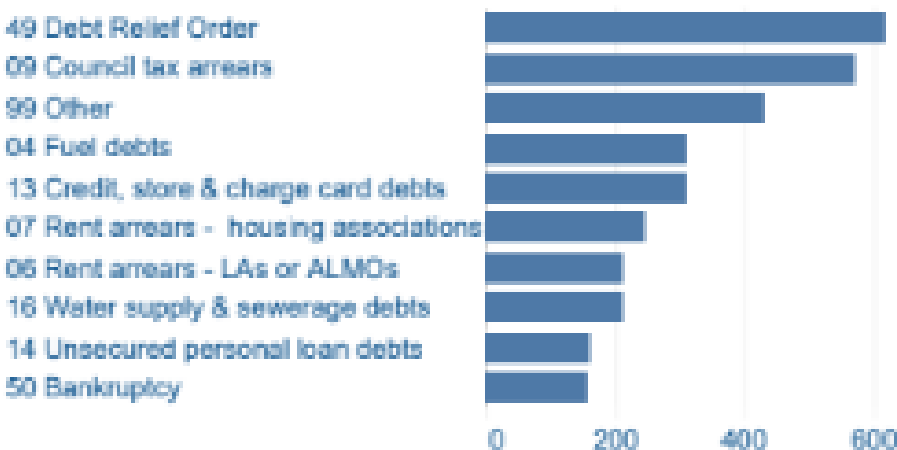


17 different topic areas for advice were covered, from benefits to consumer

What we help with



Top debt issues

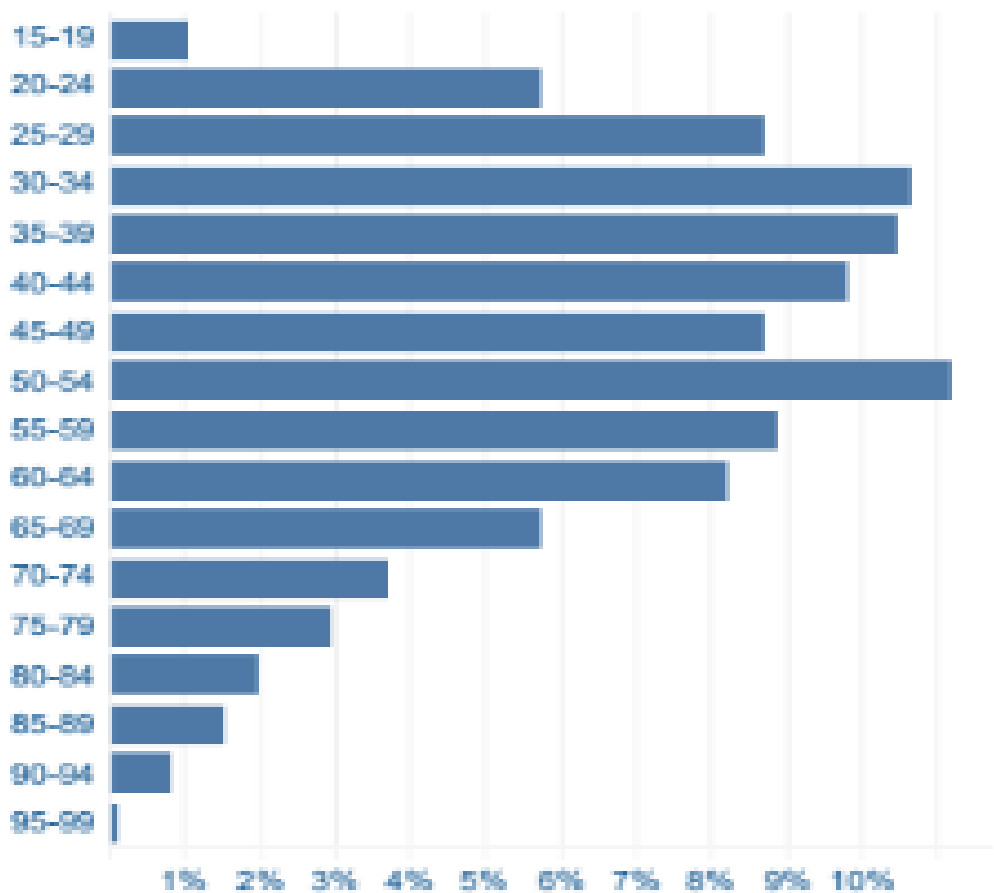


We help with 17 discrete advice areas. As a federated charity, part of the National Citizens Advice network, we have access to their up to date, legal advice. Being a local charity for local people, we provide the advice that meets the needs of the individuals' and their individual circumstances.

