

For
everyone,
for 80
years

Partners in Advice

Our impact in Essex in 2018/19



**citizens
advice**

Essex

Foreword

"I want to start by saying how proud and how grateful I am to the more than 800 Citizens Advice volunteers who dedicate their time to support Essex's residents when they need help most. The significant achievements outlined in this report are testament to their dedication and community spirit.

The network of Citizens Advice services across the county provides an invaluable service to residents. The value of free and impartial support cannot be underestimated and its impact for residents is clear throughout this annual report.

My congratulations to the service on its 80th Anniversary."



David Finch, Leader, Essex County Council

"I'm delighted to endorse this Impact Report, not only marking the achievements of the Citizens Advice service across the wider Essex area in 2018/19 but also its 80th anniversary.

Here in Southend, we're proud partners of our local Citizens Advice because we recognise the huge value the organisation brings to local communities. The invaluable service they provide is not offered anywhere else in the Borough, either by the Council or a local organisation. This report highlights how the same value is brought to benefit communities across the whole county, through a network of local charities working hard to meet local needs, but also together and in partnership with each other to maximise their impact."



John Lamb, Mayor, Southend on Sea Borough Council

Introduction

The Citizens Advice service in Essex, is a network of 10 local charities, each governed locally in alignment with the needs of the local communities we serve, but also operating collectively to maximise our impact and reach to meet the needs of a diverse and changing county.

Together, in 2018/19 we helped just under **48,000 people**, to find a way forward with the problems they face, with money, work, housing and much more besides.

This report presents our work, in numbers, to present an accurate and detailed picture of the effect of the work we do in the county.

Over 800 volunteers, supported by teams of dedicated paid staff, work for the service to achieve all of this. Whilst they recognise the difference they make for individuals, such is the pace of their work, it's sometimes hard to think about the difference they are achieving collectively as a result of being part of something bigger. In no small way then this report is as much for them, as it is to demonstrate to our partners what an extraordinary organisation we are.



**David J Pickles
Chair of the Board of Trustees**

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47,972

people were helped face to face, over the phone or by email.



