

# **Bristol Advice Partnership**

## **End of year report 1 April 2021 to 31 March 2022**

### **A - Report Summary:**

This report covers the performance of the Bristol Advice Partnership during the period April 2021 to March 2022 and reflects on the experiences of our clients and examines our own learning during the last 12 months. We also look at how our services are evolving, and our future delivery models. Where examples of delivery name a particular provider, this does not indicate that this is the only partner providing services in this way. We work closely together and there is much commonality in our service delivery.

#### **What we achieved:**

- Continued to provide access to justice in areas of social welfare law
- Continued to support citizens who have not previously sought advice
- Responded to a wide variety of needs and supported the most vulnerable in our community
- Continued to offer digital access to citizens enabling access to justice for more citizens

#### **How we are shaping our services for the future:**

- Offering multi-channel (face to face, telephone and video) access
- Face to face will be prioritised to those who really need it
- Trialling a resource sharing method so that citizens have quicker access to justice through more efficient signposting and referrals
- Future proofing resources so we can respond to the 'cost of living crisis'
- Coordinating our voice and influence including on policy and systems
- Leverage of other funding, including in partnership(s), to support our work for Bristol's citizens

### **B - Full Report:**

#### **1 - Bristol Advice Partnership is:**

A group of charitable advice services in Bristol delivering a wide range of holistic information, advice, casework and legal support. The Partners are:

- Citizens Advice Bristol
- Bristol Law Centre
- St Pauls Advice
- Talking Money

- WECIL
- North Bristol Advice Centre
- South Bristol Advice Services

The partnership receives funding from Bristol City Council via the IAG Grant to deliver advice services.

The partners each bring their own specialisms and targeted service models to the partnership and work together to ensure City wide access to legal advice services and a broad service offer that ensures that people in the city have access to justice.

We hold seats on key groups and boards within the city which has helped us engage with other agencies and raise awareness of advice, for example the positive link between advice and well being.

## **2 - How we continued to adapt our service in 21/22 due to the pandemic**

The whole sector faced the unprecedented transition from providing mostly face-to-face advice services to working remotely at the start of the pandemic in 2020. It was an unusual year with unprecedented challenges.

After living with Covid for a year we adjusted our service provisions, based on our learning, whilst taking into consideration the safety of our work force and our clients who come with a whole range of vulnerabilities. Despite offering reduced or no face-to-face services we still helped a huge number of clients. We discovered early on that whilst the very vulnerable struggled to access advice during lockdown, more clients than anticipated were comfortable with, and in many cases preferred, alternatives to face-to-face service delivery.

All partners continued to offer digital services throughout 2021/22 to ensure access and support that meets the specific needs of our clients and localities, for example:

- Citizens Advice continued the direct referral systems to replace some usual physical outreach services. This enabled some services, such as GP Surgeries, to refer clients for remote one to one advice.
- Talking Money brought back the option of face to face appointments from August 2021, offering this to all clients. Rates of uptake were initially around 30% but by the end of March 2022 around 55% of clients were choosing face to face again.
- North Bristol Advice Centre re-launched their 'Get Online' drop-in service, in Oct 2021, where people get help to develop digital skills and confidence. This has been relocated to a new shop front premises, to increase access and visibility. They developed, co-produced with clients and stakeholders, an

online [Advice Tool](#). A new website was developed to host the tool in a more integrated way and provide a clearer, easier client journey. The tool was designed to increase access and improve efficiency. It provides information, guided self-help and the option to request a call back. 500 people used the tool in the first 8 months and evidences that people are able to self-help.

- South Bristol Advice Services continue to use the mail based service, as and when required, and made Public Computers available for use again and reopened 3 of outreaches and a new one. Seeing approx 60% of clients F2F, for at least the initial appointment.
- WECIL sourced additional lottery funding which has enabled us to give citizens a holistic service through the support of a Navigator. This is in addition to any welfare and benefits support they receive. Using person centred support techniques we look at all areas where citizens need support.
- Bristol Law Centre continued to offer a full advice, casework and representation service remotely, including attendance for remote hearings. An evaluation highlighted that clients felt they still experienced high quality support and communication, despite not meeting face-to-face. For many, remote interactions provided increased flexibility and accessibility. BLC maintained in-person hospital visits and face-to-face appointments where it was in the best interests of the client.
- St Pauls Advice Centre (SPAC) continued to be commissioned by the Home Office to support EU citizens to apply to the EU Settlement Scheme for settled or pre-settled status, despite the deadline being June 2021. We have also continued to develop our Whole Person, Whole Communities approach to providing advice, with two of our advisors working in this way. With client empowerment at the heart, we believe it will result in fewer clients returning with repeated issues.

