




North
Somerset



Annual Report 2020-21

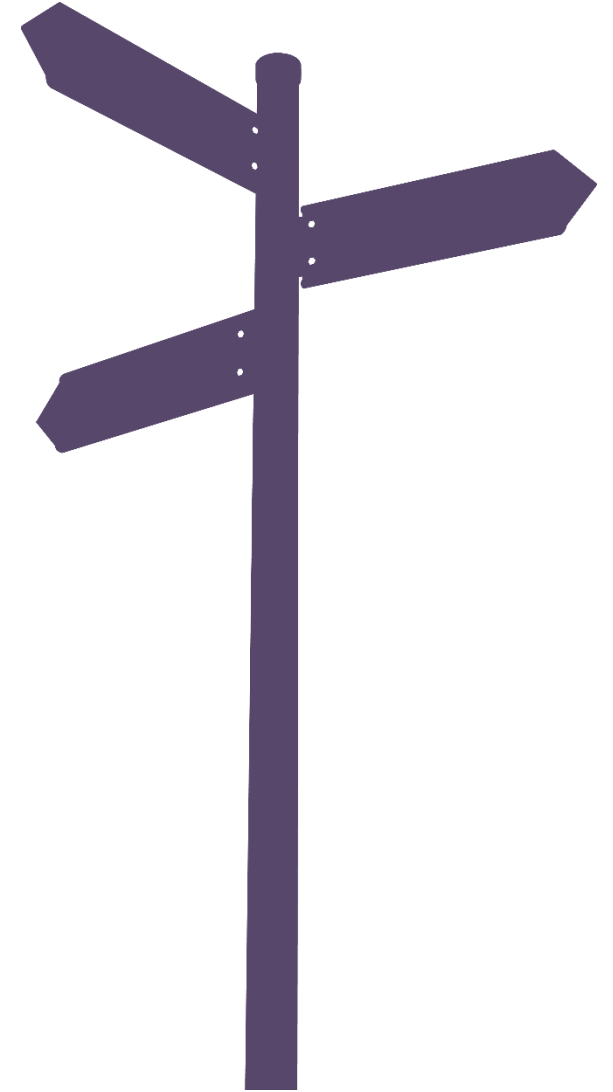
Our services are free, confidential, impartial and non-judgmental



Contracted
with the

Legal Aid
Agency

We have a vision:

To improve the health and wellbeing of everyone living or working in North Somerset who needs our help and support, by providing accessible, effective and tailored information and advice that is free, independent, confidential and impartial.



Confidence in our Service

Our aim is to provide a quality service for everyone:

- . Our clients and their communities
- . Our staff (paid and volunteer); and
- . Our partners and funders.

We will deliver this through:

- . Our advice services;
- . Our research & campaign work;
- . Our equality & diversity work;
- . Our investment in our staff (paid and volunteer); and
- . Our training provision.



ADVICE – CHANGING AND SAVING LIVES

We are proud to be a member of Citizens Advice. Our membership sets out the detailed requirements all Citizens Advice local offices must meet in order to be part of the service. These include:

- Governance and Strategic Planning
- Quality of Advice Assurance
- Financial Management
- People management
- Equality leadership

We are proud of our **Quality Marks** that demonstrate we are organised, easily accessible, effectively managed and we employ staff with the skills and knowledge to meet the needs of our clients.



Standing up for Equality

At Citizens Advice North Somerset we believe that our common humanity makes us equal in worth, dignity and rights. We value **diversity**, promote **equality** and challenge **discrimination**.

Our service is available to everyone living, working, or travelling through North Somerset, regardless of race or nationality, gender, disability, sexual orientation, religion, age or marital status. We want to make sure everyone has access to our services. We are constantly reviewing how we can improve what we do and how we do it, to reach all those people who need our help.

We will be a stronger champion for equality by:

- challenging discrimination through advice
- championing equality through research and campaigns
- valuing diversity as an employer and volunteer agency



Supporting Our Community



Farid Saada
Chair of Trustees

There is no doubt the last year has been incredibly challenging with the global pandemic and the country being placed into lockdown at various times throughout the year. We closed our 21 face-to-face locations knowing that remote advice would present a barrier to many of our more vulnerable and marginalized clients. For this reason, we have strengthened our connections with our community colleagues to ensure all those who need us are able to access our services. We thank all our partners under the North Somerset Together banner for supporting CANS to help local residents access much needed advice and support.

Our response and agility as an organization to so quickly move to home working was exceptional. This was in part because our systems were already set up for agile working due to our numerous office moves, but mostly this is down to our amazing team of paid and volunteer staff. Their incredible resilience and the fact that they embraced this new way of working meant that we could continue to focus on helping our clients. We thank each and every one of you for your commitment, hard work and tenacity, you are the heartbeat of our organization and all we achieve is because of you.



Fiona Cope
Chief Officer

Remote advice via telephone, email, webchat and video conferencing has proved to be extremely successful with the majority of our 7,405 unique clients being helped in this way. CANS re-introduced restricted face-to-face advice from June 2020 for those clients unable to access remote advice for whatever reason. CANS' *Future of Advice Strategy* sets out our bold ambition to deliver community based face-to-face advice across North Somerset whilst building on the success of our remote advice service. Our aim is to reach more local residents and to be there for them when they need us and where they are. We can only achieve this aim in partnership and we are grateful to all our partners and supporters for your continued support and funding.

