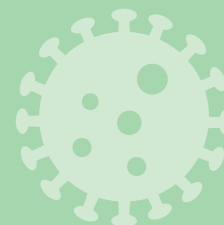
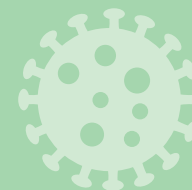
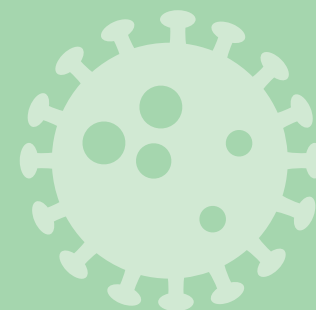
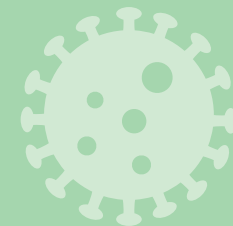


Local advice in a global pandemic



**citizens
advice**

Birmingham

Your Local Advice Charity
Registered No: 519639

Citizens Advice Birmingham
Impact Report 2020/21

Introduction

Covid-19 has undoubtedly touched the lives of each and every one of us but, for some, the impact of the pandemic has been devastating; lost loved ones, isolation, loneliness, unemployment, redundancy, financial uncertainty. Citizens Advice Birmingham has been there to support people through these challenging times.

We have seen a huge impact on people locally, particularly as the effects of the pandemic on people's jobs and finances started to take hold. We helped thousands of people understand their rights around the furlough scheme, working from home and redundancy and also saw significant increases in advice needs around benefits (particularly Universal Credit) as a knock-on effect of people's changing employment situations.

In contrast, we saw a reduction in people seeking help with debt over the period. Government initiatives such as restrictions on credit collection and bailiffs has protected people to a certain extent during the crisis, but these debts haven't disappeared and we're preparing for a steep increase in debt advice needs over the coming months.

When the pandemic began, we rapidly transitioned our services so people could continue getting the help they needed. Staff and volunteers adapted swiftly as we expanded our phone, email and webchat advice channels. We supported people with a whole range of different issues including employment, housing, benefits advice, discrimination, relationships, consumer problems, scams, debts and more.

Although it's not always possible to put a value on everything that we do, we know that our service is of enormous value to the local community. Feedback from clients suggests that our advice can have an extremely positive impact on an individual's emotional health and well-being, and we know that our advice can also lead to significant income gains and better financial security for our clients.

All the predictions are that there will be a significant increase this coming year in the number of people falling into financial and welfare difficulties who had previously managed their affairs satisfactorily. Many of these people will have been derailed by the economic shock of Covid-19. The range of people from different income brackets, educational levels and other backgrounds needing debt and other welfare advice is likely to be broadened, with younger people acutely affected.

With the help of our dedicated staff and volunteers, Citizens Advice Birmingham will continue to work hard to address these expected problems in the year ahead.

Paul Southon (Chair) and **Janice Nichols** (CEO)

Responding to the crisis

Throughout 2020/21, against the background of a global pandemic, Citizens Advice Birmingham has continued to deliver high quality, impartial and confidential advice for residents across the city.

Creating a robust remote advice service

Once we knew we could no longer deliver advice face-to-face or have staff and volunteers in our office, we quickly set about adapting our phone, email and webchat advice services to be delivered from home by our staff and volunteers.

A rapid response

By 1st April 2021 (two weeks into the first national lockdown) our remote services were up and running: a major undertaking as we had never delivered advice from home before.

Maintaining high standards

Despite this huge adaptation to our service, we ensured that the high quality of our advice was maintained. Our supervisors have all worked hard to provide the necessary support to our advice teams working from home and training has continued online.

Operating throughout the pandemic allowed us to reach people who had never turned to Citizens Advice Birmingham before.

Many of our clients reported being negatively impacted by Covid-19 and we were able to help them find a way forward. We saw a shift in the age profile of our clients and there was a sharp increase in the demand for advice on welfare benefits, employment and relationships/family issues.

During a year that straddled the pandemic, Citizens Advice Birmingham has consistently focused on meeting the needs of residents, helping 22,604 people with over 125,000 issues.

Demand for our services is increasing, particularly in respect of debt as the temporary measures come to an end and the longer term impact of the lockdown is being felt particularly in terms of redundancy and help with universal credit.



