

# Citizens Advice Newcastle

## Annual Report and Accounts 2021/22

Self-help Advice Embrace Diversity Benefit Checks Stakeholders Get the Job done  
Seamless Referrals **Don't Judge** Campaign for Change **Strengthening Links**  
Helping Empathy Improves Lives **Compassionate** **Signpost** **Free**  
Fuel-poor Consumers **Advice** Blended Approach to Advise Fight Discrimination Tackling Issues Form Filling  
Minimising Expenditure **Social Equality** **Here to Help** **Integrity** Provide  
Informative **No Problem Is Too Big** **Advocate** Honestly **Client Centric**  
Make A Difference Knowledgeable **Positive Change** **Engaging** **Cost of Living Crisis**  
Injustice and Inequality **Fundraising** Accessible **Engaging** Find A Way Forward  
Confident Maximising Income Representation **Strong Clear Voice**  
Practical Help Face to face advice Everything Campaign for Everyone **Research** Real Problems **Networking**  
**Empower** **Partnerships** Point the right direct Financial Gains Increase In Demand  
Inclusive Lobby **Raise Awareness** **Listen**  
Approachable **Confidential** Inform Towards Long Term Solutions Meeting Immediate Need **Influence** Priceless Advice for Free  
Excellence **Surviving and Thriving** Tailored Advice Working Changing Peoples Circumstances **Quality Advice**  
Delivered to and by local people Community Cohesion **Non-Judgemental**

**citizens  
advice**

**Newcastle**

**Providing free, confidential  
and independent advice to the  
citizens of Newcastle since 1939**

# Volunteers, Staff, Trustees & Directors

## Volunteers

Kyle Seymour  
Brooke March  
Richard Evens  
Eleanor Clark  
Caroline Dean  
Eleanor Ferguson  
Irene Riley  
Gledisa Qokthi  
Barbara Rouse  
Dave Chapman  
Neil Burlinson  
Kathy Germain  
Elliott Luke  
Emma Kerr  
Alice Spencer  
Bob Jeffrey  
Baird Cross  
Remy Ling  
Joseph Julien  
Andy Scott  
Martin Donkin  
Jessica Harvey-Smith  
Jasmine Heaton  
Ivan Miachikov  
Hannah Wilson  
Grace Fashanu  
Emily Telford  
Eleanor Ng  
Elaine Taylor  
Vicky Boothby  
Tanya Ajmani  
Sabrina De Gouveia  
Rachel Tugman  
Rachel Teasdale  
Olivia Thomson  
Olivia Brindley  
Noah Hughes-Smith  
Lucy Thomas  
Katie Sleightholme  
John Salter  
Jimmy Diab  
Victory Tando  
Barbara Wilkinson

## Staff

Shona Alexander  
Tracy Armstrong  
Lesley Childs  
Kiran Singh  
Peter Wilson  
Claire Iredale  
Linda Mael  
Susan Wakenshaw  
Geoff Dryden  
Gayle Purves  
Chris Whitehead resigned 31/12/21  
Sara Milbourne Resigned 09/04/21  
Janette McNally Resigned 15/10/21  
Larissa Whitfield  
Neil Duffy Resigned 23/2/22 replaced by  
Hannah Cooper appointed 28/3/22  
Nicola Duffy  
Claire Mulgrove  
Denise Telfer  
Darren Caisley Resigned 30/7/21  
Stephen Mitchinson Resigned 31/03/22  
Sarah Thomas Resigned 28/01/22  
Nicola cooper Resigned 28/09/21  
Dean Backhouse Resigned 18/3/2022

## Trustees and Directors

Keith Reed  
Ian Mackintosh  
Tony Crawley  
Nadeem Ahmad  
Angela Carver  
Chloe Hall  
Claire Irving  
Richard Harris  
Sangeet Jaidka  
Christine Purdon



**WITHOUT THE DEDICATION AND HARD WORK OF ALL OF YOU CITIZENS ADVICE NEWCASTLE WOULD NOT PREVAIL WE WOULD LIKE TO THANK EACH AND EVERY ONE OF YOU.**

## Chair's Report



Our savings to the public purse include:

**£1,019,920**

saved by local government, through reducing homelessness housing evictions, keeping people in work and mental health and GP services.

2021/22 has been an exceptionally challenging year as a result of the pandemic.

At the start of the year many COVID restrictions were still in place meaning we could only offer our clients a mainly online or telephone service. As the year progressed restrictions were eased allowing us to offer a limited face-to-face service as well. Unfortunately, because of the COVID restrictions we were only able to bring back a small number of volunteers. We were only able to provide a continuous service through the hard work and dedication of our staff and volunteers and I would like to express my deep gratitude to all of them for their excellent work throughout the pandemic.

Despite the limitations we had to contend with, we still were able to help over 7000 unique clients with over 18,000 issues. This brought in £2.1m into the local community at a very difficult time for many families not only in Newcastle but across the whole country. Again, this is testament to the excellent work carried out by staff and volunteers during the pandemic.

Most of our funders continued their support for us during this difficult period and I'd like to thank all of them without whom we would be unable to provide our service. We suffered a major reduction in funding for debt work which created a large gap in our finances. Though this was later reinstated, albeit at a lower rate, it required a lot of work on behalf of staff and trustees in making bids for additional funding to make up for the resulting shortfall. With the reinstatement of debt funding, the successful bids for new funding and some additional funding from existing funders we were in a healthier position by the end of the financial year though we still need to continue to look for extra support if we are to continue the vital service we offer our clients.

