

The difference we make

Our Impact

April 2021 - March 2022



Sudbury
& District



We are Citizens Advice

We can all face problems that seem complicated or intimidating. At Sudbury and District Citizens Advice we believe no-one should have to face these problems without good quality, independent advice.

When we say we're here for everyone, we mean it. People rely on us because we're independent and totally impartial. No other organisation sees so many people with so many different kinds of problems and that gives us a unique insight into the challenges people are facing today. Using this evidence allows us to show companies and government how they can make things better for people.

From Covid to Cost-of-Living

This year Sudbury and District Citizens Advice continued to provide advice via telephone and email as it had done during the pandemic. The dedicated local number ensures people have direct access to an adviser. Face-to-face appointments resumed in the autumn as the slow return to normality seemed a possibility.

However, just as people started getting used to a post-Covid environment, problems were building in the energy market. With soaring wholesale gas prices many energy companies ceased trading leaving over two million customers dependent on the safety net provided by the market regulator, Ofgem, to maintain their supplies and protect their credit balances while it moved them to a new supplier. More people contacted us about the rising costs of their energy bills and the squeeze on their household budgets. Our work was dominated by the need to assist individuals and families with applications for welfare support. By the end of the year inflation was increasing and a cost-of-living crisis had resulted, which for many, especially those on benefits and low incomes, meant the choice became one of 'eat or heat' as people sought help to cope with a steep rise in the cost of food, goods and services.



“It was a breath of fresh air to hear a friendly voice rather than an automated one. Sudbury Citizens Advice does wonders for people’s lives”

-Client

Headline statistics



8, 596 problems resolved



1, 910 people helped



£395, 375 income gained for people



929 people helped with benefit problems



237 people helped with 1, 430 debt problems



232 people helped with 581 family problems



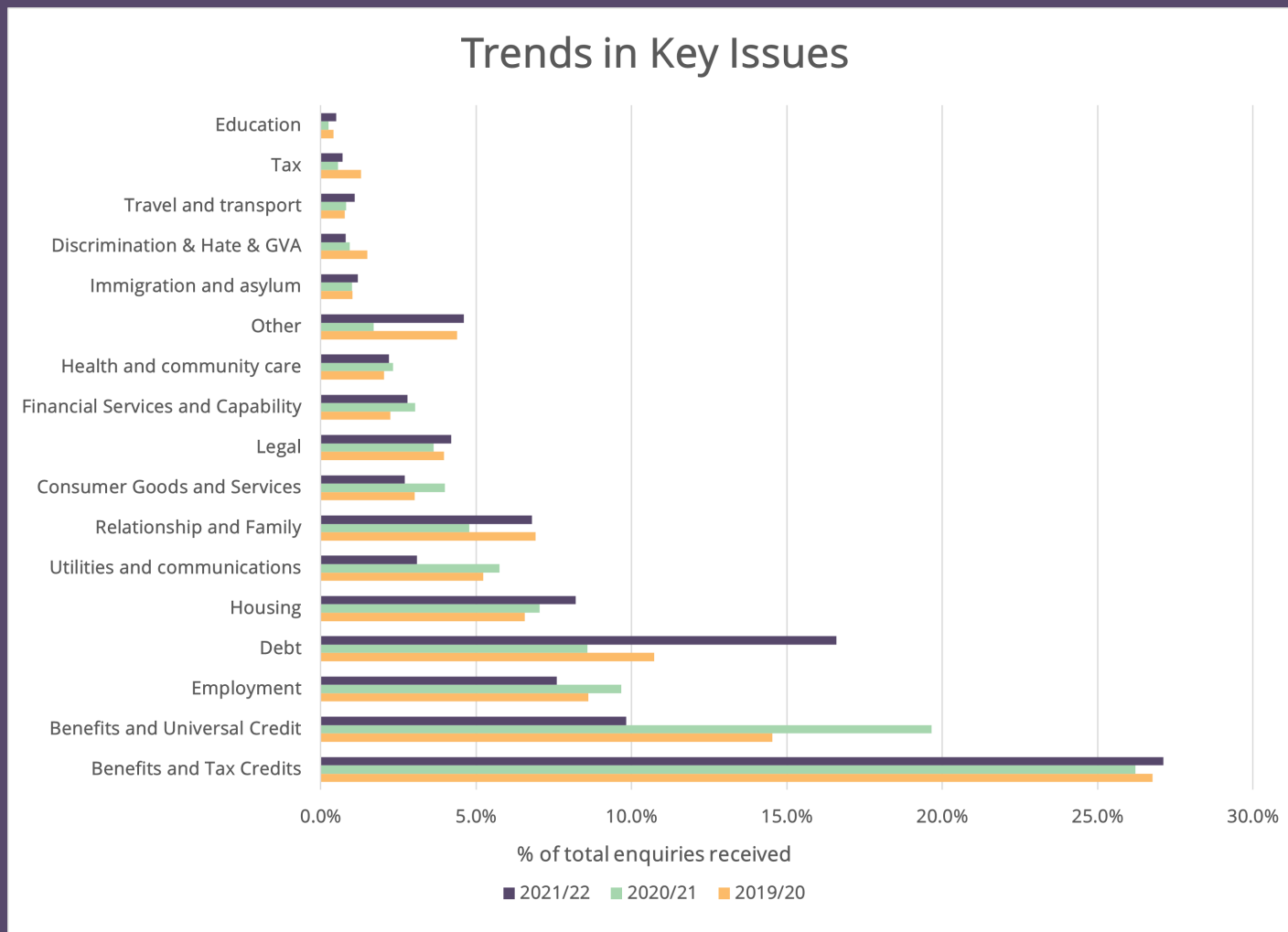
274 people helped with 706 housing issues



