



Open Report on behalf of Lee Sirdifield, Assistant Director - Corporate

Report to:	Public Protection and Communities Scrutiny Committee
Date:	31 May 2022
Subject:	Citizens Advice Annual Report

Summary:

The report provides an update on the performance of Citizens Advice services across Lincolnshire during 2021/22. It presents information provided by Citizens Advice Lincolnshire and seeks to provide members with an understanding of demand levels across a range of services and the impact achieved from the grant funding that the council provides to Citizens Advice Lincolnshire.

Actions Required:

Members of the Public Protection and Communities Scrutiny Committee are invited to review and comment on the information contained in this report and highlight any recommendations or further actions for consideration.

1. Background

Advice Line

- 1.1 Demand has significantly increased in Q4. This is mainly due to cost-of-living enquiries and dealing with the Household Support Fund. We have answered more calls than ever before, but still unable to meet the increased demand due to a lack of resource. Although we did receive some modest funding provided via LCC Household Support Fund to answer calls, demand was so high that we were unable to meet it. The stats below speak for themselves comparing Q3 and Q4.

Waiting times currently for generalist and debt appointments can be up to three weeks, due to increased demand and limited resources.

<u>Advice Line</u>	<u>Q1</u>	<u>Q2</u>	<u>Q3</u>	<u>Q4</u>	<u>Totals</u>	<u>Additional Description, Detail or actions- Citizens Advice Lincolnshire</u>	<u>Additional Description Detail - LCC</u>
1.1 Total Calls Made to Lincolnshire Adviceline	9480	10498	6,902	15,344	42,224	(Q4): 7,416 unique callers.	To be reported by Lincolnshire and non-Lincolnshire Clients and by issue type (i.e., housing)
1.2 Total Lincolnshire Adviceline Calls Answered	3,360	3,490	3,124	5,454	15,428	(Q4): 4,132 calls answered, 1,322 referred to other Citizens Advice services	
1.3 Adviceline Calls Unable To Be Answered	6,120	7,008	3,778	9,890	26,796	Some of these will be repeat callers.	
1.4 Time Between First Contact and Second Tier Advice	2	3	3	*		* Citizens Advice have confirmed that it is too complex to provide this figure as there are so many different routes to second tier advice. However, see information under ' Analysis and Trends' below.	Average in days during the reporting period

Core Service

1.2 This aligns to the increase we can see in Advice Line demand for Q4. The increase in demand, post-Christmas enquiries, the cost-of-living and the Household Support Fund, have resulted in an increase beyond what would normally be expected.

<u>Core Service</u>	<u>Q1</u>	<u>Q2</u>	<u>Q3</u>	<u>Q4</u>	<u>*Totals</u>	<u>Additional Description, Detail or actions- Citizens Advice Lincolnshire</u>	<u>Additional Description Detail - LCC</u>
2.1 Total Clients Accessing Core Service	2,439	2,548	2,641	2,892	*6,867	Only core funded clients. *Total figures could be less as Qtrs added together could include duplicate clients	Lincolnshire Clients Only
2.2 Unique Clients Accessing Core Service	1,574	1,746	1,601	1,801	6,145		
2.3 Number of Clients Re-presenting to Core Service						Difficult to get data-many parameters	Happy to discuss at review
2.4 Number of Activities Per Case	**	**	**	2.85	3.55	(Qtr 4 8,264 Activities)	
2.5 Number of Issues Per Client	**	**	**	2.36	3.26	(Qtr 4 6,851 Issues)	
						** Not previously required.	

Debt

1.3 There is a large increase in the number of clients supported with debt issues. This is mainly in relation to the demand for the Household Support Fund. Not all clients were offered a full advice needs analysis due to the way in which the Household Support Fund was administered. However, the District Councils recorded the amount of Household Support Fund offered to clients and we are in the process of obtaining the final figure.

- 1.4 We would expect the amount of debt advised on to be greater in Q4 and we are investigating this further. The Household Support Fund would not have been included as a debt figure.
- 1.5 The number of clients Supported with Financial Capability has increased, we believe due to the Household Support Fund. More clients were assisted with Help to Claim during Q4.

