

**citizens
advice**

**Tameside
District**

55th Annual Report 2020/21



We thank Tameside Council, all our funders, MP's and local Councillors for their continuing support of Citizens Advice Tameside during these difficult times.

Citizens Advice Tameside

Chairs Report

Once again, it gives me great pleasure to write a forward to our annual report.

Who could possibly have imagined the pain, loss and hardship suffered over the past 2 years or so by the pandemic. I say, with enormous pride, that managers, staff and volunteers of Citizens Advice Tameside rose to the challenge with the dedication and determination shown throughout the history of our bureau.

The Managers report describes in great detail, the arrangements put in place to ensure uninterrupted advice services and indeed to increase the services provided, therefore there is no need for me to repeat them. However, I would like to bring to your attention a couple of particular events that added to the challenges over the past year.

For legal reasons, TMBC put the core advice service, which they fund, out to open tender.

Citizens Advice Tameside, together with other organisations, were invited to bid against a very comprehensive and stringent specification. The tendering process took up enormous management and administration time and resources. I am delighted to say, that our tender was successful and resulted in a new 3 year contract for Core advice services funded by Tameside MBC, and I would like to record our thanks to the officers of Tameside MBC for their continuing help and support in implementing the terms and conditions of the new contract.

At the same time as the above tendering process, the national Money Advice and Pension Service money advice contract was put out to public tender, the result of which will not be known until the end of the year, and similarly the Help to Claim contract. These processes also put great demands on our management team who had to respond to the national bids. Again, I would like to place on record our enormous gratitude to our staff team for their hard work and dedication.

All of us at Citizens Advice Tameside were delighted to hear that our Chief Officer, Nigel Morgan was awarded a British Empire Medal (BEM) in the New Years Honours 2021. Nigel's citation read, for services to the community of Tameside. Nigel, has indeed given outstanding services for more than 30 years to Citizens Advice Tameside and Hattersley Community Association. We offer Nigel both our thanks for his hard work and dedication and our congratulations in receiving a very well deserved award.

Finally, as I have said over many years, we are blessed with a fantastic Citizens Advice in Tameside and on behalf of the citizens of Tameside and the Trustee Board, I thank all of our staff and volunteers for their continuing dedication and hard work in very challenging times.

I would also like to thank our Trustee Board for their time and support over the past 18 months.

Norman Mackie
Chair

'I am extremely grateful to my adviser and the Citizens Advice for solving my problem'.

'I'm so grateful for the impact you have made to my life, thank you'.

'Great service Adviser is so informative and knows his stuff. Have complete trust in him'

'The Adviser was absolutely fantastic, and reassured me at a time when I was feeling suicidal as my debt and health problems felt so overwhelming. I can't tell you how much I appreciate the support!'

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Treasurer's Report

Each year we report significant change and flexibility. However, we were certainly not expecting the extreme unpredictability of the past year. Despite this, we have been able to secure additional funding from Citizens Advice, to facilitate the move over to remote advice via telephone, email and webchat, required during the pandemic period. The management and staff have coped admirably in the face of the unprecedented challenge that this past year has presented, and their flexibility has been commendable.

We continue to remain grateful to Tameside MBC for our continued 'Core' funding, The Money and Pensions Service (MaPS) who in partnership with Citizens Advice support our debt advice project, and the DWP who in partnership with Citizens Advice support our 'Help to Claim' project supporting Universal Credit claimants for their continued financial support; without which we would be unable to operate.

The continued support of New Charter, and Jusaca Trust allowed us to maintain our community based outreach advice and information sessions throughout the year, albeit currently in a remote format, for which we are extremely appreciative.

We are aware that in the coming years we will face challenges of increased tender bidding processes for funding, and are continuously in preparation for this to stabilise and increase our much needed services for the community of Tameside.

As in previous years our main expense has been staffing costs, which have increased slightly due to the appointment of new staff to undertake the added remote advice roles. There has also been an increase in telephone and postage costs, again with regards to the current remote working situation.

All costs continue to be tightly controlled and monitored against budget, resulting in an overall favourable variance of expenditure. Although we have utilised some of our reserves over the year to maintain services, our reserves remain within the figure held in our policy.

Finally, my thanks go to all staff and Trustee Board members for their indispensable

support during the last financial year, and to John Simpson, our Independent Examiner.

Jacqui Fieldhouse

Honorary Treasurer

Citizens Advice Tameside Income 2020-21

Local Authority	116,000.00
MaPS	125,217.00
Help to Claim	92,458.00
EAP (CA)	9,480.00
Citizens Advice - Phone, Chat/Email	35,200.00
Citizens Advice - Single Queue	10,000.00
Action Together - Community Wellbeing	18,154.00
TMBC - Winter Pressures Grant	6,132.00
BEIS	10,627.00
New Charter	4,500.00
Jusaca Trust	3,000.00
Other Income	3,099.00
Recycle Outlet	19,440.00
Public Donations	99.00
TOTAL	453,406.00



Citizens Advice Tameside

Chief Officers Report

What a year! Our staff and volunteers rose to the challenges brought by the COVID19 pandemic, working tirelessly to help clients in extraordinary circumstances through a year we'll never forget, adapting to provide services to those who need us.

Citizens Advice Tameside provides free, confidential, impartial, independent information and advice, funded by a range of funders. We are a voice for our clients and consumers on the issues that matter to them. We value diversity, champion equality, and challenge discrimination and harassment.