### **3 - Recovery and future direction post pandemic:**

Some of the measures put in place during the pandemic, such as halting eviction and creditor collection activities, saw some areas of advice decrease but we have started to see a gradual return and expect this to increase again due to the cost of living crisis. The number of clients seeking support with welfare benefits, including health related benefits, has remained consistently high. We are seeing clients with increasing complexity and overlapping areas of advice with (mental) health and other matters. Triage is becoming more challenging and skilled.

The partners have now firmly embedded new service models. Learning from our experiences, we have adopted “blended” service models that offer a wider variety of

access and delivery methods. All partners offer multi-channel first point of contact access. This means our clients are reaching us via the telephone, emails, direct referrals, community outreach or through a front door at a fixed location. None of the partners have returned to a face to face only model. Face to face advice is still available for all those who really need it and is an important part of our services. Adopting these multi-channel models enables us to continue to engage a wider range of clients whilst continuing to support the very vulnerable or those who have very complex cases face to face.

In addition to face to face advice partners are offering a range of digital advice methods to clients, such as:

- Telephone is useful for clients who do not own or have access to IT or who do not like to engage in f2f services.
- WhatsApp is very popular with clients and advisers as it is very familiar.
- Zoom, Google Meet, Teams and other video conferencing methods are useful for those who have access to IT
- Online platforms where clients can access self help information and materials

The key is, that whatever method is used, the client has made the decisions about how they best want or need to receive advice. Offering flexible blended services that are responsive to different client needs enables everyone, no matter their personal situation, to secure access to justice. A person-centred approach to service delivery is shared across the partnership.

Whilst covid restrictions have been lifted we continue to protect our clients and our teams. We have adapted spaces to be covid friendly by retaining screens and distanced interviews for vulnerable and digitally excluded clients. Citizens Advice and Talking Money continue to offer an in-house video interviewing system for clients who cannot access advice, due to lack of equipment or digital capability. The client attends the office, sits alone in a private interviewing room and an adviser joins from another location. This enables clients to receive advice in a supportive atmosphere and enables us to make use of small windowless interview rooms.

St Pauls Advice Centre and Talking Money, in partnership with Advice UK, continue their learning around 'systems thinking' models to deliver advice using a 'whole person' approach. They have already learned that by working to a set of principles that includes building relationships and trust, and making a difference to the whole of someone's life, they can better meet the needs of those asking for help. Their hypothesis is that by taking this approach it will reduce returning demand on advice

services and future demand from other voluntary and statutory services, saving money and freeing capacity to help others.

WECIL continues to take a 'systems thinking' approach with the Navigators service providing key outcomes and giving citizens a single point of contact to help them navigate and access the systems and services. We have been sharing our learning and ideas with others. We intend to continue to collaborate and will soon be sharing office space with Talking Money, within the community, offering specialist, disability related support to their clients.

Bristol Law Centre have restructured and increased their 'Assessment and Support Team' capacity, which facilitates vital 'first contact' interactions with community members, aiming to understand and unpack the complexities of people's experiences before considering options to help resolve their legal issue/s. The majority of people presenting with legal issues describe the action adversely impacting their mental health and we compassionately support people throughout the process to alleviate some pressures. Bristol Law Centre is involved in the *Justice Together* development work, looking at combating chronic capacity issues for immigration and asylum issues across the South West region.

Going forward, NBAC will continue to develop its community-based advice offer and increase access to advice. Clients and professional referrers alike can access services easily and efficiently online (through our Advice Tool), face-to-face at outreach locations across the area and over the phone. Clients will be offered appointments tailored to their needs and circumstances with video call and home visit appointments (location and age dependent) also being available. We will work with local organisations to trial and develop new models of advice delivery within local communities. Together, this approach will deliver NBAC's wider mission to deliver flexible blended services that are responsive to different client needs and enable everyone, no matter their personal situation, to secure access to justice.