At the end of the year the invasion of Ukraine not only caused major devastation in that country but major impacts around the world which have only now started to affect our community. We all hope that this conflict ends soon to relieve the terrible suffering of the people of the Ukraine. The impacts of fuel costs and other issues arising from the conflict will make even greater demands on our service in coming years but I'm sure that with the excellent staff, volunteers and trustees we have we will continue to provide the vital service which the residents of Newcastle will need.

Keith Reed  
Chair

## Our Service

Citizens Advice Newcastle has existed since 1939 to help those people who are most vulnerable navigate complex issues and campaign for change. We strive for a society free from poverty, injustice and inequality. We are a charity and a voluntary organisation that relies on grants from funders.

We provide local services to local people and we make a difference to people's pockets through our benefits and financial capability work. We are a voice for local people and we support other community organisations in the work they do.

### Our advice is

**Free** – no-one has to pay for the services we provide.

**Confidential** – we don't disclose anything a client tells us, or even the fact that they have visited us, without their permission.

**Independent** – we always act in the in the best interest of our clients, without influence from any outside agency.

**Impartial** – We don't judge our clients or make assumptions about them. Our service is open to everyone, with priority given to those who are least able to help themselves.

We continue to provide a face to face drop in service Mondays to Fridays between 10-12 from our main office in the City Library These sessions are primarily operated by volunteers with some staff assistance should the need arise. We have advisers in some community venues and a good chunk of the services we provide is through our digital advice services, self referral, email and telephone.

### Our specialist projects

Our Wise Steps project which is an employability project that tries to break down the barriers of the long term unemployed to get them back to work.

Our Powergrid Care project that provides energy advice to those clients that need help with their energy bills.

Our Energy Redress Project that provides advice to those clients who need benefits advice along with some energy related issues.

Our Family welfare adviser through a partnership with Action for Children providing advice on a whole range of issues to migrants, refugees and families living in Benwell

All continued to provide advice during lockdown and now to face to face as Government restrictions allow.

## How we help

In the last year, people accessed us in different ways:



**43%**  
by phone



**39%**  
by email



**8%**  
by face-to-face



**8%**  
by webchat



**2%**  
by letter

## Top 5 Issues

Our top 5 issues in 2021-2022 were Benefits at **5,740** issues and an initial claim to Universal Credit being the top benefit issue, Debt at **4,192** issues with fuel debt being the top debt issue, Utilities at **1,634** issues, Housing with **1,335** issues and Financial services and products with **1,239** issues.



**£225,500**

Saved by the Local Authority.

That's £1.98 for every £1 invested in our service

# Chief Officers Report

2021-22 Saw the world trying to get back to some kind of normal following the pandemic however, it certainly wasn't as easy as people thought it would be.

The UK went into a further lockdown and our public drop-in sessions remained closed in line with Government restrictions. However, in April 2021 we started seeing clients face to face by appointment and this way of working went on for some time while the lockdown measures remained in place. We were the only service in **Newcastle** providing face to face advice. We reconfigured the whole of our reception area to allow for safer working practices. During the first half of the year, we were the only service providing face to face advice.

Several volunteers returned to us some of them long serving and experienced to help with the appointments. We continued to advise people digitally and we still had volunteers who were working from home answering our adviceline service.

We were working in very challenging circumstances and our office numbers were restricted to 10 each day whilst some staff returned to the office full time. We continued to maintain a high quality in our advice during these difficult times whilst our outcomes had dipped during lockdown these stayed on a steady rise once we opened our doors to face-to-face advice.

I would like to thank the Service Management team for supervising the sessions, the customer service team for servicing the reception, the staff that assisted with face-to-face drop in and the volunteers that continued to advise clients in what were unprecedented times. You all know who you are.

Our core services wouldn't be able to continue without the funding from Newcastle City Council and we are extremely grateful for their support. We also receive some small pots of funding from The Rothley and Handley Trust which continues to be very welcome and means that our core service will continue with the support of our volunteers whom this funding supports.

During lockdown we converted to a softphone system as this helped with our adviceline service and this has proven to be beneficial to the teams during hybrid working. We also transferred all our file systems over to OneDrive and Microsoft Office home which had its own challenges.

September saw the re-opening of our face-to-face drop in service weekdays 10.00 until 12.00 in a covid-safe environment and this has remained throughout the year. The fact that we had a drop-in service was a huge relief to our public as no other service including other LCA's were providing drop in. More volunteers returned at this time however several long standing and experienced volunteers didn't return due to covid.

September also saw the beginning of recommissioning of our Money and Pensions Service contract and because of the uncertainty with the funding we lost several well experienced advisers to other Local Citizens Advice and some even left the service completely to follow other careers. We are grateful for the continued support we receive from our National Citizens Advice service without which we wouldn't be able to continue the advice we provide to our debt clients

Our Mesothelioma advice service continued through lockdown and September saw the Support group meetings safely re-established face to face. Mesothelioma an asbestos related disease usually affects older people however our adviser was unusually advising people in their mid-thirties. Unfortunately funding for this project ended in March as the Mesothelioma charity decided that they wanted to take the adviser in-house. This service provided massive financial gains to those affected and their families and will be a big miss to Citizens Advice Newcastle.