'The advisor I spoke to on the phone was an absolute pleasure he really helped to calm my worries and explained what steps I need to take next to ensure that I wasn't being scammed. He answered all the questions I had without hesitation and as someone who has social anxiety I felt so comfortable once on the phone and would highly recommend this service to anyone that needs advice in the future. Thank you' - Client

'I am only able to go through the difficulties thanks to the support and help I am getting from citizens advice - [Adviser] fantastic lady - without her I'd be lost and more stressed anxious and depressed' - Client

Our aims are:

- To provide the advice people need for the problems they face
- To improve the policies and practices that affect people's lives

What our service usually looks like:

- Our Core Team provides a face to face general advice drop in - Monday - Friday 9:30-12:30, on any matter.
- Our Outreach Team provides weekly face to face generalist advice drop ins based in community locations across the borough.
- Our Project Team provide face to face energy advice, social prescribing and wellbeing advice
- Our Help to Claim Team provides face to face advice in JobCentres, and contributes to national telephone and webchat delivery.
- Our Employment Team provides face to face specialist level advice and support.
- Our Debt Team provides face to face specialist level advice and support.
- Our Research and Campaigns work at events across the borough.

We provide quality information, advice, casework, advocacy and practical support - never more needed than during the pandemic - like many other organisations, we saw a huge increase in demand when the pandemic hit. Our priority was to continue to provide services and help local residents.

From the start of the pandemic, we had to adapt how we delivered our services to ensure the safety of clients, our staff and our volunteers. The changes we put in place included...

- Observing social distancing in our locations and venues
- Remote information, advice and casework conducted through remote channels - telephone, video call, webchat and email.
- Redeploying staff onto frontline services to increase client access
- Increasing open access times on all channels.
- Securing additional funding for equipment to facilitate remote working
- Joining national Adviceline and national Single Queue.
- Freephone telephone line for clients, to reduce cost of calling us
- New online enquiry form for 24/7 access

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We helped:



Citizens Advice national website - with a wealth of up to date self-help information - had an estimated **121,789** visits from Tameside residents.



3 people getting help by video call, 0 in previous year



6,241 people through our phone services, a 333% increase on previous year.



1,410 people getting help by email, a 215% increase on previous year



1,069 people getting help by webchat, a 142% increase on previous year

We helped **7,539** individual clients this financial year, through 24,798 recorded case notes - an all-time high for us. For these clients we opened 8,268 new cases, and recorded 25,788 individual Advice Issue Codes.

Demand for our services was high - the total volume of clients we helped increased by 61% on the previous year, when our services had been delivered 85% face to face.

During the pandemic, we worked flexibly to meet clients' differing needs, despite Coronavirus restrictions at times affecting the type of support we could give. The pandemic pushed us to become more adaptable, including conducting appointments by phone and video. Despite the challenges of supporting clients remotely, we held 2,340 telephone and video appointments with clients.

In Adviceline post call feedback 2020/21:

88.9% clients told us the service was easy to access

93.7% clients told us they were satisfied with the way we handled their query

93.3% were satisfied with the information and assistance they received

96.9% would recommend us to others.

The percentage of clients who said they would recommend our service and found it easy to access our service in our client experience survey was

almost identical to the previous year's figure, showing we've been able to continue providing excellent support despite difficult circumstances.

We provided advice and information through remote channels, developing skills and expertise. While our service is always flexible, delivering tailored advice had never been so important - we kept our focus on supporting clients whilst regulations, rules and entitlements constantly changed.

We maintained local and national links and networks. We kept up to date with regular updates from Citizens Advice nationally specifically related to COVID, joining the Tameside Community Champions network, and sharing local information. We attended national and local briefings to ensure we stayed up to date with changes and created new information resources for our advisers. Through the year, we introduced a new digital learning pathway for our staff and volunteers, hosting new training and accreditation for Debt Advice and the Adviser Learning Programme. We continued to contribute to local and national research and campaigns work, amplifying the Tameside experience.

Our resources were stretched by logistical challenges working around the national and regional restrictions. We introduced:

- Remote delivery of all of our advice services.
- Home working for staff and volunteers
- New platforms for delivery of our services
- Additional equipment requirements for remote working.
- Remote training opportunities

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- Participation in the first Citizens Advice remote volunteer recruitment campaign.

To meet additional demands on our service we secured funding from Action Together, National Lottery, Citizens Advice National Energy Advice Programme, Citizens Advice BEIS programme to increase our frontline access and Citizens Advice MaPS to increase our debt advice capacity. We secured continuation funding for Help to Claim Year Three, MaPS 2021/22 plus new COVID related funding from TMBC.

We worked closely with our building providers to ensure venues and locations were fully risk-assessed and COVID-secure. Understandably, many staff and volunteers have had anxieties about returning to supporting clients face to face. In response, we've put in place a series of measures and wellbeing resources to support staff and volunteers.



We've worked with local stakeholders to contribute to the joined-up response to the pandemic. We participated in local networks, to share and access information and best practise, collaborate on joint actions, and ensure the needs of local clients were always considered.

We prioritised the safety and wellbeing of our staff, volunteers and clients by suspending face to face delivery, facilitating home and remote working and recognising the emotional impact that the pandemic has had on people.