We know local residents are going to be facing many challenges in the coming months and years ahead not least with the ending of the job retention scheme, the £20 reduction to Universal Credit and the backlog of Landlord notices. We are also facing the recommissioning of debt advice and Help to Claim which may, worryingly, lead to a reduction in local provision when in reality these services are going to be needed more than ever.

Despite all of these challenges CANS is growing in strength and resilience and with our brilliant team of paid and volunteer staff we will continue to make sure we are there for our clients when they need us.

Generalist Advice Service

Pre-pandemic

- Face-to-face drop-in service delivered by volunteers and supported by a paid Advice Session Supervisor.
Locations:
 - Weston-super-Mare
 - Portishead
 - Clevedon
 - Nailsea
- Outreach drop-in/pre-booked appointments delivered by paid Outreach Adviser
- Avon Adviceline – telephone advice delivered by volunteers

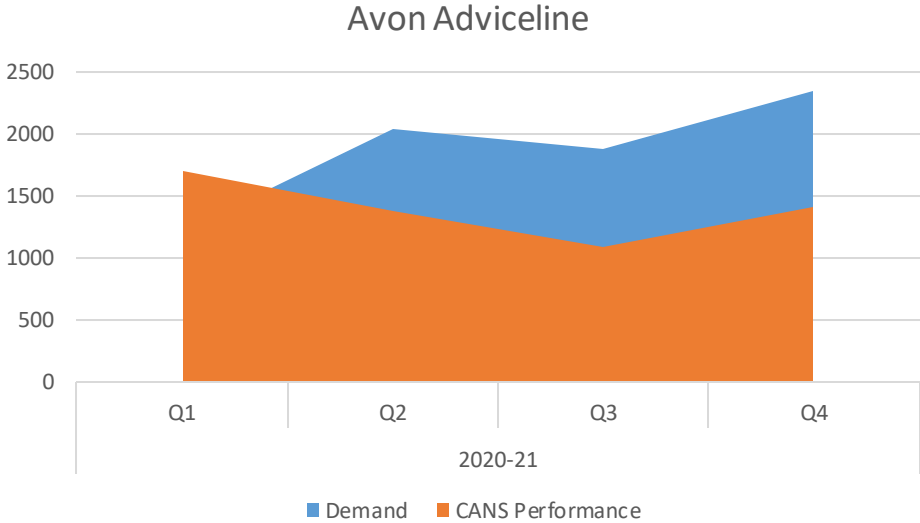
Pandemic

- All face-to-face advice services closed
- Q1 2020/21 paid staff deployed to home working / volunteers stood down
- Q2 2020/21 onwards – 25 volunteers onboarded to deliver remote advice (telephone and email advice) / 1.8 FTE paid Generalist Advisers recruited to deliver telephone, email and webchat / Paid staff fulfilling project targets and objectives

Core Funding Stats	2018-19	2019-20	2020-21
Unique Clients	5341	4774	5647
Issues	12630	12119	12637
Complexity Indicator	2.4	2.5	2.2
Whole service comparision			
Unique Clients	6797	10574	7405
Issues	20030	27043	21077
Complexity Indicator	2.9	2.6	2.9

Avon Adviceline

	2019-20	2020-21				
	Total	Q1	Q2	Q3	Q4	Total
Demand	2158	1211	2032	1875	2341	7459
CANS Performance	247	1701	1380	1090	1402	5573
% performance	11%	140%	70%	58%	60%	75%



Q1 2020/21

- Avon Adviceline dominated by Bristol calls which is why CANS performance exceeds local demand
- CANS paid staff deployed to answer Avon Adviceline while volunteers being onboarded
- Teams of volunteer Advisers 'onboarded' to remote advice: deployment of equipment; additional training

Q2 2020/21

- Demand increases – public feedback '*now that CANS is closed you're more open than ever*'.
- Volunteer Advisers continue to be onboarded to remote advice with deployment of equipment and additional training.

Q3 2020/21

- Easement of covid restrictions saw a drop in volunteer availability which is also reflected in the drop in enquiries
- BEIS funding brings additional target of 25 chat and email enquiries per month and 50 National Overflow calls per month.

Q4 2020/21

- Further lockdown with many clients now familiar with accessing CANS advice services remotely
- CANS has helped more people in Q4 via Adviceline than we did for the whole of 2019-20.

Future Service Delivery Timeline



First planning meeting held
Work streams identified and leads allocated

March



Strategy planning meeting
Work streams pulled together

April



Consultation and Communication
Work stream development

May



Reality check – rebalance
Test and learn

June



Roll out
Review, learn, implement

July to October

Stage 1 – July 2021

- Clients continue to access services remotely
- Introduction of ASS/Adviser assessment for F2F advice
- Paid Generalist Advisers / Outreach Advisers to deliver F2F advice
- Generalist F2F to be introduced to 39OS and then rolled out to community locations

Stage 2

- To roll out F2F advice to community locations: Nailsea / Portishead / Clevedon / Yatton / Banwell & Winscombe / Worle
- All appointments on a pre-booked basis and delivered initially by paid Outreach Advisers

Stage 3

- Reintroduce Volunteer Generalist Advisers to F2F advice
- Volunteer Generalist advisers to work alongside paid staff (policy that Volunteers should not lone work).
- Individual risk assessments completed for all volunteer advisers
- Individual feedback captured from all volunteer advisers about the future ways of working

The stages above may run in tandem with each other

Pre-booked Appointments

- Initially assessment and approval before F2F appointment booked
- C-19 Risk Assessment carried out and procedures followed in lead up and during appointment.