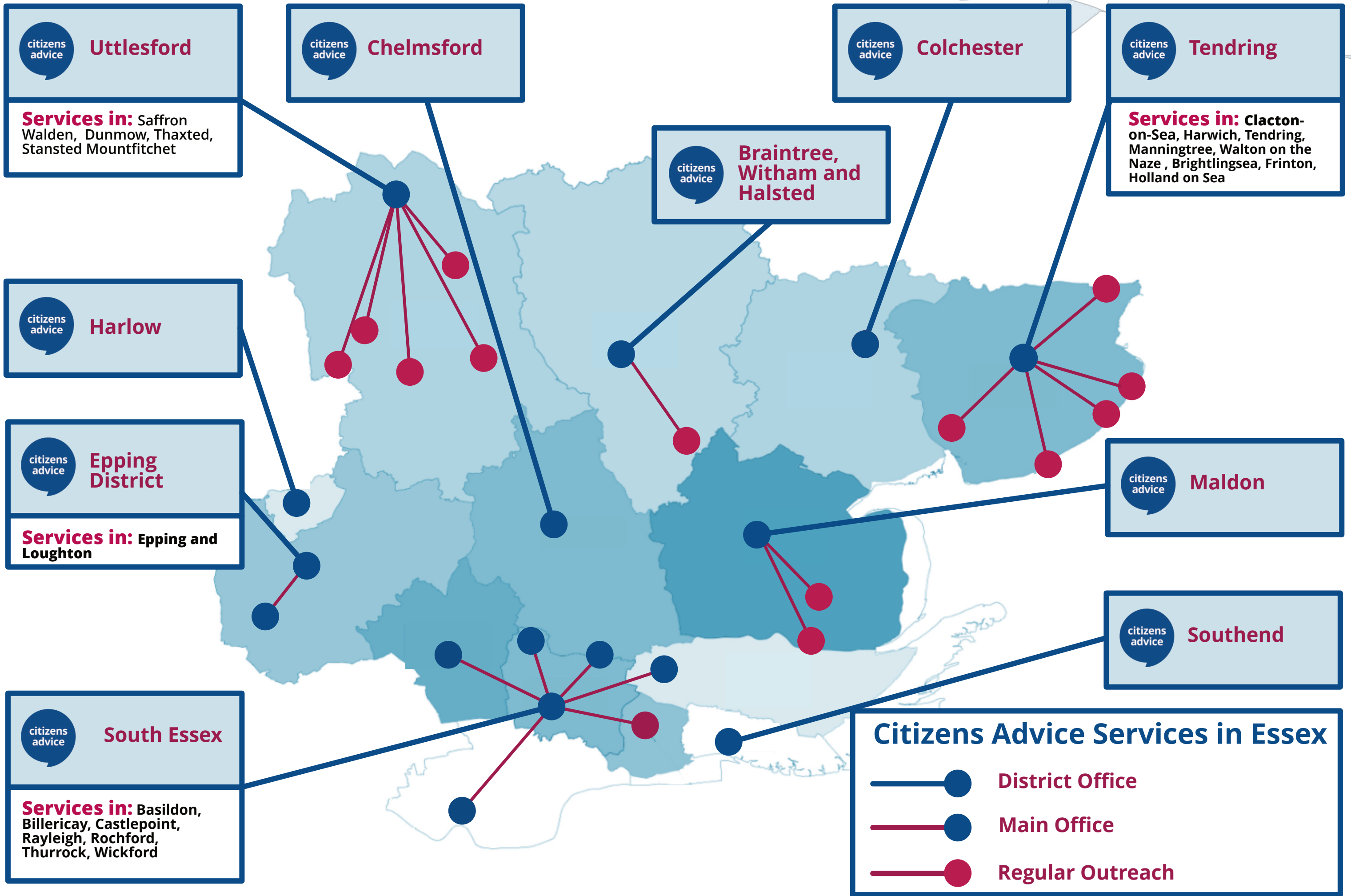
164.636

issues helped with. 1 in 3 people who came to us for help had more than one problem.



30+

locations in Essex and surrounding areas where we provide free, confidential advice.



How we help

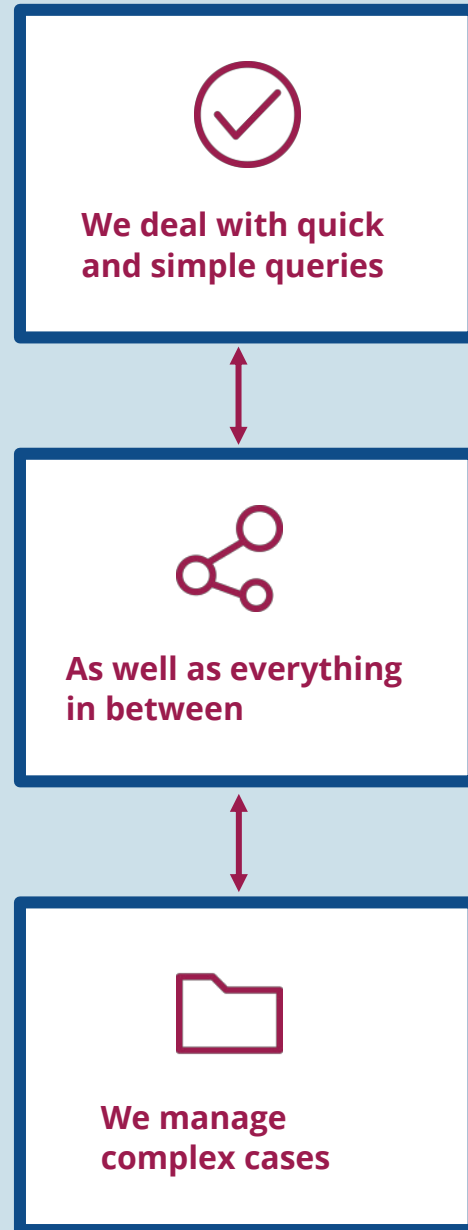
People come to us with all sorts of issues:

We know people need different types of support at various times in their life. One of our greatest strengths as a service is flexibility to deal with most issues that people come to us with and to tailor our advice to each person's needs, whatever stage their problem may have reached or level of support needed.

People come to us with quick questions: they might want to double-check a letter or ensure that they've chosen the best course of action. After ensuring that there aren't any further underlying issues, we're likely to support these clients through signposting or self-help, enabling them to deal with their query quickly and effectively.