Clients	<b>67</b>
Quick client contacts	
Issues	<b>222</b>
Activities	<b>535</b>
Cases	<b>56</b>
<b>Outcomes</b>	
Income gain	<b>£1,045,092</b>
Other	<b>£7,912</b>

In January we were successful in securing funding for a short term Hong Kong (British Nationals Overseas) welcome project. This project was designed so that we could advise and help those Nationals wanting to settle in the UK. Start of the project was slow as we needed to build trust amongst those who needed advice. We are grateful to the Department for levelling up, Housing and Communities for considering our bid and awarding funding.

In January one of our service Managers Kiran Singh went off on maternity leave, I have to say that it's a long time since we had a staff baby and all of the staff, volunteers and Trustees congratulated Kiran and wished her well, Kiran gave birth to a lovely baby girl 6lb 30z and both mother and baby were doing well.

Our CEO Shona Alexander resigned as she wanted to retire. Shona was always a big influence with her media and press work and all the Trustees thanked Shona for the work she did while with the organisation.

In February we lost our Research and Campaigns Manager Neil Duffy who went on to do policy research with the DWP. Neil had many successes with his campaigns work and even won an award for the most prestigious campaign. Hannah Cooper replaced him in March and hit the ground running with network meetings, press and publicity and generally getting our name out there.

February saw the return of our Law students from Northumbria University, which is a very busy time with training, support, and supervision. We welcomed 40 students over a period 4 months along with 7 Law Practitioner Certificate students and whilst this period is challenging it's also very rewarding and this project continues to be successful with the grateful funding, we receive from Northumbria University.

Our Universal Credit Help to Claim Service continued to work during lockdown and beyond and started seeing clients face to face when the service safely re-opened. Quality of the advice remained high and both advisers sustained their services to clients that needed more support navigating their way around the system. Recommissioning for this project went ahead and it led to the DWP deciding that face to face services were no longer required. This resulted in us losing the funding for this project at the end of March which was a blow for the clients we supported through their claims. One of the advisers Stephen Mitchinson left the service to work with HMRC and we all wished him well. We managed to retain our other adviser Sylvia Campbell, through some funding that we received from Action for Children.

<b>Clients</b>	
	<b>787</b>
<b>Quick client contacts</b>	
	<b>2,644</b>
<b>Issues</b>	
	<b>1,468</b>
<b>Activities</b>	
	<b>709</b>
<b>Cases</b>	
	<b>709</b>
<b>Outcomes</b>	
	<b>£542,459</b>
<b>Other</b>	
	<b>£14,184</b>

Our energy Redress Project that advises people on energy issues and associated benefit issues continues to be a successful project with financial gains worth £152,851.40 Denise the adviser on the project has a special way with clients and is always successful with benefit claims and appeals.

Citizens Advice Newcastle is lucky to have the staff team we have who are very supportive of each other and myself in my new role and I would like to thank them for their hard work and dedication over the past year.

Our Trustee Board have had a busy and active year and we lost several Trustees due to work pressures. We wish them well, thank them for their work on the Trustee Board and we welcome them back should work pressures ease. I would like to thank the Trustees for their

support in my new role.

Lastly but never least our dedicated volunteers have my sincere appreciation without their enthusiasm and commitment to our clients we could not exist.

*Tracy Armstrong*  
**Chief Officer**



## Our value to society

For every **£1** invested in our service in 2021/2022, we generated:

**£2.54**

In savings to government and public services (fiscal benefits)

**Total:  
£2,016,350**

**£17.67**

In wider economic and social benefits (public value)

**Total:  
£14,044,357**

**£9.94**

In financial value to the people we help (specific outcomes to individuals)

**Total:  
£7,902,771**

## What our clients say



*'I think that the service is outstanding, and advisers are really lovely and try to help as much as they can and are effective.'*

*'I needed help filling in forms, the help I received was brilliant, professional and successful.'*

*'I am grateful I was able to connect to my local branch and get useful advice. I am also appreciative of the extensive time the CAB adviser gave me during the call.'*

*'With one phone call you sorted our problem with British Gas which had been going on for months. 'Thank you'*

*'Thank you' your support at Citizens Advice has been so incredibly helpful'*

## What our volunteers say

***Baird says 'volunteering makes me feel as though I am doing something useful we don't judge and we help everyone.'***

***'There is so much need and so few agencies to offer advice and support that's why I volunteer' Barbara.***

***Nick volunteers in the hope that as part of a team he can have a positive impact on people's lives by helping them to understand and act on their rights and responsibilities.***

***Martin's words 'Volunteering for Citizens Advice Newcastle is rewarding. I provide support to people who need it, and it feels good to be giving something back. The team are really helpful, supporting me with any challenges and there is a real sense of teamwork.'***



***'Fran has skills that she thought might be better used at Citizens Advice Newcastle following her retirement. Fran said 'the world is a very different place and people need someone to advocate for them'***

	Number of outcomes	Client Count	Amount	Average per outcome	Average per client
Income gain	478	335	£2,082,989	£4,358	£6,218
Re-imbursments, services, loans	10	9	£3,212	£321	£357
Other	284	222	£57,414	£202	£259

## Generalist Service.

The major achievement of this year was successfully returning to a full service in a year which began with us still operating under major Covid restraints and in the following months we had to overcome, the uncertainties of interpreting those rules as they were relaxed and altered in stages and what this meant in terms of measures to be kept in place.

