

The difference we make

Our Impact

April 2022 - March 2023



**Sudbury
& District**



We are Sudbury & District Citizens Advice

We can all face problems that seem complicated or intimidating.

At Citizens Advice, we believe no one should have to face these problems without good quality, independent advice.

Sudbury & District Citizens Advice offers free, confidential advice via email and over the phone across Sudbury and Babergh district. Where advice requires in depth exploration a face to face meeting can be arranged.

When we say we're for everyone, we mean it. People rely on us because we're independent and totally impartial.

No one else 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.

With the right evidence, we can show big organisations from companies right up to the government how they can make things better for people.

That's why we're here: to give people the knowledge and the confidence they need to find their way forward - whoever they are, and whatever their problem.



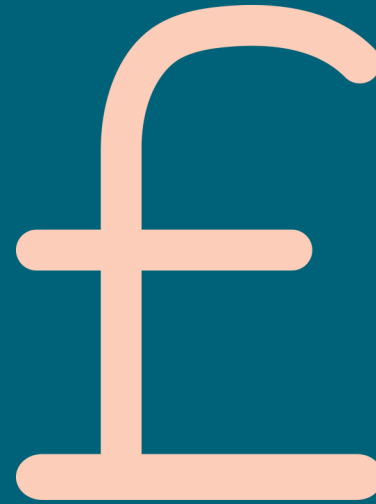
Headline statistics



1,767 people helped



8,943 problems resolved



£700,931 income gained for people

We helped



1, 043 people with benefit problems



295 people with 747 housing issues



257 people with 1, 773 debt problems



223 people with 499 family problems



162 people with 496 employment issues

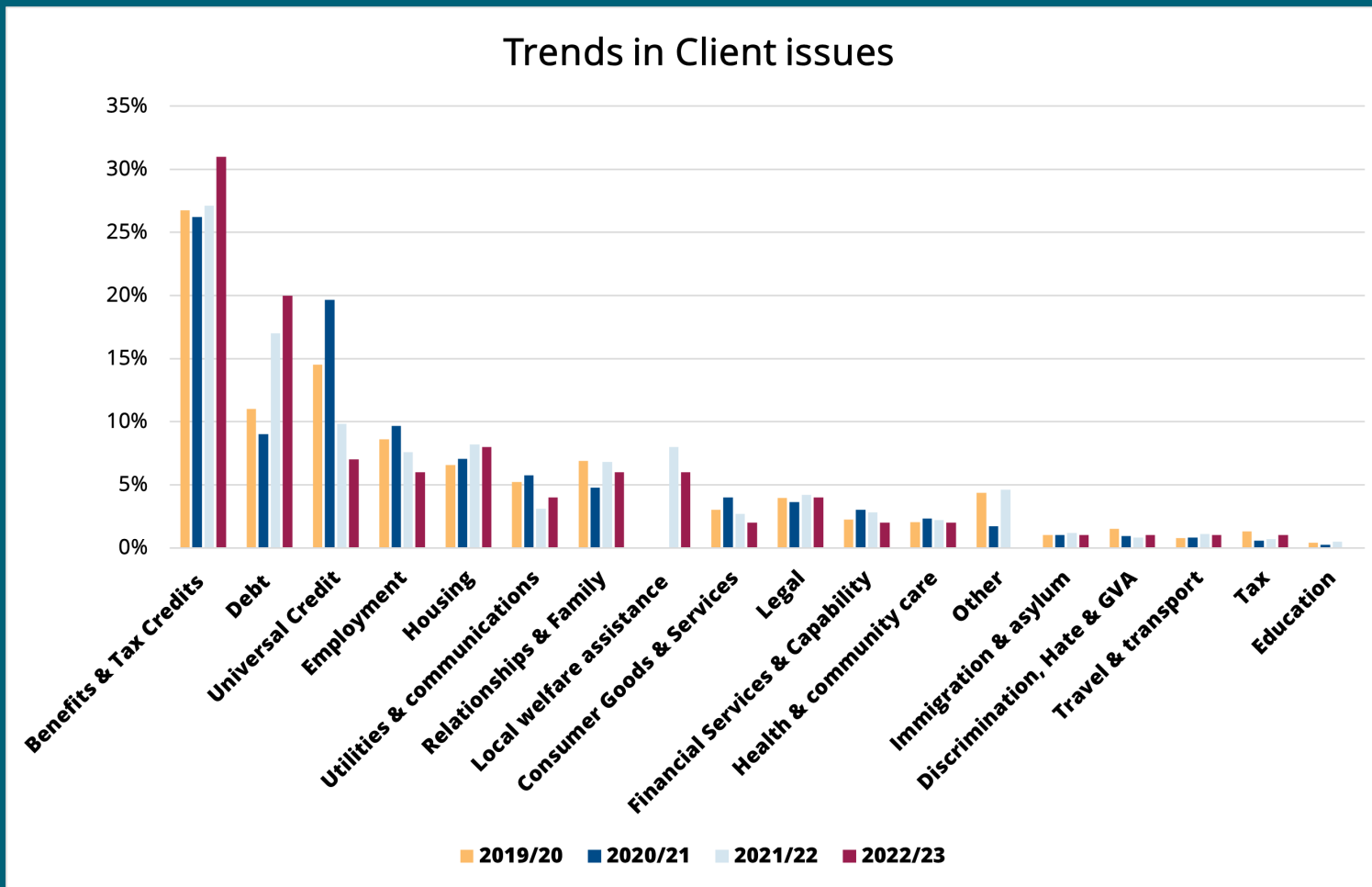


152 people with 329 utility issues

Key issues for the current and previous three years