<u>Debt</u>	<u>Q1</u>	<u>Q2</u>	<u>Q3</u>	<u>Q4</u>	<u>*Totals</u>	<u>Additional Description, Detail or actions- Citizens Advice Lincolnshire</u>
3.1 Number of Clients Advice On Debt Issues	605	761	737	1,102	2,698	*Total figures could be less as Qtrs added together could include duplicate clients
3.2 Value of Debt Advised On (£)	£3,047,114	£4,134,595	£3,493,368	*		*Awaiting data
3.3 Income generated for clients through advice and guidance (£)	£311,835	£553,235	£220,089	*		*Awaiting data
3.4 Number of Clients Supported With Financial Capability	565	545	536	2,062	2,339	
3.5 Number of Clients Supported Through HTC	421	480	359	1,239	3,997	HTC Member Report Used

Specialist Services

- 1.6 There are some trends in Housing Benefit and Employment and Support Allowance (ESA). For example, an increase in support with Housing Benefit and ESA in East Lindsey in Q4. Number of clients supported in relation to UC has increased significantly Q4 in East Lindsey and we are currently investigating this. We would expect to see reductions in enquiries relating to legacy benefits, together with an increase in UC enquiries.

1.7 Where issues are lower for Citizens Advice Lincoln, firstly other services cover two districts and in addition, Citizens Advice Lincoln also has a lack of resources and referral to projects.

<u>Q1-Specialist Service</u>	<u>South Lincs</u>	<u>Mid Lincs</u>	<u>Lindsey</u>	<u>Lincoln</u>	<u>*Total</u>	<u>Additional Description, Detail or actions- Citizens Advice Lincolnshire</u>
4.1 Number of clients supported in relation to housing benefit	97	25	83	9	214	*Total figures could be less as Qtrs added together could include duplicate clients
4.2 Number of clients supported in relation to ESA	100	44	92	21	257	
4.3 Number of clients supported in relation to JSA	20	8	17	4	49	
4.4 Number of clients supported in relation to WTC	29	12	13	4	58	
4.5 Number of clients supported in relation to Income Support	5	2	8	1	16	
4.6 Number of clients supported in relation to UC (Not Inc H2C)	769	247	799	87	1,902	
<u>Q2</u>						
4.1 Number of clients supported in relation to housing benefit	88	33	56	7	184	

4.2 Number of clients supported in relation to ESA	90	46	74	26	236	
4.3 Number of clients supported in relation to JSA	10	8	17	2	37	
4.4 Number of clients supported in relation to WTC	20	14	16	4	54	
4.5 Number of clients supported in relation to Income Support	3	6	7	2	18	
4.6 Number of clients supported in relation to UC (Not Inc H2C)	732	237	928	161	2,058	
Q3						
4.1 Number of clients supported in relation to housing benefit	24	8	22	4	58	
4.2 Number of clients supported in relation to ESA	39	10	36	7	92	
4.3 Number of clients supported in relation to JSA	5	3	4	NA	12	
4.4 Number of clients supported in relation to WTC	3	5	15	NA	23	
4.5 Number of clients supported in relation to Income Support	1	NA	1	2	4	

4.6 Number of clients supported in relation to UC (Not Inc H2C)	690	221	861	132	1,904	
Q4						
4.1 Number of clients supported in relation to housing benefit	50	25	122	14	211	
4.2 Number of clients supported in relation to ESA	93	37	126	18	274	
4.3 Number of clients supported in relation to JSA	16	2	37	2	57	
4.4 Number of clients supported in relation to WTC	22	6	34	2	64	
4.5 Number of clients supported in relation to Income Support	6	7	11	NA	24	
4.6 Number of clients supported in relation to UC (Not Inc H2C)	566	248	1,372	210	2,396	

Client Experience

1.8 Ease of access saw a drop in the latter two quarters due to the demand from the Household Support Fund and clients trying to get through. However, overall, we align to the national average and at times we are above this.