119 people helped with 268 utility issues

Key issues for the current and previous two years

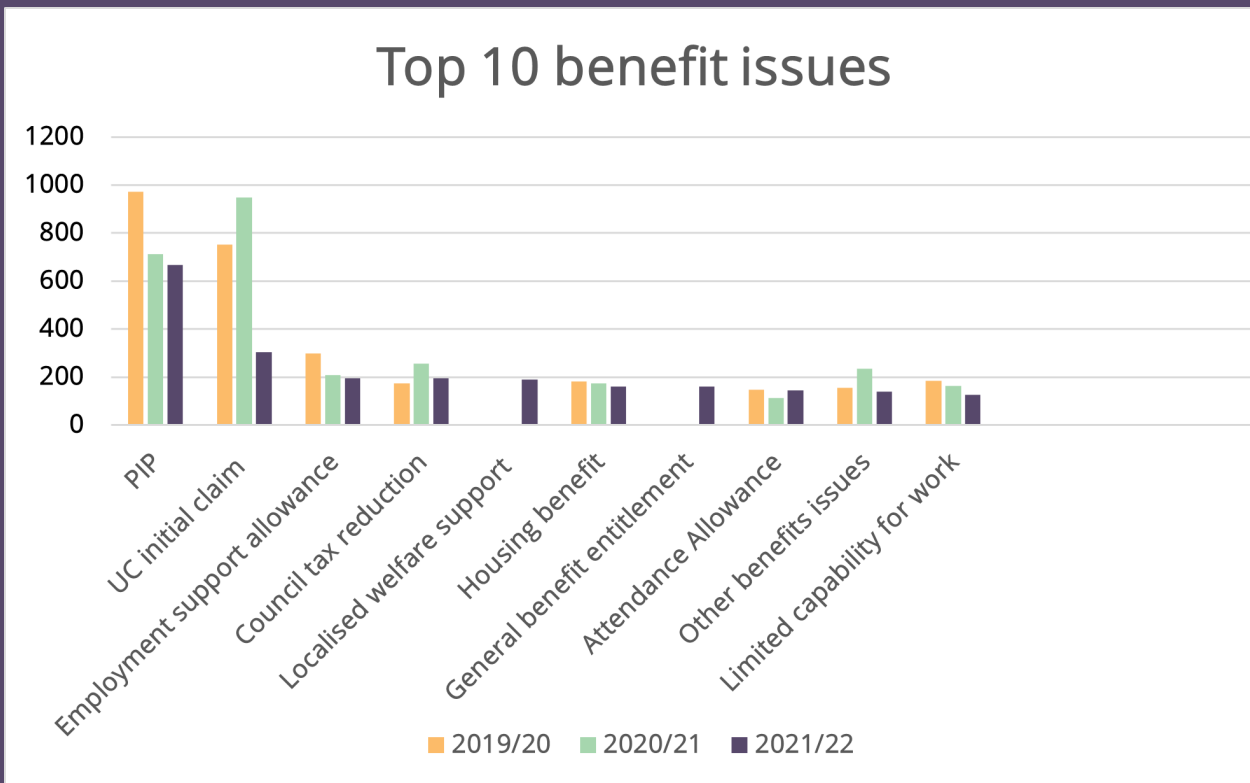
We provide advice and information on many areas. The chart below indicates that Benefits and Tax Credits remain the number one source of enquiries. Second is debt which saw a steep rise in issues during the current year as people have struggled to cope with the increase in energy bills and the cost of living. Universal Credit, housing, employment, relationship and family issues combined make up the next group of frequently asked issues people seek assistance about. Immigration, discrimination, hate crime, gender violence and abuse, travel, transport, tax and education are areas which we deal with less but remain just as important to the people we help.



