

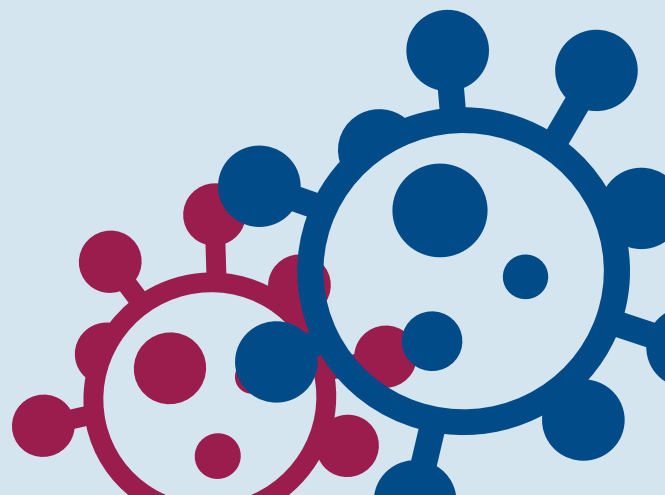
# IMPACT REVIEW 20/21

The **impact** of our services as communities in **South Essex** navigated **The Pandemic** during a year that changed everything



**citizens  
advice**

**South Essex**



# WELCOME

## We are 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.**

The Citizens Advice service offers free, confidential advice online, over the phone and in person.

No other advice organisation is as well known, or well placed to respond to local need.

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

For the communities we serve – in Basildon, Billericay, Brentwood, Castle Point, Rayleigh, Rochford, Thurrock and Wickford - there are differences between them, but also things in common and nothing more so than the experience of so many during the pandemic.

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

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**Trustees Report and Annual Accounts  
published separately**

**Citizens Advice South Essex**  
The Basildon Centre, St. Martins Square,  
Basildon, Essex. SS14 1DL

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### Main Offices

Basildon, Brentwood,  
Rochford, Thurrock

### Outreaches

Canvey Island Jobcentre,  
Rayleigh Civic Suite



**0808 278 7877**



[www.citizensadvice-southessex.org](http://www.citizensadvice-southessex.org)



CitizensAdviceSouthEssex/



[casouthessex](https://twitter.com/casouthessex)



## OUR AIMS

- To provide the advice people need for the problems they face
- To improve the policies and practices that affect people's lives

## OUR PRINCIPLES

The service provides **free, independent, confidential** and **impartial** advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

## PART OF A NETWORK THAT HELPS MILLIONS OF PEOPLE EACH YEAR



**40 million**

visits to our website—  
6 million more than in 2019/20



**1.48 million**

people used our phone service—  
480,000 more than in 2019/20



**624,000**

624,000 people received help by  
email or webchat—205,000 more  
than in 2019/20



**8 out of 10 people**

said their problem was resolved  
following our advice—80% of those  
said they wouldn't have been able to  
solve their problem without us



**9 in 10 people**

said we helped them find a  
way forward

# FOREWORD

## From the Chair



**Notwithstanding the immense disruption caused by the Covid Pandemic, CASE helped over 18,000 people find a way forward in 2020/21, only slightly below the previous year of largely normal operations.**

Unsurprisingly, issues with welfare benefits, including Universal Credit, were most common followed by employment, housing and debt as the pandemic disrupted lives in multiple ways.

Our team of staff and volunteers moved heaven and earth to make that happen, setting up offices in their own homes to ensure services could continue by telephone and online channels. Laptops and mobiles were made available where necessary, secure connections established and a WhatsApp group set up for supervisors, all facilitated by increased grants from central and local government.

Despite the difficult circumstances, many volunteers took additional shifts and briefed themselves on a range of new issues including furlough, shielding and isolation. Although face to face locations were forced to close, the service remained open throughout, and more than 80% of callers have been able to get through first time.

for Bill\*, a disabled man in his sixties we fought to ensure he received Personal Independence Payments and after over a year of trying he was successful. Our expertise ensured he received

over £7500 in backdated benefits and was better off by almost £90 per week on an ongoing basis. You can read more about their story on page 17.

Pete\* and his partner were struggling with the costs of bringing up two young children. Over time, he had run up serious debts and was at risk of losing his home if things had carried on like this. We helped him to budget more effectively and consider his options for dealing with his debts. He eventually chose to apply for a Debt Relief Order and we helped him to do so by making a seamless transfer to our service's national Debt Relief Order administration order. Now with the order in place his debts are, in effect, written off and he can begin to look forward to a more secure financial future. You can read more about his story on page 21.

CASE now serves residents in Thurrock, Brentwood, Basildon, Castle Point and Rochford with a combined population exceeding 650,000. We enjoy the confidence and support of our local authority partners and seek to work with them to extend our services.

Total revenue for the year was a record £999,000 and we ended with a small surplus over costs of £43,000. Free reserves at the year end totalled £417,000 and we plan to reinvest about £200,000 of this in new services over the coming months. No services are operating at a loss and it is not our policy to do so.