In so doing, we make use of the Citizens Advice service's award-winning website that our client can continue to refer to at home if they are able. For more complex issues our professional web-based resource "advisernet" will be consulted, equipping advisers and caseworkers with the most authoritative and up to date information about legal rights and responsibilities.

Some clients come to us when problems have initially arisen – for others, their situation may rest on a knife edge. We help people that have reached a real crisis point and need urgent help. They may have bailiffs due that day, their energy is



about to be disconnected or their home repossessed. It may have taken a lot of personal courage to decide to take action. These clients will likely need more specialist advice and support.

Whatever level help we offer, we aim to solve problems, reduce their impact on individuals' lives, and improve their circumstances. Putting our clients' needs at the heart of our decision-making means we are able to improve the ways in which people can get help to move forward

We're confidential and non-judgemental:

Our role is to help people find a way forward, so we'll be straight-talking and practical about how to resolve problems.

Our advice services can be accessed in different ways:

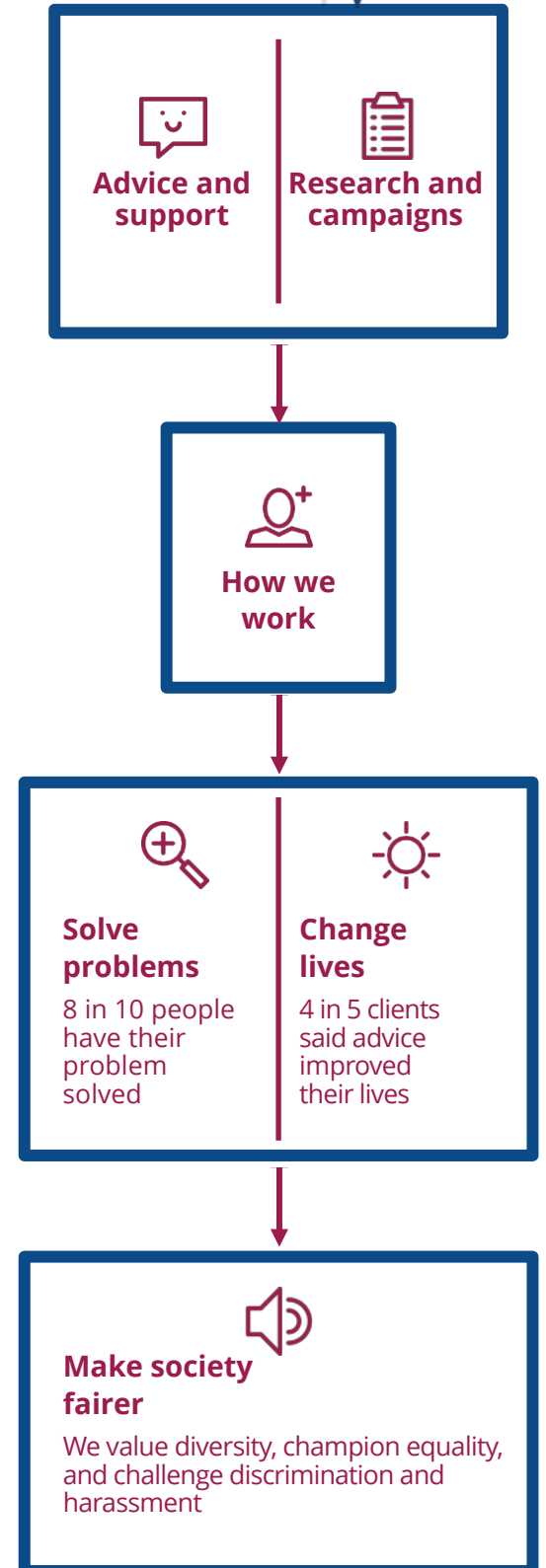
Being able to access timely free advice that meets user needs is essential, so we offer advice in person, over the phone, and via email and webchat.

We understand the complexity of issues that affect people's lives:

This doesn't daunt us, and we'll work with the client to understand the root cause and aim to tackle that too.

We understand that experiencing a problem affects self-confidence: We'll provide as much support as needed, empowering clients to regain control of their circumstances, with the certainty they're taking the right approach.

For everyone, for 80 years



Our value to our clients

Every year more than 48,000 people in Essex come to us for help with solving their problems.

Our help makes a tangible difference to the lives of these people.