Top 10 Benefit issues

We helped 1, 628 people with issues relating to Benefits and Tax Credits, Universal Credit , Employment, Debt and Housing. This equates to 71% of all issues dealt with.

Although we witnessed a marked decline in the number of problems linked to Universal Credit , a shift in focus occurred and for the first time people sought information on general benefit entitlement. This need could be attributed to the impact of the removal of the Universal Credit £20 uplift in October 2021 and the impending cost-of-living crisis following the collapse of many energy companies, which left people struggling to cover their household expenditure. Many turned to us to ask if there was any other support or benefits they could claim. Furthermore, issues on Personal Independence Payments remained higher than Universal Credit suggesting people were looking to increase their income by claiming non-means tested disability benefits. Applications for Localised Welfare Support dominated the work undertaken by generalist advisers. Never before has this area featured in our findings. A total of £33, 000 was gained for people experiencing financial hardship. Over 200 people benefited from charitable support, government or otherwise.



'You've changed my life'

Comment from client on hearing she had won her Personal Independence Payment appeal, receiving £10, 000 in arrears and an extra annual income of £11, 500.

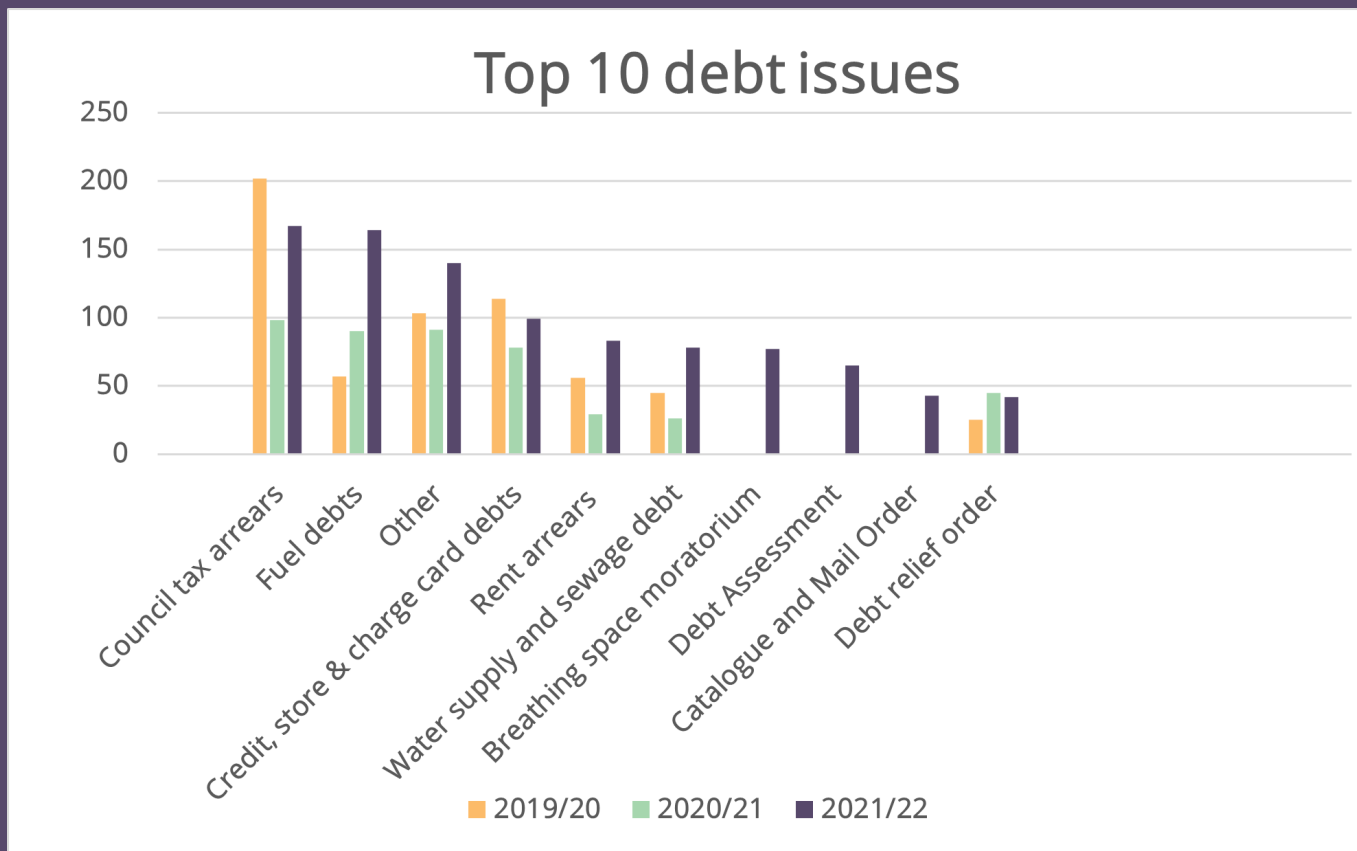
Top 10 Debt issues

We helped 237 people with 1,430 debt issues, a huge increase of 86% on 2020 - 2021.

Many people struggled with council tax and fuel debts as well as credit card debt, rent arrears and debts for water supply and sewage.

In May 2021 the Debt Respite Scheme, also known as Breathing Space, was introduced. It offers a new debt option providing temporary protection from creditors to allow people time to find an effective and long-term solution for dealing with their debts. This features for the first time in the debt issues dealt with by our debt adviser.

It is clear that the cost of living crisis has pushed household incomes to the limit and we fear there is worse to come.



How did people access our service?

We try to reach as many people who need our help as possible. This year we helped 1,910 people to get the advice they need.

Clients have access to advice through a direct line into the Sudbury office. We are one of a minority of Citizens Advice offices offering direct telephone access for our local community. This means people have quick access to advisers familiar with local services and support. Contact via telephone and email worked well during the pandemic and continue to be the main routes to advice for many people. In November 2021 we started to re-introduce face-to-face appointments. However, the number of people using the website to self-serve and obtain information themselves has increased significantly.