Generalist Advice Service

Post-Covid

To develop and embed remote advice service

- telephone
- email
- webchat
- video conference

Re-introduce face-to-face interviews for clients unable to access services remotely. To be delivered in community locations:

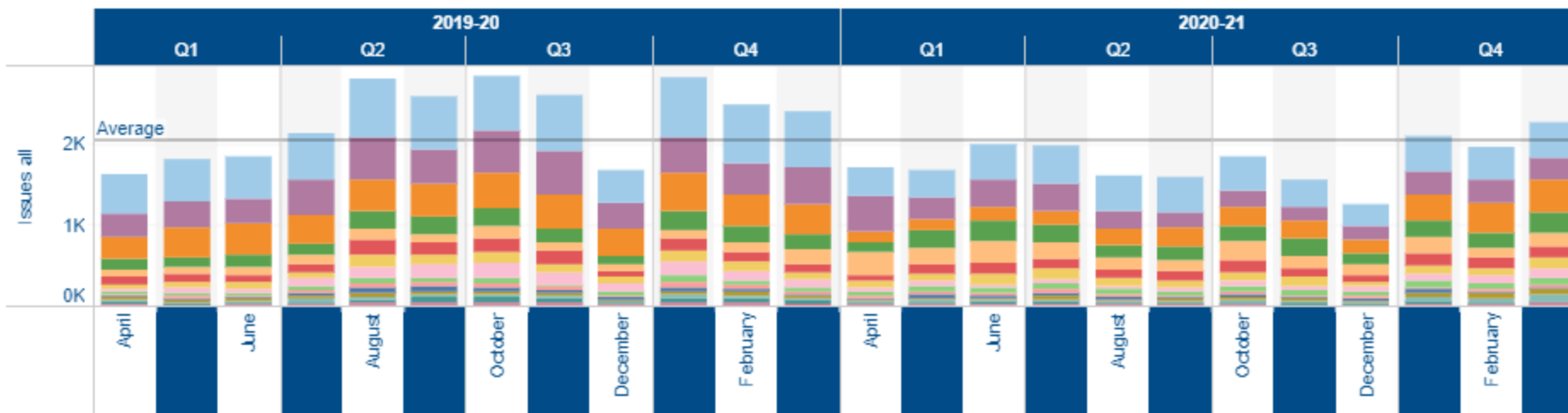
- Portishead – venue to be confirmed
- Clevedon – venue to be confirmed
- Nailsea – 65 High Street
- Weston-super-Mare – CANS Office
- Yatton – library
- Winscombe – Parish Council Office
- Banwell – Children’s Centre
- Worle – Big Worle Hub / Castle Batch

To explore re-introducing additional face-to-face locations:

- Somewhere to Go
- We are With You
- Pill

Working with North Somerset Together to identify new community locations / secure additional funding

Graph of issues for last period and previous period



- Benefits & tax credits
- Benefits Universal Credit
- Debt
- Housing
- Employment
- Relationships & family
- Legal
- Other
- Consumer goods & services
- Travel & transport
- Health & community care
- Financial services & capabil...
- Utilities & communications
- Immigration & asylum
- Tax
- Discrimination & Hate & GVA
- Education

Advice Trends

Last year (12 months from report date)

	2020-21												Grand Total
	Q1			Q2			Q3			Q4			
	April	May	June	July	August	September	October	November	December	January	February	March	
Benefits & tax credits	195	173	228	202	216	205	218	166	150	223	211	214	1,999
Benefits Universal Credit	232	143	148	140	110	110	104	85	73	124	124	124	1,375
Debt	56	71	69	77	86	96	108	97	83	117	131	147	900
Employment	168	117	148	114	81	80	116	85	63	89	64	76	1,130
Housing	78	117	134	131	75	96	112	113	78	113	90	119	1,147
Relationships & family	41	73	82	70	57	57	87	56	41	75	73	75	731
Legal	51	55	67	68	49	51	56	55	35	69	54	67	627
Consumer goods & services	18	41	27	25	25	23	25	25	29	39	35	43	328
Other	56	55	30	33	28	40	49	54	56	63	84	71	537
Health & community care	19	26	17	23	26	12	22	17	16	30	21	21	229
Financial services & capability	12	22	20	34	14	15	18	19	13	41	49	56	277
Utilities & communications	15	14	19	13	16	15	17	11	13	32	38	49	214
Travel & transport	19	21	21	32	24	16	24	14	23	23	18	27	248
Immigration & asylum	13	13	21	14	15	7	10	14	7	14	10	13	138
Tax	7	15	12	10	12	12	11	10	7	10	9	20	124
Discrimination & Hate & GVA	9	10	13	11	7	6	11	5	6	12	10	10	108
Education	2	3	1	6	4	10	7	2	1	3	6	6	48
Grand Total	724	714	787	732	632	629	731	635	525	781	700	759	6,938

2020-21 – North Somerset

Key Statistics

Citizens Advice North Somerset (m..