Who we help

We help a large range of people of all different ages and backgrounds. We often collect this information to help us understand our demographics and how we can best serve our community. It also helps us see if a trend or problem is affecting a specific group of people.

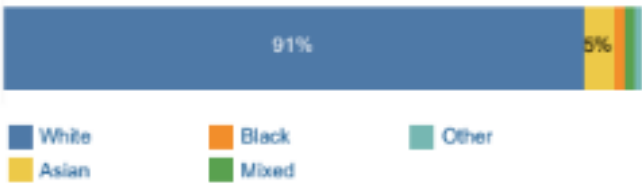
Age



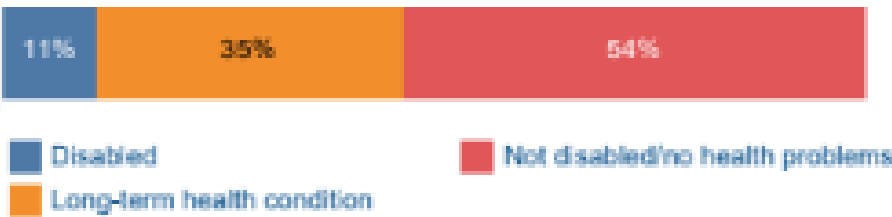
Gender



Ethnicity



Disability / Long-term health



In 2020/21, for every £1* invested in Citizens Advice we returned:

£13.36 in wider economic and social benefits

(public value).

Solving problems improves lives and this means better wellbeing, participation and productivity for the people we help

£1.94 in savings to government and public services

(fiscal benefits).

By helping stop problems occurring or escalating, we reduce pressure on public services like health, housing or out-of-work benefits

£8.35 in value to people we help

(financial outcomes following advice).

As part of our advice we can increase people's income, through debts written-off, taking up benefits and solving consumer problems.

* We've used an H.M. Treasury approved model to show our impact

Our response to Covid-19

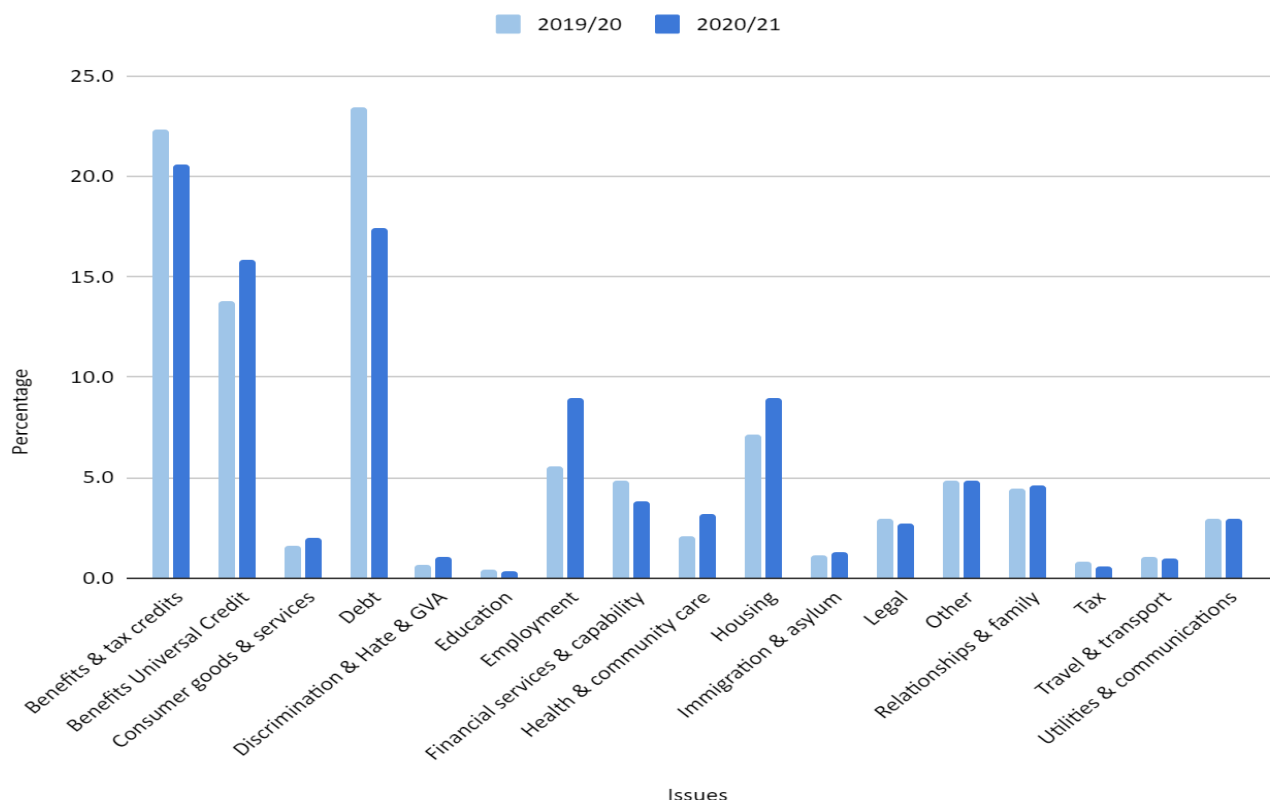
As the initial contact point for clients, it was important to keep the frontline service running throughout the last year despite the challenges. Throughout the year we have maintained a team of volunteer advisers, including trainees plus four grants administrators, an IT volunteer, two research and campaigns volunteers and two volunteer supervisors. All our volunteers have made us immensely proud of their work ethic and passion for helping people.