We're here for everyone and help with problems like managing debt or household bills, rights at work or housing issues. We provide specialist services such as Welfare Benefits casework, and helping clients with benefits application forms through our Disability Rights Unit. Our integrated Money Advice Service delivers much-needed debt support, from generalist advice to casework, along with a range of other advice in areas including energy and financial capability.

We help through a range of channels, not just face to face, to ensure as many people as possible can access our services.

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However our clients access our services, this is the story of the difference we make to their lives.



More than 2 in 3 people say we helped them understand systems or who to contact



4 in 5 people said advice improved their life, including improving health and finances



77% said they would not have been able to solve their problem without our support



3 in 5 people we advised found it easier to manage day-to-day

Who we help



Over a third are disabled or have a long-term health condition



72% live in poverty



Mental health is the number 1 health issue for our clients



8 in 10 of our clients do not reach the minimum income standard

For everyone, for 80 years

Low income and deprivation

Local Citizens Advice clients are almost five times as likely to live on a low income than an average member of the England and Wales population.

This can mean living without a financial buffer or safety net should something go wrong. Having a low income also means you may not have money to overcome problems, by for example, paying for the services of a solicitor.

We see a correlation between where our clients live and areas of local deprivation. And so, as we seek to develop new services we will naturally seek to place our offices and configure our services within the easiest reach of these communities.

Disability and Health

Disabled people or those with long term health conditions are much more highly represented amongst our clients than they population at large. They may have reduced access to work or social opportunities. For example, there is a 33% gap between the employment rate of non-disabled and disabled people.

If reasonable adjustments haven't been made to ensure equal access, disabled people can face additional barriers to being able to get or keep a job, or to use everyday goods and services.

If someone has been treated differently from other people because of who they are, this might be discrimination. We play a vital role in helping people understand if they've been discriminated against and challenge where this has happened.

Our expertise

People's problems don't come in boxes. That's why, since the inception of the Citizens Advice service, we've been here to help our client's navigate their problems, whichever area of law this covers.

We deal with far more "issues" than clients, meaning that in order to effectively respond to a client's situation we might need to touch upon, or go into great detail into multiple facets of their lives and their problems.

For example, someone who seeks advice about redundancy, will naturally want to explore the way in which their financial position can be stabilised. This could mean talking to them about their benefits or what to do about their mortgage.

As a consequence, we often exceed our client's expectations, but extensive, high quality and holistic advice actually saves time in the long run.



164,636
issues



55,793
cases

It helps our clients resolve their problems more quickly, prevents them from getting worse and ultimately ensures that the various worse consequences of a life event are minimised.

Our people

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Volunteers are vital to the way we deliver our service, allowing us to reach many more people than if we were purely staff-run.

They take on a range of roles from assessing and providing advice, supporting the running of the organisation, campaigning in the community and acting as trustees; they are our greatest assets.

Local Citizens Advice in Essex is supported by over 800 active volunteers who last year gave over 200,000 hours as generalist advisers, administrators, receptionists, and research and campaigners.

One of the areas where we're only able to partially demonstrate our savings to public services is volunteering. Volunteering benefits our volunteers - they improve their skills, resilience, health and wellbeing, while strengthening community engagement.

Citizens Advice volunteering provides individuals with an opportunity they might not otherwise have had to develop their personal skills and abilities. For those in work, these skills are transferable, increasing their employability and career options— many of our employed volunteers state that they are using it to change or evaluate their Career.

For those out of work, volunteering keeps them active and motivated, potentially countering negative impacts of unemployment on mental wellbeing.

54%

of retired volunteers reported feeling less at risk of isolation

Before volunteering, 69% of volunteers felt little or no engagement with their community. Since volunteering,

90% felt more part of their community

34% of our network volunteers left us for **education, employment or training**

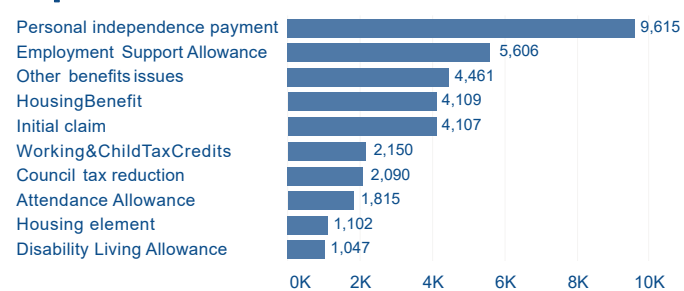
8 in 10 of our unemployed volunteers believe they are **overcoming barriers**