2020-21
Q1
Q3



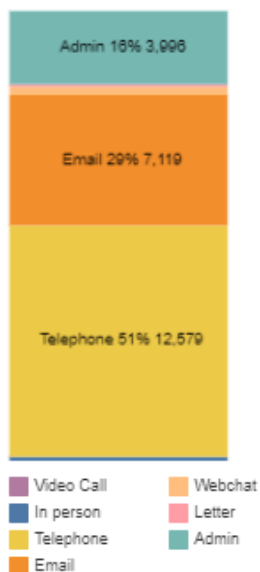
Summary

Clients	7,405
Quick client contacts	1,228
Issues	21,077
Activities	24,523
Cases	7,689

Outcomes

Income gain	£2,440,858
Re-imbursements, services, loans	£7,452
Debts written off	£221,426
Repayments rescheduled	£74,962

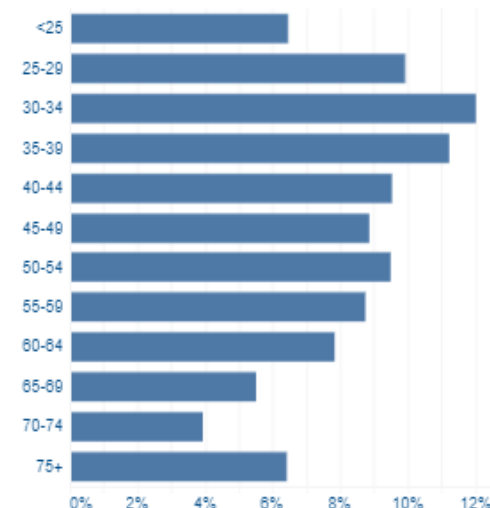
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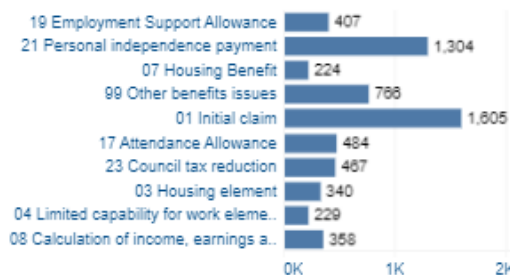
Issues

Issues	Clients
Benefits & tax credits	4,646
Benefits Universal Credit	3,106
Consumer goods & services	779
Debt	2,656
Discrimination & Hate & GVA	151
Education	60
Employment	2,242
Financial services & capability	379
Health & community care	403
Housing	2,230
Immigration & asylum	246
Legal	1,179
Other	763
Relationships & family	1,377
Tax	173
Travel & transport	343
Utilities & communications	344
Grand Total	21,077

Age



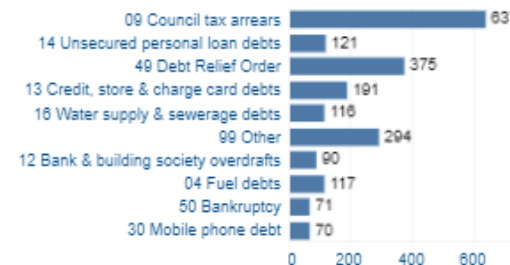
Top benefit issues



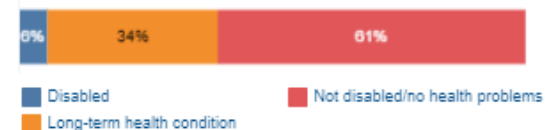
Gender



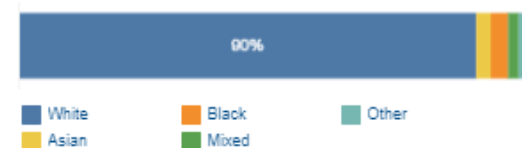
Top debt issues



Disability / Long-term health



Ethnicity



2019-20 – North Somerset

Key Statistics

Citizens Advice North Somerset (m..

2019-20
Q1
Q3



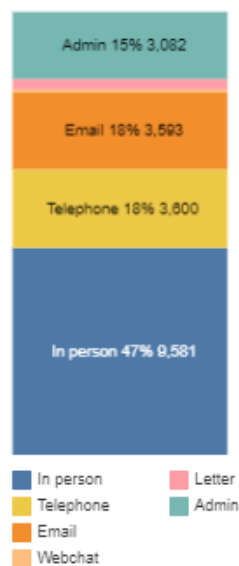
Summary

Clients	6,915
Quick client contacts	3,752
Issues	27,043
Activities	20,439
Cases	7,746

Outcomes

Income gain	£2,631,506
Re-imbursments, services, loans	£6,206
Debts written off	£1,558,055
Repayments rescheduled	£94,692