Despite the restrictions, we have continued to recruit and train new volunteers and staff. This has enabled us to accept new funding and deliver funder objectives and project outcomes. It's a case of utilising the technology around us to shortlist, interview and induct people. Through regular team meetings, one-to-ones and socials, we created an inclusive environment. Supporting volunteers who are remote working can be time intensive because of the extra IT support needed. Everyone is still remote working with email and telephone, our main channels of advice. Some of our staff members are now doing home visits where full risk assessments and safety checks have taken place.

We are constantly seeing changes in legislation and new challenges for people as they struggle through what is already a difficult time, especially for those who are vulnerable. However, we strive to fight against poverty, disadvantage and suffering whatever the challenge, whatever it takes.

The chart below shows we dealt with 26% fewer debt issues, which we put down to the eviction ban, bailiff ban and the suspension on recovery action for debts. Following the introduction of the job retention scheme and the changes that followed, we dealt with 38% more employment issues.

A comparison between the main issues in the years 2019/20 compared with 2020/21



Our volunteer-run services


As a result of the pandemic we saw volunteer numbers fluctuate but on average, we had a total of 86 volunteers including 35 Advisers, 27 trainees, 11 trustees and 13 in other support roles such as research and campaigns, grants and administration throughout Citizens Advice South Warwickshire. So you can see that there are a wide range of roles undertaken by volunteers at CASW. We wouldn't be able to run the service without them.

Over this year we have recruited 29 volunteers and generally 75% of trainees complete their training and stay with us for at least a year. Our volunteers work one or two days a week, starting at 9.45am when they begin the day with a daily briefing session which lasts 15 minutes. This is where their supervisors read out all the changes in legislation that they need to know and prepare them for the day's session which starts at 10am. Through the pandemic, supervisors have thought of new and enjoyable ways to bring up morale during briefings including a daily local weather report and facts and jokes of the day.


Advisers are set 'tasks' through our client case recording system. When the session starts, they begin contacting clients by phone or email. They then finish their day around 4pm but sometimes it's later depending on the cases they have to write up! We invest £2,720 into the support, overheads and development of each volunteer every year, and £3,950 if they are a new volunteer. New volunteers start by going through a training programme with the Training Supervisors tailored to their role, experience and abilities. This involves a mixture of e-learning, reading, workshops and working through workbooks, to help an adviser have a basic understanding of all the subjects (of which there are a lot!). New advisers study for around three months before starting to advise clients with close supervision.