Our priority throughout was, how to open up the service while keeping clients, volunteers and staff safe, because we knew that many people were facing difficulties in getting help, due to the lack of face to face services.



The year began with many restrictions in place. Stay at home rules ended on March 29th 2021 and libraries reopened on April the 12th, but still with restrictions on social distancing and mask wearing. Further rules were relaxed in May.

Rule changes in June were put back to July, which highlights that while things were generally getting better, there was a background of uncertainty, with the re-imposition of restrictions regularly under discussion.

This affected what the generalist service had to comply with, but also meant that volunteers, many of whom came from older or more vulnerable groups, were naturally concerned about returning because of Covid risks, especially those using public transport.

The “pingdemic” and isolation after a Covid contact, in addition to people actually contracting the virus was a major disrupter, even as restrictions were eased.

With this background, initially much face to face advice, as well as telephone and digital services, was carried out by CAN staff in the absence of volunteers.

Staff and volunteers remained in “bubbles” to attend the office, with home working continuing for everyone for part of the week.

Volunteers and staff answering calls at home, had access to support by phone themselves and the new softphone system helped here in terms of identifying who was available and in messaging.

Gradually however, particularly after September 2021, more volunteers returned which meant a daily face to face session could be maintained, with a rising number of clients, while at the same time the increase in digital enquiries could also be dealt with promptly.

I would like to pay tribute to all the volunteers, working at home and coming to the face to face sessions, for their dedication and commitment, in getting us through all the changing uncertainties which made Citizens Advice Newcastle one of the earliest organizations providing an advice service to the people of Newcastle.

*Peter Wilson*

**Advice Services Manager**

**Key Statistics**

Citizens Advice Newcastle (member)

01/04/2021 31/03/2022

**Summary**

<b>Clients</b>	<b>4,982</b>
<b>Quick client contacts</b>	<b>2,063</b>
<b>Issues</b>	<b>17,930</b>
<b>Activities</b>	<b>21,950</b>
<b>Cases</b>	<b>5,651</b>

**Outcomes**

Income gain	£2,079,543
Re-imbursements, services, loans	£3,212
Debts written off	£96,497
Repayments rescheduled	£622
Other	£57,414

**Issues**

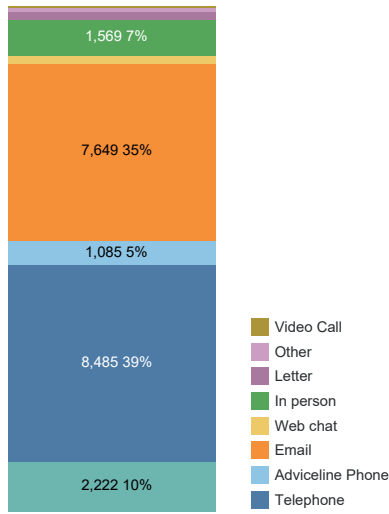
	<b>Issues</b>	<b>Clients</b>
Benefits & tax credits	2,501	1,112
Benefits Universal Credit	3,246	1,039
Consumer goods & services	363	161
Debt	4,192	1,140
Education	77	30
Employment	637	289
Financial services & capability	1,239	360
GVA & Hate Crime	28	21
Health & community care	164	72
Housing	1,335	599
Immigration & asylum	443	176
Legal	553	226
Other	702	384
Relationships & family	517	243
Tax	141	68
Travel & transport	158	117
Utilities & communications	1,634	696
<b>Grand Total</b>	<b>17,930</b>	

# Key Statistics

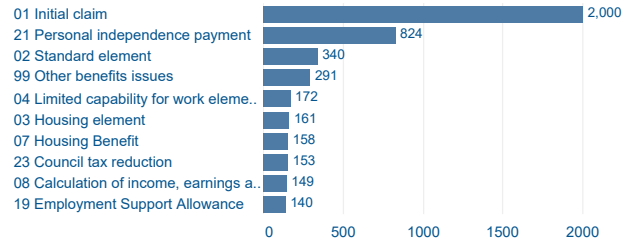
Citizens Advice Newcastle (member)