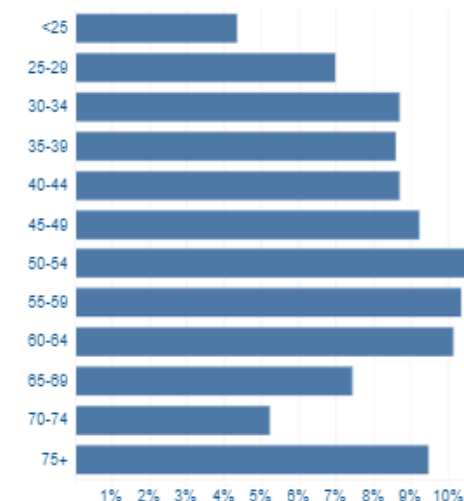
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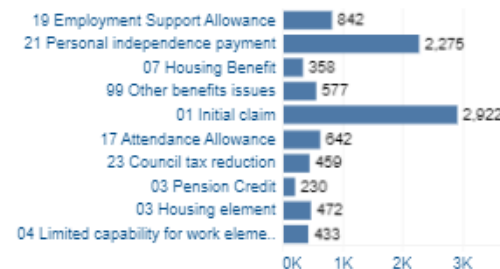
Issues

Issues	Clients
Benefits & tax credits	7,216
Benefits Universal Credit	4,891
Consumer goods & services	565
Debt	4,369
Discrimination & Hate & GVA	126
Education	46
Employment	1,352
Financial services & capability	371
Health & community care	409
Housing	2,084
Immigration & asylum	435
Legal	1,178
Other	1,355
Relationships & family	1,449
Tax	338
Travel & transport	496
Utilities & communications	363
Grand Total	27,043

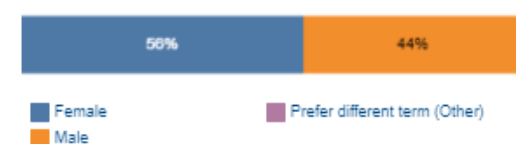
Age



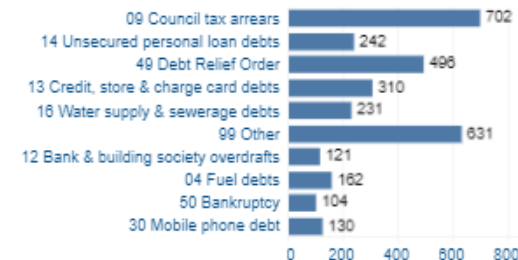
Top benefit issues



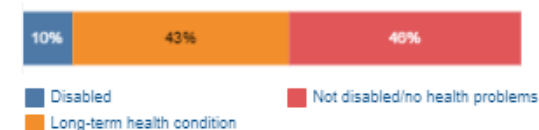
Gender



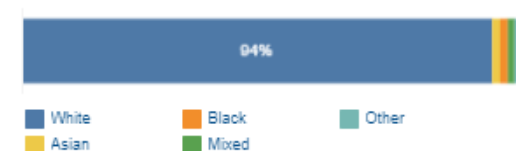
Top debt issues



Disability / Long-term health



Ethnicity



Our Value in 2020-21

7,405 unique clients helped with around **21,077** issues

We cover the whole spectrum of advice

- **Welfare Rights**
- **Money Advice**
- **Housing Advice**
- **Family Law**
- **Employment**
- **Consumer Issues**
- **Law and Courts**
- **Health**
- **Immigration**
- **And anything else**

£11 million benefits to individuals – income gained, debts managed and consumer issues resolved. For every **£1** invested in CANS **£37.84** is going back into the local economy and directly helping local people.

Our Value to society

Fiscal Benefits

Savings to local and national Government and public services

£2.93 million

Public Value

Improvements in health, well-being, participation and productivity

£20 million

Value to People

Individual financial outcomes

£11 million

North Somerset – Key Statistics

12,861 people claiming Council Tax Support (Q4 2020/21)

11,000 households in fuel poverty

15,896 people in receipt of Universal Credit of which **4,890** claiming up to 1 year (May 2021)

4,668 children living in poverty

7,507 households in receipt of Housing Benefit of which **732** are working (Feb 2021)

5,501 people claiming Employment & Support Allowance (Q3 2020/21)

6,216 people 65+ entitled to Attendance Allowance (Q3 2020/21)