As the world around us changed, through the flexibility and dedication of our staff and volunteers we've been able to offer consistent advice and support to clients through this turbulent year. We redeployed advice staff onto our frontline services and increased our open access hours to minimise the impact of service changes on clients. Our staff and volunteers' expert advice has continued to empower clients and inform of rights and responsibilities in an increasingly complex world.

We're really proud of the work our service has done to continue supporting clients during coronavirus and the positive results for our clients. The pandemic has created huge challenges, whilst also providing an opportunity for us to review and make positive changes to how we operate. We thank the Trustee Board for their support, guidance and governance and the staff and volunteer team without who despite all the challenges kept services running throughout.

Nigel Morgan and Susan Riley
Chief Officers

'My experience with the lady who i was dealing with was very pleasant she put me at ease listened to all i had to say.... she was very professional and understanding to me went above and beyond, I could not have managed without her, I hope she gets the recognition she deserves...' - Client

'Service was great no problems with service at all I got brilliant advice which is helping me to move forward and hopefully I will in the future have the problem resolved' - Client

'It was a quick and great experience for me I got the help and support I needed' - Client

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CORE Report

As national lockdown necessitated the suspension of our primary contact channel - face-to-face - our service transformed overnight, and we switched our drop-in services from in-person to telephone, email and webchat; delivered remotely. This rapid shift was made possible by our staff and volunteers who worked tirelessly to make sure clients needing advice at this time of national crisis were able to get it.

The advice issues presented provide a unique local insight into the effect of the pandemic, from holiday cancellations to redundancy processes, our clients sought advice about a huge range of problems, highlighting gaps in the furlough scheme or the inadequacy of sick pay provision for people who needed to self-isolate. After every major announcement from the government about changes to lockdown rules or financial support, people turned to us for advice. The unprecedented nature of last year saw a lot of people experiencing situations they had never dealt with before, such as redundancy, debt or claiming benefits, navigating the government's new job and self employment support schemes. Who had heard of the word Furlough before March 2020?

Through 2020/21 we gave one-to-one advice through our Core service to:



4,142

people through
Adviseline



1,053

through email



197

through
webchat

We 'tagged' Coronavirus specific issues for **1,694** clients through the year.

At the beginning of the pandemic we saw an increase in employment enquiries - In the first 4 weeks of lockdown, **22%** of the people our advisers helped were looking for advice on employment issues. The number of people our advisers helped on self-employment issues during the first 4 weeks of lockdown also increased compared to the same period 6 months prior. We advised on self-isolating, shielding, social distancing at work, the new furlough scheme, calculating payments, securing

entitlements, redundancies and impact on redundancy payments, new government schemes, understanding them, challenging them. We raised a question with Jonathan Reynolds MP, Shadow Secretary of State for Work and Pensions which he asked in Parliament for clarity on treatment of income for redundancy calculations for our clients, and others. We saw spikes in demand for advice around the furlough scheme, immediately after the Prime Minister's announcement about the easing of restrictions in England, and after changes were announced to the furlough scheme.

As the first lockdown restrictions eased in Summer with people spending more and more time at home, we also saw an increase in housing and neighbour issues. Alongside these increases we saw particular increases in enquiries from private renters, and disrepair issues.

In the initial stages of the pandemic we saw a significant reduction in the number of people coming to us for support about debt as payment holidays and other protections kicked in. That began to change in Summer when issue numbers started to steadily increase for a number of reasons - people running out of savings to pay for household bills, or being unable to repay loans taken out at the start of the pandemic.

The financial challenges our clients have faced are evident in the volume of requests for help accessing charitable support or food bank referrals - crucial lifelines - with welfare support not covering people's costs, or unable to be accessed, for example for clients subject to No Recourse to Public Funds (NRPF) restrictions.

In the early period of the pandemic, many people spent more time at home, we saw peaks in the number of enquiries around separation and divorce, and contact with children for parents and other relatives.

As lockdowns began many people found that they no longer had a source of income - resulting in an immediate impact of increased benefit enquiries, what am I entitled to? Benefit checks and particularly Universal Credit claims and Personal Independence Payment queries. In the initial period of lockdown the majority of clients helped by our advisers were

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seeking advice on Benefits, Tax Credits and Universal Credit issues. One of our most consistently frequent areas of advice throughout the pandemic, and prior, has been disability benefit advice, particularly Personal Independence Payment assistance with new claims, challenging decisions through Mandatory Reconsideration and appeal.

Increases in Consumer and Immigration advice demand were seen throughout the year - with EUSS scheme for settled and pre settled status (prior to scheme closure in June 2021), and family, dependents and partners the top enquiry areas.

Throughout the pandemic we have monitored who has been using our services. In the weeks immediately after the first lockdown being announced we saw an increase in the proportion of women seeking our help, an increase in the proportion of under 35s, and a fall in the proportion of people with disabilities - possibly as assessments for disability benefits claims were paused

In the first national lockdown, we saw a fall in the proportion of the people who came to us for help who were BAME (Black, Asian or minority ethnic). Over time, these numbers have largely reverted to their pre- pandemic levels. We saw a rise in the number of BAME people looking for advice at the end of the first national lockdown. This came after the rise in disabled clients looking for the same advice, suggesting the government's messaging on how to stay safe may have reached different groups at different times.