Making a difference

- Our **Telephone Advice Line** helped **8,908** people with **41,888** separate enquiries
- We helped clients with **£6,005,026** worth of **debt**
- Our **Wellbeing** team supported **2500** patients across 32 GP surgeries
- We supported **280** people with a mental health diagnosis resulting in benefit gains of **£970,802**
- **£1,369,361** of clients' debt was written off
- Our **Help to Claim** team supported **6,536** people to make their initial Universal Credit claim
- We helped **2,127** people living with **cancer** to claim welfare benefits
- **96%** of our clients rated their experience of our service as positive or very positive and **90%** were positive or very positive about recommending our service to others.



22,500 +

Last year we supported **22,604** people from across the city to find a way forward



125,000 +

Our advisers dealt with **125,079** issues that were presented to them



£25m +

We secured an additional **£25,740,391** of income for our clients

We benefit everyone: our value is shared across society

For every

£1

of funding, we generated

£3.53*

in fiscal benefits

Financial savings to local and national Government due to fewer payments for out-of-work benefits, costly evictions, re-housing evicted tenants and less demand on the NHS.

Total: £6.3million

£28.93*

in public value

When people have fewer problems, they have higher levels of wellbeing, participation in society and productivity. Our calculation of public value also includes the value of a volunteer run service.

Total: £51.5million

£31.29*

in value to the people we help

We help clients to achieve individual financial outcomes like getting back-dated benefits, writing-off debts and obtaining refunds for consumer issues.

Total: £55.7million

* These values were calculated using New Economy's cost benefit model, which has been reviewed and approved by HM Treasury

How we helped

Providing free, independent, impartial and confidential advice to anyone on a range of topics

Ensuring our advice services could be accessed in different ways

Working with clients, taking into account all the ways an issue may be affecting them

Campaigning for change where private or public policy and practice is preventing groups of people from receiving fair treatment

Using our local knowledge, supported by our national network, to help our clients

Supporting clients to take the steps that are needed to solve their issues

Generalist Advice



8,908 clients

assisted with



41,888 enquiries

– an average of 4.7 issues per clients

“Information received was brilliant, really informative. Without the lady I spoke to I would have been completely lost. She pointed me in the right direction and gave me confidence”

“I was treated with such respect by the person I spoke to, and the service was spot on”

Faisal's story

Faisal* called our telephone helpline because he was struggling financially. He had been made redundant in September 2020 due to the impact of the pandemic on his job after having been furloughed and on a reduced income since March 2020, which had already strained his household's finances.

Faisal's wife remained in full time work, but the couple could not meet their outgoings on her salary alone. Faisal couldn't find alternative work due to the need to home school his seven-year-old child.

Unfortunately, Faisal's wife's employment prevented the couple from claiming Universal Credit. However, we were able to advise Faisal on a query about claiming a tax rebate which would maximise his income in the short term. We were also able to refer him to our Money Advice Service for support with the debt he had accrued while struggling to manage his finances on a reduced income.

Tina's story

Tina* had recently been rehoused in Birmingham after fleeing the home she had shared with her partner due to domestic violence that had reached crisis point during the lockdown and had resulted in her being injured.

Tina and her three children, all under 5 years old, had been housed in a flat but had very little in the way of essential items. In particular, she needed a washing machine due to the ages of her children and a carpet, as her youngest child was crawling and her floors were bare boards.

Our Volunteer Benefits Team helped Tina apply for local welfare provision and charitable grants to buy furniture and white goods. We also made sure she was in receipt of all the benefits she was entitled to, including advising on her potential eligibility for Disability Living Allowance for one of her children who has a long-term health condition.

* names have been changed to preserve anonymity



Debt Advice



2,391 clients



£6,005,026

total value of clients' debts



£1,368,365

debt written off,



£185,306

of successfully rescheduled debt



£107,382

additional income gained through grants and benefits

Steve's story

When Steve* came to us for help, he had recently lost his brother after moving into a two-bedroomed property and becoming his brother's carer.

He had built up £12,000 in credit card debt that he and his brother had been paying off together although Steve had sole liability for the debt as the card was in his name.

After his brother passed away, Steve had lost both his Carer's Allowance income and the additional financial support from his brother.

Firstly, we arranged for our Help to Claim service to support Steve to make a claim for Universal Credit.

We also talked to Steve about the possibility of getting a Debt Relief Order (DRO). After we had obtained his credit files, we made an application to the Insolvency Service for a DRO which included all his creditors. This was approved by the official receiver.

