



**Open Report on behalf of Glen Garrod,
Executive Director - Adult Care and Community Wellbeing**

Report to:	Public Protection and Communities Scrutiny Committee
Date:	9 May 2023
Subject:	Citizens Advice Lincolnshire Annual Report

Summary:

The report provides an update on the performance of Citizens Advice services across Lincolnshire during 2022/23. 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 Lincolnshire County Council provides to Citizens Advice Lincolnshire.

Action Required:

The Public Protection and Communities Scrutiny Committee is invited to review and comment on the contents of the annual report.

1. Background

Citizens Advice Lincolnshire comprises three independently constituted organisations who work collaboratively to deliver advice services across the County. They comprise:

- CA Lincoln & Lindsey
- CA Mid Lincolnshire and
- CA South Lincolnshire.

Citizens Advice Lincolnshire's core service offers:

- Confidential free, impartial, independent advice aiming to assist clients to find a way forward through the issues they are facing, whoever they are, and whatever their problem.
- Clients who need support with benefits, debt, housing & homelessness, energy, poverty, immigration, health and relationships are supported by highly trained staff and volunteers in a variety of settings.
- Face to face support, or via telephone, e-mail or webchat is provided in centres across Lincolnshire, which may be Citizens Advice offices, or may be community settings such as Foodbanks or Health Centres.

Our work gives us an insight into the issues our clients are facing and policies that are affecting them unfairly. This information is used to influence decision makers to change policies and practices.

The aim of the service is aligned to those of Lincolnshire County Council's corporate priorities to "Enable Everyone to Enjoy Life to the Full".

In highlighting the fact that we are three separate charities, we are demonstrating that, although the service, as described above, is one service across Lincolnshire, the models, and ways of delivering this differ to reflect the needs and profiles of the local communities.

2. Notable activities and issues 2022/23

During the year CA Lincolnshire helped more than 15,021 clients with more than 76,934 issues. This compares to last year 14,540 clients with 70,800 issues and 12,936 clients with 60,109 issues the previous year. This evidences a year-on-year increase. This includes core service and funded projects.

We know that demand nationally, and in Lincolnshire, for support far exceeds the number of clients helped. Currently, we are only able to answer a third of calls on our Advice Line telephone service. This is the demand that we know about as people are calling, but we estimate that there are many more who may need our services, but who don't have access to a telephone or computer and therefore do not have the means to seek our support.

We helped people with an average of 5.22 issues per client, compared to 4.86 in the previous year. This means that we are helping more people, with more complex issues. So, for example in the past, someone may have sought help with a debt issue. Now the debt issue is the predominant factor, but there may be a raft of challenges including tax arrears, cost-of-living, fuel poverty and mental ill health.

Throughout the year we campaigned for our clients around the cost-of-living crisis. This included raising issues on local radio (BBC Radio Lincolnshire) national radio (BBC Radio 4 Money Box) and local television (BBC Look North). It also includes raising awareness with local MPs.

We distributed £50,000 worth of fuel vouchers to people at risk of self-disconnection due to the cost-of-living crisis and delivered additional energy advice to clients living in fuel poverty.

The cost-of-living increases are presenting significant challenges to local residents. Those on lower incomes are disproportionately impacted, particularly those with a disability or long-term health issue which makes up 53% of our client base. Calls to our service around the cost-of-living crisis have increased by at least 20%.

Access to foodbanks and charitable goods has increased by at least 24% as have fuel debts.

Our clients are telling us that they are making tough decisions around heating or eating, around fuel for the car or food for the family. People are telling us that they get to the end of the month and just can't pay their bills. This resonates with what Citizens Advice are saying nationally, *"The scale of this crisis is unlike anything we've seen even in the pandemic. Strikingly we're helping more people with crisis support like food bank referrals and access to grants because they simply can't pay the bills or put food on the table"*.

Working with the Local Authority and District Councils across the county, we have supported the delivery of the Household Support Fund across Lincolnshire. As each phase of the fund has been rolled out, we have delivered support directly to the most vulnerable clients in the county.

We responded to the needs of Ukrainian guests and hosts by setting up countywide advice to help people with issues such as housing, employment and helping to settle in Lincolnshire.

3. Partnership Working - Includes, but is not limited to:

We have liaised with our District, City and Borough Councils to communicate our quarterly outcomes and discuss service updates. We have a direct web form referral pathway set up with some of the District Councils to support vulnerable clients and with others, we have close working relationships, in particular supporting those at risk of eviction, or other housing issues.