Helping Hands

For most of the year we were unable to open due to COVID19 restrictions, beginning at the first lockdown of 23rd March 2020, ordering people to stay at home.

We were fortunate to be able to furlough staff through the Coronavirus Job Retention Scheme, apply for Business Rate relief grants and other government assistance.

We continued to receive donations but had to quarantine these for several days before we could utilise them.

For the short time we were able to be open we

The proportion of women and younger people seeking our help rose at the start of the pandemic, with corresponding falls in men and older people. This pattern has remained constant throughout the year. This shift is potentially accounted for by our Help to Claim service for Universal Credit, with a greater proportion of claimants now younger than they were pre-pandemic, and a greater proportion women.

To develop our telephone advice delivery In November we joined the Citizens Advice national Single Queue for Adviceline and in December our Adviceline moved to freephone - our help has always been free for our clients, however this means anyone in Tameside can call us without having to worry about extra charges from their phone operator.

Core funding provided by the Local Authority supports our generalist advice work as well as supporting the administration and training needed to maintain the quality of advice given to Tameside residents.

Thank you to our staff and volunteers for their hard work and flexibility to ensure our local services remained available to clients through the most challenging and changeable of years, and for keeping on top, on an almost daily basis, of the changing rules around lockdowns and support available.

assisted over 1,000 local people via clothing donations and other forms of benefits.

Any income that we receive goes towards supporting local people in their times of need.

Many thanks to Christine for her perseverance during these hard times, and to all those who supported the shop with donations, collections, deposits, storage and purchases throughout the lockdowns.

It remains a welcome source of clothing, bedding and utensils for those clients in need or having to relocate due to domestic violence or crisis incidents.

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Volunteer Recruitment & Development

Core funding provided by the Local Authority supports our training needed to maintain the high quality of advice given to Tameside residents through our advice services. The move from face-to-face services to remote included recruitment and training of our volunteers, as the government ordered residents to stay at home in March 2020. Like all our services, we had to quickly adapt and change our methods of working and after an initial suspension of recruitment to our training programme we recruited 6 new volunteers through the year.

Our celebrations for Volunteers Week in June were remote, with letters and certificates to each of our volunteers to thank them for the gift of their time, and their continued support of our service. We made daily public social media posts highlighting the valuable contribution of volunteers, and our article was published in local press sharing the work of volunteers, their impact and the personal impact of volunteering with us. One of our volunteers stated that volunteering at the Citizens Advice Tameside has been one of the most valuable experiences of her life.

Our volunteers continued to train and keep up to date remotely, preparing for return to service delivery through our current Adviser Learning Programme, internal remote training sessions and external provision of remote training.

12 of our volunteers attended 43 remote webinars on subjects including:

Engaging with clients, Telephone skills, Motivational Interviewing, Domestic Abuse, Coercive Control, Welfare Benefits and Coronavirus, Gambling Harms, Homelessness and Housing: Local Authority Duties, Suitability of Accommodation, Illegal Money Lending, Persons from Abroad: EEA national households, Mortgage Possession affecting tenants, Assisting non-UK nationals, Eligibility for Housing Assistance, Housing duties to young people, Ending a Tenancy, Houses in Multiple Occupation, Affordability Schemes (Water), Census 2021, Introduction to Welfare Benefits, 'Minds Matter'. 13 volunteers undertook mandatory FCA training Senior Managers Certification Regime - how people working in financial services are regulated. One of our volunteers participated in the MaSDAP (Debt) Trainee Academy pilot.

To support our volunteer recruitment and development work we participated in Volunteer Coordinators forums around managing COVID19 risks, safely involving volunteers, welcoming the opportunity to meet other Co-ordinators and share updates. We have also continued participation remotely in regular Citizens Advice Learning Forum and Learning Updates.

We participated in the first Citizens Advice National Remote Volunteering Pilot - a bi-national volunteer recruitment campaign August - November, which involved matching Open University students with Citizens Advice services.

Supporting remote delivery of training, a new learning management systems (LMS) platform was introduced this summer, DoCeBo, containing training courses and resources, tracking and recording learners training, through a remote volunteer learning plan. Through this period was also the migration of existing learning materials to the new platform, and our Online Training Booking system.

Our learning plan for volunteer advisers involves significant time commitment to undertake, and many volunteers have a variety of other commitments besides wanting to become volunteer advisers - such as jobs, academic education and/or caring responsibilities.

Citizens Advice research across the network informs that local services lost approximately 27 volunteers as a direct result of COVID19, and have gained through new ways of working. This year 7 volunteers formally left our services due to work commitments, study commitments, to move into paid employment, or for other reasons.

We thank each of our volunteers for their commitment and endurance to helping their local communities during this national crisis.



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Research & Campaigns

Our experience gives a unique insight into the problems facing local residents. We collect evidence of clients' problems and use this to support our campaigns for change, in our role speaking up for clients, contributing to public debate and informing legislation.

Evidence sent by local Citizens Advice about issues is collated to help campaign officers identify national trends. Citizens Advice can then present evidence to policy makers by writing reports and submissions and participating in consultations to improve policies. We're really proud of the work we've done this year to include the voice of Tamesiders throughout campaigns for changes in policies and services, and the unique insight into the effect of the pandemic that these experiences gave.

Here's how we did this in 2020/21:

Across our teams, we submitted 107 eBEFs from Adviceline, Core service, Debt Team, Projects. These eBEFs were used to highlight issues experienced by local residents, and include as evidence in national campaigns.