<u>South Lincs</u>	<u>Q1</u>	<u>Q2</u>	<u>Q3</u>	<u>Q4</u>	<u>Total.Avg</u>
5.1 Resolution Rate	79/77	87/74	78/73	73/71	75/76
5.2 Ease of Access	87/79	68/76	73/74	74/75	89/84
5.3 Positive Impact	90/86	92/84	86/84	90/84	78/73
5.4 Recommendation of the Service	90/89	93/88	85/87	86/86	88/87
<u>Mid Lincs</u>	<u>Q1</u>	<u>Q2</u>	<u>Q3</u>	<u>Q4</u>	<u>Total.Avg</u>
5.1 Resolution Rate	85/77	71/74	69/73	67/71	76/76
5.2 Ease of Access	90/79	71/76	75/74	70/75	83/84
5.3 Positive Impact	92/86	84/84	69/73	74/84	72/73
5.4 Recommendation of the Service	96/89	87/88	88/87	77/86	87/87
<u>Lindsey</u>	<u>Q1</u>	<u>Q2</u>	<u>Q3</u>	<u>Q4</u>	<u>Total.Avg</u>
5.1 Resolution Rate	83/77	74/74	66/73	69/71	72/76
5.2 Ease of Access	85/79	90/76	70/74	79/75	80/84
5.3 Positive Impact	90/86	84/84	80/84	91/84	87/73
5.4 Recommendation of the Service	89/89	89/88	82/87	87/86	87/87
<u>Lincoln & District</u>					
We are currently unable to access this data for Lincoln, but this will be provided in the future					

Number of clients supported

- 1.9 The numbers of clients below are taken from the national Citizens Advice data code M3c. This only includes clients with a valid post code. It excludes simple queries such as simple information and signposting and anonymous clients.
- 1.10 Our M3c statistics include all clients helped through Citizens Advice in Lincolnshire and its connected partners; funders benefit from our national network whereby we support clients through reciprocal mechanisms with other Citizens Advice. For example, but not limited to, our group delivery of Advice Line and our national delivery of Universal Credit whereby we can highlight particular client groups, areas, referrals, projects, funders & requirements etc. We are again seeing a significant increase in Q4, which reflects trends elsewhere. This is mainly due to cost-of-living pressures and the Household Support Fund.

Number of clients supported	Q1	Q2	Q3	Q4	Total**	Additional Description, Detail or actions- Citizens Advice Lincolnshire
Lincoln and District	486	510	455	905	2,356	*Use M3C Casebook report
Boston	361	475	410	591	1,837	** Unable to provide accurate total figures when adding quarters together due to counting duplicate clients.
South Kesteven	669	718	677	1,019	3,083	
South Holland	503	503	563	803	2,372	
West Lindsey	403	363	434	610	1,810	
East Lindsey	834	885	1,005	1,143	3,867	
North Kesteven	389	416	401	485	1,691	
Total	3,645	3,870	3,945	5,556	17,016	

Client issues

- 1.11 The client issues below are self-explanatory. What is of note is the consistency of top issues across Lincolnshire, being Benefits Tax Credits, Benefits Universal Credit and Debt. The large rise in “other” in Q4 is primarily food and fuel vouchers and reflects the impact of the cost of living rises.
- 1.12 In terms of Top Benefit issues, Initial Claim and PIP are consistently the top benefit issues. Similarly, under Top 5 Debt Issues, Council Tax Arrears are consistently in evidence. It would be interesting to talk to the LCC about possible interventions to support Council Tenants.

Lincolnshire	Q1		Q2		Q3		Q4	
Top Issues	Benefits UC	2904	Debt	3322	Benefits TC	3471	Benefits TC	4835
	Benefits TC	2298	Benefits TC	3215	Debt	3278	Debt	4259
	Debt	2613	Benefits UC	2954	Benefits UC	2945	Benefits UC	4195
	Financial Services	1546	Financial Services	1395	Financial Services	1390	Other	2862
	Employment	947	Housing	1109	Housing	1343	Financial Services	2054
Top 5 Benefit Issues	Initial Claim	1471	Initial Claim	1399	PIP	1315	Initial Claim	1841
	PIP	1222	PIP	1195	Initial Claim	1283	PIP	1383
	Other Benefit Issues	391	Other Benefits Issues	421	Lim. Cap. For Work	363	Gen. Benefit Entitlement	602
	Housing Element	317	Housing Element	353	Housing Element	359	Localised Social Welfare	574
	ESA	316	Lim. Cap. For Work	322	Gen. Benefit Entitlement	356	Housing Element	525
Top 5 Debt Issues	Debt Relief Order	434	Debt Relief Order	387	Council Tax Arrears	388	Fuel Debts	576
	Other Debt	335	Fuel Debts	344	Fuel Debts	383	Council Tax Arrears	478
	Fuel Debts	277	Council Tax Arrears	344	Debt Relief Order	337	Debt Assessment	381