\* Names changed to preserve client anonymity

Growing adoption of telephone and online advice does allow us to support more clients than is possible in the face to face channel and will continue to be prioritised. We want to ensure this does not disadvantage the vulnerable, however, and some face to face is being restored together with a standalone video pilot in selected outreach locations.

Thanks to the resilience of staff and volunteers CASE can look to the future confident we can continue to support clients whatever headwinds might emerge. No one could have envisaged the huge impacts caused by Covid but we have dealt with them, learned the lessons and moved on. My fellow trustees have also worked hard to ensure we have strong finances and regulatory compliance. I could not be more proud of the team that made that happen and the results they obtained and it is my privilege to serve them.

**Andy Hunter**  
Chair of Trustees

**"WE KNOW THERE ARE DIFFICULT TIMES AHEAD AS WE MANAGE GROWING DEMAND AND AN UNCERTAIN FUNDING ENVIRONMENT"**





# THE MOST UNIQUE YEAR

## Chief Officer's reflections



**Reflecting on the year we have just experienced is no easy task. I frequently describe it as the most unique year in our working lives and it has certainly been the most unique year for Citizens Advice South Essex.**

Prior to the start of the pandemic, we like many local Citizens Advice, operated a traditional service where our primary access channel was our face to face service. Covid 19 and the first lockdown at the start of this year changed that overnight. Staff and volunteers were unable to leave home for anything other than exercise or essentials. Home working became the new normal.

The whole team responded to this unique challenge brilliantly, their dedication and commitment to Citizens Advice is to be admired and respected. With 38 members of staff, 90 active volunteers and their desire to ensure that local residents could still benefit from our service, enabled us to help almost 18,000 unique clients during 2020/21.

The team adapted brilliantly to each and every challenge (there were so many!) including using innovative technology. In addition, the type of advice required along with the demographic of our clients changed. Especially at the start of the

pandemic where we helped more younger people than ever before. This would not have been possible without the support of our funders, many of whom increased their support to enable us to provide emergency help including fuel vouchers for those struggling during last winter. We are grateful for the 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, Money & Pensions Service, DWP, Energy Redress Scheme, Affordable Warmth Solutions and Essex Community Foundation.

As the pandemic continued, we developed and changed in many ways reducing our premises footprint in Thurrock, closing our Wickford office and developing new ways to access our service including Video Advice access points. Our office in the Civic Suite, Rayleigh closed temporarily, reopening recently. We added Adviceline on site Hubs in Basildon, Brentwood, Rochford, Thurrock and a new location at the Mega Centre in Rayleigh.

Covid-19 continues to leave a lasting legacy. Many of us either know someone affected by the virus, suffering from long term health effects or worse. I am so proud of how we as a team have responded. We look forward to the next

year as we emerge from the worst of the pandemic and continue to deliver a much needed service for our local residents. Literally making a difference every time we help a client.

At the time of writing this report, we face many uncertainties and challenges caused by COVID, Brexit, rising fuel bills and Climate Change). However, the certainty of a dedicated, committed and professional workforce provides us with confidence that, despite these challenges, we have the capacity, capability and adaptability to meet them and continue to provide the best services we can to the communities we serve.

**Kathy Kentish**  
Chief Officer

**“ THE WHOLE TEAM RESPONDED TO THIS UNIQUE CHALLENGE BRILLIANTLY AND THEIR COMMITMENT IS TO BE ADMIRABLE AND RESPECTED...”**



# THE PANDEMIC:

## How we responded

**Citizens Advice was set up the day after the outbreak of World War II. For over 80 years we've been helping people find a way forward in the toughest of times. It would be impossible not to briefly cover the Coronavirus pandemic. Never before has our service faced a challenge like that presented by this and never before has it mobilised so well.**

As data shows, from our national website statistics "out there" there has been a huge increase in demand as people struggle with redundancies, difficulties paying bills and starting benefits claims. Although this has been tempered by government support, we know that it has been an uncertain time for many and, as this government support unwinds, so the underlying economic and social impact of the pandemic will continue to be felt, and likely to an even greater extent in terms of how our services are required.

Only in August 2020 - did we begin to return to face to face working with clients. As with most other services, we initially had to stop giving face to face advice. As a consequence we moved all our face to face services over to phone and online channels. It's represented a significant change to the way we work - with volunteers working from home but in constant contact with the team and supported as before.

This was not an easy transition. However the investment in technology locally and nationally, a shared endeavour of the last decade across the Citizens Advice service, that made a transition that was atleast possible; investment in cloud based services, a national web based client relationship system, soft phone technology, a Freephone Adviceline and of course, the training and support for a largely volunteer work force to be able to use these technologies effectively within the the frameworks of behaviour, training and safeguards that ensure our client's data is kept safe, even though they are accessing services



provided by staff and volunteers working from their front rooms, studies, offices and kitchen tables.

It's a testament to the commitment, passion and creativity of our staff and volunteers that such a rapid, significant transformation to our service has been possible in such testing times.



We help thousands of people every year with many different kinds of problems. This gives us a unique insight into the challenges people are facing and the impact they have on their lives.

As the needs of our clients change, so has the advice we provide. We've seen shifts in the type of advice people need from us as a result of political and economic uncertainty, as well as Covid-19.



