

Impact Review

The impact of our work on the clients and communities we serve

2021/22

**citizens
advice**

South Essex

Life is better with Citizens Advice



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Chair's Introduction

In 2021/22, Citizens Advice South Essex helped over 16,000 people respond to their challenges. This was achieved against a background of reinstating the range of pre-pandemic advice services and developing new means of accessing services.

As well as face to face, clients now routinely contact us through video kiosk, web chat and in a wider and increasingly diverse range of venues. This has required staff and volunteers to be highly creative and flexible in opening up our provision in often difficult circumstances.

Tom is a good example of a complex case. In his thirties, living alone in private rented accommodation and suffering from mental health issues, he had given up work and therefore had no income; was pursuing his employer for constructive dismissal at the Employment Tribunal; had significant debts, including rent arrears, was in a debt management plan and was unhappy with his GP's referral for mental health support.

Our support included help with a claim for Universal Credit; with an application for a Personal Independence Payment; a referral to MIND for additional mental health support; legal advice from our law clinic to help with the employment tribunal; detailed debt advice from a debt advice specialist, including examining the pros and cons of longer-term debt options and the suspension of payments on his debt management plan; referral to Breathing Space; help with the Department of Work and Pensions; an application for an exceptional hardship payment; contact with energy provider and with the water company to access a low-income tariff. This case exemplifies many of our client's multi-layered problems and the varied and specialist input required to provide comprehensive advice and support.

Although many other requests for help are less complex, they nonetheless cover a very broad range of issues, including:

- accessing benefits, including universal credit
- access to food banks and vouchers
- consumer advice
- managing debt and tax matters
- education and employment
- domestic violence and hate crime
- health and social care
- housing
- immigration, asylum and nationality
- relationships and family matters

This shows the breadth of services we seek to provide for our clients in Basildon, Billericay, Brentwood, Castle Point, Rayleigh, Rochford, Thurrock and Wickford.

Citizens Advice South Essex is careful to monitor trends in order to shape our services towards new demands for example, significantly rising energy costs. We also show the impact on our clients and society more generally, in financial terms.

Not only do we rely on our staff and volunteers to deliver services, but we also rely on the support we receive from our local authority partners and effective relationships with national organisations,

including the national Citizens Advice charity and our neighbouring local Citizens Advice in Essex with whom we have developed increasingly effective consortium arrangements to strengthen the local advice offer for our clients.

I was proud to be appointed Citizens Advice South Essex's Chair of Trustees in August 2022 in succession to Andy Hunter, who has given sterling service to Citizens Advice Basildon as both Treasurer and Chairman and steered two mergers that culminated in creating Citizens Advice South Essex in 2019. I also want to thank Mike Lazell, Citizens Advice South Essex's first Treasurer and former Treasurer of Citizens Advice Brentwood, who retired in April 2022. The Trustees want to thank them for their contributions and wish them well for the future.

Finally, I want to thank all our staff and volunteers for coming through the other side of the pandemic and maintaining and developing our services so effectively, and my fellow trustees. They help to ensure that we have secure policies and finances in place to provide our much-needed and valued services in future.

Stuart Freel
Chair

The year in numbers



16,078 people

were helped with one-to-one advice given over the phone, by email, or on web-chat.



39,346 issues

Employment and housing issues saw the biggest increases in demand for advice and support.



28,136 activities

Including calls from and to clients, web-chats, webform and letter response and actions on behalf of clients.

Chief Officer's Report

It is a pleasure to lead our brilliant team of staff and volunteers as we continue to develop our services during 2021. The year was very much characterised by the re-opening of face-to-face sites across the south of the County to support more clients and help train our new volunteers as we emerged from the effects of the pandemic.

With 39 members of staff and over 100 highly skilled volunteers, the whole team continues to respond to the many challenges we face. They make such a difference to the lives of local residents. For example, our Warm Homes project launched in April 2020, and in two short years, it has achieved an amazing £740,000 in financial outcomes for South Essex clients. This figure is set to increase further, potentially to as much as £1.1 million when anticipated benefit outcomes are converted to actual when cases are closed and outcomes are followed up. A huge well done, and thank you to the small and dedicated Warm Homes team, Nicola, Wendy and Mena.