We then helped Steve to apply for a Discretionary Housing Payment to cover the underoccupancy charge which had been placed on his two-bedroomed property following his brother's death as he was now living there alone. This was awarded for a period of six months.

We were further able to assist Steve with his finances by getting him accepted onto the Big Difference Scheme which helps people who are struggling to pay their water bills.

Steve was incredibly happy with the support we provided and he said that felt he could now start afresh as a result.

* names have been changed to preserve anonymity



Help to Claim



We helped

6,536 people

to make a claim and generated



£9 million

in income

“I was put on furlough and the money wasn’t enough to live on. I wanted to know if I could get Universal Credit. The adviser explained everything to me and put me straight”

“I’d never claimed anything before but when I was made redundant because of Covid, I worried how I’d put food on the table. The adviser was absolutely brilliant and took me through it step by step”

Rohan’s story

The loss of jobs resulting from the pandemic has led to increased numbers of people needing to claim benefits. Many of whom have never claimed anything before and have no idea where to start. Our Help to Claim team has worked hard to assist clients like Rohan*.

Rohan is a 34-year-old single man. He approached us in August after being made redundant in July, as due to Covid-19 his employer had lost business and could no longer afford to continue trading. Rohan had been living with a partner in his partner’s flat, but when he lost his job, his partner ended the relationship and asked him to leave. Rohan had been unable to find alternative accommodation and was spending his nights sleeping on the sofas of various friends and relying on them for his meals.

Rohan had been told by a friend to check if he was entitled to benefits, and so he called the Help to Claim line for advice.

Our adviser began by checking Rohan’s entitlement and found that he was entitled to Universal Credit of £409.89 per month. Rohan was also advised that if he found a property, he would be entitled to an additional amount for housing costs and he was referred to one of our generalist advisers for information on his housing options.

The Help to Claim adviser identified that Rohan struggled with digital literacy, so the usual online channel for making and managing a Universal Credit claim would not be suitable for him. The adviser therefore assisted him to make his claim by telephone. This would be useful to Rohan in additional ways, as greater flexibility is afforded to non-digital claimants, such as contacts via text message and the ability to use the Job Centre as a ‘care of’ address if required.

As there are multiple rules claimants must comply with in order to ensure that their Universal Credit remains in payment, the adviser explained these to Rohan to help him manage his ongoing claim. Rohan was advised that he could get an advance payment of Universal Credit and was issued with a food voucher to tie him over in the meantime.

While Rohan’s situation wasn’t resolved - he was still homeless and without work - we had helped him move from crisis point to a position from which he could start to rebuild his life.

* names have been changed to preserve anonymity

Supporting Wellbeing



We helped

2500 clients



at **32** local GP surgeries

“I put off calling because I was embarrassed but I spoke to an absolutely amazing adviser. The information I was given gave me the tools to resolve my issue and I didn’t have to go to my GP about some of it. It sounds bizarre as it was just one phone call, but I can’t put into words how much it helped.”

“I mentally got a lot from you, and this has made me feel physically better. I can’t thank you enough”

Hardeep’s story

Our Wellbeing team has continued to deliver an advice service to patients at GP surgeries, providing non-medical interventions to improve health and wellbeing. This has been of particular importance at a time when Covid-19 has created additional challenges for some of the more vulnerable members of the local community.

Hardeep* is married with two dependent children. He is physically disabled which prevents him from working and is in receipt of Universal Credit and Personal Independence Payment. His wife is his carer and she receives Carer’s Allowance.

Earlier this year, Hardeep went abroad to visit a family member who was seriously ill. He booked a flight back to the UK for a date less than one month after his arrival in order to comply with Universal Credit rules, which state that a person can continue to receive Universal Credit if the length of their trip abroad does not exceed one month.

Unfortunately, soon after travelling, both Hardeep and his wife contracted COVID-19 and were hospitalised. The couple recovered, but due to their convalescence, and a further period when they had to self-isolate, their return to the UK was delayed.

Upon their return, Hardeep discovered his Universal Credit claim had been closed due to his absence from the UK for over one month. The family were therefore without Universal Credit payments, which was causing significant distress and financial hardship. When Hardeep approached us, the family had no money left for food.