Telephone **56%**

Email **34%**

In person **5%**

Letter **5%**

Website 2,106 people, up 68% on the previous year, searched for information

209 people completed the contact form

147 clicked our telephone number to call us

A typical week for the advice service

- Monday** It's a busy start to the week. Our employment specialist helps a client with a maternity-related issue. Generalist advisers deal with a wide range of problems including several people concerned they cannot afford to pay their energy bills. Welfare benefit checks are undertaken for everyone, with two people being referred to the disability benefit specialist for claims for Attendance Allowance to be made.
- Tuesday** A woman in her eighties calls as she is unable to obtain a disability badge because she doesn't have a computer to make an online application. An adviser succeeds in getting a paper application sent to her. A local library agrees to copy the necessary information required for the claim and the client receives her badge. The client is very grateful.
A man seeks help as he says he is the victim of a hate crime.
A retired couple receiving state pensions and struggling to cope with the cost of living ask us for help as their cooker no longer works. The adviser applies for a charitable grant and gets a replacement.
- Wednesday** Some good news midweek. Our debt adviser hears that debts amounting to £15, 000 have been written off for a client experiencing years of domestic violence and financial abuse, allowing the individual to regain some control of their life and future.
Three people call for charitable support as they do not have enough money to buy food until they receive their benefit payment in 10 days' time.
- Thursday** A young man with learning difficulties contacts us because he is struggling to manage on the monthly universal credit payment of £257.33. He is unable to cut his expenditure further. A local welfare assistance application is completed requesting financial support for energy bills and food. An appointment is made to help him claim a Personal Independence Payment.
- Friday** A great end to the week. Our welfare benefit specialist helped a client no longer able to work win her appeal for a Personal Independence Payment. She received over £10, 000 in arrears and an extra annual income of over £11, 500. The woman conveys her thanks by saying 'you've changed my life'.