Demand for our service has always been higher than our resources can deal with. Sadly, this

demand is likely to increase further in 2022 with the cost of living crisis and rising energy bills. So we have found ourselves at the front line, issuing support in the form of food and fuel vouchers to more and more residents who are struggling financially. Well done to Sam and Laura, who were both involved in administering our voucher projects, with a notable thanks and congratulations to Richard for developing a new digital referral system and improving how we work.

Our work over the last year and in the future would not be possible without the ongoing support of all our funders, including Basildon Borough Council, Brentwood Borough Council, Castle Point Borough Council, Rochford District Council, Thurrock Council, Essex County Council, Billericay Mayflower Rotary,

"We have reviewed and streamlined our Volunteer Recruitment, Development and Training which is now yielding dividends through an increase in volunteers and broadening of diversity..."

Money & Pensions Service, DWP and, through our countywide partnership with other local Citizens Advice in the greater Essex area as part of the Citizens Advice Essex consortium, the support of Energy Savings Trust and Affordable Warmth Solutions.

At the time of writing this report, we face many uncertainties and challenges caused by rising fuel costs and the cost of living. However, the certainty of a dedicated, committed and professional team of staff and volunteers who together, provide us with confidence that, despite these challenges, we have the capacity, capability and adaptability to meet these challenges and continue to provide the best services we can for the people of South Essex.

Kathy Kentish
Chief Officer



How we help....



We deal with quick and simple queries



As well as everything in between



We manage complex cases

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.

People come to us with quick questions: they might want to double-check a letter or ensure 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 queries quickly and effectively. In so doing, we use the Citizens Advice service's award-winning website that our clients may continue to refer to at home.

Our professional web-based resource, "advisernet", will be consulted for more complex issues, 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 take action. These clients will likely need more specialist advice and support.

Whatever level of help we offer, putting our client's needs at the heart of our decision-making means we can improve how 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:

Accessing timely free advice that meets user needs is essential, so we offer advice in person, over the phone, and via email and web chat. We understand the complexity of issues that affect people's lives:

We understand that experiencing a problem affects self-confidence:

So 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.



Advice and support



Research and campaigns



Solve problems

8 in 10 people have their problem solved



Change lives

4 in 5 clients said advice improved their lives



Make society fairer

We value diversity, champion equality, and challenge discrimination and harassment

Volunteering

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 providing advice, supporting the running of the organisation, campaigning in the community and acting as trustees; they are our greatest assets.

We currently have over 90 active volunteers who last year gave over 28,000 hours as generalist advisers, administrators, receptionists, and Trustee Board Members.

Given the fact that many of these roles are fulfilled with high levels of skill experience, it is easy to imagine the cost of undertaking the same work with paid staff. Our measure of public value (see right) does not account for this, just the wider societal value.

In fact, 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 well-being, while strengthening community engagement.

Our volunteers give their time and skills every day to help make society fairer and provide the advice people need whoever they are, whatever the problem. We actively recruit, train, manage and develop our own volunteer community: one of our greatest assets.

Each volunteer receives training and ongoing support specific to their role. The investment of time and resources ensures that each volunteer is fully prepared for their role. Playing an active contribution to the day-to- day running of our organisation helps develop volunteers' practical skills, such as problem solving, communication and teamwork.

This improves employability, presents career development opportunities, and can help those currently unemployed to move into work. Just as important, it provides us with a vibrant and diverse team that is reflective of the communities we serve.

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**

Wider public value of our **volunteering was over £539,053**

* based on national research

“This is a role which continues to enhance my empathy, my questioning and listening skills, and my ability to research new topics and communicate information clearly”

Volunteer case study

Volunteers are vital to the way we deliver our service, allowing us to reach many more people than if we were purely staff-run. Here, Ali, a volunteer of ten year’s standing, explains what she gets out of the role.