Wider public value of our volunteering was over **£3.74M** in 2017/18

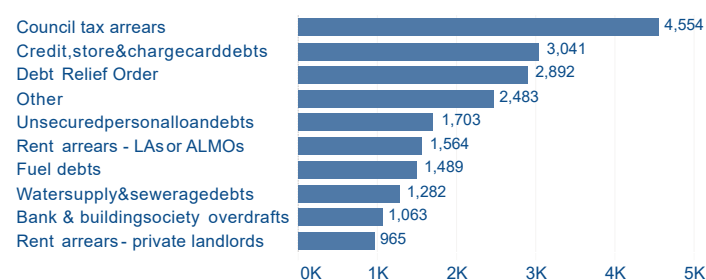
Issues

Issues	Clients
Benefits & tax credits	13,398
Benefits Universal Credit	4,033
Consumer goods & services	2,338
Debt	10,844
Discrimination & Hate & GVA	780
Education	343
Employment	4,702
Financial services & capability	5,895
Health & community care	1,277
Housing	7,438
Immigration & asylum	1,362
Legal	4,103
Other	1,995
Relationships & family	5,889
Tax	957
Travel & transport	1,252
Utilities & communications	982
Grand Total	164,636

Top Benefits Issues



Top Benefits Issues



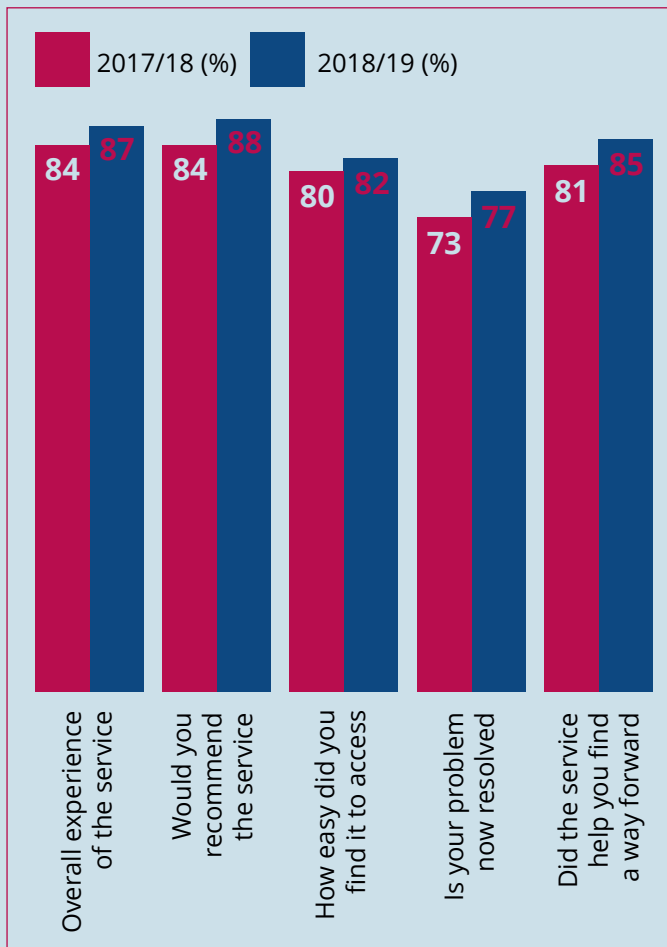
We're solving more problems than ever before

We give people the information and support they need to be able to make the best choices for themselves.

Every quarter we ask people how they found using our service.

In 2018/19 we got feedback from 80,000 people – more than double the number in 2017/18.

Customer experience survey



 **8 in 10** said that their problem was resolved following advice.

 **9 in 10** said they had a positive overall experience.

 **8 in 10** said they found us easy to access.

 **9 in 10** said they would recommend the service to a friend.

 **9 in 10** said we helped them find a way forward.

People complete the survey between 5 and 17 weeks after they accessed our help. It includes clients who have received advice from local offices, via phone or email/webchat. However, it does not include some of the dedicated services, such as consumer helpline and witness service, which have distinct processes for collecting feedback.