What you said about us:


Both the advice and the fact I was able to talk about my issues have made a huge difference to my wellbeing and I hope will form the basis for stopping an injustice. Very grateful




Wish I had contacted CASW many years before I actually did. Had I done so earlier I would have been less stressed and anxious. Previously I could not see a way to deal with our debt issues. Thank you.




Absolutely fantastic service. I really don't know if I'd be alive today without help you have provided. Thank you so, so much.




Very helpful lady, patient and understanding. Hopeful of a positive outcome.



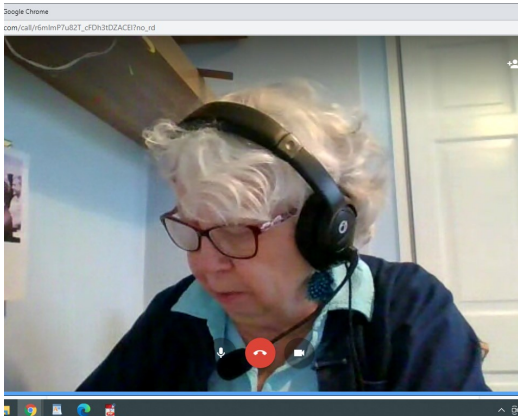
Paul was absolutely lovely. A true gentleman, so reassuring. Thank you



Great people, great service, great help, especially Ruth from Leamington - couldn't have got through it without her.

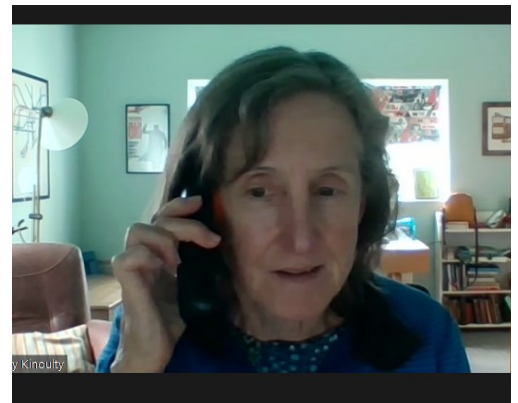


Working from home



Annie says: "Volunteering for CASW has brought me into a kind, supportive and friendly 'family'. I never feel I am out of my depth, there's always someone to keep me afloat. No two sessions are the same, and I feel I am doing something useful with my day." Annie is a generalist adviser and housing champion

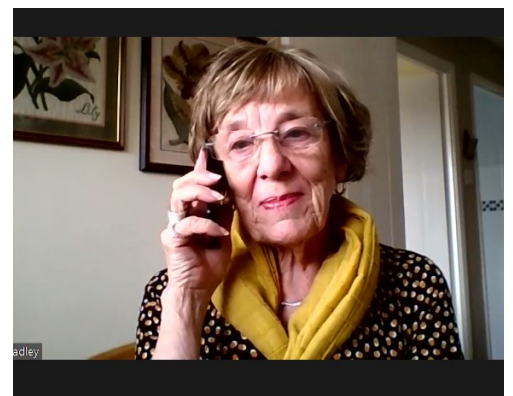
Mary says: "I enjoy volunteering in a supportive environment helping the local community. CASW is very well organised with good training and great materials. They care for their volunteers and provide a lot of support through the training process, which makes it a very professional organisation." Mary is a generalist adviser and Universal Credit, Help to Claim project adviser



David says: "I've been volunteering for about 15 months and can't imagine not doing it. I've had great training and support and after too many years in the world of work have just loved learning again. I'm finding it personally rewarding, too. No two cases are the same and I've found myself involved in everything from giving simple consumer advice through to helping clients work through really challenging personal circumstances. But, I've never felt unsupported; as well as the online resources I can access I know there are others in the team who will be there to help when needed. Being a volunteer at CA comes highly recommended!" David is one of our newer generalist advisers in training



Hazel says: "Helping clients means a lot to me. It was delightful to be able to explain to a client who felt very confused by the benefits system, what she would be entitled to. She went away very happy." Hazel is a generalist adviser



Projects

Money Advice Service - Debt Advice Projects

Funded by the Money and Pensions Service, the project delivers multi-channel debt advice to 300,000 clients nationwide a year to some of the most financially excluded groups in society. Specialist debt caseworkers provide clients who were unable to manage their debts with advice about their indebtedness enabling them to prioritise debts, set up affordable repayments, negotiate on their behalf enabling them to manage their finances better. Our specialist team supported clients with debts totalling **£2,135,389**. Priority debts such as rent and council tax arrears amounted to **£502,470** and non-priority credit card debts amounted to **£1,632,919**.