01/04/2021 31/03/2022

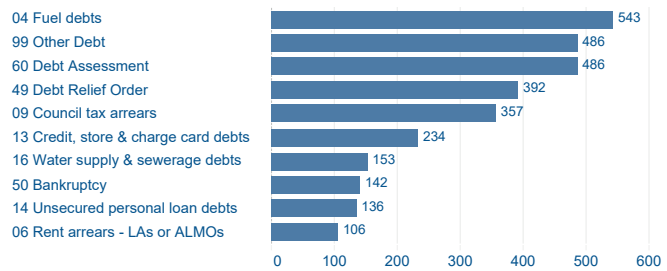
## Channel



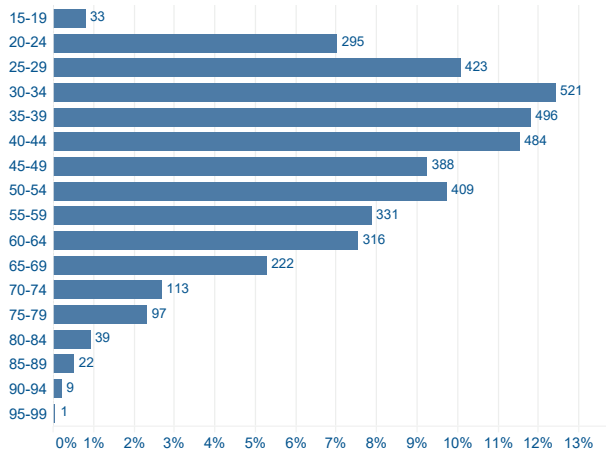
## Top benefit issues



## Top debt issues



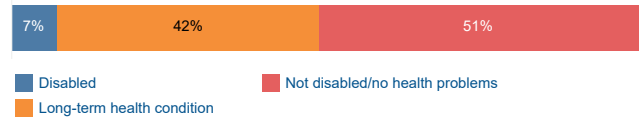
## Age



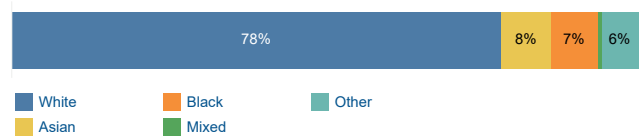
## Gender



## Disability / Long-term health



## Ethnicity



## Law in the Community

This spring we again welcomed students from Northumbria University's Law School's Law in the Community project. This was the 4th year of our partnership with the university and it was great to have the student's back in the office after the pandemic. 41 students originally registered this academic year for the Law in the Community module as part of their degree course. Nearly all of those completed their module placement with us.

The students joined us in January for a half-day session each week until April. The aim of the placement is for the students to get some practical experience of the application of social welfare law after having spent the autumn term in university for their academic training. We give feedback to the students on the work they do with us and on their skills in research, communication, teamwork and on their commitment. The initial stages of the placement period is very pressured for our staff, mainly as the students have to quickly get to grip with our technology and systems and we have a limited time to get to know them.



This year as we emerged from lockdowns, there was a period of adjustment for everyone, especially as this student group had experienced part of their degree programme remotely and were now faced with being in an office environment, reporting to a manager and dealing with the full breadth of our clients' very real problems. This meant that some of the students underestimated their skills and abilities and although they were comfortable with digital (email) enquiries, they needed time to consider making live phone calls or taking calls from clients. Others took it enthusiastically in their stride, even rearranging their sessions so that they could experience extra face-to-face advice sessions in the mornings.

For our service, the students were a big help this year as the pandemic had left us very short of returning volunteer advisers. Feedback from students about their time with us indicated that the benefit was mutual as not only did they enjoy the opportunity to progress clients with their issues but they also felt that the experience would help them in the future.

**One student told us:**

***'Since starting I feel like my knowledge of working with the public on matters involved in a wide range of area, has improved so much which will assist me in my future career'***

**Another student wrote:**  
***'Thank you for the opportunity and the experience it was truly invaluable'***

We hope they all benefit from their time with us and wish them well for the future.

**Lesley Childs**

## Customer Service Team

Covid has had a massive effect on the service as a whole and the Customer Service Team (CST) has had to adapt and develop to enable the service to continue to run effectively and smoothly for both staff and clients during the pandemic.

During the pandemic, the CST stepped up to the challenge and made a voluntary team decision to attend the office on a rota basis at least once/twice a week to ensure that the office was kept open.

One of the most important tasks for the CST member attending the office was the post both incoming and outgoing. Post in was scanned on to enable other team members working from home to attach it to Casebook and assign it to staff members/caseworkers to action. The purpose of this was to enable the continuation of the service especially for debt clients as it kept creditors up to date with the client's current situation(s) and stopped any further action being taken against them.

Digital referrals during this period increased massively and again with the input from all staff procedures for referrals were put in place to ensure that all clients were helped and advised – usually within 2 days – again this was down to staff and their commitment to the service who were also going through a difficult time.

Another change of role for the CST was triaging/advising clients with the support of the Advice Services Managers during one of our first initial openings due to volunteer shortage as we were one of the very first advice services to open and give face-to-face advice in the Newcastle area.

We were also responsible for the re-design of our whole reception waiting area due to the Government Covid measures.

We, therefore, moved the reception desk to make it more visible to clients, made a well-spaced waiting and interview area and introduced plastic screens for both the reception desk and interview desks to give added reassurance to all staff, volunteers and clients.

Throughout all the lockdowns the CST were the only team attending the office on a daily basis and I would personally like to thank both Linda Mael and Susan Wakenshaw for agreeing to do this.

### Claire Iredale, Linda Mael, Susan Wakenshaw



# Powergrid Energy Advice Project

Northern Powergrid (NPG) have funded Citizens Advice Newcastle to provide Energy Advice to those in fuel poverty since 2015. The project has continued to grow and we now employ four dedicated energy advisers. In January 2022, we joined with Leeds Citizens Advice to set up a new project to deliver energy advice primarily through digital channels. This extends our advice to telephone, email and web chat. During 2021/22, our advisers helped **1212** clients with **2333** energy related issues, amassing **£111,469.46** in financial gains.



Our team provides advice on billing and meter reading, supplier complaints and government grants & schemes. We also provide practical advice on heating your home efficiently and reducing ongoing energy costs. Our team are available on:

Freephone number: **0800 448 0721** Monday-Friday 9am-5pm.