“I started volunteering in the Thurrock office around 10 years ago when I was a freelance Human Resources specialist, intending to put my employment law knowledge to good use.

To my surprise, somewhat naively, I learned that volunteers need to be competent in the whole range of subject areas that Citizens Advice cover. An extensive period of training followed, which, in truth, has never ended. In addition to the many more formal training and development opportunities offered, each day that I volunteer, I learn something new.

My role has also evolved. The first step was to gain sufficient knowledge, and the skills required to assess a client’s needs and either arm them with the information to take action themselves or make an appointment with the most appropriate advisor. After more training and development, the next was

to become a generalist advisor, which is the role I fulfil today.

This is a role which continues to enhance my empathy, my questioning and listening skills, and my ability to research new topics and communicate information clearly and understandably.

I am also now a volunteer representative and attend Trustee meetings to add the views and perspectives of volunteers to support decision-making. This role has given me an insight into the complexities and challenges of effectively managing a charity of this size.

In short, volunteering with Citizens Advice is an enriching and rewarding experience, sometimes challenging but always worthwhile.”

Mary* is single in her early 50's, living in a private rented property on Canvey, with one dependent and one non-dependent child, suffering from long-term mental health issues.

When she approached us, it was simply for help completing a form, but we explored her situation and found she had multiple issues, which we were able to help her with. The impact was transformational.

While we don't always want to measure success in terms of financial value, partly because you can achieve a small financial gain for a client and still move them forward significantly, but in this case, the difference was huge, and the positive impact on her quality of life similarly significant. The difference our caseworker help helped to achieve adds up to a massive £47k annualised difference:

Here's how it all adds up:

- She successfully appealed against an unfair benefits overpayment decision - saving the client £10,010;
- Helped the client claim Personal Independence Payments for her daughter, awarded at the enhanced care and mobility rates - an annual increase in income of £8158.80 with a backdate of £2571.58;
- Helped the client claim Carers Allowance - an award annualised award of £3624.40 with a backdate of £237.62;

- Ensured follow through of additional elements, often missed by the DWP, on her Universal Credit award - an annualised amount of £4978.56 with a backdate £1659.52;
- Helped the clients claim Personal Independence Payments recognising the severity and additional costs of her disability, and annualised award of £5973.10 with a backdate of £1168.30;
- Pursued the reinstatement of Child Benefit for the client's daughter leading to an additional annualised income of £1133.60, and backdated amount of £1114.10, which we will ensure is awarded;
- Helped the client to claim a Discretionary Housing Payment of £788.16;
- Made sure the client's Council Tax Support was reassessed, and the £150 & £30 rebates were claimed;
- Advised about her options for dealing with debts, bringing to an end an inappropriate IVA in favour of other options saving her £1920 annually;
- We will ensure her additional Limited Capability for Work Universal Credit was paid and in place - an annualised additional amount of £4251.36.

Mary's Story

*Client names have been changed and certain details have been omitted or changed to preserve their anonymity.



Our value to individuals

There's often a financial value to people having their problems solved. Using an established outcomes framework we are able to assure our funders of the financial outcomes achieved for our clients.

The value of benefits advice, in additional income for clients both on an ongoing annualised basis and through backdated awards through the identification of entitlements and challenging of incorrect decisions.

Total: almost
£10.28 million

The value of debt advice - where we have acted to help clients successfully pursue the debt write offs. The total value of debts owed by clients, where advice was given is much higher - estimated at £13.6 million.

Total: over
£1.4 million

The value of consumer advice - supporting clients to resolve consumer problems with goods and services.

Total: over
£162 K

Our value to society

We use an established 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 Citizens Advice South Essex generated:

£3.89 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: over
£4.64 million

£24.15 in wider economic and social benefits (public value).
Solving problems improves lives and this leads to better well-being, participation and productivity for the people we help.