We participated in the **Citizens Advice Network Panel** - where our staff and volunteers tell the national team about issues affecting Tameside clients. This year we have submitted local feedback on local experience of clients experiences of using energy price comparison websites and energy auto-switchers, the impact of COVID19 on our clients, Brexit, digital exclusion, access to energy suppliers, 'buy now, pay later' products, the effect of the pandemic on renters, EU settlement status, charitable fuel vouchers, the closure of the Universal Credit SDP gateway and postal delays.

We continued to raise awareness locally of **Healthy Start Vouchers**, a campaign started in October 2019, aiming to increase take-up and provide additional financial support for the families and children experiencing poverty in Tameside through vouchers for milk, fruit, vegetables and milk formula, aiming to reduce dependence upon crisis support in food poverty work.

We participated in national campaigns for **Pre-Action Protocol for Possession Claims by Social Landlords**, and extending it to the private rented sector, and shared research that Broadband must be

made affordable for everyone - The COVID19 pandemic showing us all how indispensable broadband is, allowing people to continue to manage their lives, working and studying online, accessing benefits and banking - all requiring a reliable, stable connection.

We joined the **'Keep the Lifeline'** campaign - urging government to retain the temporary £20 uplift to Universal Credit and provide financial certainty for local families for the months ahead. Across the nation, the pandemic plunged millions of families into hardship. While millions have been extended a lifeline and kept afloat by the £20 a week uplift to Universal Credit and Working Tax Credit, this campaign sought to keep the lifeline it provided.

We participated in an awareness raising campaign from the **Illegal Money Lending Team** further to concerns that parents may become victims of loan sharks to fund school uniforms. We used our social media channels to promote preventative messages and more importantly to let victims know how to access help.

We participated in **DWP User Research on PIP claims** - a series of scheduled telephone conversations with DWP research staff around a new prototype online application, and to feedback thoughts and issues.

In Summer a question raised by us to MP Jonathan Reynolds, sought clarity on Redundancy payments calculations and /entitlement through COVID19 and the impact of furlough payments was raised as Parliamentary question (76010), to ask the Secretary of State for Business, Energy and Industrial Strategy, what his Department's specific guidance is on using previous wages to calculate redundancy and notice pay; and whether that calculation should include furlough pay instant effect and clarity obtained for our clients, and all affected. We also shared information on Benefit sanctions to local MPs.

We shared information locally around the impact of **No Recourse to Public Funds** - Most migrants who are non EEA nationals and have been in the UK for less than 5 years will have No Recourse to Public Funds attached to their visa. It means they're not entitled to welfare benefits, including Universal Credit, Child Benefit and Council Tax Reduction. In the 9

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months since the pandemic began, the Citizens Advice network saw 91% year - on - year increase in NRPF issues for clients.

For **Volunteers Week**, we celebrated with an awareness raising campaign of the impact of the work of our volunteers and volunteering to our service.

Throughout the year we have maintained participation in the Money Information Network Tameside (MiNT), Tameside Poverty Action Group, Tameside, Tameside Food Network, Greater Manchester Citizens Advice, Tameside Voluntary Sector Influencing Group, Tameside Refugee and Asylum Seeker Network, Manchester Money Advice Group, Community Wellbeing Investment Board (Representing VSIG), and Membership of local community groups at Hattersley & Hyde. Membership of and participation in these local networks has been invaluable for our staff throughout the pandemic, disseminating, sharing and receiving local information for the benefit of our clients.

As many people continue to struggle with the knock-on effects of the pandemic, the support measures put in place by the government will be withdrawn. The government has rightly provided unprecedented levels of support to people throughout this pandemic, which has helped to mitigate the impact on the millions of people whose lives and livelihoods have been so badly affected. But while the trajectory for the economy may look positive in broad terms, we know that for many people the legacy of the pandemic will live on. We are committed to identifying problems and find solutions so that people are able to get back on their feet as quickly as possible. In the meantime, we will continue to provide support and information to anyone who needs it whoever they are and whatever their problem.

With thanks to our staff and volunteers for their contributions to this work, particular thanks to our Advice Service Supervisor, Julie Hay, and Trustee lead, Marie Dale, Vice Chair for input this year.

Help To Claim

As the country went into lockdown in March 2020 and regular life was suspended, many people found that they no longer had a source of income, and as a result there was a jump in claims for Universal Credit and demand for assistance from our Help to Claim team.

Our Help to Claim advisers help with the early stages of a Universal Credit claim from identification of entitlement to first payment.

Our Help to Claim advisers help claimants:

- work out if they can get Universal Credit
- fill in the Universal Credit application
- prepare for a first Jobcentre appointment
- check the first Universal Credit payment is correct

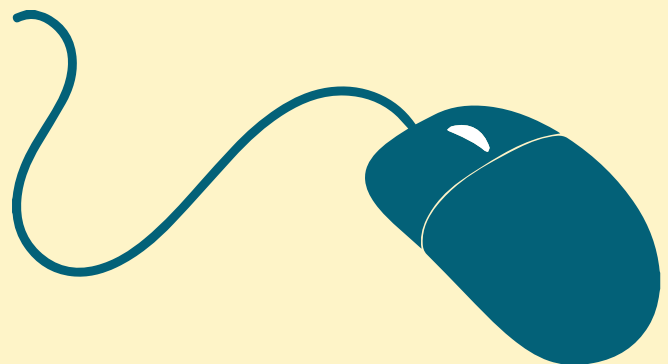
The Help to Claim national phone service is free, available 8am to 6pm, Monday to Friday. Translators are available for advice in a different language. Advice available through BSL interpreter on the SignVideo website - for no charge. Our webchat service facilitates chat with an adviser online about a Universal Credit application, available 8am to 6pm,

Monday to Friday.