We also support NPG in signing eligible customers to their Priority Services Register [www.northernpowergrid.com/care](http://www.northernpowergrid.com/care) for additional support in the event of a power cut.

Our Energy Team Manager regularly attended stakeholder events with NPG and NGN (Northern Gas Networks) to provide an insight into fuel poverty and advocate on behalf of clients. Our team have also continued to engage with and promote the project amongst local charities and community groups to ensure we are reaching the most vulnerable.



*Pictured: Nicola Duffy, Energy Team Manager advising one of our clients.*



*Pictured: (left) Nicola Duffy, Energy Team Manager, (right) Lynne Hunter, Powergrid Adviser*

## Case Studies illustrating our work through-out the year.

### Case Study 1

Miss A, approached us for help to reduce her energy costs as she was struggling with her household bills having fled domestic violence with her two young children. We identified that she would qualify for Warm Home Discount and assisted her to apply through her energy supplier. We discussed the benefits of registering with the Priority Service Register scheme and an application completed. We also referred her for an appointment with our debt team to re-schedule her payments, easing pressure on the family.

### Case Study 2

Mrs B, a homeowner, lives alone after her husband had moved into a care home due to health problems. Her back boiler had failed and she needed a replacement, leaving her without hot water and heating. Her only income was Pension Credit and the cost of a new boiler was unaffordable. We referred her to the Local Authority who were able to assist with an application to the ECHO scheme for help with funding for a new boiler and Green Home Grant for external wall insulation. Our intervention meant that Mrs B gained access to essential funds to re-instate her hot water and heating and insulate her home to reduce future energy bills.

### Case Study 3

Mr C, was referred to us by Money Matters at the local council who were assisting him with his debts. He had recently moved into private-rented accommodation, which was electric only and found his energy costs were much larger than previous properties. We ensured he provided his supplier with current meter readings to enable his account to be billed accurately. We then provided him with advice about using Economy 7 equipment efficiently to ensure he minimised his usage. Additionally we helped him apply for Warm Home Discount providing him with a £140 deduction from his bill. Through our help, Mr C felt able to manage his energy bills in the future.

### Case Study 4

Mr D, moved into a property in December 2020. He had been paying £100 per month to his supplier via direct debit. He initially had difficulties in obtaining a gas meter reading, but once he was able to do so he received a bill for £1,500. Our adviser assessed the bill noting discrepancies with opening read being substantially lower than actual readings provided by client. Evidence was gathered including a copy of his tenancy agreement confirming closing meter readings from previous tenant in the itinerary. Based on the new information the supplier recalculated the bill to £370 providing a £1,130 bill reduction. We also assisted Mr D to set up affordable repayments for his arrears and ongoing usage.

*Nicola Duffy*  
**Energy Team manager**



## Help to claim project

The Help to Claim service, funded by the DWP, to support clients both local & nationally with their initial UC claim, was recommissioned for a further 12 months.

Whilst the emphasis for the HTC team remained on remote contact with clients by telephone or webchat, they introduced, as CV19 restrictions eased, face to face appointments as soon as it was safe to do so. The DWP initiated a review of all UC claims made during the, initial, CV 19 lock-down. As a result the DWP expanded HTC project scope, to support client's where they were required to provide additional evidence to maintain their claim or avoid UC overpayments.

As claimants were subject to reduced payments or in some cases had their claims suspended or closed the level of support and intervention by the HTC team to progress and resolve their cases increased. Many of the clients needed our assistance as they were digitally excluded and needed a lot of support to make their claims.

The HTC Project recommissioning process ended in February 2021. The DWP excluded F2F as a contact channel for clients, and moved the management of HTC projects From local offices to a wider regional base.

CAN chose not to bid, no F2F in the recommissioning was not serving the best interests of CAN clients so project involvement ended on 31/03/22.

*Sylvia Campbell*  
**HTC Adviser**



## Partnership working

The drop in session delivered by Citizens Advice Newcastle (CAN) and Action for Children (AFC) is based in the heart of one of the most diverse and deprived communities in Newcastle upon Tyne.

The collaboration between CAN & AFC focusses, specifically, on supporting local families with dependent children.

The project concentrates on alleviating poverty, improving living conditions, accessing education and healthcare.

As Covid restrictions eased, and as it was safe to do so, F2F appointments, were reintroduced. The option for F2F appointments remain vital for many AFC client's as the drop in offers a safe space, particularly for vulnerable women, where clients feel able to discuss their issues openly and fully.

Additionally, as our ACF colleague is multi lingual, and English is not the first language of the majority of clients, we are able to communicate complex information with greater understanding by the client.

### Key Areas – 21/22

Navigating the requirements of EU Settlement in the UK, particularly in relation to accessing benefits, social housing and employment.

While our initial focus has been on identifying eligibility / entitlement, we work closely with clients to help them understand their responsibilities and obligations in order to maintain their income or tenancy.

**Housing** - the majority of clients live in private rented accommodation, ongoing disrepair and overcrowding have resulted in a significant increase in requests for help with social housing applications and referrals to the Private Rented Service and Environmental Health.

**Debt** – as cost of living increases began to impact household budgets, we have observed an increase in client's deliberately with holding payment for services eg: council tax, water, in order to cover basic, daily living costs.