Total: over
£28.86 million

£11.41 in value to people we help (financial outcomes)
As part of our advice we increase people's income, through debts written-off, taking up benefits and solving consumer problems.

Total: over
£13.63 million

How we measure the financial value of our service

Central to how we conceive our value is a simple premise: we create value through the positive impact we have on individuals' lives, which in turn benefits local communities and society. These individuals might be our clients, or members of the public who benefit from our work in terms of the knock-on effect of our work with Individuals. We use a cost-benefit tool developed with and approved by HM Treasury economists to ensure that the methodology is robust and it takes account of the most up-to-date research and data.

It is impossible to put a value on everything we do and therefore we have identified some of the main areas where we can show we have a positive direct impact and where there is evidence appropriate to the model.



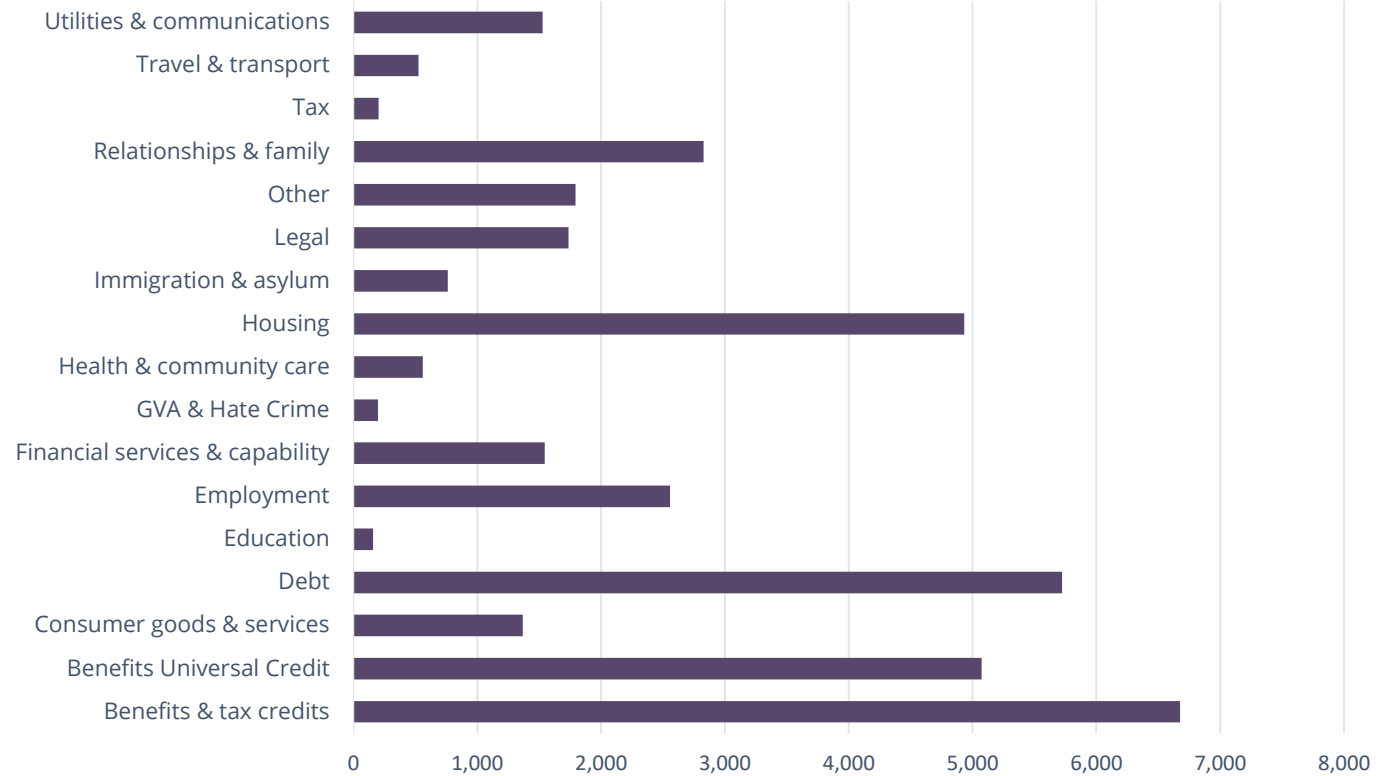
Key statistics

We deal with far more “issues” than clients, meaning that in order to effectively respond to a client’s situation we might need to address multiple facets of their lives and their problems.