Lincolnshire	Q1		Q2		Q3		Q4	
	Council Tax Arrears	266	Other Debt	245	Breathing Space	322	Other Debt	340
	Unsecured Personal Loan Debts	14	Debt Assessment	229	Debt Assessment	238	Debt Relief Order	321

Lincoln	Q1		Q2		Q3		Q4	
Top Issues	Benefits Universal Credit	483	Benefits UC	463	Benefits UC	443	Other	698
	Benefits Tax Credits	483	Benefits TC	312	Benefits TC	287	Benefits UC	644
	Debt	197	Debt	301	Debt	224	Benefits TC	544
	Housing	153	Housing	186	Housing	190	Debt	342
	Immigration & asylum	152	Employment	120	Financial Services	120	Housing	176
Top 5 Benefit Issues	Initial Claim	267	Initial Claim	248	Initial Claim	204	Initial Claim	268
	PIP	136	PIP	118	PIP	126	PIP	164
	Calculation of Income	57	Housing Element	48	Housing Element	62	Housing Element	75
	Housing Element	52	Calculation of Income	44	Limited Capability For Work	54	Standard Element	73
	Other Benefits Issues	51	Standard Element	39	Standard Element	48	Localised Social Welfare	71
Top 5 Debt Issues	Fuel Debt	40	Fuel Debt	52	Fuel Debt	33	Fuel Debt	72
	Other Debt	32	Debt Assessment	36	Council Tax Arrears	24	Council Tax Arrears	43
	Rent Arrears-LAs or ALMOs	13	Other Debt	27	Other Debt	23	Debt Assessment	38
	Catalogue or Mail Order Debt	12	Council Tax Arrears	23	Debt Assessment	21	Water and Sewage Debts	23

	Credit, Store and Charge Card	10	Credit, Store and Charge Card	17	Rent Arrears-LAs or ALMOs	17	Other Debt	23
--	-------------------------------	----	-------------------------------	----	---------------------------	----	------------	----

Boston	Q1		Q2		Q3		Q4	
Top Issues	Debt	465	Debt	735	Benefits TC	690	Debt	892
	Benefits Tax Credits	432	Benefits TC	452	Debt	571	Benefits TC	652
	Benefits UC	272	Benefits UC	445	Benefits UC	387	Benefits UC	458
	Financial Services	164	Utilities and Comms	199	Utilities	245	Utilities and Comms	409
	Utilities and Comms	137	Financial Services	149	Housing	140	Financial Services	253
Top 5 Benefit Issues	PIP-168	168	Initial Claim	208	PIP	281	Initial Claim	193
	PIP-120	120	PIP	144	Initial Claim	217	PIP	184
	Other Benefits Issues	54	Other Benefits Issues	74	General Benefit Entitlement	90	Gen. Benefit Entitlement	131
	Housing Element	43	Housing Element	73	ESA	84	Council Tax Reduction	66
	Council Tax Reduction	43	Standard Element	51	Standard Element	69	Housing Element	55
Top 5 Debt Issues	Debt Relief Order	80	Council Tax Arrears	73	Council Tax Arrears	144	Council Tax Arrears	148
	Other Debt	49	Fuel Debt	67	Fuel Debts	51	Fuel Debts	112
	Council Tax Arrears	48	Credit, Store & Charge Card	63	Water Supply and Sewage	46	Credit, Store & Card Charges	80
	Fuel Debts	37	Debt Relief Order	58	Breathing Space	35	Water and Sewage Debts	77
	Credit, Store and Charge Card	33	Bank and Building Society Overdrafts	54	Credit, Store & Charge Card	34	Other Debt	48

