

IMPACT REPORT 2020

**Lives can be  
strangled by  
red tape.**

**paperweight**

Don't get overwhelmed, get help.

**“During our difficult time of bereavement – with the added hardship of Covid-19 and lockdown – we were lost! But your organisation stepped in with incredible sensitivity, patience and interest to ease our journey of ‘paper weight’!!”**

Miriam

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**“My sincere gratitude and heartfelt thanks to each and everyone at Paperweight for your relentless efforts and constant support on my behalf. Roger [the caseworker] has been a wonderful source of comfort in his diligent efforts to assist and guide me in every aspect of my predicament and entitlements as an NHS widow.”**

Shelly

# Helping people rebuild their lives as our caseload triples.

In writing this foreword, we are conscious that it would be a foolish person who declared that the worst is now over. We would therefore like to focus on what Paperweight has achieved this past year to the end of July 2020, whose second half has been overshadowed by the Covid-19 pandemic.

Whilst not unique in its adaption to the “new normal”, Paperweight, through its basic structure and, critically, through the versatility, ingenuity and determination of its volunteers, has proved the adage that the worst of times can bring out the best in people.

With 95% of our personnel working away from the office, the conversion of the office function to email, telephone, email and Zoom, meant

“business as usual”. For the frontline staff, direct meetings were impossible, but communication with our clients never flagged. And the systems we have built to protect the vulnerable and to advocate hard for the less able, paid off.

Two striking consequences of Covid-19 and its fallout have become a common theme, and one to which all our volunteers have adapted. First, many more clients were self-referring and second, in this group many had never had any meaningful exposure to the complexities of welfare & benefits, housing law, employment rights and so on: their lives were turned upside down.

This meant that nearly every client presented multiple issues, meaning that the number of issues our team has had to tackle nearly tripled (see chart). Furthermore, response times from

Local Authorities, Government departments and the financial institutions slowed to a snail’s-pace, a two-hour phone queue, or a bounce-back email. Yet despite these barriers, our volunteers, some self-isolating themselves, achieved near miracles.

During this period, and in the 6 months pre-Covid, we grew in volunteer numbers and quality of service delivery: our Manchester division is busier than ever, and now Gateshead, with its own staff and organisational structure, has opened. We have invested in greater public awareness and have reinforced Paperweight’s role inside the community.

Our strength continues to be our amazing and energetic volunteers, and our success is measured by the relief and thanks expressed by our clients, again and again.