Through the pandemic, our Advisers delivered 100% through telephone and digital channels, helping 1,849 unique clients by 53% phone - 47% webchat. Clients contacted us by self-referral, following Job Centre or DWP referral, and through signpost from the Universal Credit helpline.

Our Help to Claim advice and support is funded through Department of Work and Pensions (DWP) and Citizens Advice nationally.

With thanks to all staff and advisers who worked on this project through the year.



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Employment Advice

The COVID19 pandemic has caused huge upheaval to our daily lives. Our health, personal, and work lives have all been affected in ways we would not have thought possible as we entered 2020.

Through this financial year, our Advisers gave one-to-one employment advice to 898 clients - seeing huge variations in the type of advice sought.

As the pandemic started, along with the need for people to shield and self-isolate, demand for advice on employment rights shot up across the Citizens Advice network. Enquiries about pay and entitlements, including sick pay, were particularly common, along with advice issues around employment dispute resolution. Over the summer months, we experienced peak demand with clients presenting redundancy issues, including notice periods and issues about fairness.

The Job Retention Scheme was the central plank of the government's response to the pandemic, with

11 million employees supported through furlough during its 18-month duration. This was something that had never been done before, and people needed information to help them understand it. Unsurprisingly, advice about the furlough scheme has been a new area of work and one of our most frequent through the pandemic. Questions about furlough changed over time, from being made redundant while on furlough, working while on furlough, and getting another job while on furlough. As the first lockdown restrictions eased, the volume of enquiries around furlough to our service reduced.

The increased demand for employment advice gave rise to 3,382 employment issues presented to our whole service - an increase of 74% on the previous year. We provided specialist Employment advice to 173 clients, with 1,410 new issues, securing known financial gains for clients of £125,586.

Our Clients

Gender - Female **50%**, Male **50%**

Disabled and Long Term Health Condition - **46%** clients

White British **89%** BAME **11%**

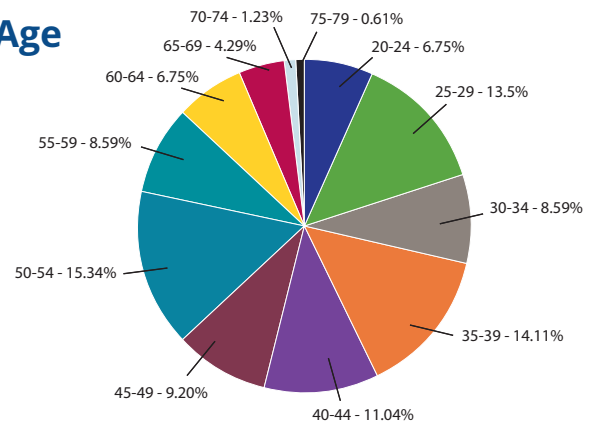
Client Feedback:

'Adviser was very patient spent a lot of time getting to know the detail & provided me with a range of options Thank you'

The employment lady helped me a lot and was very grateful to her, she gave me the confidence to stand up to my employer at the Tribunal hearing which made him want to solve it. Many thanks'

'I suffer with severe anxiety, so it's not a case that it ever goes away, however for the periods of time that your Advisors are helping me with my Employment Tribunal it temporarily helps my state of mind as I do not feel alone in this whilst in communication with them, especially the latest Advisor who is an employment specialist who is helping me currently with my work related issues, this lady has been absolutely fantastic for help and information and I am extremely grateful to her.'

Age



We gave discrimination advice to 44 clients, with 122 potential issues, including Direct Discrimination, indirect discrimination, harassment, victimisation on Protected Characteristics: Age, Disability, Pregnancy and Maternity, Race and Nationality, Religion or belief, sex and gender.

Top Employment Issues presented:

Employment Tribunal and Appeal, Dismissal, Dispute Resolution, Pay and Entitlements, Terms and Conditions of Employment, Redundancy.

Core funding provided by Tameside Metropolitan Borough Council supports our generalist and specialist Employment advice work.

We thank Employment Team staff and volunteers for their work during this challenging period.

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Projects Report

The response to the pandemic caused immense disruption to our lives. With everyone affected in different ways, people needed information and advice to understand what it meant for them.

Our Community Wellbeing Programme, supporting residents to improve their wellbeing and reduce pressure on NHS and social care services through Action Together 'Impact' began in January 2020 - January 2021

Through short-term COVID specific funding from National Lottery 'Save and Secure' Covid Community Support Fund and 'COVID and our Community' we were able to provide additional advice by webchat, email and telephone with advisers advising clients on disabilities, benefits and employment, refer into our specialist services, and advise upon the latest job retention schemes and issues, rules on furlough and furlough pay, Sick pay and benefit issues due to self-isolating or quarantining, Mortgage holidays, Individual and business grants for the self-employed affected by forced closure, local and lockdown rules and regulations. The Citizens Advice 'Helping More People Together' programme supported us to move to the national Adviceline Single Queue and further increase our webchat delivery.