East Lindsey	Q1		Q2		Q3		Q4	
Top Issues	Benefits-Tax Credits	837	Benefits TC	767	Benefits TC	851	Benefits TC	984
	Benefits Universal Credit	606	Debt	590	Benefits UC	661	Benefits UC	899
	Debt	531	Benefits UC	535	Debt	661	Debt	784
	Financial Services	443	Financial Services	369	Housing	375	Other	514
	Utilities and Comms	261	Housing	269	Financial Services	367	Financial Services	462
Top 5 Benefit Issues	PIP	359	PIP	320	Initial Claim	320	Initial Claim	399
	Initial Claim	283	Initial Claim	244	PIP	290	PIP	303
	Other Benefits Issues	105	Other Benefits Issues	94	Other Benefit Issues	112	Housing Element	115
	ESA	77	ESA	84	Housing Element	78	Other Benefits Issues	112
	Calculation of Income	73	Housing Element	63	Lim. Cap. For Work	73	Limited Capability For Work	102
Top 5 Debt Issues	Debt Relief Order	97	Debt Relief Order	99	Fuel Debts	93	Debt Relief Order	101
	Other Debt	72	Other Debt	69	Credit, Store & Charge Card	78	Other Debt	101
	Fuel Debts	67	Fuel Debts	62	Debt Relief Order	61	Fuel Debt	97
	Council Tax Arrears	66	Council Tax Arrears	56	Council Tax Arrears	54	Debt Assessment	77
	Water Supply & Swerage Debt	17	Debt Assessment	28	Debt Assessment	51	Breathing Space Moratorium	69

West Lindsey	Q1		Q2		Q3		Q4	
Top Issues	Benefits Universal Credit	482	Benefits TC	320	Debt	385	Debt	534
	Benefits Tax Credits	275	Debt	285	Benefits TC	365	Benefits TC	514
	Debt	238	Benefits UC	267	Benefits UC	313	Benefits UC	498
	Financial Services	139	Financial Services	171	Housing	139	Other	354
	Housing	100	Employment	87	Financial Services	131	Financial Services	292
Top 5 Benefit Issues	Initial Claim	252	PIP	139	Initial Claim	155	Initial Claim	225
	PIP	89	Initial Claim	126	PIP	124	PIP	136
	Lim. Cap. For Work	53	Other Benefits Issues	51	Other Benefit Issues	52	Other Benefits Issues	120
	Housing Element	43	Standard Element	32	ESA	44	Housing Element	63
	Other Benefits Issues	41	Lim. Cap. For Work	31	Calculation of Income	41	Gen. Benefit Entitlement	54
Top 5 Debt Issues	Debt Relief Order	33	Debt Relief Order	39	Fuel Debts	55	Fuel Debt	76
	Other Debt	30	Fuel Debts	33	Debt Relief Order	47	Council Tax Arrears	74
	Fuel Debts	28	Council Tax Arrears	25	Breathing Space	43	Other Debt	53
	Council Tax Arrears	28	Other Debt	22	Water Supply & Sewerage	33	Water Supply & Sewerage	49
	Credit, Store & Card Charges	15	Mobile Phone Debt-18	18	Other Debt	24	Debt Relief Order	30

South Holland	Q1		Q2		Q3		Q4	
Top Issues	Debt	365	Benefits TC	454	Debt	535	Benefits TC	922
	Benefits Tax Credits	351	Debt	442	Benefits TC	448	Benefits UC	599
	Benefits UC	298	Benefits UC	301	Benefits UC	305	Debt	544
	Financial Services	190	Financial Services	177	Financial Services	254	Other	473
	Housing	120	Employment	124	Other	200	Financial Services	450
Top 5 Benefit Issues	PIP	166	PIP	160	PIP	173	Initial Claim	264
	Initial Claim	162	Initial Claim	137	Initial Claim	150	PIP	258
	Other Benefits Issues	45	Other Benefits Issues	52	Gen. Benefit Entitlement	50	Localised Social Welfare	202
	Standard Element	36	Lim. Cap. For Work	48	Lim. Cap. For Work	41	Gen. Benefit Entitlement	93
	ESA	32	Attendance Allowance	46	Housing Element	38	Housing Element	81
Top 5 Debt Issues	Debt Relief Order	67	Breathing Space	70	Breathing Space	43	Debt Assessment	82
	Other Debt	54	Debt Relief Order	54	Debt Relief Order	74	Fuel Debts	74
	Credit, Store & Card Charges	32	Debt Assessment	45	Debt Assessment	71	Council Tax Arrears	62
	Unsecured Personal Loans	32	Council Tax Arrears	42	Council Tax Arrears	61	Debt Relief Order	43
	Council Tax Arrears	27	Fuel Debts	34	Fuel Debts	48	Other Debt	42