**More than half** said the pandemic had an effect on their problem.



**1 in 5** said their problem came about as a direct result of the pandemic.

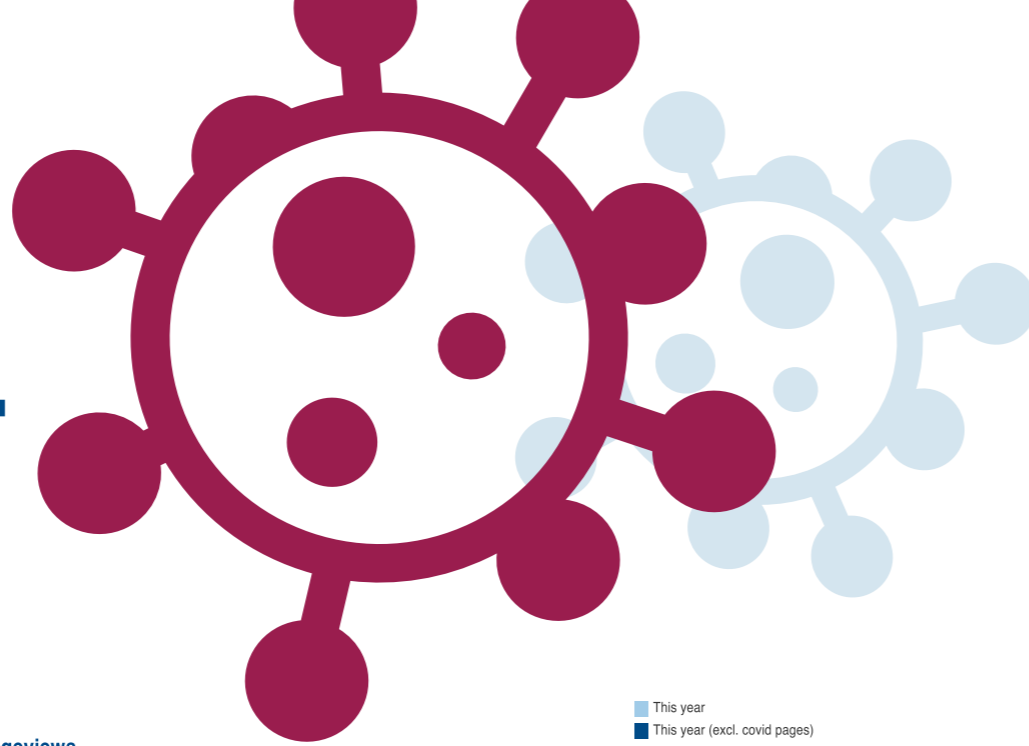


**1 in 2** felt the pandemic had affected their ability to deal with their problem.

National Outcomes and Impact Research, Citizens Advice (2020).