Reach Out and Help Projects Stratford Town and District

This project supports people near to or at a crisis point in their lives, many of whom suffer from mental health issues, domestic abuse, and support dependent children living in Stratford district. Caseworkers supported those with complex issues by providing holistic advice and support based on the individual needs and circumstances of the client.

Our caseworkers supported clients achieving more than **£150,000** in outcomes for some of the most vulnerable clients living in Stratford town & district.



Warwick Town

This project supports people near to or at a crisis point in their lives. Many of the people we see suffer from mental health issues, domestic abuse, drug/alcohol addiction and have children living with them. All of the people this project supports are living in Warwick town (CV34). Caseworkers continued to help a high number of suicidal clients with complex needs and issues. We help by providing holistic advice and support mainly around their social welfare needs. From January 2020, thanks to additional funding, the project welcomed a specialist debt support post which will focus on the significant financial issues we are seeing and anticipate will grow over the coming years. Our caseworkers supported **195 clients** securing almost **£500,000** income gain and **£86,345** debt managed as well as other health and wellbeing supported outcomes.

Reach Out to Older People

This project supports clients aged 65+ with the issues and challenges they are facing. Working closely with partner organisations, our dedicated caseworker ensures that clients receive the advice and support needed to resolve the issues they are facing. Primarily this is a home visiting service to ensure our isolated and most vulnerable older people can access our services. Our caseworker also supports a focus in Shipston-on-Stour to increase our visibility and accessibility of our services. This bespoke project achieved **£363,659** in outcomes for older people living in south Warwickshire.

Just About Managing (previously Earn it Don't Burn it)

Launched in September 2019, the focus of this project is to support clients with financial capability skills with budgeting, income maximisation and reducing what they spend. Clients often found this to be quite challenging as this often required a change in their behaviour and the relationship they have with money. Many clients presented with multiple issues outside the scope of this project and were referred to the advice team. Of the clients who engaged with our adviser achieved positive outcomes in excess of **£43,000**.

Projects

Homelessness Prevention (Court Desk)

Our Court Desk Worker provides advice and representation at court for clients at risk of homelessness. We continue to work closely with Orbit and Stratford-on-Avon District Council to provide early intervention and support, reducing the risk of further breaches of suspended orders or new possession action being taken. During the pandemic our Court Desk Worker responded swiftly to the rapidly changing rules regarding evictions. She achieved the Advice Quality Standard in housing and transitioned quickly to online meetings and case conferencing with funders and partner organisations to ensure that those facing homelessness could receive the support and advice that they needed. We focused on welfare benefit advice and charitable applications as those with the least financial resilience faced the hardest challenges. We supported **151** clients with **459** issues. We secured income gain of **£106,913** through income maximisation



NHS Referrals Project

Integrating existing health and social care services with advice and support services in south Warwickshire, we work in partnership with South Warwickshire NHS Foundation Trust (acute provider) and Social Prescribers. We continue to see very high demand on this project, which focuses on vulnerable clients needing extended and enhanced support. Despite the hardship we have seen, we have worked hard to deliver a significant difference to their lives, securing more than **£1365,000** financial benefits to **87** people across south Warwickshire.

Help to Claim

In April 2019 we became part of a national project to support clients to claim Universal Credit via telephone, digital and face-to-face. This project assists clients with their initial claim and supports them until they receive their first, correct payment. Our clients present with multiple issues and often require advice beyond Universal Credit and so we refer them to other specialists. The project supports clients who are unable to make a claim due to, for example, low digital skills, ill health/disability, vulnerability, a language barrier or misunderstanding of the process involved. This project supported clients achieving more than **£100,000** in outcomes.