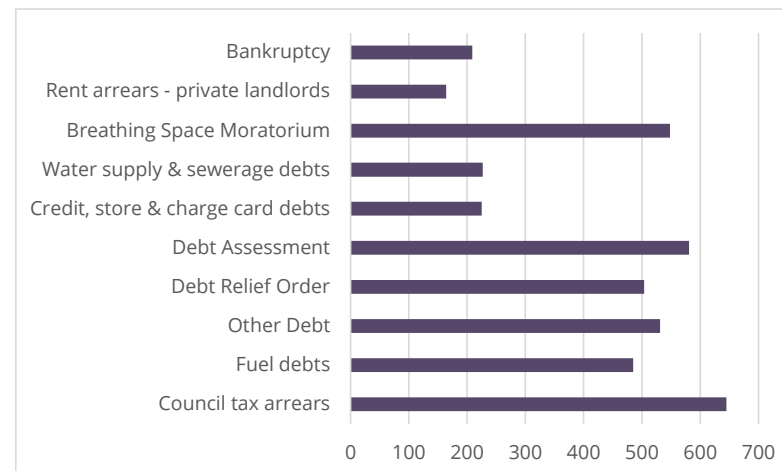
The ratio is much higher than that of the Citizens Advice service as a whole, reflecting the orientation of our services towards intensive, casework driven services, which is a characteristic of the organisation and undertaken by both volunteers or paid staff.

Extensive, high quality and holistic advice actually saves time in the long run. It helps our clients resolve their problems more quickly, prevents them from getting worse and ultimately ensures that the worse consequences of a life event are minimised. It also speaks to the fact that we rarely need to make referrals to other organisations.

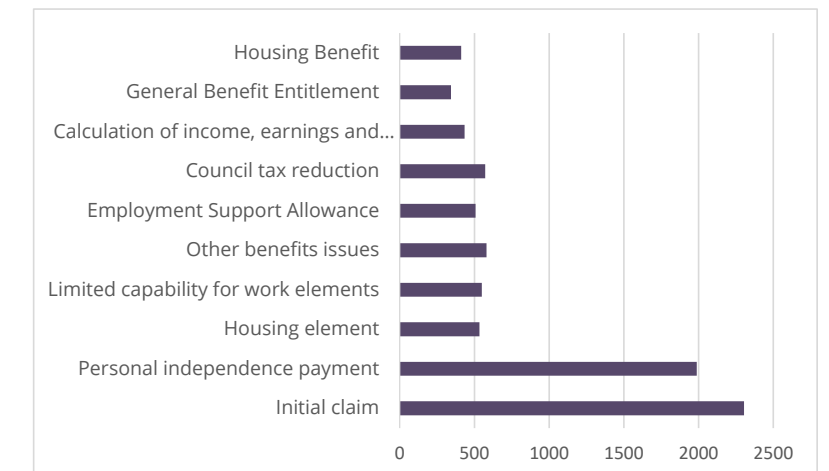
Issues



Top 10 Debt Issues



Top 10 Benefits Issues



South Essex Law Clinic

The South Essex Law Clinic was launched in June 2021 as a satellite service to the general advice service provided at Citizens Advice South Essex.

The Law Clinic has assisted more than 1000 clients in accessing legal advice. The Law Clinic provides a one-off free appointment with a Solicitor for up to 30 minutes to individuals who live or work in the local authority areas that Citizens Advice South Essex covers. The appointments are offered to individuals with general legal advice queries.