We firstly provided Hardeep with a food voucher. We then helped him to submit a request for his Universal Credit claim to be reconsidered. We felt there were grounds for this because absence from the UK for up to six months can be disregarded if a claimant was receiving medical treatment which delayed their return.

Shortly afterwards, Hardeep was informed that the mandatory reconsideration had been successful. As the Department for Work and Pensions accepted that his prolonged absence from the UK was solely for medical treatment, his benefits were immediately reinstated.

* names have been changed to preserve anonymity

Avoiding Homelessness

In 2019/20* we represented



1,321 clients

through the Duty Possession Scheme

With our help



86% of clients

avoided eviction from their home

We dealt with



£9,866,438

of mortgage and rent arrears

* The courts were closed during 2020/21 due to the Covid-19 pandemic

Paula's story

Paula* is a single parent with a six-year-old son. She lives in a property which she rents from a private landlord.

When she came to us for help, Paula had rent arrears of more than two months which meant that her landlord was able to issue possession proceedings using mandatory grounds. Consequently, at the subsequent possession hearing, the court made an order for outright possession in 28 days.

However, since the court had made the possession order in February 2020, the landlord had been unable to apply for a warrant of eviction due to restrictions imposed during the Covid-19 pandemic.

On 1st November 2020, the landlord granted Paula a new tenancy agreement and this meant that the new tenancy surpassed the original possession proceedings. Notwithstanding this fact, the landlord then applied to the court for a warrant of eviction.

Paula had applied to suspend the warrant of eviction and asked our County Court Welfare Office to represent her at the hearing. The landlord's solicitor opposed the application to suspend the warrant of eviction.

After hearing representations from our adviser, the District Judge ordered that both the original possession order and the warrant of eviction be set aside.

Paula and her son cannot now be evicted and are no longer at risk of becoming homeless.

* names have been changed to preserve anonymity



Macmillan Project

During 2020/21, the Macmillan project provided advice and support to



2,127 people

which resulted in total benefit gains of

£ £13,459,333



98% were very satisfied with the service they had received

Alex's story

Alex* is 59, single, and lives in rented accommodation. He earns £276.92 per week and has a Widows Pension of £85 pw. He was referred to CAB by his specialist nurse after a recent cancer diagnosis. His prognosis was poor, with less than 6 months to live.

We contacted Alex immediately and booked a telephone appointment for two days later with a benefits caseworker. Alex told us that his treatment would start the following month and he was not sure if he would be well enough to work whilst undergoing chemotherapy. He was worried about meeting costs such as rent and council tax as he did not know if he would be paid if he needed time off for treatment. Alex gave us permission to contact his sister, Claire*, if he was too unwell to take calls.

We advised Alex of his immediate entitlement to Personal Independence Payment (PIP), explaining this is a non-means tested benefit payable to people with a long-term health condition or disability who have additional care and/or mobility needs. He was

automatically eligible for the daily living and mobility components at an enhanced rate. We helped him to submit a claim for PIP and forwarded the medical evidence to the Department for Work and Pensions (DWP) on his behalf.

We calculated that once PIP was awarded, Alex would be entitled to Universal Credit (UC) to top up his wages should he decide to stay at work through his treatment. We also told him about Statutory Sick Pay (SSP) and Employment and Support Allowance (ESA) to reassure him that there were benefits available should he need to take time off work. Alex told us that he now felt able to talk to his employer regarding his prognosis and treatment, as he now understood his benefit entitlements.

After speaking to his employer, Alex told us that if he needed to take time off, he would get £96.35 per week sick pay. We were then able to give him accurate figures as to how much UC he would receive to help with his rent and how a Council Tax Reduction (CTR) could help with council tax. Alex agreed to call us after his first treatment cycle to let us know if he was still able to work or would be taking sick leave. In the meantime, we contacted PIP who confirmed that Alex had been awarded the enhanced daily living and mobility components amounting to £152.15 per week. We then helped him to submit a claim for UC as well as an online application for a Blue Badge so that he could park for free when he went to hospital for treatment.

When Alex's sister called to say he was no longer well enough to work, we supported Alex to inform DWP so that his UC would be increased. We also completed an online CTR claim with him, uploading all the evidence required. Following treatment Alex lost a lot of weight so his clothes no longer fitted. His heating bills also increased as he felt cold all the time. We made a Macmillan Grant application on his behalf to help with these costs and he was awarded £350.