Our value to society

In 2015/16, for every £1 invested in Citizens Advice we generated at least:



£4.04 in fiscal benefits
Savings to government
Reduction in health service demand, local authority services, and out-of-work benefits for clients and volunteers.
Total: £17.6 million

£20.41 in benefits to individuals through benefits gained, debts written-off and consumer problems resolved.
Total: £88.93 million

£23.02 in public value
Wider economic and social benefits
Improvements in participation and productivity for clients and volunteers.
Total: £100.31 million



To learn more, we've put together a full technical annex on our methodology: **Modelling our value to society**

For everyone, for 80 years

In 2018/19, local Citizens Advice in Essex received £2,145,854 in funding from local authority sources. This was just over half of total funding from all sources.

This report demonstrates how we use these resources to help thousands find a way forward, change lives and make society fairer.

Achieving these outcomes has a positive impact on our clients' lives and for society. It also prevents detriment from occurring or escalating. Our shared client database, not only ensures seamless customer service between channels and from generalists to specialists, it also helps us capture data; we can see what is happening almost in real time to gain insights, often before government, into what is happening in the "real" economy, or following introduction of new laws or policies. We can also model our impact - in financial terms to provide a compelling picture of the impact of our work in financial terms

How do we know this?

By using a combination of our extensive local data, national research and peer reviewed and treasury approved financial modelling we can provide an accurate account of most of the impact of our services, however we are cautious in our approach and recognise that some of our impact cannot be measured.

This is therefore a minimum return

It's impossible to put a financial value on everything we do - some of the crucial things we can't put a pound sign on. We've only included the main areas where we can credibly evidence our impact and that fit within a Treasury-approved model.

For everyone, for 80 years

Debt and personal insolvency

We see people across the debt spectrum: from tight finances, to first arrears, through to bailiffs at the door.

We aim to stop escalation, stabilise people's finances now and improve an individual's financial circumstances for the future. We've built up a detailed understanding of how people experience problem debt, its complexity, and how it can best be managed.

Our data and our experience tells us people are struggling to pay for the basic costs of living, but just like Fiona, a major life event can often be at the root of a serious debt problem.

The type of debt problems people are coming to us with is changing, with proportionally more household bill debt issues and fewer consumer credit problems. This reflects constraints on consumer credit and incomes not keeping pace with rising household bills.

How we helped Simon

Simon suffers from mental health issues; he lives alone in a housing association property since separating from his wife. He lives on a low income and he has struggled to get the correct amount of sick pay from his employer.

Simon has multiple debts, over £18k in total, with some rent and council tax arrears. In total he owed money to over 15 different creditors and was struggling to see a way forward. We adapted our appointment times to fit around Simon's work and helped him maximise his income, settle the sick pay issue with his employer and then worked through all the debt options available to him.

Simon decided, with our help to apply for a Debt Relief Order, he worked with the housing association to make sure that he kept the roof over his head. Before our help Simon's debt issues were having a big impact upon his health and his job, which in turn made his debt issues worse. He felt as if he was on a 'never ending roundabout of problems'. With our help he has improved his finances, resolved his employment issue and now feels better placed to concentrate on improving his mental health.



31,771

debt issues dealt with



£5,846,538

of debt written off or rescheduled



Advice given on Debt Relief Orders

2892 times

Benefits and Universal Credit

Benefits and tax credits are a lifeline for many people, providing a social safety net when a job is lost, employment income isn't sufficient to meet basic needs or they are unable to work due to personal



39,569

benefit issues dealt with



£6,259,539

confirmed income gain



9615

issues with Personal Independence Payments

circumstance. Such payments are designed to ensure people can make housing payments, heat their homes and pay for food – not being able to do this has far greater consequences individuals and the public purse.

The welfare system is essential, but also complex; even in attempting to simplify the system, through the introduction of Universal Credit many people present to local Citizens

Advice who have been without money for weeks, and in some cases months on end. When this happens it speaks to fundamental design failures regarding the "system", and as long as these persist, the provision of advice and advocacy, from an organisation that has the technical proficiency to do this effectively, will remain as vital as ever.

How we helped Rose

Rose lives alone in her own property, which she owns outright. She is 79, and receives the state retirement pension and occupational pension. She is hard of hearing, has cataracts, back and knee problems. Because of her poor hearing, she has problems using the phone but feels confident using the internet.