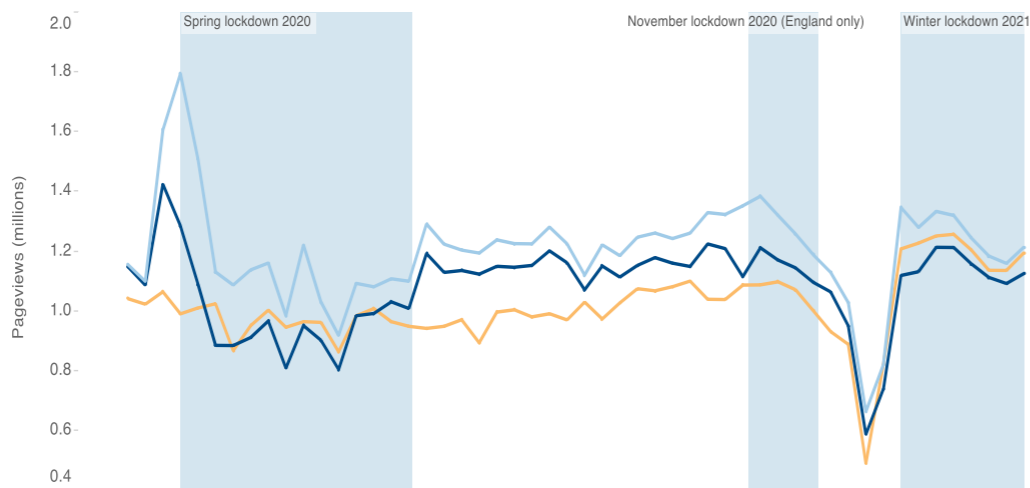
# THE NATIONAL PICTURE



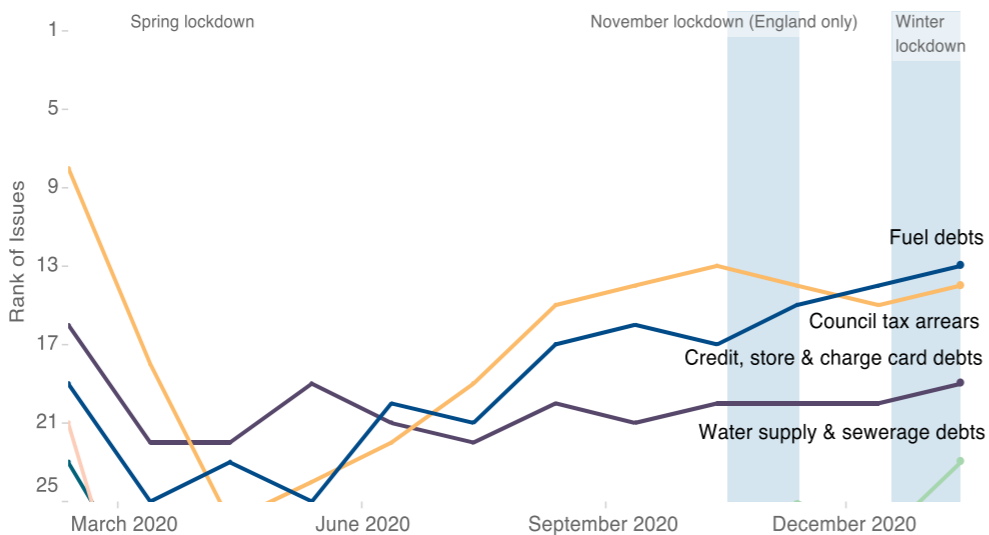
Our national website is used by millions of people each year – and not just when they can't access their local office. For many, it's the first port of call found after an initial google search and provides trusted, regularly updated content on the issue they are struggling with.

At its busiest, during the week of March 2020, the website received 2.2 million page views per week. So as well as providing helpful guidance to millions, even tens of millions more than we can help by telephone or other channels, we can also gain amazing insights into what the public is concerned about. And no more was this better illustrated than on the

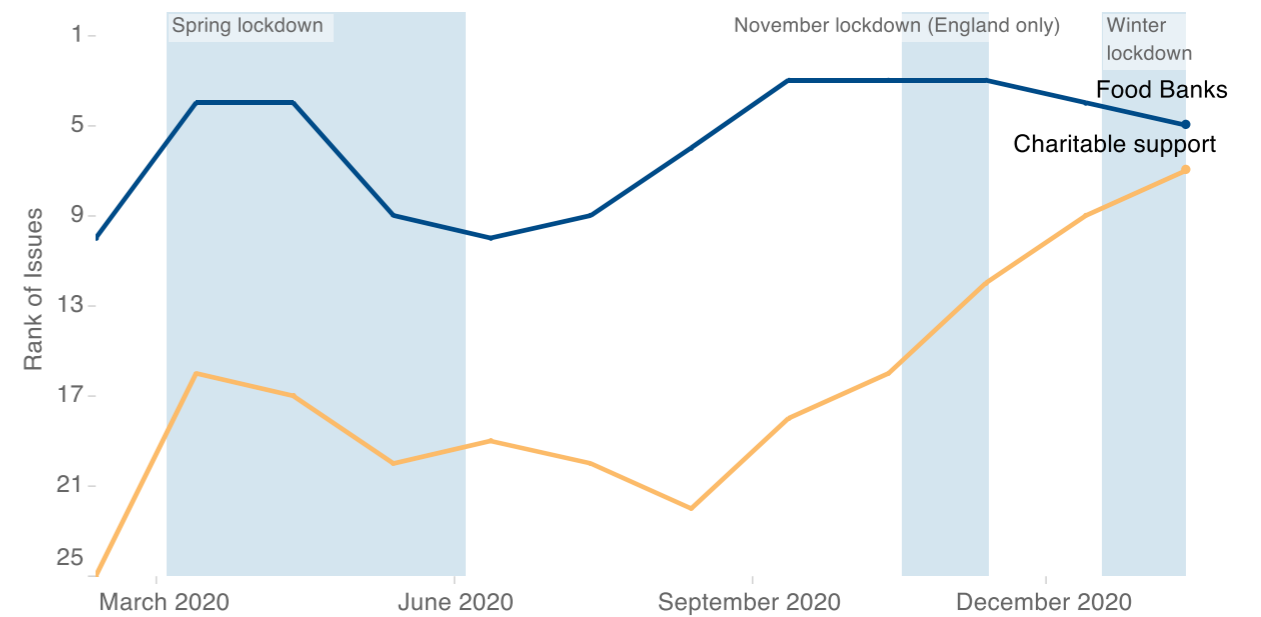
Weekly advice pageviews



We're seeing concerns about debt on the rise in our one-to-one advice



It's clear from our one-to-one advice that the welfare net isn't going far enough



initial outset of the pandemic and through the series of national lockdowns instigated as a consequence. After an initial spike in visits at the beginning of the first lockdown, overall views dipped and settled, although still at a higher level than during the same period the previous year.

As the first lockdown eased and people returned to something more similar to their everyday lives, the number of people coming to our website increased again. It's likely that during lockdown, people prioritised the most urgent problems: with schools closed and children at home, parents did not have the space or time they needed to get help from us. This is similar to the patterns we see in school holidays in previous years. We can see that trend returning during the first months of 2021 as schools were closed once again.

Debt advice is one of the most important parts of our service, with advisors helping hundreds of thousands of people every year. In the initial stages of the pandemic, we saw a significant reduction in the number of people coming to us for support about debt as payment holidays and

other protections kicked in.