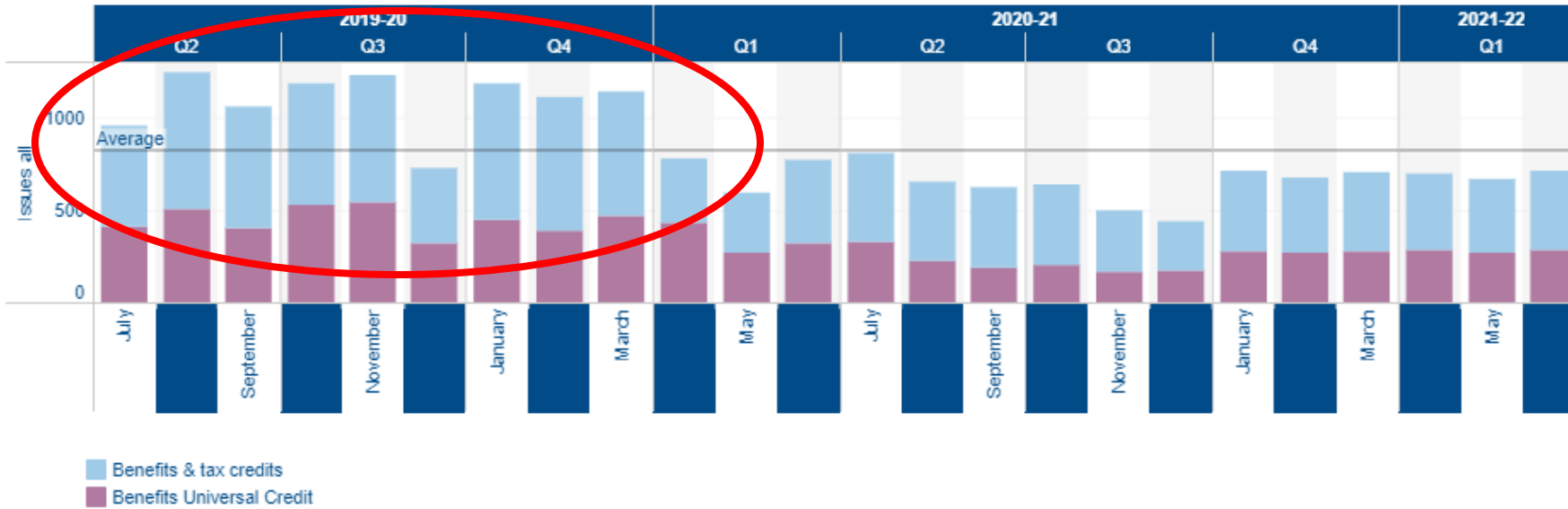
4,578 people claiming Pension Credit (Q3 2020/21)

3,407 people entitled to Carer's Allowance (Q3 2020/21)

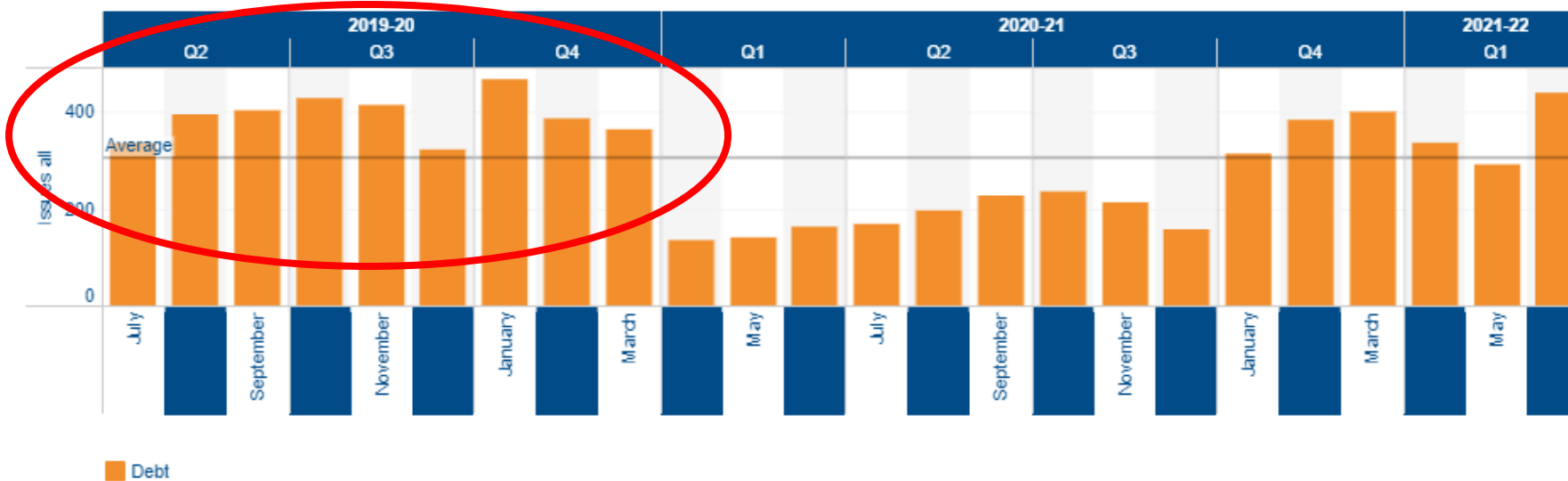
10,300 people furloughed under the Coronavirus Job Retention Scheme (April 2021)

5,772 Food parcels distributed of which **2,422** distributed to children (April-Sept 2020 – *Trussell Trust*)