We provide advice and information on many areas.

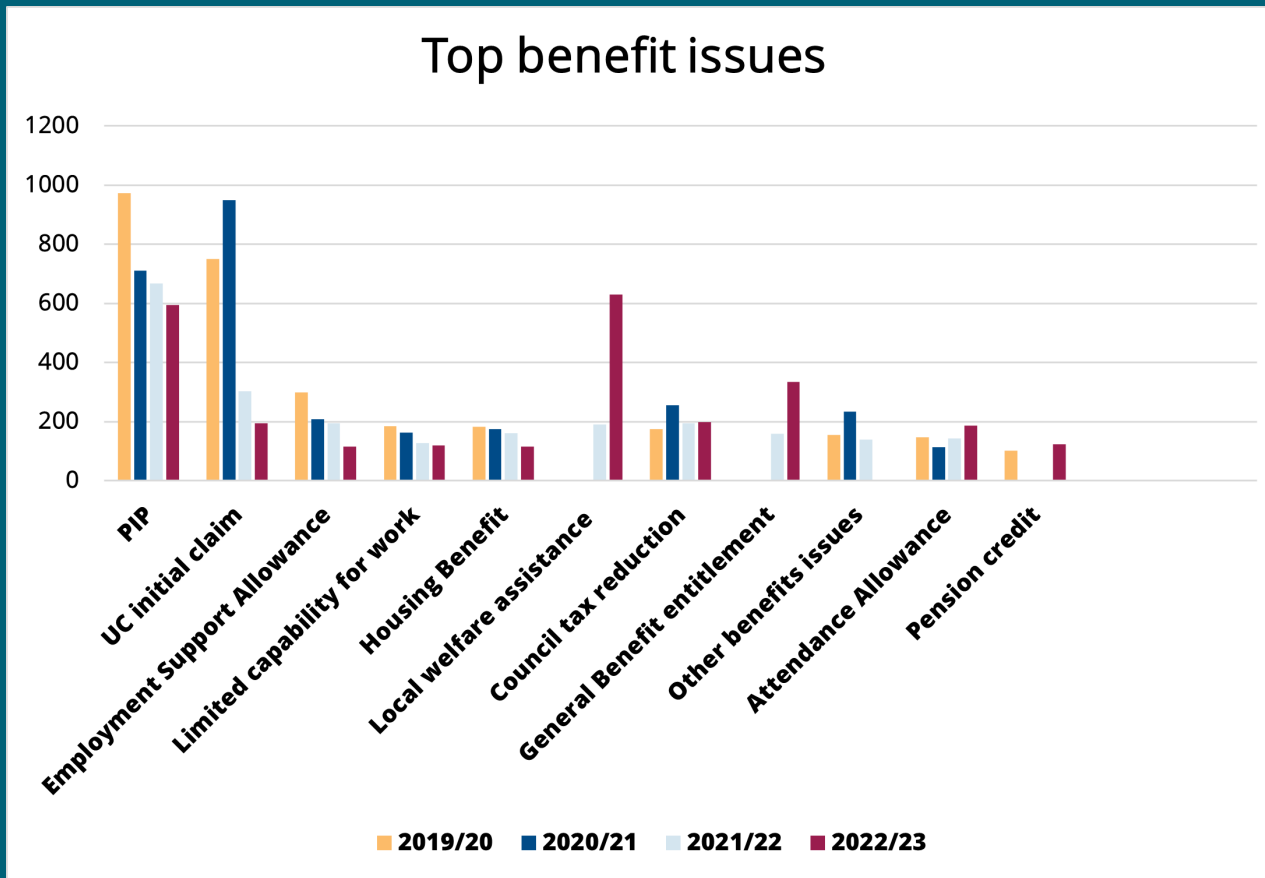
The chart below indicates that Benefits and Tax Credits remain the number one source of enquiries. Second is debt, which saw a steep rise in issues during the current year as people have struggled to cope with the increase in energy bills and the cost -of-living. Universal Credit, Employment, Housing, Utilities and Communications and Relationships and Family combined make up the next group of issues people frequently seek assistance about. Local Welfare Assistance featured for the first time in 2021/22 as people unable to cope with rising living costs sought government crisis help in the form of a one-off cash payment to boost their income.