However, that changed in June, when the numbers started to increase steadily. This could be for several reasons, including people running out of savings to pay for household bills or being unable to repay loans taken out at the start of the pandemic.

The financial challenges people face are laid bare by the number of people coming for help accessing charitable support or seeking a referral to a food bank. While the increase in foodbank referrals is partly due to a new partnership between Citizens Advice and the Trussell Trust, it's clear that the welfare net isn't going far enough - either because it does not cover people's costs or because they are unable to access it, for example, if they are subject to No Recourse to Public Funds (NRPF) restrictions. Food banks and other charitable support continue to be crucial lifelines for people following a tumultuous year.

# 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.

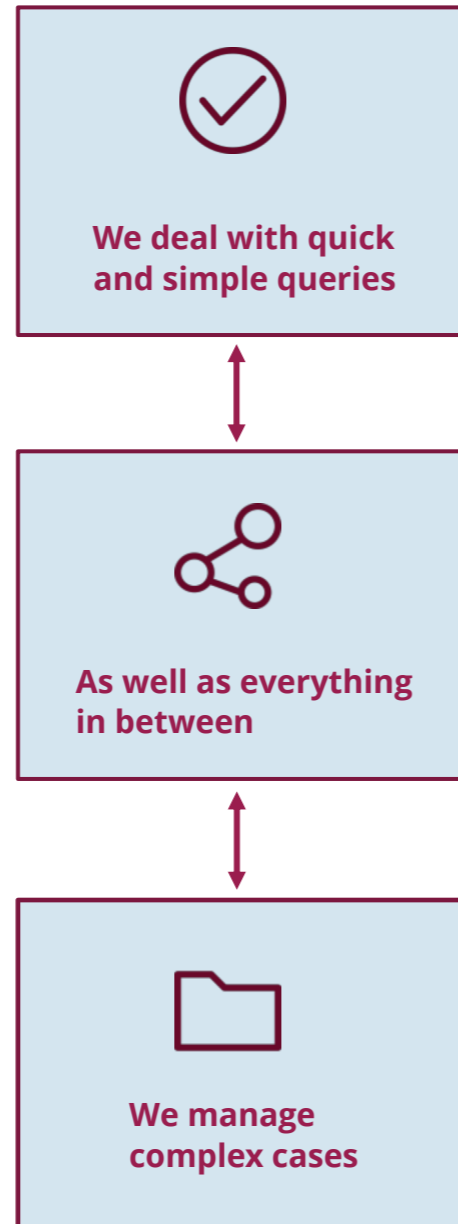
People come to us with quick questions: they might want to double-check a letter or ensure that they've chosen the best course of action. After ensuring that there aren't any further underlying issues, we're likely to support these clients through signposting or self-help, enabling them to deal with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

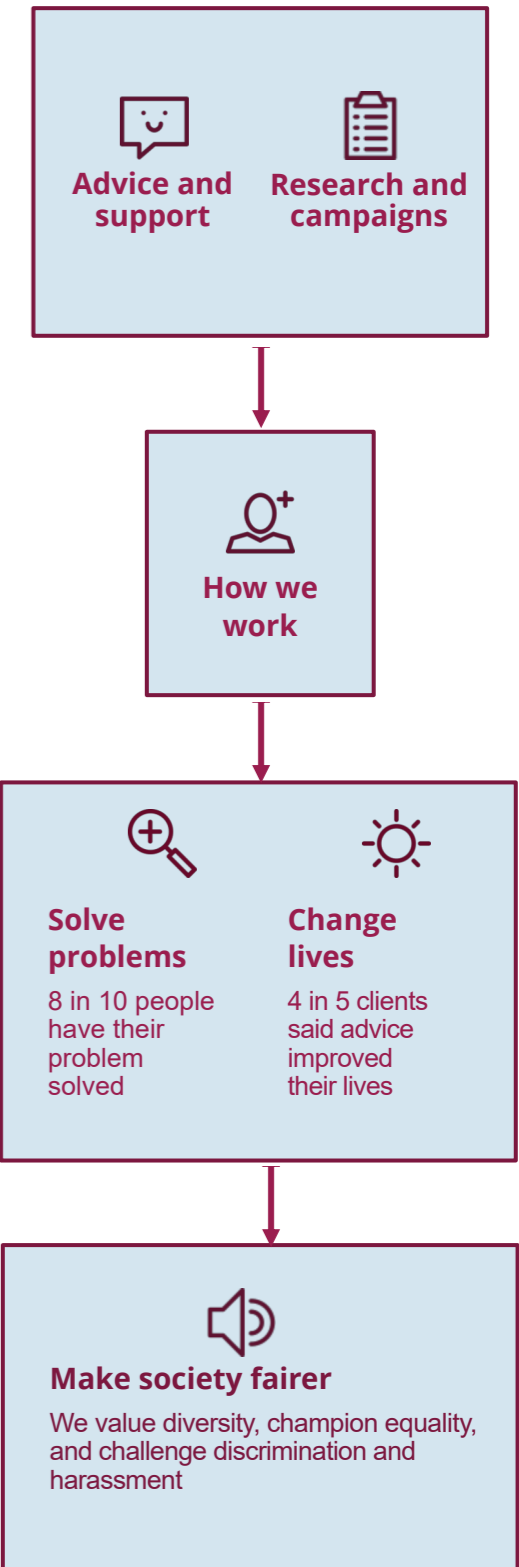
Being able to access timely free advice that meets user needs is essential, so we offer advice in person, over the phone, and via email and webchat.