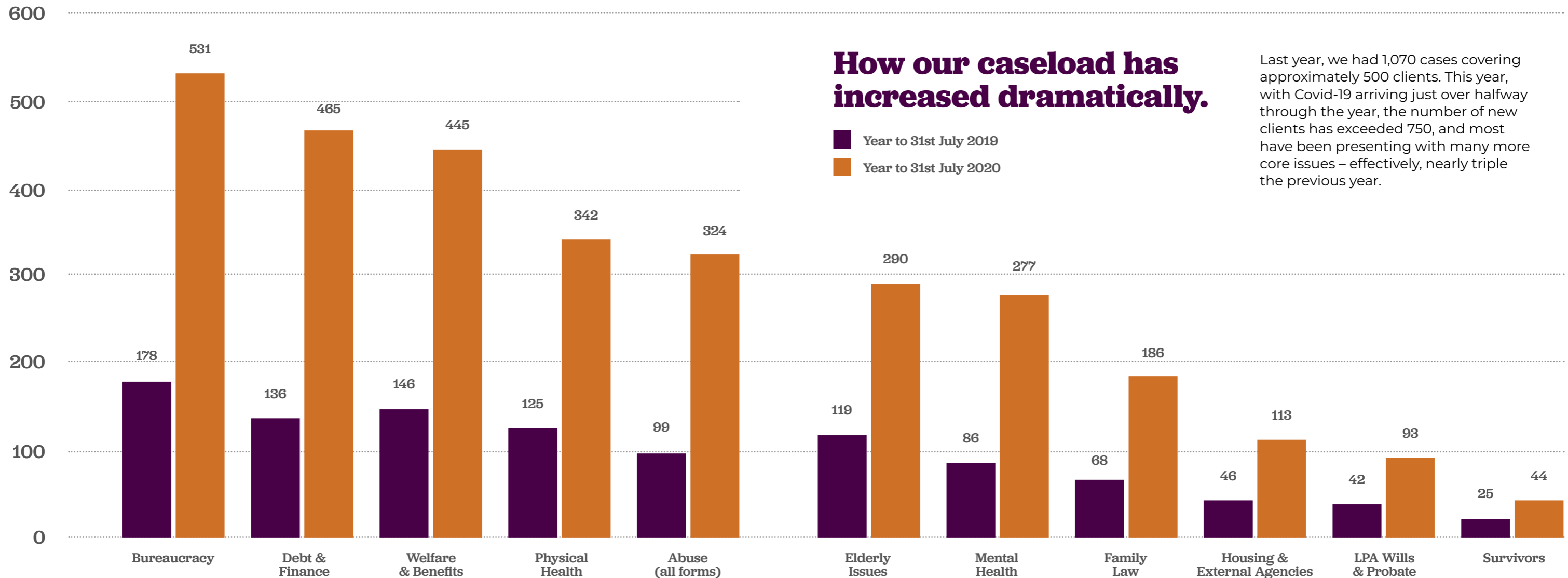
It’s clear that the coming year will be even more challenging for our community. The end of the furlough arrangements will bring a tidal wave of redundancies. These will be individuals and their families desperately in need of our support. To help them, we will need to grow our team and would therefore welcome any financial support you can give.



**Benjamin Conway**  
Chair



**Bayla Perrin**  
CEO



Last year, we had 1,070 cases covering approximately 500 clients. This year, with Covid-19 arriving just over halfway through the year, the number of new clients has exceeded 750, and most have been presenting with many more core issues – effectively, nearly triple the previous year.

# Lost in lockdown.

**When Miriam's husband died, she had no idea how to organise her affairs, and nowhere to turn.**

Although this case was not caused by the pandemic, its complexities were made far harder to deal with because of lockdown. And, as is so often the case, one single, simple request for help – in this instance regarding the Widow's Pension – mushroomed into a mass of complex issues involving an entire family.

When Miriam called our office, it became apparent that suffering the loss of her husband without the comfort of a Shiva and the usual associated support, was a source of much pain.

It soon also emerged that there were several other complex issues, not least lapsed bank mandates, generating huge liquidity problems and an inability to pay basic bills.

**“Your volunteers went out of their way to smooth things out for us and explain clearly, what had to be done. Anthea [one of the caseworkers] took so much interest that I felt as if I was working with a member of my own family.”**

Miriam

Realising that she would now need to deal with mountains of bereavement-related bureaucracy in a lockdown situation, was adding to her considerable stress.

Miriam's children were distressed, but in the main unable to offer the support they would have liked, living overseas and unable to travel mid-pandemic, and the two adult children in England have learning disabilities.

As the conversations with Miriam progressed, it emerged that there had never been any Social Service support for the two adult children with learning disabilities. They were missing both the financial and practical support that they were entitled to, and Miriam was their sole carer. Life at home for the past 30 years had been one of concealed misery.

Applications for Attendance Allowance as well as Pension Credit and a draw-down against her deceased husband's pension were also made – itself a Herculean task without our usual modus operandi of meeting face to face.

In advance of formal paperwork, an assisted living place has now been organised for one of the two cared-for sons. All the necessary medical evidence needed to make this possible, was collated in the space of three days. The enormity of this process cannot be underestimated. In addition, this adult son, who is still living at home, should be awarded Universal Credit and Housing Benefit and have a PIP (Personal Independence Payment) application submitted. These are in progress.

With fierce advocacy and first-class case management from our caseworkers, Paperweight pulled out all the stops and achieved in eight weeks a mountain of miracles. Miriam can now be looked after herself and able to live the Autumn of her life with the degree of serenity she deserves.