Alex told us that he would not have understood what he was entitled to or have been able to navigate the claims process without our support. The information provided made him feel confident enough to approach his employer about his diagnosis and he had been reassured to know that financially he would be able to cope.

Mental Health Support



We assisted **280 clients** clients with their welfare benefit enquiries, resulting in benefit gains of **£970,802**



96%

said our advice had helped to reduce their stress and anxiety



93%

were very satisfied with the help and advice they had received

Sara's story

Sara* is 50 with a diagnosis of Schizophrenia living in supported accommodation who was referred to us by her local mental health team. She is in receipt of Housing Benefit, Council Tax Reduction, Income Related Employment and Support Allowance (ESA) and enhanced rate Personal Independence Payments for daily living and mobility.

Sara was anxious that her savings had accumulated during lockdown due to reduced taxi travel and social expenses and she was concerned this might affect her means tested benefits. Her mental health problems heighten her anxiety, and she was becoming overwhelmed with worry about "getting into trouble". She struggles

with phone calls and had written to ESA and Birmingham City Council but not had a formal response. Sara wishes to "do the right thing" and wants to avoid being overpaid. At that time, she had approximately £10,600 savings.

We did a detailed benefits review and discovered that Sara was not in receipt of her full benefit entitlement as she was not receiving the severe disability premium (SDP) on her ESA. We advised her around the benefit savings rules. We had a telephone conference call with ESA to update them formally about Sara's savings; they requested bank statements and we supported Sara to provide these.

We explored the implications of savings for her Housing and Council Tax benefit and confirmed that, as she will have a continued entitlement to income related ESA, her entitlements to Housing and Council Tax Benefit would continue in full. We clarified that her PIP is not affected by savings. A client care letter was posted to Sara to confirm our advice and she was given a lot of reassurance during phone calls. Sometimes she did not feel well enough to pursue a further conference call to ESA, so we postponed appointments as needed.

During a further conference call to ESA, we applied for the SDP. This was subsequently awarded together with back pay of around £17,000. We advised Sara that this would be ignored as capital for benefit purposes for 52 weeks. She intends to use this for various essential items like carpets and furniture. Her support worker will continue to assist her to monitor her finances but by this stage she was satisfied we had done everything necessary, and no further assistance was needed.

Sara felt empowered and able to relax about her finances. She had a significant back payment which meant she was able to buy essential items for her home which will make life a lot more comfortable. She has a better understanding of the rules regarding her savings and feels more confident to make decisions in the future.

We noticed that during our initial calls Sara had stuttered and seemed very anxious but, as things progressed, she spoke with more confidence.

* names have been changed to preserve anonymity

Our Research and Campaigns work

As well providing the advice people need for the problems they face, Citizens Advice Birmingham also aims to improve the policies and practices that affect people's lives.

In the course of providing advice, we often uncover unfairness or practices which can disadvantage many people, and which can only be rectified by tackling the issue as an organisation.

Much of this activity is undertaken at a national level with Citizens Advice collating data from local Citizens Advice services around the country to build up a picture of how people are being impacted locally. Research and Campaigns is an important part of Citizens Advice and we play our part by gathering data through our day-to-day work, monitoring the issues our clients seek advice about and sharing case studies when they have been called for.

Unfortunately, we do not receive any funding to support our work around Research and Campaigns, but our Trustee Board has identified this work as a priority area which would benefit from improvement. This led to the setting up of the Research and Campaigns Group in 2019 – which is comprised of both staff and trustees.

We have worked hard to establish a system of collating Evidence Forms and agreeing any subsequent action with the Senior Management Team. This has ensured that our Research and Campaigns work is firmly linked to trends identified by our advisers in their work with clients.

The coronavirus pandemic has presented many challenges for Citizens Advice Birmingham and our clients and will be a major theme for the Research and Campaigns Group to consider as we begin to return to some level of normality.

Campaigning to keep £20 per week Universal Credit uplift

Citizens Advice Birmingham is part of a national campaign to **#KeepTheLifeline** and make the £20 per week increase in Universal Credit permanent.

The £20 increase has meant low-income households relying on this benefit have received more than £1000 extra income per year to help cope with the crisis.

The increase was removed in October 2021, affecting around 1 in 5 people in Birmingham and reducing the money available to the local economy by £140.2 million. We are campaigning to raise the profile of the effect of removing the increase for the people of Birmingham.