Top benefit issues

We helped 1, 043 people with 3,379 benefit related issues. Benefits advice, which includes Benefits and Tax Credits and Universal Credit, is the area we help clients with the most. It equates to 38% of all issues dealt with followed closely behind by debt at 20%.

Building on a trend witnessed in 2021/22 we continue to see a marked increase in people coming to us to assess their general benefit entitlement. People struggling to cover their household expenditure as a result of the cost-of-living crisis 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.



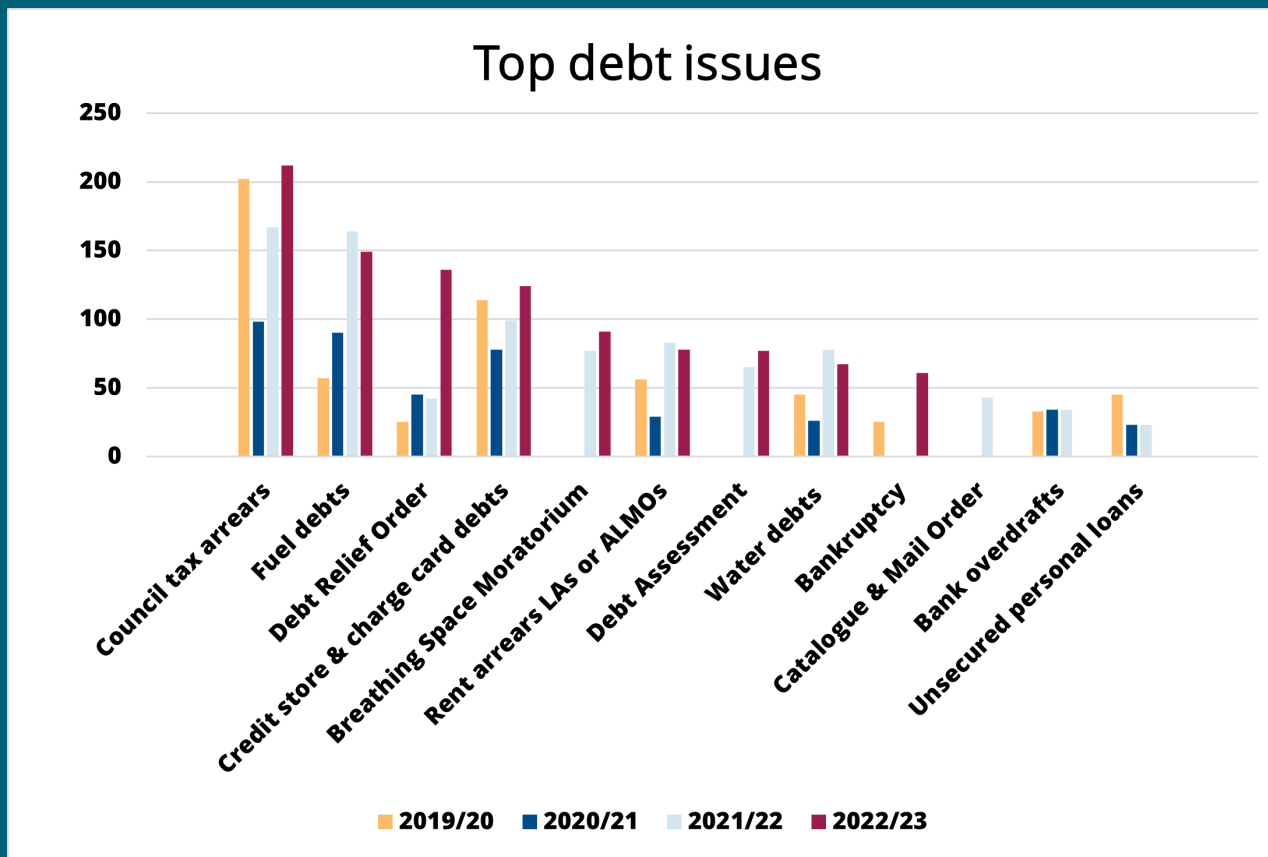
Applications for Local Welfare Assistance increased by a staggering 232% on the previous year indicating a worrying need by many to supplement their incomes as they struggle to cope with the cost-of-living crisis.

Top debt issues

We helped 257 people with 1,773 debt issues. There was an 8% increase on the previous year of the number of clients seeking debt advice but a 24% increase in the number of issues dealt with.

Many people struggled with a wide range of debt issues. People reported that they do not have enough money to pay their living costs. We saw more people in a negative budget than at any other time confirming that the cost-of-living crisis had put significant pressure on peoples lives.

We dealt with 212 issues on Council tax arrears; an increase of 27% on the previous year.



You have put my mind at ease from the first visit. Amazing support!

Debt advice

In 2022 - 2023 we saw many more people struggling financially and seeking support with debt.

Many people struggled with council tax and fuel debts.

Most of the clients we help with debt are in a negative budget, with their income not covering household bills and essential spending, let alone paying off debts.

People on low incomes are being hit hardest but we're also starting to see individuals with mortgages and those in full-time work being affected.

Debt Relief options like bankruptcy can be a lifeline but upfront costs can make it inaccessible to those who need it most. Currently, it costs £680 to declare a bankruptcy.

Debt Relief Orders are an alternative for some people on low incomes, but also require an upfront fee of £90.


For those unable to afford these initial costs we apply for a charitable payment to help people begin the process of accessing much needed relief.

Our debt advice has a huge impact on people's lives:

- 257 people helped with 1,773 issues

- £214,103 debt written off

- £2000 received in charitable payments to cover the cost of a fee for a Debt Relief Order or Bankruptcy application



I don't know what to say. You have changed my life!

How did people access our service?