Client feedback:

'I had a very positive experience the lady that helped me was lovely and has a positive effect on my depression'

'It literally saved my life. Many thanks to Adviser she was amazing and helpful.'

'I'm happy to say thanks to your help filling in my form I have got pip at the enhanced component for living.....So again thank you very very much for your help.'

'I am only able to go through the difficulties thanks to the support and help I am getting from citizens advice - [my adviser] fantastic lady - without her I'd be lost and more stressed anxious and depressed'

'The lady was fantastic with her help filling in my forms really nice and helpful thanks'

'I thank the lady who helped me.... am grateful for your help'

'Helped me with forms I had to fill in & I didn't have clue what to do without the help from CA Adviser help me with everything and still is she has been brilliant & so much help thank you'

'I would highly recommend'.

'I needed to access and apply for Attendance Allowance and didn't know how to proceed. CA Adviser helped enormously. I have now been approved and receive Attendance Allowance. I couldn't have done it without assistance from CA. Thank you.'

Citizens Advice Tameside

Outreach Advice

Throughout the Pandemic our advisers joined frontline services to ensure access for clients from across the borough to our telephone, webchat and email advice.

Although we were unable to provide face to face services during the lockdowns. We provided direct access to outreach advisers by telephone from locations. Our outreach team advised over 500 clients either by telephone or webchat and we were able to maintain a phone service from virtual locations for clients at the Women and their Families Centre, Denton, Newton and Hattersley.

The frequent issues presented continue to be Welfare Benefits, particularly Personal Independence Payment. Clients have needed help on multi-issues requiring holistic advice, which included employment and welfare benefits. We also assisted many clients regarding benefit entitlement, applications completion and challenging procedures, disability benefit referrals were received in from Tameside Welfare Rights team and funding was awarded by Tameside Council to support a COVID response team.

Thanks are due to Jigsaw Housing and Jusaca Trust for supporting continued services during lockdowns. Thanks to Pauline, Paula, Julian and Stephen for their efforts during the year.

Client Feedback:

Dealt with your branch regarding my state pension, Adviser was amazing, very very easy to talk to and really solved my problem. Thank you'

'Adviser was fantastic Very professional and knowledgeable about filling in my PIP I haven't been well at all and the stress of filling in 40 pages was upsetting me Adviser took that stress away with guiding me through the form.'

Energy Advice

Through the Citizens Advice funded National Energy Advice Programme, and Tameside Metropolitan Borough Council funded Winter Pressures Fund Programme - we delivered energy advice to 296 clients through 2020/21.

Many Tameside residents' ability to pay for energy costs was affected by the COVID19 pandemic. Many of our clients experienced the combination of lower incomes and higher energy costs - lost and reduced household incomes, and increased energy costs due to staying at home for longer, through working from home, furlough, or reduced hours of or loss of employment. For some clients it was the first time they were struggling financially or finding it difficult to meet domestic energy costs. The pandemic has compounded these challenges as many energy consumers did not feel able to save money by reducing their use of energy, especially when children were home through school closures and periods of self-isolation. We have provided more emergency support to consumers, many of whom require immediate advice or support, and emergency fuel vouchers.

Consumers often face tough decisions in order to save money on their energy bills. Many consumers switched their heating off or turned it down in order to save money, and many told us they needed to cut back on necessities. A significant number of consumers struggle to keep their home warm in cold weather - highlighting the difficulties of keeping up with energy, and other bills during the pandemic.

Through our energy advice we helped 296 clients with 800 new energy related issues.

We advised and assisted with reducing energy costs, switching suppliers, switching payment methods, taking energy efficiency action, registering with priority services register, and keeping their homes warmer. Top Issues advised upon: Switching, Billing/Meter Readings, Price/Tariff, Warm Home Discount, and methods of payment.



Annual Report 2020/21

Debt Advice

Coronavirus pushed many local residents into financial hardship. The pandemic and the restrictions put in place to control it, have had a dramatic impact on household finances. Many people have been made redundant, furloughed, become too ill to work or have taken time off to care for a loved one. Citizens Advice estimated nearly 1 in 3 households have lost income because of Coronavirus, meaning people are struggling to pay bills and are falling into debt. Significant new protections were introduced over the course of national lockdowns, protecting clients from actions for periods: Mortgage holidays, suspension of Mortgage possession proceedings, Eviction notice period for Private renters was extended, suspension of Rental possession proceedings and Bailiff enforcement, Magistrates Court paused Liability Order cases, packages of support from energy suppliers became available - including a pause on disconnections, and hardship funding for residents with Council Tax arrears became available from local Councils

After an initial decrease, from late Summer, numbers of clients seeking debt advice steadily increased - as protections ended and savings used to sustain household bills depleted.

We were pleased to secure funding through this period to increase our debt advice capacity through the MaPS funded Increasing Capacity programme, welcoming a new Adviser to our team as a debt trainee from November 2020.

In the year our service whole saw a total of 833 clients with debt issues, advised upon a total of 4748 new debt issues, a reduction in total debt issues presented from previous year of 19%. Our MaPS team helped 621 clients, with 4,685 new debt issues, in 542 cases. Financial outcomes secured by the team for clients totalled £1,083,666.