#### 4 - What we achieved:

Outcome	Indicators	Partnership Progress against target
Maintaining tenancies in social and Private Housing	Numbers of HB and CTR cases	3007
	Number of referrals to specialist services (tier 1)	445
	Referrals for specialist advice within the partnership (tier 3)	223
	Value of Council Tax and HB negotiated?	£366,694
	Number of signposts to alternative sources of help	831
	Number of cases where advice on housing debt is provided	507
Preventing Homelessness	Number of clients with N244's Number of evictions prevented at Court	171
	HAPI Codes recorded	468
Supporting most vulnerable individuals and families to maintain sustainable finances and maximise their income	Number of benefit claims	4595
	Value of benefits claimed	£7,418,937
	Value of debt written off / managed	£5,929,862
	Number of immigration issues handled	390
	At level 1:	117
	At level 3:	40
	Number of enquiries relating to BREXIT and settled status	268
Supporting the most	% of appeals (all categories) successful	91%

vulnerable individuals and families to achieve positive results at tribunal and appeals as a result of access to specialist advice	Number of cases where help is given with tribunal preparation or representation	895
	Value of tribunal Awards in cases where we are named as representative	£1,704,808
Reducing financial, Food and fuel poverty	Value of financial gains for clients	£7,140,539
	Number of Warm home discount claims / heating / insulation grants	47
	Number of fuel utility debt cases	356
	Number of Food vouchers issued	2227
Improving access to information, services and opportunities in the city and increasing digital inclusion	Numbers of enquiries where information only was given	5374
	Number of cases where Self Help information was given (WECIL)	325
	Number of clients supported to access help online or complete online tasks	2069
	Number of unique visitors to partners websites	73,946
	Number of likes on Facebook	1744
	Traffic on CA on Advice Guide	210,564

## 5 - Clients Stories:

### **Khalid (in client's own words) - Total increased income in benefits £11,344**

Before I came to Talking Money I had just been kicked out of my mum's house with my wife and our baby. I had loads of debt and was so stressed. I was mentally not well and could not cope with worrying about money. I had £2000 Council Tax debt and £2000 electricity debt. I was so worried that bailiffs would come round. I was in a very dark place, and everything felt too much to bear. My financial situation made me feel very ashamed and like I was not a good father and not a good husband.

Now I am in a much better place. I sleep so much better, and everything feels like it is falling into place. I can focus on my wife, our daughter, and our new baby. With the extra benefits I am able to start paying off debts to my family, this has improved wider relationships.

Even the small things make a big difference, I can buy my daughter an ice-cream when we are at the park. I can buy nice clothes for my children for Eid, I am really looking forward to taking pictures and making memories. Before, we had to eat a lot of tins, now we look forward to cooking and it feels like a treat.

The main benefit for me is that I can help and support my wife. My wife has not seen her family [who live abroad] for 4-5 years, her father passed away and she couldn't go back. Now we are hoping to go and visit her family in the next few years. The money makes such a big difference

### **Challenging a Personal Independence Payment (PIP) decision**

Sayed is 40 and lives with his partner in a council property. He has physical and mental health issues including chronic joint pain which cause him difficulties doing day to day tasks. He had been in receipt of Personal Independence Payment (PIP) for 3 years to assist with his disability but his claim had been stopped following a review. Sayeed was referred to us by another advice agency for help challenging this decision.

At this time all of our appointments were being held by telephone because of Covid. Due to a language barrier we needed to use a telephone interpreting service in order to successfully carry out the appointment and this meant booking Sayeed a double appointment. He has basic English but the complexity of the benefits system and the specialist terminology meant that he needed extra support to ensure he could provide the most accurate and useful information. During this appointment, the adviser completed a mandatory reconsideration form and a supporting statement arguing that Sayeed meets the PIP criteria. Unfortunately, Sayeed's claim was again refused at the mandatory reconsideration stage and he was awarded zero points.

We then had another telephone appointment with Sayeed to lodge the appeal and the adviser sent a letter to Sayeed's GP requesting further medical evidence to support the claim. During the appeal process Sayeed and the adviser kept in touch via WhatsApp with Sayeed sending photos of supporting documents for the adviser to include in the appeal bundle. He would also send screenshots of correspondence he'd received from the DWP and the adviser would explain what they meant or advise him how to respond. This proved to be a useful method of communication as it was quick and easy and meant they did not have to rely on a telephone interpreter being available. Sayeed could also easily translate any messages he didn't understand using his phone's translator function.



Six weeks later, the DWP informed Sayeed that they had revised their original decision and the appeal would not continue. He was awarded the standard rate for both components giving him £83.70 a week plus a back payment of £4700. Sayeed was very happy with this result and thrilled that he did not have to go to a tribunal which would have been a stressful experience for him. "Thank you very much for you helping."