We try to reach as many people who need our help as possible. This year we helped 1,767 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. However, the number of people using the website to self-serve and obtain information themselves has increased by 30% on the previous year.

Telephone 45%

Email 41%

In person 9%

Letter 5%

Website
2,739 people searched for information on our website
275 people completed the contact form
177 people clicked to telephone us
184 people clicked to email us

A typical week for the Advice Service

- Monday** Demand for advice is high as advisers support people in hardship to access the local welfare assistance scheme. Fuel and supermarket vouchers are given out. Welfare benefit checks are carried out to maximise people's incomes and clients are made aware of extra state entitlements. Two people are referred to our disability benefit specialist to get help completing claims for a Personal Independence Payment.
- Tuesday** A woman in her early sixties contacts us in distress as her partner has died and she has no money to live on. The adviser gets to work securing a crisis support payment, notifies the relevant authorities and starts to complete applications for charitable support. Our cost-of-living adviser assists a client to make a charitable application for a new cooker so she can prepare meals for herself and her three children. She also receives a fuel bank payment to top up her prepayment meter as she is struggling to cope with the increase in the price of food and energy.
- Wednesday** Two positive outcomes midweek. Our employment specialist successfully negotiates a sum of £5500 for a client bringing a claim against his employer for unpaid holiday pay going back decades. Our welfare benefit specialist is successful in appealing both Universal Credit and Personal Independence Payment claims for a client with deteriorating health conditions and cancer resulting in an annual income increase of £10,000. A lump sum payment of £7000 is paid for the arrears. The client was able to resolve their debt situation and says their mental health has improved.
- Thursday** A client we helped to claim his state pension delivers a bunch of flowers to the advisers involved in his case. He said 'I do not know what I would do without you'.
Three people contact us to say their landlords have increased the rent on their homes. None of them can afford the new figure and they are struggling to find affordable alternative accommodation.
- Friday** Our debt adviser succeeds in getting debts of £18,000 written off for a couple and their two young children. One partner has a rare form of early onset Alzheimer's, is currently unable to work and unlikely to work in the future. The stress of worrying about how they were going to pay off the outstanding amount has been removed and the clients can now focus on how they deal with the newly diagnosed disability. Both report feeling much better able to cope and see a way forward which they couldn't previously.

Changing demographics

Age

Our service is available to everyone irrespective of age. During 2022-23 we supported people between the ages of 15 and 99.

However, we saw an increase in the number of older people seeking advice on the previous year. Of these many were seeking assistance about welfare benefits including general benefit entitlement, disability benefits such as Personal Independence Payment and Attendance Allowance. Advice on local welfare support including crisis help, food bank referrals and charitable support was offered.