Clients

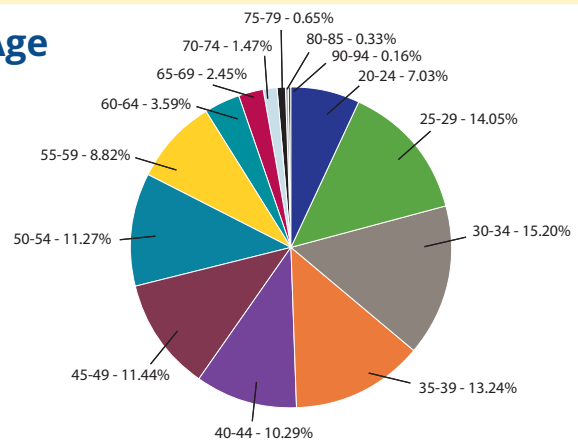
Female **56%** Male **44%**

Disability and Long Term Health condition - **58%**

White British **86%** - **14%** BAME



Age



Top issues presented in year:

Bankruptcy
Debt Relief Order
Council Tax Arrears
Financial Capability (budgeting advice, dealing with and understanding bills, increasing income, reducing expenditure)
Fuel Debts
Credit Store and Charge Cards

Our debt advice and support is funded by the Money and Pensions Service, through Citizens Advice nationally.

With thanks to the staff team for their work through this challenging year.

Client Feedback:

'My adviser was so helpful and I'm extremely grateful for all his help'

'The advisor handled my problem in a very professional manner and I was impressed with his knowledge of my problem and from day one, he put my mind at ease. He kept me informed on every step of his correspondence which I appreciated and I trusted his experience with my problem.'

FREE .. CONFIDENTIAL .. IMPARTIAL .. INDEPENDENT



Citizens Advice Tameside

Tameside One, Market Place, Ashton-under-Lyne, OL6 6BH
Adviceline number: 0808 278 7805

Information website at www.citizensadvice.org.uk
Citizens Advice Tameside website:
www.tamesidecab.org.uk/Tameside

Current Access to Advice

Coronavirus - COVID19

We are working hard to respond to the changing situation regarding Coronavirus - COVID19, and providing advice on both related and non-related issues.

Getting advice from us during coronavirus

To lower the risk to staff, volunteers and the people who come to us for help, we've suspended our face to face services for the foreseeable future. If you've already booked an appointment we will contact you by telephone or email, using the details you gave us.

Citizens Advice Tameside IS CLOSED on Bank Holidays, Public Holidays and between Christmas and New Year. Also CLOSED on advertised dates for essential staff training.

For General Advice

Visit our website: tamesidecab.org.uk
 Email us: advice@tamesidecab.org.uk

Chat to an adviser online at:
citizensadvice.org.uk

Freephone: **0808 278 7805**

Textphone: **03444 111 445**

For help claiming Universal Credit

Phone: **0800 144 8 444**
 Textphone: **18001 0800 144 8 444**

For Consumer Advice

Phone: **0808 223 1133**
 Textphone: **18001 0808 223 1133**

For Debt Advice

Specialist telephone Debt appointments are available, via 'for General Advice' access routes above.

For Employment Advice

Specialist telephone Employment appointments are available, via 'for General Advice' access routes above.

Trustee Board & Staff as at 1 April 2020 to 31 March 2021

Membership of Trustee Board

M. Ashraf
 M. Ashworth
 W. Brelsford
 S. Cheeseman
 M. Dale, *Vice Chair*
 J. Fieldhouse, *Treasurer*
 Cllr P. Fitzpatrick, *Tameside MBC*
 N. Mackie, *Chair*
 N. Morgan, *Hon. Secretary*

STAFF

Chief Officers: Nigel Morgan, Susan Riley
Administration & Finance Manager: Gemma Cardey
Service Supervisor: Julie Hay
Training Supervisor: Kauthar Dil Muhammad
Employment Caseworker: Kauthar Dil Muhammad

MaPS Debt Team: Susan Clegg, Floyd Dodoo, Glen Harrison
Admin Assistants: Marie Evans, Michael McCormick
Help To Claim Project: Adele Chadwick, Sharon Cilgram, Angelika Marek
Community Wellbeing 'IMPACT' Project: Paula Bates, James Martin
Well-being Adviser, COVID Response Team: Paula Bates
Outreach Generalist Advisers: Julian Bartolomeo, Pauline Davis, James Martin
Reception: Stephen Shawcross

VOLUNTEERS

Advisers, Gateway Assessors, Trainees: Oluwafemi Michael Ajayi, Daniel Akinla, Margaret Ashworth, Charlotte Clift, Monica Dey, Zulaikha Farooqi, Ecaterina Grigorescu, Nikhil Handa, Tanvirul Haque, Trevor Hurdus-

Warren, Amani Islam, Sasha Jackson, Sulayman Kebbeh, Barbara King, Derek Mack, Dooshka Ramessur, Navish Ramessur, Kwesi Sarpong, Geoffrey Thompson, Chris Walsh, Joanne Wright.

Volunteer Admin Assistants: Abid Abouhawes, Bob Hillson.

In addition the following persons retired or left the service during the year. We thank them all: Daniel Akinla, Sharon Cilgram, James Martin, Chris Walsh.

Our grateful thanks go to all for their work and their commitment.

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