We are supporting the work of the Lincolnshire Financial Inclusion Partnership and its steering group. We presented at the recent conference to demonstrate the benefits of partnership working.

We are working with foodbanks at a local and national level to help support people in need. We staff the Help through Hardship helpline that is a partnership between Citizens Advice and the Trussell Trust. This includes direct support such as distributing food vouchers, but also signposting to local foodbanks and giving advice for clients using foodbank services.

Working in partnership, we 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 case workers advise and support clients with complex debt issues including priority and non-priority debt.

We have worked jointly with the DWP around recruitment. This included arranging courses at Lincoln College, the sector-based work academy programme and delivering presentations to DWP.

We work within colleges to provide regular information sessions to younger students covering areas such as employment rights, housing, further education, and budgeting.

We worked with partners to deliver the Winter Grant Fund.

We are delivering much needed energy advice across the county. Many of our advisers have upskilled on energy advice undertaking NVQ Level 3 in Energy Advice

We are working with Lincolnshire County Council to provide advice and support to Ukrainian Refugee guests and hosts, delivering advice across the whole county.

We are working with the Money and Pension Service (MaPS)s and the Institute of Money Advice to support our debt provision.

To raise the issues associated with the cost-of-living crisis, we have worked in partnership with the media. This included BBC Radio Lincolnshire and BBC Radio 4 Money Box delivering live interviews and Look North News.

We are delivering advice services within a Mental Health charity, helping to address problems that impact on wellbeing.

4. Outcomes

Telephone support

We have met 34% of demand on the Advice Line telephones (subject to obtaining March data) see Table 1 below. To meet the demand on Advice Line we are, in the main, recruiting paid staff, with CA South Lincs, funding this by drawing on reserves.

In the past it has been volunteers who have traditionally answered these calls. However, the loss of volunteers following Covid, impacted our ability to meet the demand that has been increasing year on year. In addition, paid staff are able to meet the targets of the Advice Line more effectively. For two out of the three areas, volunteers complement the paid staff, but in Mid Lincs, they have made the decision to continue to share their call answering with other geographical areas as they have found this to be the most cost-effective option for them.

Whilst we don't yet have the full data for the year, increased demand for our service relates to the cost-of-living crisis.

Table 1

Advice Line	Totals (11 months*)	Totals 21/22 (12 months)
1.1 Total Calls made to Lincolnshire Adviceline	39,643	42,224
1.2 Total calls to Lincolnshire Adviceline answered	13,234	15,428
1.3 Total calls to Lincolnshire Adviceline unable to be answered	26,409	26,796

*Figures TBC for March as not yet available

Core Service

Table 2 below shows that 8,316 total clients and 7,115 unique clients were supported in the core service for 2022/23. This is a 21% increase of total clients accessing the service compared to last year and a 16% increase in unique clients. We are helping more people at the first point of contact. Needs are becoming more complex, as we are dealing with more issues.

Table 2

	Totals 2022/23	Totals 2021/2022
2.1 Total Clients Accessing the Core Service	8,316	6,867
2.2 Unique Clients Accessing Core Service	7,115	6,145
2.4 Number of Activities Per Case (unique)	3.19	Data Unavailable
2.5 Number of Issues Per Case (unique)	2.87	Data Unavailable

Debt

Table 3

3. Debt	Totals 2022/23	Totals 2021/22
3.1 Number of Clients Advised on Debt Issues	2,895	2,698
3.2 Value of Debt Advised on	10,058,090	Data Unavailable
3.3 Income generated for clients through advice and guidance	£6,232,185	£5,665,742
3.4 Number of Clients Supported with Financial Capability	2,331	2,339
3.5 Number of Clients Supported Through Help To Claim	2,439	3,997

The total increase in clients advised on debt issues this year compared to last year is 7.3%

Specialist Service

Table 4

	Total 2022/23	Total 2021/2022
4.1 Number of clients supported in relation to housing benefit	902	766
4.2 Number of clients supported in relation to ESA	940	965
4.3 Number of clients supported in relation to JSA	192	49
4.4 Number of clients supported in relation to WTC	163	185
4.5 Number of clients supported in relation to Income Support	65	73
4.6 Number of clients supported in relation to UC (Not Inc H2C)	7,731*	7,570*

*Includes data from national projects

National feedback

Table 5

Citizens Advice Lincolnshire (average)	Local Citizens Advice /National Citizens Advice (%)	
	Total Average 22/23	Total Average 21/22
5.1 Resolution Rate	73/73	75/76
5.2 Ease of Access	70/72	89/84
5.3 Positive Impact	83/83	78/73
5.4 Recommendation of the Service	84/84	88/87