Age group

60-64 - up by 16%


65-69 - up by 24%

75-79 - up by 32%

85-89 - up by 48%

Gender

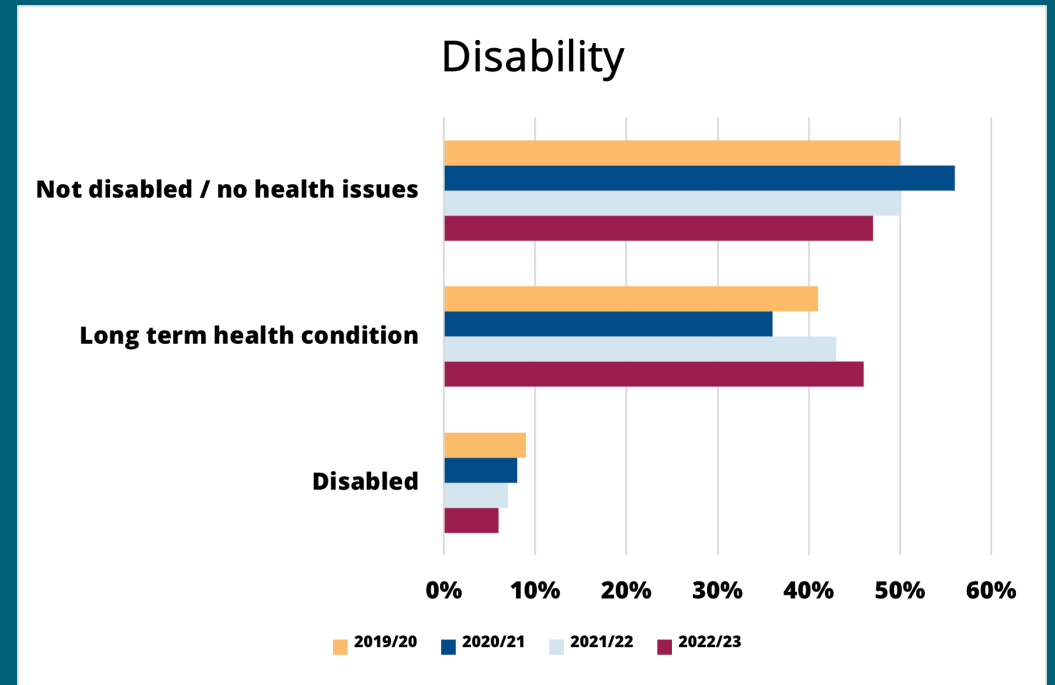
More females used our service this year than last. This is a trend that we have witnessed over many years. Females make up 64% of all clients seen. Men use the service less and make up 36% of all clients helped.



Whoever I spoke to was supportive, non-judgemental and easy to talk to.

Disability

Although there was a decrease in the number of people with disabilities requesting 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

Most of our clients come from Sudbury and Great Cornard. During 2022 - 2023 we helped 1, 353 people across the Babergh district.

We helped 196 people from 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 resolve 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.



90% of clients, an increase of 3% on last year, using our service found it very easy or easy to access the service



89% heard about us from a relative, already knew about us or were referred by another agency



86% said the advice they received resolved completely or in part their problem



83% said they felt better able to cope with their problem after receiving advice



98%, an increase of 3% on last year, said they were very happy or happy with the service they received



86% said the advice helped them feel less stressed or worried

Cost-of-Living-crisis

As much of our work this year involved assisting people with the cost-of-living crisis we included a question in our survey to gauge how people were managing. We also asked where they would seek advice if Sudbury & District Citizens Advice had to close.



71% said they were having difficulty in making ends meet.



88% said they would have no where else to turn to for free advice if we closed

I couldn't ask for a more friendly, helpful service to give me options to resolve my problems

Thank you so much you've been such a help

You do great work

I can now see a way forward, thank you so much

Brilliant service!

It's a lifeline

I could not have done it without you

How we are funded

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. Historically, we have been successful in bidding for national and regional funding for projects and welfare initiatives.

During the year, the effects of the war in Ukraine, and its impact on costs right across the supply chain, severely impacted the lives of our clients and began to impact our funding. We have had to learn how to adapt to a steadily increasing workload in a tighter funding environment. This is no different to the experience of very many charitable organisations. Our accounts for the year show a deficit of around £20,000.

In this challenging context, 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 came 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. Research clearly shows the very positive impact our services can have on health and wellbeing. 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.

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 19.



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 2022 - 23 for every £1 invested in Sudbury & District Citizens Advice we generated at least:

£3.75

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 £772k**

£23.85

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 £4.9m**

£13.72

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 £2.8m**

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.

This year we supported the national Scams Awareness campaign, National Consumer Week and the Energy Saving winter campaign. As part of a local campaign we joined forces with local foodbanks to share a flyer with details of the services we offer so that those struggling with the cost-of-living were made aware of our contact details and how to access the help on offer. We devised a cost-of-living support leaflet to be given out to support people struggling with making ends meet.