In June she moved utility providers. However, the outcome was not what she expected; her direct debit increased from £52 per month to £85. Because she didn't feel confident trying to resolve this by phone she visited our office for help

On her behalf, the adviser contracted her utility provider who had set her payments based on an inaccurate estimate of her usage. They reset the estimate and her bills were immediately reduced. However in discussion with her we found that she was not claiming Attendance Allowance, and said she sometimes only just manages with her bills. We identified the correct level of entitlement she should receive and helped her claim based on her needs – eventually receiving the lower rate of Attendance Allowance which is an extra £58.70 per week.

Housing and Homelessness

Not having access to secure, stable housing that meets basic needs can put people's lives on hold: it affects their ability to work, stay in good health and to look after their Family.

Housing problems can arise regardless of housing type and quickly escalate – from deteriorating landlord relationships through to difficulties making payments. And Being made homeless has a devastating impact and the state often has to step in – either through local authority funded temporary accommodation or as social services – to an estimated cost of £24-30,000 per person.

Our knowledge of legal rights and local processes is vital, especially in helping de-escalate situations where someone might lose their home. We assess whether threatened evictions or repossessions have a legal basis and if due process is being

followed. We also advise about disrepair, and rights regarding letting agencies, meaning that private tenants are able to fully realise their rights and protections, both long-standing and recently acquired



Advised on **16,485** Housing issues including homelessness



By preventing evictions we saved housing providers over **£2.7M** in direct costs

How we helped Jack

Jack is single, no children, living in social housing and working full time. He has rent arrears of £2k and further non priority debts of £6k. His landlord obtained a suspended possession order. Jack had failed to keep to the terms of the order due to unexpected and large legal fees. He had been charged with an offence which was later dropped, however in the process he incurred legal fees that he previously hadn't budgeted for, he was now facing eviction.

We helped Jack apply to the court to successfully vary the court order, including a new sustainable budget. While Jack may later decide to go down the insolvency route he is keen to repay his rent arrears and keep his home. In addition we helped Jack work out a sustainable repayment plan to manage his debts.

Prior to getting the variation order Jack was facing the prospect of homelessness. With our help Jack managed to keep his home and he has a sustainable monthly budget helping to repay his creditors.

Problems at Work

People need to be in work that is safe and secure in order to maintain housing payments, afford to live and support their families.

When it is not, this can affect an individual's ability to get on with their job, leading to a lack of productivity at work and potentially time off due to work-related stress.

In a changing labour market, not everyone has a contract with plainly written terms and conditions. People come to us when this is not yet a problem: they may simply want to check basic facts about what they can expect from their employer. For instance: what are reasonable working hours, should they expect paid holiday, or what happens if they fall sick for an extended period?

Local Citizens Advice equip people to frame conversations with their employer, helping them assert their rights without damaging the employment relationship. This effectively stalls potential problems in the making, enabling people to get on with their jobs and their lives.

When someone comes to us about a dispute or grievance problem, we help them diagnose the issues and take appropriate action including identifying unrecognised signs of disciplinary action.



4,702

Clients helped with employment issues



2 in every 3

clients will have their employment problem solved

Where a client has been dismissed, we provide guidance about their likelihood of being able to appeal or challenge this decision and can assist them to make a complaint to a tribunal.

How we helped Kathy

Kathy had worked for 16 years for a construction company in London. Her work role changed when a consultant who had completed a review of the company, changed her responsibilities and the location of her job.

Kathy was given a less responsible role and during an office move, was relocated to an unfurnished corridor, away from her colleagues. In the end, she became unwell and her GP signed her off work. Her line manager was not prepared to discuss or listen to Kathy's concerns. And, to matters worse, she was paid Statutory Sick Pay when others of her grade, when ill, were all provided with contractual sick pay.

Initially we helped Kathy raise a formal grievance but the outcome from this was unsatisfactory and Kathy decided to resign her position citing the 'bullying' received. We assisted her with a complaint to an Employment Tribunal and helped her through the process. By this time, her line manager had left, and through the process of prior negotiation, the company conceded all of her allegations. Prior to judgement the company settled the claim. Kathy now has a local job which she enjoys and is getting on with her life and enjoying once again, being a valued colleague to her co-workers.



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