Total Lincolnshire clients helped (Through all channels and local and national projects)

Table 6

6.1 Number of clients supported	Total 2022/2023	Total 2021/2022
Lincoln and District	1,867	2,100
Boston	1,828	1,541
South Kesteven	2,765	2,582
South Holland	2,143	1,999
West Lindsey	1,526	1,575
East Lindsey	3,331	3,242
North Kesteven	1,561	1,524
Total	15,021	14,563

In addition, we assisted **7,206** clients with one-off information or signposting.

Case Studies (*Names have been changed)

Case Study 1

We helped Paul* when he came to us with debt issues. Paul was on a limited benefits income and suffered a heart attack in 2022. He has memory loss and weakness down one - side and also lives in sheltered accommodation. Paul was supported by his housing manager and presented with historical and current debt. This was causing Paul considerable distress. With our assistance, we were able to help Paul write off £2000 worth of debt. This has considerably alleviated the cause of some of the stress that he had been experiencing. He was also awarded a severe mental impairment exemption for Council Tax worth £153.74.

Case Study 2

Our adviser helped Vanessa*, a vulnerable client, who had had her application for Personal Independence Payment declined. This caused Vanessa a considerable amount of stress. We helped Vanessa challenge the decision as part of a mandatory reconsideration. We also invited her back to help complete forms for other benefits. The help with completing these forms means that Vanessa has been able to access support, which she might not have been able to otherwise and increased her income, enabling her to continue to navigate the ongoing cost of living crisis and improving her overall mental health.

Case Study 3

Ricky* came to us through one of our drop-in sessions. He had experienced domestic violence from an ex-partner and had moved out of the property. However, the situation had left him with some debt that had been passed onto a debt collector, which we were able to support him to begin to deal with. Ricky's ex-wife had also sent him divorce papers. He had been informed that he did not qualify for legal aid, but we were able to refer him to a legal clinic service for 30 free minutes of legal advice. This enabled Ricky to receive some specialist legal advice, to feel that there was help and support available and alleviated some of the stress he was experiencing.

Client Comments

- *Excellent service, helped me with my enquiries, explained all my questions.*
- *Good service, extremely useful, spoke with a very understanding and compassionate person.*
- *Great experience, I am happy with the adviser who deals with my problems & help me. Thanks*
- *I am very happy with the help I received from you always get good advice when contacting u thanks for all your help.*
- *I found my contact very helpful and knowledgeable and was impressed with capacity to comprehend my problem and deliver sound advice. Well done.*
- *A very good helpful service*
- *A very helpful service. Helps with information and advice on many levels.*
- *Brilliant service Thanks*
- *Everyone was helpful & friendly.*
- *Good service, extremely useful, spoke with a very understanding and compassionate person.*
- *Just a fantastic service, greatly appreciated.*
- *Really helpful staff on both times I needed assistance.*
- *Very helpful.*
- *Yes, great service and the advisors were very friendly.*

Top Issues 2022/23

Table 7

		2022/2023
Top Issues	Benefits Tax Credits	16,485
	Benefits Universal Credit	14,117
	Debt	13,236
	Financial Services and Capability	6,579
	Housing	5,241
Top 5 Benefit Issues	Initial Claim	6,323
	PIP	5,510
	General Benefit Entitlement	2,426
	Housing Element	1,696
	Lim. Cap. For Work	1,636
Top 5 Debt Issues	Fuel Debts	1,544
	Debt Relief Order	1,449
	Council Tax Arrears	1,364
	Other Debt	1,149
	Debt Assessment	1,050

Meeting LCC Corporate Objectives

High aspirations

By supporting people to find a way forward and through their problems, Citizens Advice Lincolnshire enables residents to take up opportunities such as employment and volunteering.

Opportunities to enjoy life to the full

By helping people through advice to free themselves of their problems and have a greater sense of well-being, we enable residents to live independently and contribute to their local community.

Good Value

We enable LCC to have a greater understanding of the clients' needs through our data and feedback and represent exceptional value for money in terms of public spend (see below).

Table 8

Income received for 2022/23	
Lincoln & Lindsey	£1,757,894.00
Mid Lincolnshire	£478,310.00
South Lincolnshire	£881,002.21
Total	£3,117,206.00

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 1:11 ratio of money generated from the LCC grant.