**“During our difficult time of bereavement – with the added hardship of Covid-19 and lockdown – we were lost! But your organisation stepped in with incredible sensitivity, patience and interest to ease our journey of ‘paper weight’!!”**

Miriam





# An unfeeling bureaucracy.

**Shelly's husband lost his life to Covid, while saving others. Then red tape stopped her getting the compensation she was due.**

**Shelly's husband was one of the first front line workers to lose his life through Covid-19, whilst nursing Covid patients. In fact, his photo was one of those used in the publicity for the Government decision to award a grant of £60,000 to families of key workers who lost their lives to Covid.**

We began to help Shelly three months after her husband's death when she was grappling with the bureaucracy of obtaining the grant. In those three months, Shelly had spiralled into depression. She was trying to cope with the financial strains of suddenly becoming a widow, administering what little estate her husband had, with no Will having been written, alongside her natural grief at losing her husband so unexpectedly. Sadly, on top of all of this, her son was involved in a serious motorbike accident the day after her husband's death. He was very ill in hospital, with Shelly being unable to visit him. Things couldn't get much worse.

Shelly had managed to begin the application for the compensation grant herself but hit a wall of bureaucracy, as her husband had not left a Will. The authorities were demanding Letters of Administration for an estate which did not require probate as it had virtually no value. She was lost in the legal world of the forms required for obtaining such permission to access the grant. Her caseworker swiftly began to guide her so that within two weeks she had an appointment with the Human Resources Team at the hospital where he had

been employed. Due to lockdown restrictions the caseworker could not attend the meeting. Unfazed by such a restriction, he arranged to be available on the phone during the interview to guide Shelly in her conversation.

The outcome appeared to be a success. Our caseworker was asked to speak with the Trust solicitor which he did. The solicitor thanked us for drawing attention to the onerous conditions for applying for the grant in situations such as Shelly's where there was no need for probate. As a result of our intervention, he was going to submit a request for a review of the process. He also said that he would complete the required forms on Shelly's behalf. It seemed that the grant would be paid without any further requirements.

**“This has been and still is, a very traumatic period in our lives, for both myself and my two sons, one of whom had a serious motorbike accident one day after his father died. He is now paralysed from the waist down, and had spent four months in hospital. He has only just returned home.”**

Shelly

However, this did not prove to be the case. After three weeks, Shelly's caseworker learnt that Shelly had still not received the grant which was desperately needed as she tried to rebuild a new life reliant totally on limited resources. At this point, the caseworker decided that Shelly's best course of action would be writing to the Minister for Health. He drafted a letter from Paperweight supporting her own more personal letter to go to the Minister. After months of stress for Shelly, we were very pleased to hear that she has finally received the compensation grant.

# **At a time of crisis Paperweight are at your side to help, to take the strain, to ease the burden, to guide, to advocate, to mentor and to mediate.**

**When there is nowhere else to turn Paperweight will provide experience, expertise, knowledge, practical solutions and non-judgmental guidance.**

When you are alone Paperweight will be there to overcome bureaucracy, to support you and to restore your confidence.

Don't get overwhelmed – call Paperweight. Financial problems can be stressful and seemingly impossible to resolve. Mired in debt, budget planning, managing bills, organising finances, credit issues. We will help you regain control.

Perhaps you are involved in a civil legal process, a family law matter, divorce, child custody, home repossession, family mediation, Probate and Wills, Power of Attorney. Legal processes and documentation can be difficult to understand. We will guide

you through the process, support you with the collation of bundles, help you prepare for the court hearings, possibly offer a silent 'McKenzie friend' and in some cases, provide legal assistance.

Worrying over welfare benefits (PIP, housing benefit, Universal Credit, etc) can cause sleepless nights. Our experts will guide you to which benefits are appropriate, help complete the forms, and where necessary, assist you in appealing against a decision limiting or removing your benefits.



**paperweight**

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