We now work with six local law firms and offer appointments covering Family, Employment, Civil, Housing, and Wills & Probate Law. Appointments are available two days per week, on a Tuesday or Thursday, and can accommodate up to 18 clients per week across the areas of law. Clients can now access the service via email, telephone, and a newly launched booking website.

Most clients attending the Law Clinic have received full advice through the general advice service at

Citizens Advice South Essex, where a legal issue has been identified and can be addressed swiftly via a Solicitors appointment.

As the Law Clinic grows and develops, we intend to offer appointments in additional areas of law and further appointments throughout the week to meet demand and provide greater access to justice for the individuals living and working in South Essex.

“The Law Clinic provides a one-off free appointment with a Solicitor for individuals who live or work in South Essex.”

Portia Pettersen
Law Clinic Coordinator





"Breathing Space"

in action:

Deborah's Story

*Client names have been changed and certain details have been omitted or changed to preserve their anonymity.

Introduced in May 2021, The Debt Respite scheme, often referred to as the "Breathing Space" scheme, aims to help relieve some of the pressure on people in debt.

The scheme was set up to give clients receiving debt advice providers the time to focus on choosing and implementing a strategy for dealing with their financial situation.

It's a free scheme, and if eligible, a client's creditors won't be able to add interest or fees to debts or take enforcement action for 60 days during the initial stages of seeking debt advice. This scheme's existence is also a reminder that debt advice takes time and often involves our clients working with our debt advisers over several months to resolve their problems.

Deborah is in her early thirties and single with one dependent child. She was living in a council property and claiming universal credit, council tax support, housing costs and child benefit. She suffers from anxiety and depression and finds her financial issues exasperate her health issues. She owes over £3000 to her electricity provider and £6000 in "non-priority debts". Her income was less than even her essential expenditure - a state described as producing a "deficit budget" - and as we emerged from the pandemic, she was starting to receive calls and debt collection letters about her debts.

The process of providing her full debt advice included undertaking a comprehensive benefit check, the identification of entitlement to Personal Independence Payments, financial capability support to help make savings on her household outgoings, and laying out before her the pros and cons of the debt options available. In addition, she was eligible to apply for "breathing space" respite, the new scheme introduced in May 2021, giving her the time to consider her options and implement them. However, experience had shown us that many clients disengaged from the process of debt advice during this period, before the scheme was introduced, as creditors would continue or even sometimes increase collection activity once they were aware a client was receiving independent advice.

This "breathing space" helped our client feel more positive about her financial situation. This gave us the time to work with her to apply for a debt relief order (DRO). Two smaller debts couldn't be included in the DRO; a TV licence and a budgeting loan. We worked with the client to produce a sustainable budget that provides for repaying these debts. We also referred her to local sources of mental health support.

Be part of our story - become a Trustee

The current Citizens Advice South Essex Trustee Board has a small number of vacancies. After reading our annual report you might feel that you would be suitable to fill this voluntary position.

We are looking for experienced people, who are able to bring their skills and fresh ideas to the team. Trustees are responsible for the overall governance, financial oversight and strategic direction of the charity. Trustees work closely with the Chief Executive and the senior management team. The Board's current challenges include increasing resources to meet client need in a challenging environment post Covid and in and in the midst of the cost-of-living crisis.

Current trustees come from a range of backgrounds and bring a wide range of skills to their oversight of the charity. The current trustees seek to fill gaps in the overall skills mix when

looking to recruit new members.

Currently meetings of the full board are held 4 times a year in person. A number of trustees also serve on the board's sub-committees which normally meet quarterly by video.

To find out more and apply, visit:
www.citizensadvicesouthessex.org

**email training@citizensadvicesouthessex.org or
phone us on 01277 358081.**



- **Confidential**
- **Independent**
- **Impartial**
- **Free**



Citizens Advice South Essex

Life is better with Citizens Advice

We provide free, confidential and independent advice to help people overcome their problems. We are a voice for 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.

citizensadvice.org.uk/citizensadvice-south-essex