Breakthrough

Money mentors support clients to navigate their way through the personal issues. By providing 1-to-1 support we help people manage their money better, empowering them to take control of the issues affecting them on a daily basis. Many clients had personal issues (drug/alcohol addiction), which impacted on their life choices. Our money mentors were able to support them to overcome these barriers by providing advice and support enabling them to resolve these issues including accessing training, education and employment opportunities. Our money mentors supported clients achieving outcomes of **£49,520**.

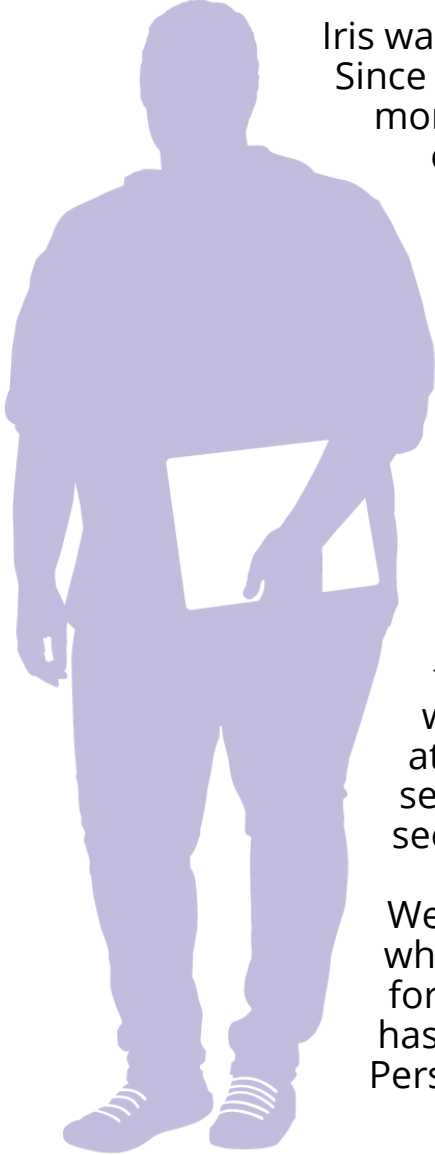


Stratford District Client - grant to move home

We don't just give advice and support people to access the benefits they are entitled to, we also hold hardship grants, a very valuable and important area of work.

Through the use of hardship grants we purchase things people need with money from other organisations and sort the logistics of delivery for:

- White goods such as refrigerators or washing machines
- Carpets
- Beds, tables and chairs for those who have had to move quickly and have nothing; for example in a domestic abuse situation
- Warm coats or boots for winter
- Smart clothes for job interviews
- Emergency food or payment for electricity



Iris was living alone since her son moved out two years ago. Since then she had been subject to the 'bedroom tax' - £60 per month. This was a lot to pay out because she was in receipt of Employment Support Allowance. Iris had long term physical and mental health problems. She had taken some action to sort this out before coming to see us and applied for a Discretionary Housing Payment (DHP) two months before, which was granted and covered the 'bedroom tax' as well as a blue badge.

DHPs are only a temporary solution and so Iris needed to downsize and so she had been able to arrange with her housing association to move to a one bedroom property. She had asked if her DHP award could be used to pay removal costs but this was not possible as the funds had already been allocated to rent. Iris came to us to ask if we knew of another way the removal costs (for which she was quoted £250) could be funded. We looked at various options, including budgeting advance, making a second appeal to the local authority about the DHP and seeking assistance from other grant providers.

We referred the case to our voluntary grant administrator who was able to secure a grant from Stratford Town Trust for the full £250. We are still in touch with Iris and once she has moved we will discuss the possibility of an application for Personal Independence Payment, too.

Focus on: Foodbank

Meeting new clients in a Stratford car park, due to Covid-19 restrictions, became quite normal for Julie Newton.

She is the caseworker in our partnership with Stratford-upon-Avon Foodbank, which began in 2020 reaching people who were unaware they could be helped by Citizens Advice South Warwickshire.



Julie Newton, working out of the Methodist Church with Stratford-on-Avon Foodbank

This project starts with our partners – the foodbank volunteers – referring people using an online form. Julie receives an instant alert and arranges a session with clients to take detailed notes, sorting out any required permissions and data protection. She can then identify problems a client might not have realised they had and potentially secure extra income. E.g. for older people.