5. Cost Savings and Efficiencies

The following are the cost savings and efficiencies that all three CAs have worked through. This represents much hard work on behalf of the three Trustee Boards and the staff teams to look at ways to save money.

The first list shows what was possible in this last financial year, and the second, what is proposed in terms of efficiencies for the coming year. It must be stressed that after that there are no more cost cutting possibilities as we are now pared back as far as possible without compromising our service to Lincolnshire clients.

2022/2023

- Cost efficiencies through growth
- Restructuring delivery model
- Using staff and volunteers to best effect
- Multi skilling staff to ensure gaps in delivery are covered
- Focused training for staff to ensure best outcomes
- Increased hybrid/remote working for staff and volunteers to reduce travel expenses and heating costs
- Reduced premises costs
- Reduced service charges
- Fixed energy costs

2023/24

- Streamlining internal processes and staff e.g., central administrators per CA, central supervisory, per CA
- Cost efficiencies in management, central management, per CA
- Maximizing use of office space
- Exploring lower cost premises* see below.
- Reducing service contracts, e.g., printer/photocopier contracts/VoIP licences

*In seeking to consider cheaper rental options, such as using DC premises, it was found that there is a significant cost implication, as set out below:

Table 9

RENT & CHARGES 2022/2023	Total
Rent and service charges, including utility costs, to deliver all services across Lincolnshire	£180,358
Rent and service charges, including utility costs, made by DCs	£102,984

6. Conclusion

2022-23 has proved to be the most challenging year in the history of Citizens Advice nationally as their cost-of-living dashboard shows:

<https://wearecitizensadvice.org.uk/citizens-advice-cost-of-living-data-dashboard-4b844508d926>

The impacts of high inflation, especially food, running at 18.2%*, the dramatic increase in energy costs, static benefit levels and the consequent inability to make ends meet, has resulted in unprecedented levels of demand. Sadly, this is demand that we just cannot meet, either nationally or locally, as we just do not have the resources. Our national target for Advice Line calls answered is 80% and nationally and locally we are at around 35% due to capacity. As mentioned earlier, the 65% of calls that go unanswered, are the 65% that we know about and this is only during service hours (i.e., 9.00 am to 5.00 pm) as nationally and locally we are not able to offer a broader “out of hours” service, again due to capacity because of resource levels.

**“The annual inflation rate in this category was 18.2%, up from 16.8% in the year to January 2023. Indicative modelled estimates suggest that the rate would have last been higher in August 1977, when it was estimated to be 21.9%”. 6 Apr 2023 ONS*

However, we know that those people who are able to receive our support and advice, are extremely grateful and feel that they have been helped to find a way forward, with 84% of clients happy to recommend the service.

It has been extremely challenging for our advisers who have normally been able to find benefits that a client may not have been able to access, or help them with prioritising debt, or consider their budgeting options. Advisers are now faced with the unprecedented situation where the number of clients who come to us with “negative budgets” (i.e., their essential outgoings are higher than their incomes) is beyond anything that we have seen. For these advisers it can be a harrowing experience to be on the end of a phone or to see someone in person and explain that there is nothing that we can do. As a result of this, the LCC has helped us to access suicide training for staff and volunteers as the number of suicidal calls has, anecdotally, increased exponentially.

What we must not lose sight of is the fact that we supported 15,021 Lincolnshire residents to find a way forward, 8,316 of whom used our core service. Moreover, a further 7,206 people benefitted from our core service with one-off information or signposting.

This is excellent for the clients helped, but also means savings for the Council as for every £ spent, @£1 is saved for the Council. The exact amounts of fiscal and public benefit were not yet available at the time of writing but will form part of the presentation to the scrutiny committee.

Simply put, Citizens Advice Lincolnshire is providing an essential service to some of the most vulnerable of all residents in the county as our Appendices show, with 53% of our clients having a disability or long-term health condition. This means not only savings to the NHS in terms of preventing ill health as problems are addressed, but as poverty is a key determinant of good health, helping to increase good health across the county by tackling the poverty itself.

We remain extremely grateful for the on-going core funding both from the County Council and that of the District Councils.

7. Consultation

a) Risks and Impact Analysis

See body of report.

8. Appendices

These are listed below and attached at the back of the report	
Appendix A	CAL Health Presentation
Appendix B	CAL Lincs 2022-23 dashboard

9. 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 Monica Stark, Chair CA Lincs, who can be contacted on 07858354626 or Monica.Stark@citizensadvicesouthlincs.org.uk

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