

Citizens Advice Lincolnshire (CAL)

Monica Stark, Chair Citizens Advice South Lincolnshire and CAL Liaison with LCC.

Jenny Barnett, CEO CA Lindsey and cover for CA Lincoln & District

Scrutiny Committee Meeting

31st May 2022

Our impact in 2021/22

The difference we make in Lincolnshire

Page 2



Citizens Advice Lincolnshire

There are currently four separately constituted Citizens Advice charities across Lincolnshire, working in partnership as one: **Citizens Advice Lincolnshire (CAL)**.

Last year **17,016** Lincolnshire clients were helped to resolve their problems by CA.

This excludes clients accessing the national CA website.

LCC's grant of **£278,000** leverages a 1:10 ratio of funding: **£2,840,470**

How we help

People access CAL in different ways:



face-to-face



by telephone



by webchat and email

Citizens Advice Lincolnshire

- Clients access our services primarily through the national telephone platform **Adviceline** which acts as a gateway to our services.
- Demand rose by 269% on this service between October 2021 and March 2022.
- This was due to:
 - The loss of the £20 per week Universal Credit uplift
 - The cost of living crisis
 - The rise in the energy cap
 - The removal of the protective measures that had been introduced during the pandemic (eg no evictions etc.)
- Access to the Household Support Fund

Adviceline

- We were, and continue to be, unable to meet this unprecedented level of demand due to a lack of resources, financial and personnel.
- Of the 42,224 calls made by Lincolnshire residents to Adviceline, we were able to answer 15,428 (36%).
- This is being addressed by trying to recruit paid staff rather than volunteers, where finances allow, but means using reserves in a number of cases. In order to answer 80% of calls we need @15 FTEs.

What we do

- We help people with a range of problems including issues with housing, debt, benefits, employment, relationships, mental health and support people who are facing poverty.
- The number of issues per client has risen in the last year to an average of 4.85, which shows the complexity and time required per client.

Core service

- This is our generalist service that the LCC grant makes a contribution towards.
- 6,867 people accessed the core service, our generalist advice service.
- On average each client had 3.26 issues to resolve

Debt

- 2,698 clients were supported with debt issues.
- The number of clients helped rose from 605 in Qu1 to 1,102 in Qu4, reflecting the issues stated before, but also those accessing the Household Support Fund.

Specialist services

- These services include support around specific welfare benefits.
- The highest volumes are around Universal Credit
- ESA is the second highest
- With housing benefit third

Top issues

- Top issues are consistently Universal Credit/Working Tax Credits
- Top benefit issues are consistently Personal Independence Payments (PIP)

Partnerships

- We cannot achieve everything on our own.
- Partnership working is key to the way forward and what we aspire to do more of across Lincolnshire.

Some of our partnerships include:

- Foodbanks locally & nationally through our work with The Trussell Trust.
- Membership of the LCC Financial Inclusion Partnership.
- District Councils to distribute the HSF and support refugees and asylum seekers
- Also hoping to work with the NHS to provide advice in health settings.

Our value to society

For every £1 invested in our service in 2021/2022, we generated:

£4.04

in savings to
government and
public services
(fiscal benefits)

Total: £9,494,567

£31.66

in wider economic
and social benefits
(public value)

Total:

£74,474,037

£19.36

in financial value to
the people we help
(specific outcomes
to individuals)

Total:

£45,540,014

How we calculate our financial value

It's impossible to put a financial value on everything we do – but where we can, we have.

We've used a Treasury-approved model to do this.

From our robust management information, we've also separately considered the financial benefits to the people we help.

- Keeping people in employment or helping them back to work
- Preventing housing evictions and statutory homelessness
- Reducing demand for mental health and GP services
- Improving mental wellbeing and positive functioning
- Improved family relationships

Our value to this community

Our savings to LCC were **£729,338**
by:

- reducing homelessness
- maximising the income for those we help which prevents more costly intervention

This helps reduce financial difficulty, promotes inclusion and benefits the economy.

This is only one fraction of our true value. We also:

- help local authority rent and council tax arrears to be rescheduled, and reduce the associated administrative costs
- bring an understanding through our campaigns and data

Research and campaigns

Some of our campaigns this year have focussed on:

- Universal Credit
- Scams
- Pension Credit
- Access to free legal advice
- Big energy savings
- Domestic abuse
- Housing



Iryna

- Iryna needed help generating a share code from her pre-settled status in order to apply for temporary accommodation. She had not actually yet applied for EUSS and had no valid ID documents.
- She also had problems with benefits and court hearings.
- We helped her to complete a paper EUSS application and provided her with benefit advice.
- We helped her apply for HSF and Housing Benefit and put her in touch with the homelessness support team.
- She now has a home and a bright future.