Changing demographics

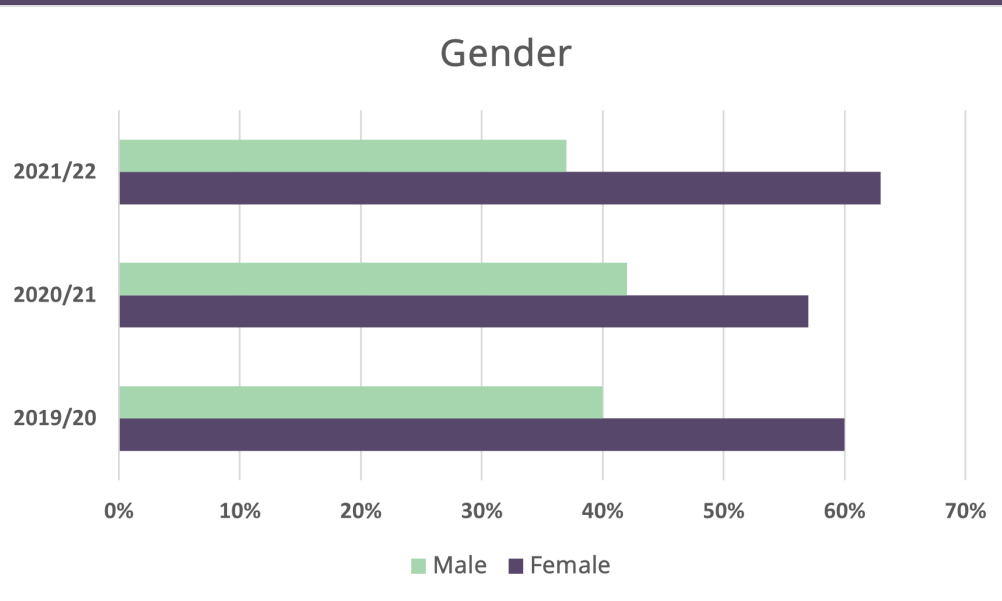
Age

Overall, we helped fewer people this year than the previous year. However, the problems people presented with have been more complex and involve more work and time to resolve.

We saw a 138% increase on the previous year of 75 – 79 year olds contacting us. This could be due to the impact of the cost of living crisis with many people of this age on fixed state pensions looking to maximise their incomes by claiming Attendance Allowance or obtaining charitable support.