## 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.





# KEY STATISTICS 2020/21



**17,569 people**

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



**46,079 issues**

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



**30,113 activities**

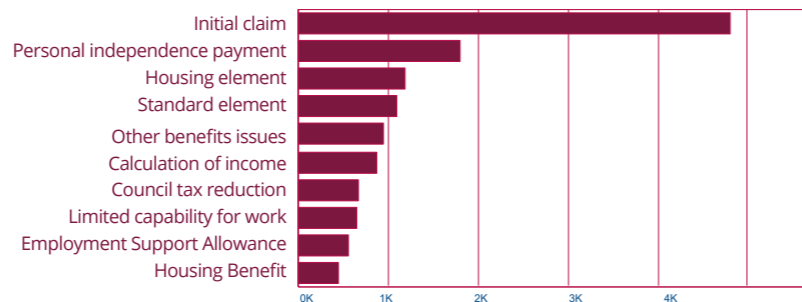
Including calls from and to clients, webchats, webform and letter response and actions on behalf of clients.

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.

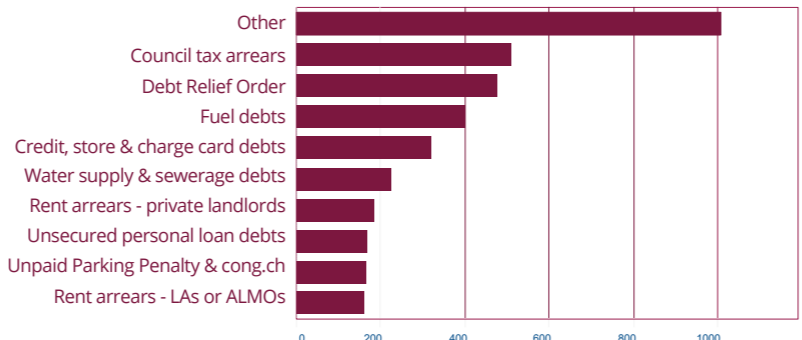
As a consequence, we often exceed our client’s expectations, but extensive, high quality and holistic advice actually saves time in the long run.

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

## Top Ten Benefit Issues



## Top Ten Debt Issues



# CASE STUDY: Bill's\* Story

**Bill\* is in his sixties, but not yet of retirement age. He lives alone, doesn't have any dependants and doesn't work. He's profoundly affected by several long-term and complex health conditions, including Asperger's, anxiety and depression.**

In February 2020, he applied for Personal Independence Payment. After a lengthy assessment process, his claim was turned down. Personal Independence Payment is a non-means-tested and non-contributory benefit that can help with the extra living costs of a long-term physical or mental health conditions. It's point-based – an assessment is made against a series of criteria from which a score is aggregated. This determines at what level or if a claimant will be awarded the benefit.

Bill's claim was scored 4 points and he needed a minimum of 12 points. He requested a "mandatory reconsideration", which triggered another assessment but as with so many requests, especially where the claimant doesn't seek advice, the decision wasn't changed.

Following this, he appealed to the first tier tribunal – which is the next stage of appeal, but again, the decision wasn't changed.

At this point, he sought help from Citizens Advice.

For most people, a decision by the first-tier tribunal is final. However, in Bill's case, our expert advisers identified an error in law; the facts and reasons laid out in earlier decisions were inadequate. This allowed an appeal to be made to the Upper Tribunal.

This succeeded and the first-tier tribunal decision was set aside. This allowed the