South Kesteven	Q1		Q2		Q3		Q4	
Top Issues	Debt	640	Debt	655	Debt	561	Benefits TC	865
	Benefits UC	511	Benefits UC	549	Benefits TC	443	Debt	799
	Benefits Tax Credits	443	Benefits TC	514	Benefits UC	442	Benefits UC	586
	Financial Services	353	Financial Services	303	Financial Services	223	Other	519
	Housing	156	Housing	185	Other	174	Financial Services	253
Top 5 Benefit Issues	Initial Claim	247	Initial Claim	253	PIP	164	Initial Claim	263
	PIP	170	PIP	175	Initial Claim	163	PIP	236
	Lim. Cap. For Work	64	Lim. Cap. For Work	72	Lim. Cap. For Work	56	Localised Social Welfare	182
	ESA	62	Other Benefits Issues	64	Calculation of Income	56	Gen. Benefit Entitlement	84
	Other Benefit Issues	58	Calculation of Income	61	Housing Element	53	Housing Element	84
Top 5 Debt Issues	Debt Relief Order	133	Debt Relief Order	121	Debt Relief Order	100	Debt Assessment	106
	Council Tax Arrears	80	Council Tax Arrears	74	Breathing Space	88	Debt Relief Order	104
	Fuel Debts	64	Fuel Debts	55	Fuel Debts	77	Fuel Debts	83
	Other Debt	62	Debt Assessment	47	Debt Assessment	40	Breathing Space	81
	Rent-Arrears LA's or ALMOs	58	Rent Arrears-LAs or ALMOs	40	Council Tax Arrears	39	Council Tax Arrears	53

North Kesteven	Q1		Q2		Q3		Q4	
Top Issues	Benefits TC	335	Benefits TC	396	Benefits UC	394	Benefits UC	511
	Benefits UC	252	Benefits UC	394	Benefits TC	387	Debt	364
	Debt	186	Debt	314	Debt	341	Benefits TC	354
	Financial Services	152	Housing	149	Financial Services	157	Financial Services	216
	Employment	104	Employment	141	Housing	146	Utilities & Communication	181
Top 5 Benefit Issues	Initial Claim	140	Initial Claim	183	Initial Claim	174	Initial Claim	229
	PIP	134	PIP	139	PIP	157	PIP	102
	ESA	37	Housing Element	58	Gen. Benefit Entitlement	54	Gen. Benefit Entitlement	82
	Other Benefit Issues	37	Other Benefits Issues	49	Housing Element	53	Calculation of Income	64
	Housing Element	34	Lim. Cap. For Work	46	Lim. Cap. For Work	48	Standard Element	60
Top 5 Debt Issues	Other Debt	31	Council Tax Arrears	51	Council Tax Arrears	47	Fuel Debts	62
	Debt Relief Order	21	Fuel Debts	41	Breathing Space	32	Council Tax Arrears	46
	Fuel Debts	16	Fuel Debts	29	Debt Relief Order	28	Water Supply & Sewerage	29
	Bank and Building Society Overdraft	14	Debt Assessment	25	Fuel Debts	26	Unsecured Personal Loan	25
	Unsecured Personal Loan Debts	14	Catalogue and Mail Order Debt	15	Unsecured Personal Loan Debts	26	Credit, Store & Card Charges	22

Impact feedback

1.13 All the quotes below are taken from client feedback from the last year.

- *Answered phone immediately. Such a relief after having to wait hours for other organizations.*
- *For someone that suffers with depression I find myself comfortable talking to them (Citizens Advice) they make me feel relaxed.*
- *I received a very helpful and timely response and would really value more investment in such services.*
- *I found the advisor I spoke to helped me fill my attendance allowance form which I would've struggled with on my own.*
- *I found the lady I spoke to very helpful when putting into words about my disability for filling in my PIP form.*
- *Talking through with someone helped to clarify how to answer the questions on the forms.*
- *Citizens Advice was very helpful with my Will. The information sent was very helpful. Thank you.*
- *A lovely lady handled my problem clearly and efficiently. Made me feel relaxed and her attitude took away my anxiety.*
- *She is certainly a great asset to the CAB. Many thanks.*
- *A million thanks for your help and support that is both reassuring, efficient and effective to the highest levels. So much so that despite my reliance on disability benefit, I have been able to present my case in professional manner, to the satisfaction of my bank. As a result my bank has agreed to represent my case for a section 75 chargeback also claiming consequential damages. God bless you all*
- *All staff were fantastic and very helpful. Nice to have people there to help in such a way*
- *Call back was great.*

Partnership working

1.14 We worked well with our local DWP this year to deliver the Universal Credit Help to Claim Service. We are, however, extremely concerned at the move to the newly commissioned telephone-only service, which we do not feel will adequately meet the needs of many clients, particularly the most vulnerable.