*Sylvia Campbell*  
**Family Welfare Adviser**



## Wise Steps

2021 -2022 marks the penultimate year for the Wise Steps project, although there were challenges with the COVID pandemic, we overcame these to offer support and assistance to clients resulting in excellent outcomes.

I started working with RB, a Wise Steps client, in March 2020, helping him apply for housing costs in UC to pay his mortgage. This issue was not resolved until June 2021!! A great deal of work was involved which included meeting the client outdoors during lockdown to witness his signature. The client now has ongoing payments towards his mortgage and was awarded a backdated payment of £1680. This secures the clients home of which he has lived in for many years.

The relationship with Jet North in Benwell has gone from strength to strength, I started to offer clients face2face advice in Benwell from April 2021, as well as video link appointments. This was an essential service as I was giving advice to clients who had not been able to access phone or digital advice during the pandemic due to language barriers.

The later part of 2021 and early 2022 afforded me the opportunity to attend two face2face training sessions that were key to my continued professional development. The first one was in Oct 2021, Trans Awareness, delivered by Ellie Lowther. The second session was an all-day session delivered by Changing Lives around sex work and exploitation.

I have continued to work with Tyne and Wear Citizens of which Citizens Advice Newcastle is a member. I enjoy this work immensely and to have it actively encouraged by our CEO, Tracy Armstrong is energising.

CAN has always prided itself on being as much a research and campaigns office as an advice agency. As a whole the office is motivated to act and organise about the issues that bring our client's to us. In September 2021 I went to Sunderland Uni fresher's Fayre and engaged both staff and Students about the difference between the government min wage and the 'Real' Living wage. We heard testimony from staff at SU on a min wage and the struggles they faced, as well as students working min wage jobs in other areas. We presented this testimony to the board at SU, outside one of their meeting. We were dressed up as elves and we had a Santa too!!! This has resulted in an amazing result.....but we will save that for next year's report.

On the 30th March 2022 I went to London with Tyne and Wear Citizens (and many other chapters from the UK) to Lobby our MP's to raise the issue of Carers not being paid a Real Living Wage. I have been encouraged by the results of this campaign around the country: the work on this campaign at a local level continues!!

*Gayle Purves*

**Financial Capability Adviser**



# Debt Advice Team

During the 2021/22 year, the debt team saw a lot of changes. As we were operating under the uncertainty of the MAPS contract we lost a significant portion of staff and were reduced to two advisors which put immense pressure on the team and affected the amount of clients we were able to help. During this time we tried to maintain our usual level of service, providing comprehensive debt advice to clients in the Newcastle area as it was a difficult time for people and debt was at an all-time high. We went back to providing face to face advice, both on our morning drop in sessions and pre-booked appointments. We also answered the national line for a period during this time, taking calls nationally and assisting clients via the helpline.

## Case Study 1

In December of 2021 Kate who lived alone with two children under 10 had been receiving threatening letters from a debt collection agency regarding an old debt. She was extremely distressed and the constant contact from Cabot exacerbated existing mental health conditions to the point where she admitted she had begun to have suicidal thoughts. We contacted the debt collection agency on her behalf and asked that they stop the contact until we had provided a full solution. We explained how the contact was affecting her and her family and they agreed to hold all communication. Unfortunately, this did not happen, whereupon we interceded again and requested a write off of the debt due to the stress and the fact that the company had gone back on its word. The case was eventually passed to senior management in this company and an apology was issued. The company agreed to completely write off the debt and in addition provided the client with compensation to the value of £200. The client was overjoyed and expressed relief that we had managed to help her and her children, and the compensation money was crucial to her being able to provide her children with both a happy home and a good Christmas.



## Case Study 2

In October 2021 Barbara contacted us for help with her debt, she suffered with mental health problems including depression, and also with COPD. She lived alone with very little support and didn't know where to turn for help. We completed a full debt assessment with her and went through her income and outgoings, she had no money left to feed and clothe herself before thinking about paying debts back as they totalled over £14,000. After talking the client through all of her available options she decided a DRO would be the best way forward as she wanted a fresh start and to stop the feeling of spiralling debt hanging over her. We gathered all of the relevant documents including proof of income, Id, details of all her creditors and then helped her complete the DRO referral pack. A referral was made to the DRO unit within a couple of weeks and this clients DRO was processed for her within 4 weeks, this was due to Citizens Advice Newcastle obtaining the information needed quickly and efficiently. All of Barbara's debts were written off through her debt relief order and she said, when it was approved it was the first time she was able to sleep properly in months. Some of Barbara's debts were being deducted from her ongoing benefits, once her debt relief order was approved these deductions were stopped, this provided more available income to the client.

*Larissa Whitfield and Ailbhe Cashman*  
**Debt and Money Advice Team**

# Research and Campaigns

## Introduction

As a service, we use the data from our clients to help us identify emerging issues, understand what is causing them and make recommendations on how to fix the problems. Through this work, we are influential in shaping local and national policy through our research and collation of client issues. We can use this data to campaign and influence decision makers to change policies and practices that negatively impact people across Newcastle and the wider region. When successful, this work prevents future clients from experiencing the same issues.

We have researched and campaigned on a number of different issues this year including: The Coronavirus Pandemic, Universal Credit, The Real Living Wage and Net Zero.