Gender

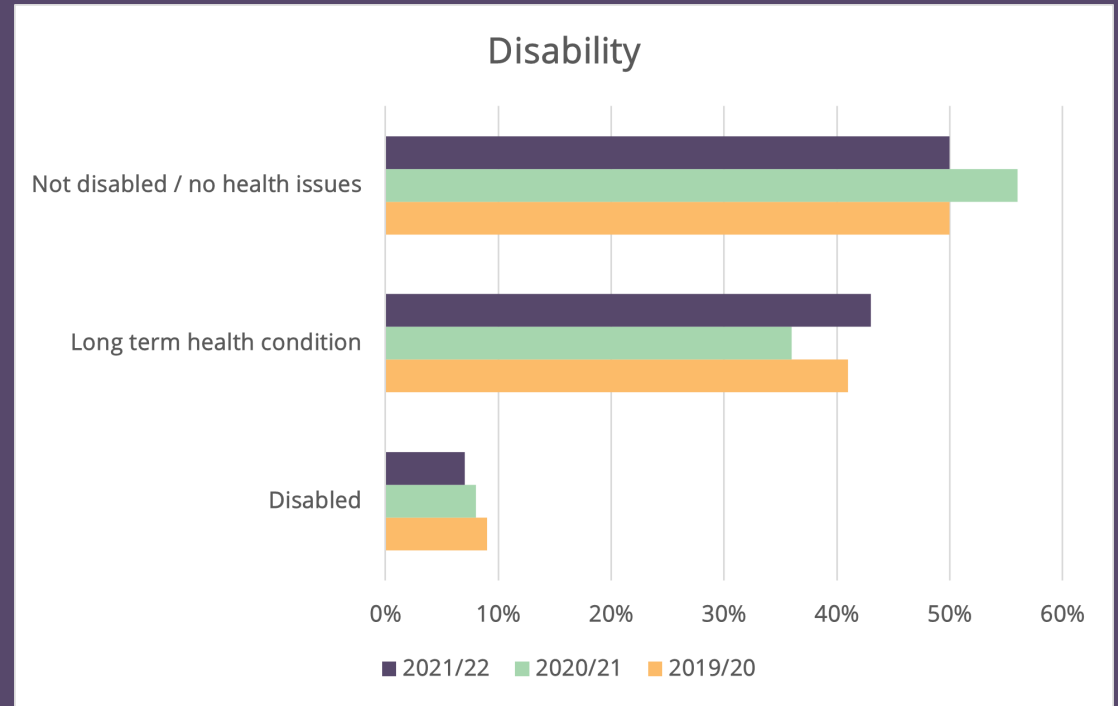


Gender

We saw an increase in female clients, up from 57% in 2020 -2021 to 63% in 2021 - 2022. Contacts by males dropped to 37% from 42%.

Disability

Although there was a decrease in the number of people with disabilities asking for advice the number of people with long-term health conditions increased. It is difficult to say if this is the result of Covid. It could be because people with existing long-term health conditions experiencing financial hardship have decided they now wish to claim a Personal Independence Payment or Attendance Allowance to boost their income.



Our clients

The majority of our clients come from Sudbury and Great Cornard. During 2021 - 2022 we helped 1,036 people across the Babergh district. We also helped 338 people across the rest of Suffolk and Essex.

Client experience survey

Every year we ask clients to tell us what they thought about the service through our customer experience survey. Our latest survey was carried out via telephone.

While we continue to help solve people's problems so that they can find a way forward, we also want them to have a positive experience using our service. We asked people how they found accessing our service and the effect of the advice given. The responses are listed below.



87% of clients using our service found it very easy or easy to access the service.



84% heard about us from a relative, already knew about us or were referred by another agency.



88% said the advice they received resolved completely or in part their problem.



85% said they felt better able to cope with their problem after receiving advice.



95% said they were very happy or happy with the service they received.



90%, an increase of 10% on 2020 - 2021, said the advice helped them feel less stressed or worried.

Client comments from the client survey

Amazing help, I'm very grateful

Important to keep Citizens Advice in Sudbury

I felt more confident after speaking to an adviser

Doing a magnificent job. I have recommended Sudbury Citizens Advice to friends

The service is great

Absolutely brilliant! So helpful I cannot tell you. The result has been instantaneous

Very thorough, patient and knowledgeable

How are we funded?

The last year has been a particularly challenging and unique one as the country emerged from the pandemic and started to face the cost-of-living crisis. We have been able to adapt to these changing conditions as an organisation because we are so well supported by our local community. As well as adapting to the new service mix and the changing profile of client issues and increased work load, we have faced some of the staff and volunteer resourcing challenges that so many organisations have seen.

Each local Citizens Advice is an independent registered charity, responsible for its own funds which come from local councils, parishes, trusts and donations from a range of individual, corporate and private organisations and other charities. We have also been successful in bidding for national and regional funding for projects and welfare initiatives. Some areas of this funding environment are becoming more difficult and we have experienced some project losses.

We are profoundly grateful for the sustained support of Babergh District Council, our main funder, and Sudbury Town Council with whom we collaborate closely and successfully with a local focus. Our funding at county level comes equally from Suffolk County Council and the NHS Clinical Commissioning Group (CCG). The recognition by the CCG, through their support, of the links between health and social welfare is very welcome. Sudbury and District Citizens Advice is the only advice service in the Babergh District that addresses the complete range of issues that can ultimately impact people's wellbeing.

Funding through our partnership with Suffolk Family Carers to support our Community Connector Project continues until July next year. This is a role which plays a vital part in ensuring clients referred by GP surgeries are offered a holistic advice and benefits service.