We know that adequate social security is important at all times, not just times of crisis. The increase to Universal Credit is a vital issue for many of those who come to us for help and the additional £20 per week has been a lifeline for many families during the pandemic.

Our campaign has involved informing our local MPs of the scale and impact of removing the increase for their constituents. We have shown the effect the cut will have on money available to spend in the local economy.

We have demonstrated the real impact of the cut by showing the effect on our clients' ability to buy food and pay essential bills and also by sharing clients' stories. We are very grateful to the clients who gave us permission to share the reality of the cut for them.

We continue to maintain a high profile on this issue by posting regular information and updates on our social media channels.

By continuing to keep the spotlight on this, we hope that the Government will reconsider their decision, do the right thing and **#KeepTheLifeline**.

Looking forward

Demand for advice continues to outstrip the funded levels of service and we expect this mismatch to increase over the next year as the impact of Covid-19 on the national economy plays out.

Citizens Advice Birmingham continues to look at how we can provide more from within our existing resources and we will also seek additional funding to further expand our phone and digital services, particularly in relation to paid staff following the success of using paid staff to answer the telephone advice line during the pandemic.

Funding continues to be short term and uncertain and is likely to remain so for some years to come, which makes longer term planning difficult. We are determined to diversify our traditional funding base and are constantly seeking new funding opportunities.

We are already working with other local Citizens Advice and other partners to consider cost-sharing options where feasible. We will continue to work with local Citizens Advice in the West Midlands region and to seek out opportunities to collaborate on projects wherever possible.

Our three main priorities for the coming year are:

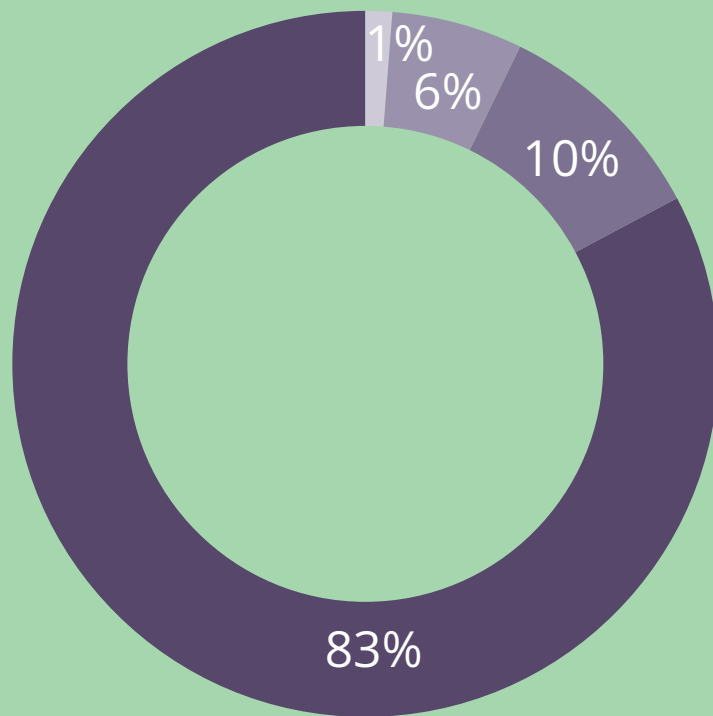
- Review and learn from our experiences during the Covid-19 restrictions to develop future ways of working that best meet the needs and preferences of clients wherever possible
- Continue to use our data to analyse and research issues to campaign on for the benefit of our clients and the wider community
- Explore more collaborative working with other local Citizens Advice, particularly within the West Midlands region, in other Core Cities and with other third sector agencies



Our Finances

During the 2020/21 financial year, Citizens Advice Birmingham delivered a financial surplus of £137,566 (2019/20: surplus of £31,662).

Income overall slightly decreased by 2.75% to £1,916,532 compared to £1,970,708 in 2019/20, while over the same period expenditure decreased by 8.3% to £1,778,966 from £1,939,046 in 2019/20, due mainly to a significant reduction in office and premises costs when the office was closed during the Covid-19 pandemic.



- Staff & volunteer costs
- Office & IT
- Premises costs
- Governance & other costs

Expenditure on fixed assets capitalised during the year amounted to £NIL (2019/20: £NIL), in congruence with our capitalisation policy. Fixed assets are used for charitable purposes and enable staff and volunteers to provide an optimum service to the public.