What clients say:

"Mrs R save me from a lot of problem. She is my Angel and she is very good person. I'm really thankful she is on my live path. I'm suffer for depression and she show me light in the tunnel. I don't know what happened with me if she do not help me. She is amazing person."

"I was made homeless living in my car, not one person to turn to no help no nothing. I had one phone appointment from Citizens Advice which resulted in them helping me to get my new home. I nearly ended my own life and they (Citizens Advice) saved me".

Public Protection and Communities Scrutiny Committee report

A review of work to tackle to Fraud,
including its impact on vulnerable
individuals during the Pandemic.



Prevalence of fraud is increasing

- [Action Fraud](#) (the public-facing national fraud and cybercrime reporting centre) 'reported a **27% rise in fraud offences** (to 413,417 offences) compared with the year ending September 2020'.
- The Office for National Statistics (ONS) 2021 National Crime Survey [Crime in England and Wales - Office for National Statistics \(ons.gov.uk\)](#) states that "**Fraud estimates do not follow the trend of falling victimisation** seen in other crime types over the lockdown periods'.

Fraud is a priority for LCC and the SLP

- Fraud prevention work in Lincolnshire is well developed
- Reflecting on the Corporate Plan, the activities highlighted in the report show the steps being taken to enable everyone to live life to the full.
- Safer Lincolnshire Partnership (SLP) Fraud Core Priority Group has been tasked to focus on prevention activity around digitally enabled fraud and ID Theft, to ensure our residents are informed and better able to protect themselves from being a victim or repeat victim of fraud.

Fraud can affect anyone, but our vulnerable residents are most at risk

- Vulnerability can include age, locality, digital skills and social connections.
- Fraud has been shown to have a significant impact on vulnerable victims, not only financially but on their health and wellbeing.
- Lincolnshire County Council's responsibilities extend into the Care Act 2014 and place a duty on us to protect adults from financial abuse.

Advances in technology are transforming fraud in scale and form

- Examples include romance fraud is perpetrated through social media and through dating apps, investment fraud is committed via fake websites and rogue traders take advantage of online marketplaces and recommendation websites.
- The Lincolnshire Office of the Police and Crime Commissioner survey in 2021 [PCC Annual Survey Results \(lincolnshire-pcc.gov.uk\)](https://www.pcc.gov.uk) shows that 13% of respondents reported being a victim of online crime or identity theft and 13% reported being a victim of a telephone scam within the previous 12 months.
- Concerningly 64% of adults surveyed were 'very or fairly worried' about being a victim of online identity fraud.

Prevention activity has been targeted and varied to meet with the needs of our community

- This ranges from social and traditional media to frontline staff awareness training, community events, 121 visits and postal correspondence.
- As part of the Safer Together Partnership with LCC, Lincolnshire Police employ a Fraud Prevention Officer to lead on prevention activity across the County. This role compliments the LCC role of Scams Prevention and Intervention Officer.

Partnership working is key – no organisation can tackle fraud successfully alone

- Lincolnshire was a founding partner in the pilot for the now Home Office Multi-Agency Approach to Fraud supported by the NTSST. Pilot led to the establishment of the SLP Fraud Core Priority Group as we know it today.
- Wide membership from a range of organisations including County and Districts Councils, Lincolnshire Police, voluntary sector agencies, the Office of the Police and Crime Commissioner, Victim Lincs, Victim Support and the banking industry.

Victims need client-centred support to avoid repeat victimisation and support health and wellbeing

- In the period April 2021 to March 2022, the LCC Scams Prevention and Intervention Officer has supported 70 individuals who were considered most vulnerable to prevent further victimisation.
- Call blockers and No cold calling zones are tools that empower potential victims to protect themselves.

Conclusion:

- This report demonstrates the contribution Lincolnshire County Council is making to the fraud agenda within the County and the efforts being taken to keep vulnerable people safe.
- For additional information on fraud and scams please go to [Become a Friend Against Scams by completing the Online Learning course, then "Take a Stand Against Scams" \(friendsagainstscams.org.uk\)](#)

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