Julie is at the Foodbank at least once a week, when she can find herself having initial chats with prospective clients in the car park.

What does success look like? “People not needing the Foodbank because they have got more money in their pockets.”

Julie is used to going to where she’s needed. “I previously worked in a team called Reach Out and Help and we would target areas and knock on doors, reaching out to people who didn’t know about Citizens Advice South Warwickshire.”

“I have met clients on their doorsteps, because if I need a signature from a woman with young children you’re not going to get to our offices.

“I literally deliver food for them. It’s not part of my job really but if I’m out working and there’s somebody on the other side of Stratford who can’t get out to pick up their food, it makes sense if I can drop it off when I’m going home.”

This project is a partnership between us and Stratford-on-Avon Foodbank thanks to funding from Walmart/Asda with match support from a number of other generous trusts including Clifford Chambers Charities and Misses Barrie Charitable Trust.

Research and campaigns

Throughout the pandemic, the Research and Campaigns team has been working remotely, hosting regular meetings and training for new volunteers virtually. We have continued to analyse evidence from our case reporting system, contribute to national campaigns, and develop local campaigns to improve practices and policies affecting the people we help.

Making an impact

This year we have raised our profile within the Citizens Advice network by carrying out and sharing research on affordable landline packages; basic bank accounts; health and disability benefits debt; and mental health evidence forms. Following reports from caseworkers of erroneous charges for mental health evidence, we contacted all our local GP surgeries to provide information about their duties not to charge for completing the forms.



Liz Crane with fellow Research and Campaigns volunteer Jack Pipe

We contributed evidence to the Government's health and disability benefits green paper, which has since been published and opened for consultation. We submitted 253 evidence forms to national Citizens Advice, and these are helping us shape our next campaigns.

A caseworker supported a client in making a successful complaint to the Local Government and Social Care Ombudsman, with the client awarded a refund and fees write-off totalling £23,500. The client spoke about how we had supported their family on BBC Radio 4 programme, 'You and Yours'.

Growing the co-production group

We engaged with some of our clients who are eager to be involved in reviewing and improving our services. We carried out a survey and telephone interviews to listen to clients' views and develop our 'lived experience' group, which empowers clients to make positive changes in their community.



Involvement in national campaigns

We took part in the national 'Keep the Lifeline' campaign to keep the government's £20 uplift to weekly Universal Credit payments. We emailed the three MPs representing south Warwickshire constituencies, urging them to keep the £20 lifeline in the budget. We also published a press release on our website using local data, highlighting the impact of the uplift on our clients.

We increased our social media posting during the [#KeepTheLifeline](#) campaign, the national Big Energy Saving Winter campaign and Scams Awareness 2020. Our increased social media posts received good engagement and we increased our followers.

We continued to meet with local partners, including colleagues at Coventry Citizens Advice and Healthwatch Warwickshire. Our team continues to grow and we look forward to working with other local organisations to maximise our impact.

Thanks to our funders of 2020-21 including...

European Social Fund
Orbit Heart of England
Kenilworth Town Council
Kenilworth United Charities
Leamington Town Council
National Citizens Advice
Stratford-on-Avon District Council
Stratford Town Trust
The Charity of Thomas Oken and Nicholas Eyffler
The Henry Smith Charity
The King Henry Endowed Trust
Warwickshire County Council
Warwick District Council
Warwick Relief in Need
Warwick Town Council