North Somerset Advice Trends and horizon scanning

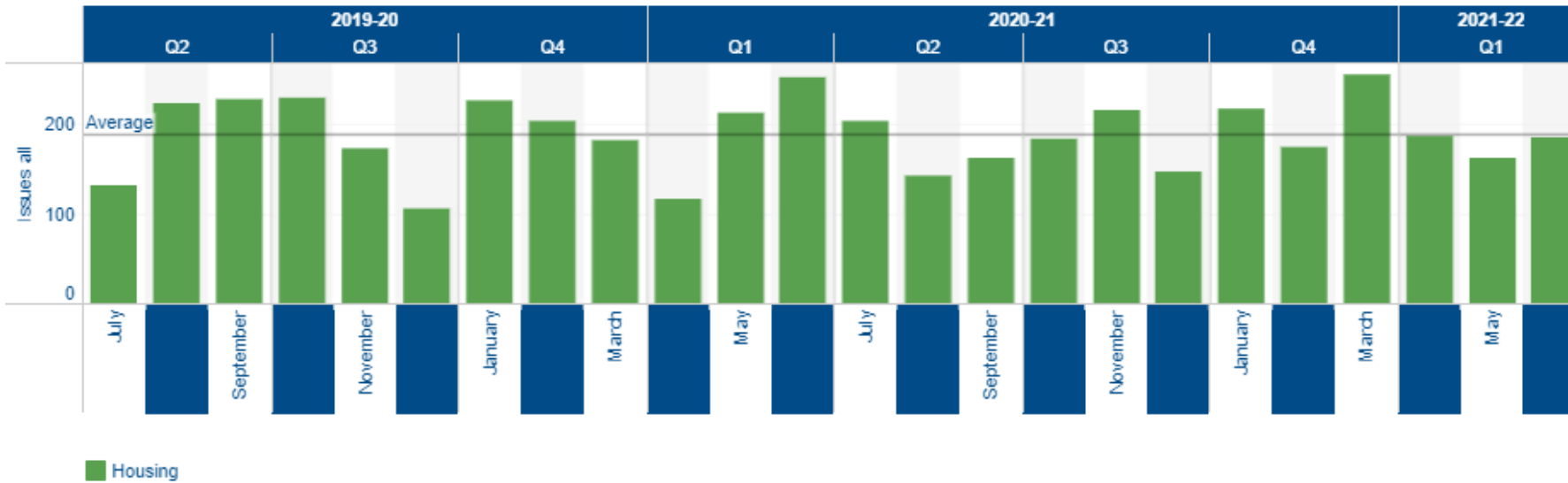


- Increase to pre-covid levels
- DWP catches up with backlog of claims / appeals / verification
- Temporary uplift to Universal Credit coming to an end
- Furlough Scheme ending will lead to increase in new claimants
- Economic impact on businesses and local employers may lead to increase in new claimants
- Lack of immigration status (settled status) - claims coming to an end / new claims being rejected

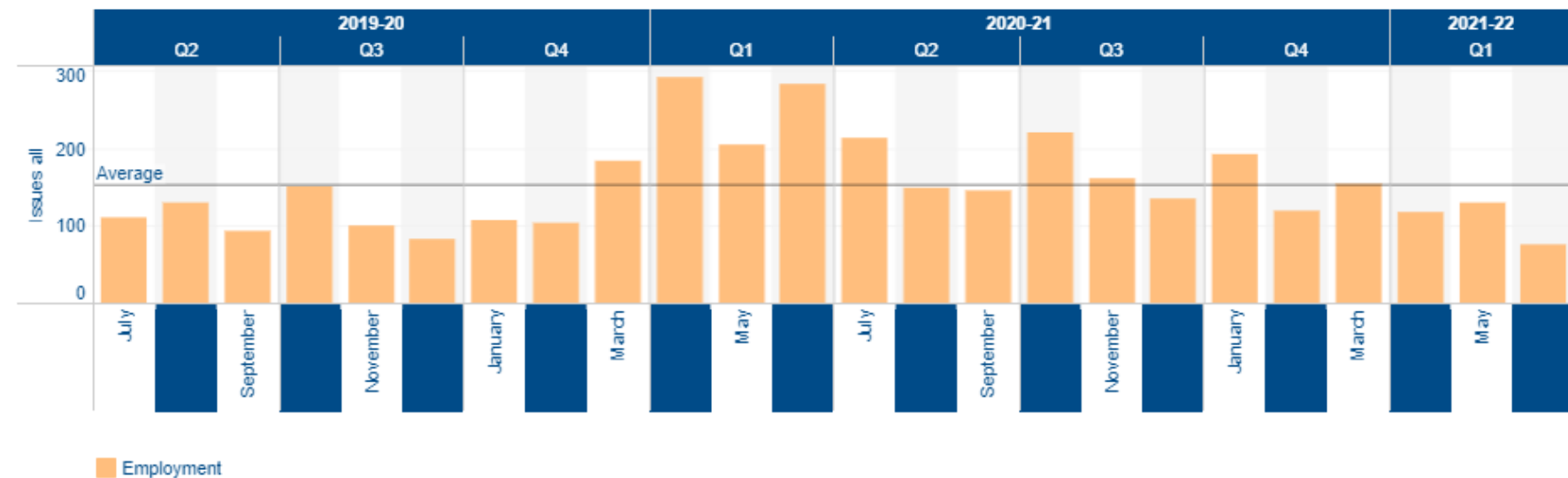


- Increase to pre-covid levels
- Furlough scheme ending will lead to increase in potential unemployment / indebtedness / hardship
- Concern that people have been living off savings / credit
- Economic impact on businesses and local employers may lead to loss of income and risk of indebtedness
- Debt lags behind benefit changes i.e. removal of UC uplift
- Lack of access to F2F services causing hardship
- Increase in people in rent arrears
- Digital poverty i.e. digital council tax bills causing issues

North Somerset Advice Trends and horizon scanning



- Backlog of Landlords' notices to leave waiting to be heard as a result of 6 month / 4 month extended notice period
- Potential increase in mortgage repossessions as consequence of economic impact
- End of furlough scheme will impact people's ability to pay rent / mortgage
- Universal Credit uplift coming to an end – people live to their means