3 year funding from the Community Lottery Fund has enabled us to employ a benefit specialist, providing invaluable support and assistance to many people, without which navigating the benefits system would have been far more challenging. Our debt specialist is also part funded for the next 3 years through the Community Lottery Fund, helping to meet the increasing demand for debt advice that we are experiencing.

However, we simply could not continue to maintain our services without the much valued support we receive from local town and parish councils, trusts and other donors who are gratefully acknowledged on page 16.



Our value to society

It's impossible to put a financial value on everything we do, but where we can, we have. We use a Treasury approved model to calculate the financial value of our advice and the positive outcomes it contributes to individuals and society.

In 2021 - 22 for every £1 invested in Sudbury & District Citizens Advice we generated at least:

£2.72

in savings to government and public services (fiscal benefits).

By helping stop problems occurring or escalating, we reduce pressure on public services like health, housing or out-of-work benefits. **Total £802k**

£16.39

in wider economic and social benefits (public value).

Solving problems improves lives. This means better wellbeing, participation and productivity for the people we help. **Total £4.8m**

£8.94

in value to people we help (financial outcomes following advice).

As part of advice, we can increase people's income, through debts written off, taking up benefits and solving consumer problems. **Total £2.65m**

Research and Campaigns

Throughout the year we gathered evidence to enable us to campaign on both local and national issues. Our aim is to use the findings of people's experiences to tackle the root cause of a problem, influence policy makers and bring about change which results in a better outcome for our clients.

We wrote to our local member of parliament James Cartlidge on several occasions to provide evidence and ask for support on a number of issues including the retention of the £20 a week Universal Credit uplift, the effect on people's incomes of the cost-of-living crisis and in March 2022 we provided data showing the impact of rapidly rising energy bills. Our report 'Eat or Heat' - A Cost-of-Living Crisis, provided analysis of the dramatic increase in the number of applications for charitable support during 2021 - 2022.

We also supported a number of national campaigns during the year including Scams Awareness, National Consumer week, and Big Energy Saving Winter.

Whilst we were unable to visit venues and meet people face-to-face we did manage to run the various campaigns on social media.

Looking ahead

At the heart of our service are volunteers providing advice and information to those people needing help. Our volunteer advisers gave just under 7,800 hours to support the service this year. We calculate the value of this to be £86,000. Following the departure of a number of volunteers the previous year our key priorities were to undertake a large-scale recruitment drive twinned with a rolling training programme. We successfully recruited 14 individuals to train as advisers and to cope with the rise in demand for our services. We welcome our new colleagues and extend a big thank you to those volunteers whose commitment has kept the service running. A hybrid working arrangement continues with staff and volunteers having the option of remote and office-based working providing a greater flexibility to the service.

Moving forward we shall continue to maintain telephone and email advice as well as providing face-to-face appointments for people requiring this option. Sudbury and District Citizens Advice remains well-situated to provide independent trusted advice to help people in Sudbury and the Babergh District area resolve their problems.

Thank you

Sudbury and District Citizens Advice is an independent charity which relies on the commitment and generosity of several organisations for financial support. We could not do any of the work we do without the support of our funders.

We are grateful to the following for their continued support throughout 2021 - 2022:

Suffolk County Council	Raydon Parish Council
Babergh District Council	Leavenheath Ladies
Sudbury Town Council	R H Farmer Charitable Trust
Community Lottery Fund	Brent Eleigh Parish Council
Ipswich and East Suffolk Clinical Commissioning Group	Belchamp St Paul & Belchamp Otten Parish Council
Suffolk Community Foundation	Bures St Mary and Bures Hamlet Parish Councils
Suffolk Family Carers	Acton Parish Council
Great Cornard Parish Council	Newton Parish Council
Hadleigh Town Council	and several private donors
Sudbury Rotary Club	
Sudbury Municipal Charities	
Little Waldingfield Parish Council	
Monks Eleigh Parish Council	
Leavenheath Parish Council	
Assington Parish Council	
Great Waldingfield Parish Council	
Cockfield Parish Council	
Alpheton Parish Council	

Sudbury & District Citizens Advice helps people find a way forward.

We provide free, confidential and independent advice to help people overcome their problems.
We are a voice from our clients and consumers on the issues that matter to them.

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

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