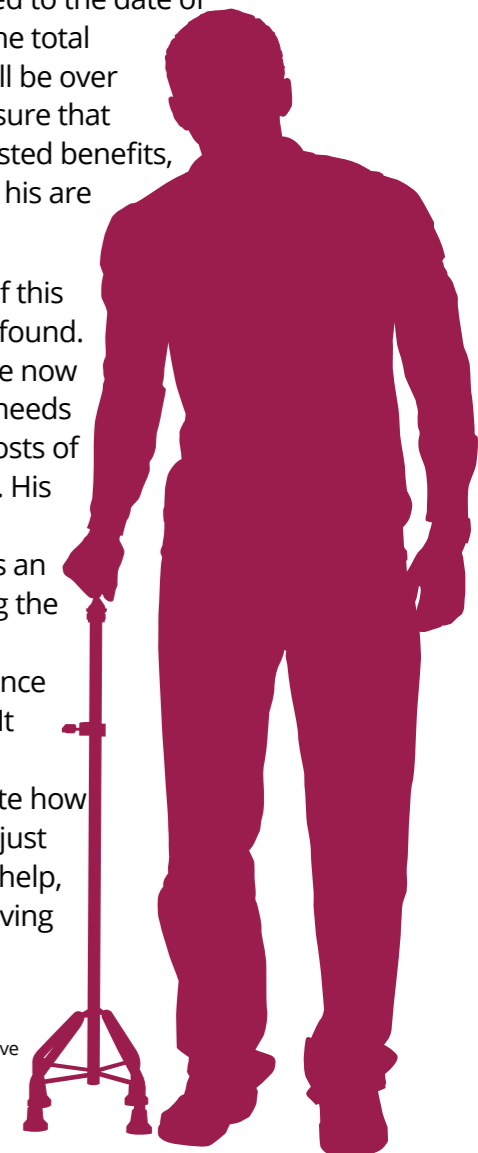
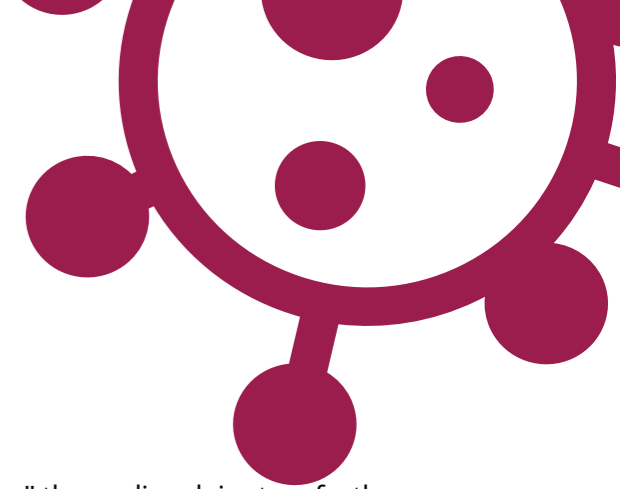
"reopening" the earlier claim to a further challenge. This was important as it ensured that any award ensuing from an ultimately successful appeal will be backdated to his initial claim.

We then submitted a new appeal to the First-Tier Tribunal, which sat virtually and represented him. His appeal succeeded.

Bill was awarded the daily living component of PIP at the enhanced rate of £89.60 per week. This will be backdated to the date of his original claim. The total amount awarded will be over £7500. We'll also ensure that additional means-tested benefits, passported through his are secured.

The overall impact of this award has been profound. It ensures his income now better matches the needs resulting from the costs of his health problems. His story, though, is not untypical. It provides an insight into how long the process of claiming Personal Independence Payments can take. It also provokes consideration of quite how many other people, just like Bill, but without help, give up before achieving justice.

\* Names changed to preserve client anonymity

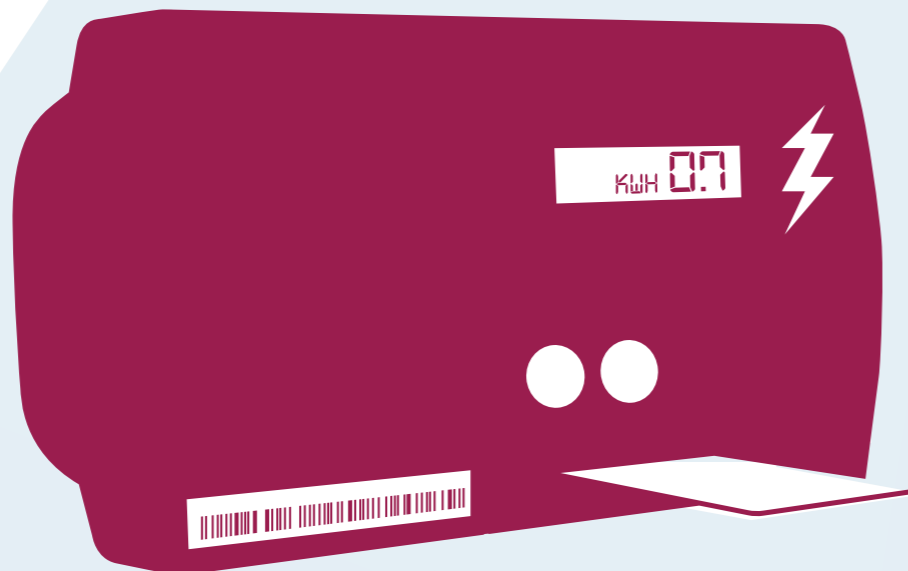


# SPOTLIGHT ON...

## Helping people with rising energy costs

Citizens Advice South Essex is pleased to be making a major contribution to a number of impactful and countywide services run through the consortium of Local Citizens Advice in Essex. We employ specialist caseworkers through the "Warm Homes" and "Warm Start" initiatives, funded by the Warm Homes Fund and Energy Redress Scheme respectively. These projects represent a major investment in energy advice - which combines traditional advice elements such as income maximisation with specialised expertise in supporting fuel-poor clients to reduce their energy costs and access grants and support to improve the energy efficiency of their properties.

In 2020/21 our team supported 215 clients to gain income and reduce their energy costs by a combined £350,825. In addition, we also supported the rest of the Citizens Advice Network in Essex and further afield, contracting with Citizens Advice Essex, the consortium lead charity, to administer a highly successful fuel voucher programme. This initiative supported people at risk of disconnection from their fuel supply. During 2020/21, 946 families were supported receiving a voucher value of £90,758. This was an essential element of our Covid response.