- Furlough scheme ending September will result in increase in employment enquiries
- Economic impact may result in increase in employment enquiries
- Larger businesses struggling with staff numbers as a result of self isolation / other staff members having to cover workload
- Working parents impacted with children having to self isolate
- 2/3 working mothers have no childcare during school holidays having used holiday / unpaid leave entitlement for self isolation / caring responsibilities
- Ending of work from home order – impacting working parents
- Increased hire and fire tactics

Who we are and what we do



Remote Generalist Advice Service – our remote generalist service (telephone, email and webchat) is delivered by our team of 25 Volunteer Generalist Advisers and 3 paid Generalist Advisers who are supported by paid Advice Session Supervisors. In 2020/21 our Generalist Adviser Team helped over **4,647** unique clients with over **12,637** issues.



Face to Face Generalist Advice Service – all 21 face-to-face locations were closed in March 2020 as a result of the pandemic. From July 2021, working in partnership with Town and Parish Councils and community locations, a new face-to-face generalist advice service is being rolled out across North Somerset. The new service will be delivered by volunteer Generalist Advisers and paid Outreach advisers supported by paid Advice Session Supervisors.



In-reach Services - dedicated services delivered by paid Specialist Advisers to service users of partner organisations. These services are available either in location or via remote access for:

- Weston General Hospital – Macmillan funded dedicated service for patients living with cancer
- Weston Court House – Legal Aid Agency funded dedicated service for people facing repossession



Dedicated Projects – we work in partnership with a number of local and national partners to deliver the following services:

- **Debt Free South West** (funded by Money and Pension Service) – a partnership of 8 advice agencies delivering debt advice across Gloucestershire, Bristol, BANES, North Somerset and South Somerset. In 2020-21 CANS helped **1,593** clients to manage a recorded **£3.7 million** of debt by negotiating with creditors, rescheduling payments, and writing debts off through insolvency.
- **Macmillan Cancer Support Income Maximisation** – we work in partnership with Macmillan Cancer support to provide advice and assistance to people living with cancer, their families and carers. These services are delivered by dedicated advisers through face-to-face and telephone advice from locations to suit the client including home visits and at Weston General Hospital. In 2020-21 we helped just under **616** clients through this project with recorded outcomes of over **£1.7 million** in income gained through grant applications and benefit claims and through debts managed.

Who we are and what we do



Dedicated Projects – continued

- **Housing Advice** – we are funded by North Somerset Council and The Legal Aid Agency to provide housing advice and to run the Housing Possession Court Duty desk providing advice, support and representation for people whose homes are being repossessed. In 2020-21 CANS helped around **1,000** clients with housing related issues.
- **Welfare Rights Appeals** – funded by North Somerset Council and Community Justice Fund to assist local residents to challenge benefit decisions. Just under 40% of all CANS enquiries relate to Benefit issues and in 2020-21 we recorded **£3 million** in financial outcomes for clients in income gained through benefit claims and benefit appeals.
- **#FirstSteps** - this is a multi-agency project funded by North Somerset Council to deliver advice and support to people in receipt of Council Tax Support who are in council tax arrears.
- **Family Law Advice** – we work in partnership with Gloucester Domestic Abuse Support Service to provide advice and Mackenzie Friend support for litigants in person dealing with family law issues. We particularly focus on litigants in person who have been victims of domestic abuse.
- **Help to Claim** – funded by the Department for Work and Pensions through national Citizens Advice. We provide support and assistance for people making claims for Universal Credit from the initial application through their first full payment. We work in collaboration with Jobcentre Plus in Clevedon, Shirehampton and Weston-super-Mare.
- **WHAM Project** – we work in partnership with The Centre for Sustainable Energy, Talking Money, We Care Home Improvements, Bristol City Council, North Somerset Council, Citizens Advice Bristol to provide advice on energy, money, benefits and to carry out home repairs.

Who we are and what we do



Dedicated Projects – continued

- **Settled Status** – we are funded by North Somerset Council to provide generalist support (plus some specialist support) for EU nationals applying for Settled Status.
- **Pier Health PCN Social Prescribing Service** – a partnership between Pier Health PCN, Citizens Advice North Somerset and Alliance Homes. The service provides a social prescribing service for a wide range of community related support with an emphasis on loneliness and isolation, and on the determinants of health, particularly low income, employment, learning, support, housing, debt, financial management and domestic abuse.
- **Social Prescribing (Older People)** – This service sits alongside the Pier Health PCN Social Prescribing Service and is funded by Quartet Community Foundation's Catalyst Fund to provide a dedicated Link Worker specifically working with older people.
- **Wessex Water** - we are funded to support clients access the variety of schemes provided by Wessex Water to assist those on low incomes or who have fallen into arrears with their water bills.
- **Quartet Community Foundation** – for a number of years we have received Surviving Winter funding to provide immediate financial assistance in the form of fuel top-ups for older people in financial difficulties.

Our services are free, confidential, impartial and non-judgmental.

Citizens Advice North Somerset is the trading name of North Somerset Citizens Advice Bureau
Registered Office: 39 Oxford Street, Weston-super-Mare, BS23 1TN
Charity registration number: 1052967
Company Limited by Guarantee registered number: 2906303
www.nscab.org.uk



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