1.15 We have liaised with our District Councils to communicate our quarterly outcomes and discuss service updates. We have also worked with our District Councils to

distribute the Government's Household Support Fund Grant. This was not without its problems in terms of very short lead times and large demand volumes, with an expectation that clients could be referred to Citizens Advice without really arranging this in advance. We hope that going forward, payment, referral routes and times will be improved on the first round.

- 1.16 We are supporting the work of the Lincolnshire County Council Financial Inclusion Partnership and Steering Group and hope that this will prove an important network to improve things for clients long-term who are facing financial hardship.
- 1.17 Citizens Advice South Lincolnshire completed a six-month pilot project delivering advice in two GP surgeries in South Kesteven. The report and analysis will be made available shortly.
- 1.18 The project was set up as there are numerous examples of excellent healthcare-based projects across the country where Citizens Advice advisers in health settings address inequalities in health relating to poverty and deprivation which can cause mental and physical ill-health. This saves GP time where the patient really needs advice rather than medicine. We are actively seeking funding through the CCG to roll out this project across Lincolnshire, in order, eventually, to have a situation similar to Liverpool where Citizens Advice is in every healthcare setting, primary and secondary. They have achieved this through the Enhanced Social Prescribing model.
- 1.19 We have worked with all our Foodbanks at a local level, but at national level too through our partnership with The Trussell Trust which is a national initiative with Citizens Advice.
- 1.20 We are working with partners to deliver debt advice to vulnerable clients. Funded by East Midlands Money Advice through the Money and Pensions Advice Service, the project aims to deliver debt advice and casework to socially excluded, hard to reach, vulnerable adults. Referrals are taken from the generalist service as well as key partners in the community. The casework can be extremely complex and can include bankruptcy, debt relief orders and dealing with bailiffs. The caseworkers advise and support clients with complex debt issues including priority and non-priority debt. This quarter we were invited to work through the new service agreement for April 2022.

Case Studies - (Please note names have been changed)

- 1.21 Case study 1
Jo was homeless living in her car with no one to turn to for help. Following an appointment with Citizens Advice this resulted in Jo obtaining a new home. Jo had previously felt suicidal and had nearly ended her own life because of her situation.
- 1.22 Case study 2
Tom had numerous debts approaching £30,000.

Previous advice and threat of eviction had stopped, however Tom remained in serious debt, hiding from creditors for a number of years. Anxiety issues stopped Tom from pursuing debt advice. However, when able to seek support, debt investigation by the adviser finally persuaded Tom to continue with the DRO process where otherwise Tom would not have been able to provide the required documentation. With hefty attachments to earnings, this was the definitive moment that Tom accepted assistance. Tom is waiting for the DRO outcome, debts now established to be under the maximum level of £30,000. Tom's anxiety level is reducing, but not yet totally eased until the DRO has been confirmed.

1.23 Case Study 3

Erik had arrived in the UK from Latvia, two years ago. He was applying for the EUSS. He has since received a new passport and is waiting to hear about a claim for Universal Credit and has temporary accommodation.

1.24 Case Study 4

Felicity was in financial hardship and wanted to apply for the Household Support Fund. She had 3 dependent children and was in arrears with their energy bills due to the high cost of living. With our assistance, Felicity was able to apply for £200 worth of supermarket vouchers and a £100 energy voucher, which she felt really changed her ability to cope.

Annual Grant Statement: Notable activities and issues

1.25 During the year Citizens Advice Lincolnshire helped more than 14,540 clients with more than 70,800 issues. This compares to the previous year of 12,936 clients with 60,109 issues. This includes core service and funded projects. We know that demand nationally and in Lincolnshire for help and advice far exceeds the number of clients helped. We helped people with an average of 4.86 issues per client in 2021-22, compared to 4.65 in the previous year. We are helping more people, with more complex issues.