2022-2023 offered more opportunity, post Covid, for us to re-commence visiting venues to meet people face to face. We started in Shotley hosting awareness stands at the primary school and visiting community coffee meetings in Stutton and East Bergholt. In Sudbury we were invited to attend a high school to talk about the work of Citizens Advice including the availability of paid roles for young people. We also had a presence at the Taste of Sudbury event outside Melford Hall, the Health Awareness Day organised by the Hardwicke House Group Practice and Siam surgery, the Phoenix Centre open day in Sudbury and the Children's Centre open day in Hadleigh. We took part in the family fun day event at Belle Vue Park organised by the communities team of Babergh District Council. The year culminated in us joining the Rural Coffee Caravan at Alpheton and Polstead to enable us to extend our reach in to rural communities.

We have collected information on a wide range of problems which our clients report to us. Alongside an increasing demand for benefits advice because people have been struggling with the cost-of-living crisis, we have also seen the problems people have faced with housing. With the re-introduction of no-fault evictions and an increase in rents, we saw a marked increase in the number of people having to leave their homes and seek alternative accommodation only to find that there were limited affordable options in the private rental sector forcing individuals to register for social housing. The Renters Reform Bill is a proposed law that could transform private renting for good. Currently passing through parliament, it is hoped that this bill will pass into law to give renters the security and rights they deserve. We continue to support our clients and campaign for change.

Now and the Future

At the heart of our service are volunteers providing advice and information to those people needing help. Our volunteer advisers gave 14,215 hours to support the service this year. Without them the service would be unsustainable. We calculate the value of this to be £177,687.

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 reviewed our systems of working and introduced a new administrative and triage role to support the supervisors to allow them to focus on providing assistance and guidance to the new advisers. By changing our processes and working smarter we have been able to manage the increase in demand. However, we continue to monitor and evaluate the effectiveness of the advice service in conjunction with the available resources to ensure we are working at a level that is sustainable. 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.

September 2022 saw the re-introduction of the outreach service at the Ansell Centre in Hadleigh. Held once a month and providing face to face advice in the second largest town in the Babergh district this advice session has proven to be a huge success. During the six months to the end of March 2023 the number of people seeking advice and information has steadily increased with people of all ages accessing the service. Benefits advice is the area most clients need help with. If demand continues to increase we will need to consider increasing the frequency of this service.

In November 2022 financial support was secured to fund a new Cost-of-Living Adviser role to provide in depth crisis help to vulnerable people. The development of this role has meant that extremely vulnerable clients have access to an adviser with specific knowledge of the range of welfare support available. Cases can be complex, require more research and take longer to resolve but provide better long-term outcomes. Furthermore, research to undertake this role has resulted in the compilation of a library of resources which provides up to date detailed information on the range of welfare available. This role has been vital in helping people who have no alternative forms of support. It is hoped further funding can be acquired to continue this role ensuring people access all the available help.

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 & District Citizens Advice remains well-situated to provide independent trusted advice to help people resolve their problems.

Thank you

Sudbury & 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 2022 - 2023:

Suffolk County Council

Babergh District Council

Sudbury Town Council

Hadleigh Town Council

Community Lottery Fund

Ipswich & East Suffolk Clinical Commissioning Group

Suffolk Family Carers

Sudbury Municipal Charities

Acton Parish Council

Belchamp St Paul & Belchamp Otten Parish Council

Brent Eleigh Parish Council

Bures St Mary Parish Council

East Bergholt Parish Council

Great Cornard Parish Council

Great Waldingfield Parish Council

Layham Parish Council

Long Melford Parish Council

Monks Eleigh Parish Council

Nayland with Wissington Parish Council

Raydon Parish Council

Leavenheath Ladies

Sudbury Rotary Club

Joseph Catt Charity

Sudbury & District Retired Members' Association

Babergh District Councillor J Osborne's Locality Budget

Babergh District Councillor A Osborne's Locality Budget

The Ganzoni Charitable Trust

The Befriending Scheme

National Citizens Advice

The Rope Trust

& several private donors

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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Opening times: Monday - Thursday, 10am - 3pm

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