### **Person focused approach - Sharnaz's Story**

Sharnaz, a Pakistani national, approached SPAC because she had problems with her Universal Credit (UC) and Housing Benefit (HB). Given our emerging 'person centred' approach to our work, we prioritised spending more time with Sharnaz, engaging in conversation in her own language and building a relationship of trust. This enabled us to better understand what was important for Sharnaz and her family.

Sharnaz explained that she does not work, as she is a carer for her disabled sister. However, her husband works full-time, packing for Amazon. He had recently enrolled on an IT course as an Amazon employee benefit. The course, costing over £2,255 was included on his pay slip, however he only received his normal wages. However, Amazon reported his earnings including the training 'benefit' to HMRC.

Based on the earnings declared by Amazon, the DWP decided the couple were not entitled to any Universal Credit (UC) and Housing Benefit (HB) for this period. This left the couple with the loss of UC income, a HB overpayment, rent arrears and additional debt (as they had to borrow to survive). The family was in lot of stress and financial difficulties.

Sharnaz can speak and communicate well in English but her husband cannot. She had been in communication with Amazon and DWP on behalf of her husband but felt nothing had worked. She was left frustrated, depressed, and worried about how they were going to cope.

It also emerged that she, along with her family, have Indefinite Leave to Remain in the UK. The family feared that this benefit issue and their increasing debt and rent arrears would affect their immigration status in the UK and jeopardise their future.

Our adviser enabled Sharnaz to ask DWP for a late Mandatory Reconsideration (MR) of their decision. This meant that we spent time with Sharnaz, so that she understood the reasons for her request and the process. Following the DWP upholding their original decision, we helped Sharnaz to appeal to the first tier tribunal. Upon receiving her appeal, the DWP conducted a review of client's UC claim and MR and finally made a decision in clients favour and reinstated the couple's entitlement to UC totalling £690.25. This decision brought considerable relief to the family, both mentally and financially.

On the same basis as the DWP, Housing Benefit was also withdrawn on the basis of her husband's incorrect earnings, which had resulted in an overpayment. We helped Sharnaz to request a review against this decision, which if successful, will also reduce their rent arrears. The family live in temporary accommodation and this decision would enable them to potentially be offered a permanent home.

We tailored the advice we gave to Sharnaz as we learned more about her and her family's needs. This included explaining how to lodge a grievance with her husband's employer, advising on her husband's possible PIP entitlement, and helping her claim the carer element of UC, which increased their monthly income by a further £163.73.

Finally, we also advised about a credit card debt that had been incurred because of their benefit problems. Although we suggested a payment arrangement could be offered to repay the debt, the couple were worried that this may impact on their intended application for British Naturalisation and decided to struggle to maintain the original repayments.

Because we adopted a more person focussed approach to this piece of work, we were able to understand the wider impact this problem was having on the family. Rather than merely dealing with the presenting issue on her behalf, we worked closely with Sharnaz, identifying the underlying reasons behind the family's worries. We helped her understand relevant law and processes, improved her self-confidence, which may better enable her to deal with similar issues herself in the future.

### **Assisted support: Building clients digital capacity and understanding**

The citizen rang to ask about claiming Disability Living Allowance (DLA) for their disabled child. They had tried before and been unsuccessful. They weren't confident, didn't understand DLA and found it difficult in the past to make a claim. They felt they would have a better chance with the help of an advisor. They wanted to know more about DLA and had been told that we help with DLA child forms and know about it. We asked if they had access to the internet where there is a lot of information. They said they had access but didn't know where to start.

We advised we would be pleased to help, including an appointment to help with completion of the DLA child claim form. We explained how DLA works, what the legal tests are that have to be passed to get an award, and talked about additional evidence which can make a difference and often lead to an award. We used our online self-help materials to aid the explanation and offered to let her have the links to this information so that she could look at them in her own time, to further aid her understanding of DLA and improve her confidence. She said she didn't use the internet other than some emails but she would take a look if we sent them to her. We advised there was no obligation to look at the links and we would help regardless. The citizen can ring us at any time to talk about any of the online information.

We offered an appointment to complete her form and she accepted and this was booked in. We rang prior to the appointment to ask how she was getting on with the links. She said she had looked at some of them and was clearer on some things but would like more explanation at the appointment

The appointment went ahead and the citizen said they were clearer on DLA for children and hadn't realised when they made their earlier claim that evidence is helpful. They found the links to information helpful.

They contacted us later to say the claim was successful with an award of High Rate Care and Low Rate Mobility for 3 years. When asked they said they felt more confident that they understood DLA for children better. When they claim again they should be able to prepare but they may still need the support of an advisor to check things over.