1.26 Through the year we campaigned for our clients. This included advocating for clients who were affected by the removal of the £20 a week Universal Credit uplift. For every house in the East Midlands the loss of £20 per week was equivalent to two days food costs. The cost-of-living increases have already presented significant challenges to local residents, a recent analysis has shown how those on lower incomes are disproportionately impacted. The analysis looked at the price increase of low-cost products that low-income families rely upon and found:

- The cheapest rice available in a supermarket has gone up 344% in a year (for 45p for a KG bag to £1 for a 500g bag)
- Canned spaghetti by 169% (from 13p a tin to 35p a tin)
- Bread by 29% (from 45p a loaf to 58p a loaf)

- 1.27 These significant increases are not reflected in ‘higher end’ products. These are just a few examples that demonstrate how much harder things are now getting for people with income failing to match the increasing cost of necessary items.
- 1.28 National Citizens Advice research, which recently analysed average income data against household spend on essentials (rent, bills, food etc) and found that, even when living on a minimal budget (based on the financial plan debt advisers use), more than 3 million households, across the country, will be unable to cover basic essentials.
- 1.29 On April 1st, 2022, the energy price cap increased by a predicted 57% to £2,000, bringing annual energy bills to a level not experienced in our lifetime. On top of the broader cost of living increases highlighted above, many residents could be facing a financial crisis moving forwards. Citizens Advice, along with other charities and organisations, are calling on the Government to act before the situation escalates further.
- 1.30 Q3 the demand for the Household Support Fund evidenced the impact of the inflationary pressures on clients. Citizens Advice in Lincolnshire was a key partner for the fund and saw an influx of clients from December 2021 through to March 2022. Many clients were eligible for the full amount of £400 as financial pressures hit including the increase to the energy price cap increase. For example, evidence showed that telephone lines were so busy during Q3 that there were double the number of calls per client on Advice Line e.g calls - 15,344 Unique callers 7416

Meeting LCC Corporate Objectives

- 1.31 We believe that Citizens Advice Lincolnshire plays a significant role in delivering on LCC’s corporate objectives:

High aspirations

- 1.32 We help by supporting people to find a way forward and through their problems enabling them to take up opportunities such as employment.

Opportunities to enjoy life to the full

- 1.33 We help people through advice to free themselves from their problems and have a greater sense of wellbeing to live independently and contribute to their local community.

Good Value

- 1.34 We enable LCC to have a greater understanding of their clients’ needs through our data and feedback. We represent exceptional value for money in terms of public spend as explained below:

Lindsey	£1,333,932
Mid Lincolnshire	£435,231

South Lincolnshire	£768,359
Lincoln & District	£302,948
Total	£2,840,470

1.35 The above income includes core funding and projects. The core funding has enabled Citizens Advice Lincolnshire to generate a significant amount of funding to support local needs, showing a 1.10 ratio of money leveraged by the LCC grant.

Overall financial value to society in 2020/21

1.36 Below is a statement of last year's data regarding the overall financial value to society of the work of Citizens Advice Lincolnshire. Unfortunately, we await daily, this year's figures which we hope to be able to make available to the Scrutiny Committee meeting.

Overall value (advice and volunteering)	
Fiscal benefit total	£9,494,567
Public value total	£74,474,037
Value to the people we help (financial outcomes) total	£45,540,014
For every £1 invested:	
For every £1, £x in fiscal benefits	£4.04
For every £1, £x in public value	£31.66
For every £1, £x in value to the people we help (financial outcomes)	£19.36

Local authority- by preventing homelessness and housing evictions & mental health services	
Savings to local authority total (fiscal benefits)	£729,338
For every £1 of LA funding, £x in fiscal benefit to local authority	£0.91
Value of fiscal benefit providing debt advice	
Total of Value of Advice	£2,894,429
Wider economic and social benefits	
Public value of improving clients' wellbeing (emotional wellbeing, family relationships and positive functioning)	£55,890,548
Public value of volunteering (part of public value total)	£1,194,470

3. Conclusion

The report provides an update on the performance of Citizens Advice services across Lincolnshire during 2021/22. Members of the Public Protection and Communities Scrutiny Committee are invited to review and comment on the information contained in this report and highlight any recommendations or further actions for consideration.

4. Consultation

a) Risks and Impact Analysis

N/A

5. Background Papers

No background papers within Section 100D of the Local Government Act 1972 were used in the preparation of this report.

This report was written by Ben Rollett (Voluntary Centre Services) who can be contacted on 01522 551683 or by e-mail at ben@voluntarycentreservices.org.uk.

This page is intentionally left blank