## Helping people with Universal Credit

**Help to Claim** is our dedicated service supporting people to make a Universal credit claim, from application through to their first full payment.

In South Essex, we've supported 1,842 clients and as the pandemic took hold the pace of our work increased. We've worked closely with Job Centre Plus to ensure the best outcomes for our own clients but also through the work of our "best practice" lead. This vital role, hosted by and on behalf of all Citizens Advice consortium members, has proved essential in supporting wider spread local improvements in Universal Credit administration and customer service to ensure an impact beyond our immediate client's

Where we have supported individuals directly, this support has had a clear positive impact. 4 in 5 people said they felt less stressed, depressed or anxious after using our service, while 95% said they had a good experience and would recommend us. When the pandemic was doing so much to disrupt people's lives our support ensured they had one less thing to worry about.



# OUTCOMES AND IMPACT

Every year more than 18,000 people 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, housing issues and relationship matters.

We provide specialist services such as Welfare Benefits casework, enabling us to support clients from initial claim through to the challenge of poorly-made official decisions that would otherwise place them at significant disadvantage.

Our integrated Money Advice Service delivers much-needed debt support, from generalist advice to casework, along with a range of other advice in areas such as energy and financial education including household budgeting.

From these activities, we can report in significant detail, the outcomes of the support we provide - both in direct financial terms but also in more subjective terms - in the way in which our clients report the difference that we have made to their lives.

Our advice and support helps to prevent detriment occurring or escalating further.

For every £ we receive in funding we achieve:



**£6.14** Fiscal benefits Savings to government Reduction in health service demand, local authority services, and out-of-work benefits for clients and volunteers.

**Total: £5.96 million**



**£19.10** in benefits to individuals through benefits gained, debts written-off and consumer problems resolved

**Total: £18.55 million**



**£40.24** in public value Wider economic and social benefits, improvements in participation and productivity

**Total: £39.06 million**

## CASE STUDY: Pete's\* Story

**Pete\* is in his forties. He lives with his partner in a council property with two young children. He works full time and receives some Universal Credit and Child Benefit. Like so many, even though in full-time work, he and his partner are struggling financially.**

They have "priority debts", including rent arrears of almost £2000. The term "priority debt" is used when giving debt advice and refers to those debts where non-payment can have the most serious consequences. They also have, and over £24,000 of "non-priority" debts owed to 14 different lenders. "Non-Priority" in this context means that the consequences of non-payment are less serious. However, this doesn't mean they don't need to be addressed, and the collection practices of these, often commercial, creditors are frequently the cause of the greatest stress and anxiety for our clients.

Not surprisingly, when they approached us, they were finding their financial situation very stressful. Although there was no current court action against them by their landlord, they were worried about keeping their home. So, after checking their benefit entitlement, we completed and verified their monthly budget. We found that, even if they paid all the minimum payments due to creditors (their non-priority debts were mainly credit and store cards) and their essential household bills, they would have a deficit budget of over £500 per month, obviously unsustainable.

We helped the couple over a series of telephone appointments. Next, we considered all the main "debt options" available, looking at

\* Names changed to preserve client anonymity

..AN EXAMPLE OF HOW OUR TEAM CAN ENSURE JUST AND EQUITABLE OUTCOMES"

the pros and cons of each. Finally, we supported the client to think carefully about their budget – coaching them through the process to improve their overall financial capability.

By considering their major options, we advised Pete that he could now benefit from the recently increased limit on Debt Relief Orders which had increased to allow applications from debtors with overall indebtedness of £30,000. As the client met all the other eligibility criteria, he was able to apply.

The final step was to ensure the rent arrears were not subject to any outstanding court action. We then prepared the clients file for transfer to the national Citizens Advice DRO unit to process the DRO application. This required the payment of a fee to the insolvency service for the application of £90.

The outcome for the couple is that they can, in effect, clear their debts and restart their household finances working within their household budget.





# OUR VOLUNTEERS

**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. National research has suggested that the average initial cost of training and recruiting a volunteer is £2,800 with an ongoing annual cost of £1,700.

This 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**

## This is Luke...



"I have been a volunteer with the Citizens Advice for 9 years. I started just after retiring from Local Government, where I had seen over a number of years, issues and problems people had in their private lives in areas such as Housing, Benefits and Community.

I felt that the knowledge I had gained could be put to good use in a volunteering role, and enable me to give something back to society and particularly to help the most vulnerable people.

The volunteering experience has been excellent, ongoing training has been made available by the CA to ensure I have the correct knowledge to support clients, and I have used this to deal with a wide range of client queries, many quite complex and requiring working and liaising with other organisations, and others quite straightforward requiring printing off information from our Public Site or signposting to other organisations.

Every volunteering session is different, in terms of the diversity of the client mix and their issues, supervisors are always available to provide support, and there is a real sense of teamwork. Volunteering for me with the CA is a real pleasure enhanced by the opportunity to meet new people and make new friends with my volunteer colleagues."

# Citizens Advice helps people find a way forward.



**Trustees Report and Annual Accounts published separately**

## **Citizens Advice South Essex**

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