## What have we achieved this year?

### The Coronavirus Pandemic

The Coronavirus pandemic has had a profound and unprecedented impact on residents and local Citizens Advice offices in the North East. The region is already a highly deprived area with high levels of low paid and insecure work; high levels of personal debt and poor health, leading to lower than average life expectancies. Covid-19 is likely to further exacerbate national, regional and local inequalities due to greater vulnerability and lack of resource and resilience.

Coronavirus has made life even tougher for the people in our community. Throughout the year, we have undertaken a range of activities focused on providing real-time insight to stakeholders, politicians and the public to inform decision making, especially as protections implemented during the pandemic to protect residents have been removed. This has resulted in lower household incomes through social security payments, increased indebtedness and an increase in debt collection activity.

We have coordinated regional research into the repercussions of COVID-19. This has highlighted how each local Citizens Advice office has adapted their service to the pandemic and the types of queries residents have sought advice on. The willingness to ensure residents could access advice during this very anxious and uncertain time showcases this. Many thousands of residents across the region were able to find a way forward during this time as a result of our collective work.



## Universal Credit

Universal Credit is a means tested benefit that will eventually replace 6 legacy benefits across the country. Although managed migration from legacy benefits to Universal Credit has been paused during the pandemic, there are now over 4.7 million households that claim it.

“The £20 uplift allows my client’s a slightly better quality of life been they would otherwise have It means they can budget better, have the heating on longer and don’t need to rely upon food banks.”

**“Removing the uplift would mean that the financial anchor that they have relied on since April being served. Many of the clients I advise everyday would be swept away by a rising tide of bill and debt.”**

**Stephen, Help to Claim Adviser**

Keeping the £20 uplift to Universal Credit has been a priority this year, along with advocating for changes to the Universal Credit system that would help claimants financially.

We have worked closely with the National Citizens Advice Policy and Press Teams to amplify messaging and highlight the impact that removing the £20 uplift to Universal Credit would have on our clients. Further to this, we met with local MPs; provided written evidence to the APPG call for evidence on in-work poverty and we co-signed a joint letter to the Chancellor highlighting the impact this cut would have on families in the North East.

Moving forward we will continue to highlight the impacts of Universal Credit on local people and work to support people through the managed migration process.



## The Living Wage

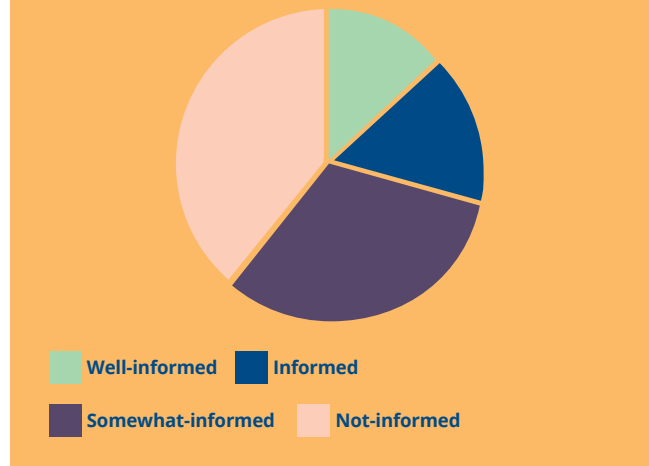
The North East has the lowest number of accredited Living Wage Employers in the country and we know that low pay is one of the biggest drivers of poverty for those we advise. We are incredibly proud to announce that this year we have successfully chaired a cross sector of organisations as part of the Tyne and Wear Citizens UK Living Wage Team to enable The University of Sunderland to accredit as a Real Living Wage Employer. We have also been working with Sunderland City Council to accredit the city as a Living Wage Place.

## Net Zero

Net Zero will impact upon local people who live in fuel poverty. At Citizens Advice Newcastle, we want to ensure that the transition to Net Zero is just for everyone. Alongside Citizens Advice Northumberland and Citizens Advice County Durham, we conducted surveys to gather information on people's understanding and affordability of energy efficiency measures in the move to Net Zero.

Our evidence suggests that residents do not feel informed about how the transition to Net Zero will impact upon them or their household and that there is very little room within their budgets to spend more on their energy supply or pay for repairs to properties after energy efficiency measures are installed in their home.

**Figure 4: How informed do you feel about how the transition to Net-Zero will impact you and your family**



## Moving into 2022/2023

As we move forward into the new financial year, research and campaigns remains a key priority.

Neil Duffy, who has worked tirelessly on these issues over the last year has now moved on to ventures anew. We wish him all the best and want to recognise his hard work in addressing social policy issues across the North East. We have since welcomed Hannah Finney, as our new Research and Campaigns Manager, who will take our research and campaigns work forward. She has already worked with Neil on much of these issues across the region and will continue to develop this work as well as focus on new and emerging challenges such as the rising cost of living that is already impacting local families and demand for our advice services locally, regionally and nationally.

*Hannah Cooper*  
**Research and Campaigns Manager**

# Our funders

The Rothley Trust | The W. A Handley Charity Trust





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## Free, confidential advice. Whoever you are.

We help people find a way forward with their problems and campaign on big issues when their voices need to be heard.

We value diversity, champion equality and challenge discrimination and harassment. We're here for everyone.



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