There is an end of year restricted fund balance of £18,322 (2019/20: £13,773). This is accounted for by £18,322 left for the BCC Mental Health project, which is expected to be fully spent by March 2022.

Financial Expenditure

Staff & volunteer costs	£1,479,480	83%
Office & IT	£185,967	10%
Premises costs	£98,700	6%
Governance & other costs	£14,819	1%

Our Supporters

Donations

Bristow & Sutor
Mills & Reeves
Sutton Coldfield Methodist Church
Regular donors
Clients

In-kind support

DLA Piper
Gowling WLG



Department
for Work &
Pensions



Are you interested in supporting a particular project or would you like to thank Citizens Advice Birmingham for some advice you have been given? Making a one-off donation is the perfect way to do this. Whatever you can afford will be much appreciated and will ensure we can continue to support those in most need in our city.

£15 will provide a telephone advice session to someone in need

£30 will provide a face-to-face advice appointment so that someone can move forward with their life

£125 will allow a specialist adviser to provide advice for a day for people in Birmingham

£1,500 will train one of our dedicated volunteers – although it can cost up to £3,000 to do this to a more specialist level

Please click on the 'Donate Now' button on our website and help us to ensure we can continue to support those in most need in our city.

If you want to donate to a particular project, please make this known at the time of your donation as any funds will otherwise be used to provide advice to as many people as possible.

How we are governed

As an independent charity, we have a Board of Trustees who are collectively responsible for ensuring the organisation is financially sound, well managed and that it meets its charitable objectives. Our Trustees provide strategic support to the Chief Executive and her Senior Management Team and ensure the good governance of the organisation's resources and assets on behalf of the people of Birmingham.

In 2020-21, our Trustees were:

Paul Southon (Chair)

Abisola Latunji-Cockbill (Vice Chair)

Stuart Crowe (Hon Treasurer)

Elizabeth Alvey

Chaitali Desai

Lydia Stockdale

Sundeep Gill

Councillor Gareth Moore

Jill Lambert

Liam Brooker

Lucy Vernall

Richard Burden (appointed 11/01/21)

Philip Marris (appointed 11/01/21)

“My experience as a local MP up to 2019 left me in no doubt about how important it is for people to know they have somewhere to turn when they hit problems on which they need advice.

Citizens Advice Birmingham (CAB) has always played a central role in the advice architecture of our city and its contribution has become even more important in recent years.

The legacy of a decade of austerity policies have increased the range of people seeking advice and the depth of problems they face – from housing to benefits, debt and so much more.

At the same time as demand has grown, however, spending cuts have dramatically reduced the capacity of statutory agencies to help people directly with advice and to support voluntary sector partners in doing so.

As a result, the work of CAB is now needed more than ever but the task of keeping services both accessible and sustainable is even more challenging. The impact of Covid-19 has added an additional dimension to those challenges.

The team of staff and volunteers at CAB do an amazing job in these circumstances. I have joined the Board this year both to support their efforts and to help ensure that Citizens Advice Birmingham can continue its vital work in the years ahead”.

Richard Burden

Accessing our services

Telephone Advice Line:

03444 77 1010

Lines are open Monday to Friday from 9.30 am to 4.30 pm.
Calls to 034 numbers cost no more than calls to geographic (01 or 02) numbers

Textphone for the deaf/hard of hearing:

18001 03444 111445

Debt Helpline:

0300 330 2310

(9.00am – 3.00pm, Monday – Thursday | 9.00am - 1.00pm, Friday)
Email: debthelp@bcabs.cabnet.org.uk

Help to Claim Advice:

0800 144 8444

(8.00am – 6.00pm, Monday – Friday)
Web chat: citizensadvice.org.uk/helptoclaim

Macmillan Benefits Helpline:

0300 330 2120

(9.00am – 4.00pm, Monday – Friday)
Email: macmillan@bcabs.cabnet.org.uk

Citizens Advice Consumer Service:

03454 040506


Website: www.adviceguide.org.uk



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The background of the entire page is a light green color. Scattered across this background are several stylized, white virus-like icons. Each icon is a circle with several smaller circles inside and a ring of small protrusions around the outer edge, resembling a coronavirus. There are approximately 10 such icons of varying sizes and positions.

Free, confidential advice. Whoever you are.

We help people find a way forward with their problems and campaign on major issues when their voices need to be heard.
We value diversity, champion equality and challenge discrimination and harassment.
We're here for everyone.

www.bcabs.org.uk



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