Our income

Other income (donations, legacies, interest etc.) 4%

NHS & Commercial organisations 10.5%

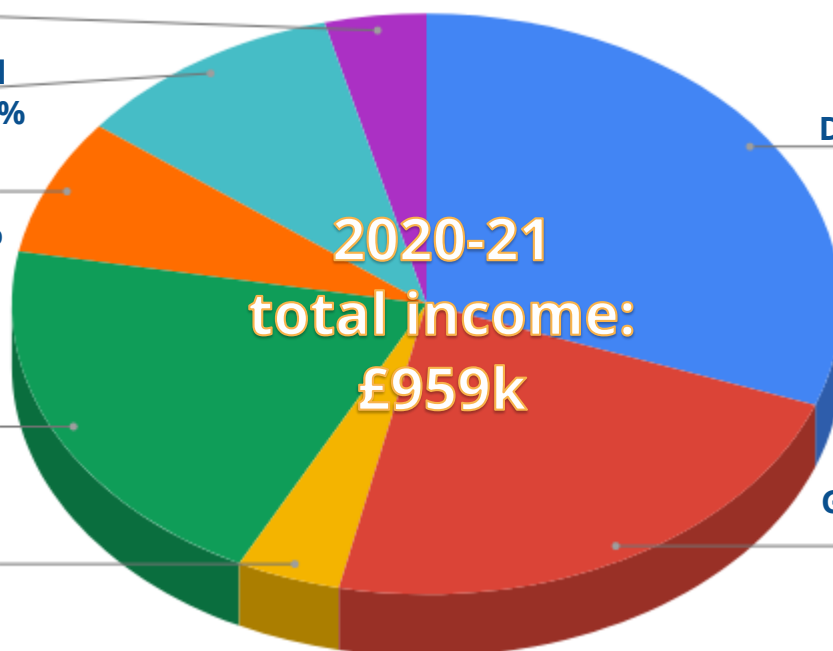
National trusts and charities 7.6%

Local trusts and charities 20.4%

Town and Parish Councils 4.1%

County and District Councils 30.7%

Government agencies 22.7%



Message from our new CEO

I joined the team at the end of summer from my previous role as Operations Director with Coventry Citizens Advice. As I write this, I have been here for three months and it has been a very busy induction. My focus has been on connecting with our staff and volunteers and exploring the ways we continue to support our clients during this ongoing period of change and challenge. The pandemic has provided the backdrop for so much of my work both here and in Coventry for so long now, and I am learning how best to use the lessons I have learnt to benefit south Warwickshire.



Our plans take account of the fact that life is not yet returning to 'normal'. I'm delighted that we have kept our support in place since March 2020, despite so much upheaval. But now we are asking how we can give people the help they need, the way **they need it**. For some, a telephone call is enough, but my aspiration, and that of my team, is to have someone there to respond straight away, even if it's just to say: *we've got your message and we'll be in touch...* We know that our clients' problems don't keep office hours. If someone's worries are keeping them awake, they should be able to email us, and get an acknowledgement about how and when we can help them very quickly.

A key challenge then is to ensure we are meeting the needs of our most vulnerable clients, who, for whatever reason, struggle to move their issues forward without face-to-face support. As already seen, we have continued to support over 4,000 clients across south Warwickshire, with debt issues comprising a big proportion of that alongside benefits and tax credits. All local offices found that lots could be done virtually, but our volunteer model means we need more volunteers to join us and keep our services responsive where this electronic support is not enough.

We are establishing new appointment-based venues in Leamington and Stratford for face-to-face work and more venues will follow. In fact, caseworkers on our Reach Out and Help programmes have continued meeting clients face-to-face through home visits, carried out in a Covid-secure way. Provided that government guidance remains unaltered, this will continue. The Trussell Trust has secured funding to continue our work with Stratford-on-Avon Foodbank for another three years. Our caseworker who is attached to them will spend some of their time in the brand new Fred Winter Centre. We are delighted with this collaborative way of working with partner organisations to support clients.

Message from our new CEO continued...

Like many third sector organisations, we lost a large proportion of our unpaid volunteer advisers when we went into lockdown and our response to recruitment and retention of volunteers is under review. But we have a skilled and dedicated number of volunteers who have stayed with us, devoting their time to supporting our clients across the long months of home working. These new ways of working mean we can recruit a more diverse range of volunteers, including people who can't easily come into our offices. We have a strong training programme back up and running, and the first "remote" volunteers are already taking calls. We need more.

There is a lot to be done - but with the hard work and commitment of my team and our volunteers and trustees, we are making progress.



How to keep in touch

The best way to reach us is to call us on **0300 330 1183**

Instant Self Help citizensadvice.org.uk

Email us casouthwarwickshire.org.uk/contact/email-us/

Webchat casouthwarwickshire.org.uk/contact/chat-with-us/

Or [subscribe to our newsletter here](#)



Citizens Advice South Warwickshire



**South
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