



**Winchester
District**

Impact Report 2021-2022



From pandemic to cost of living: responding to changing advice needs across Winchester District

Foreword

2021-22 was another historic year of uncertainty and change for our local community. At the start of the year we were transitioning out of the third national lockdown, as the vaccine programme was steadily rolled out across the UK.

Then, in the autumn the cost of living crisis began to develop, alongside rising Covid infection rates as the Omicron variant emerged. The beginning of 2022 saw a worsening of the cost of living crisis, with increasing anxiety in the people we were helping, especially about rising energy prices, and their ability to cope financially with the impact of this.

Alongside this the Ukraine War began, and a large number of Winchester District households signed up to the host programme for refugees, and increasing numbers of refugees started to arrive in the local community. As the key local advice charity supporting people across Winchester District, we've continually adapted our services to respond to these developments.



Although we're committed to being here for anyone who needs our help, our focus is on ensuring we're reaching those who need us most. This is often the most vulnerable people in our community, who are facing complex issues that are having a huge impact on their quality of life and wellbeing. This focus can be seen in the reach and impact of our core advice services (which are available to everyone), as well as the range of specialist services and projects we provide.

Our advice changes lives – sometimes even save lives. It keeps a roof over people's heads, puts food on the table, heats homes, manages debts, helps people cope with (and prevent) crisis, and to understand and uphold their rights. Our continued and expanding focus on this is reflected in many of the statistics and quotes from people we've helped over the last year.

As a local, independent charity, securing enough funding to provide our services, and continue to develop these to meet the changing needs of our local community, is an ongoing challenge – and will be an even greater challenge in the coming year following a recent reduction in funding from several key sources.

As ever, I'm incredibly grateful to our volunteers and staff, and their continued support and positivity, in the face of the many challenges we've faced over the last year. We are also hugely grateful to all our funders, supporters and partners. The achievements highlighted in this report are all only possible due to their support, passion and dedication, and I can't thank them all enough.

Sue Campbell, CEO

My adviser was efficient, personable and friendly. Without her help, I would not have secured a home - that's how marvellous she was.

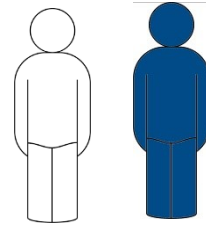
Changing needs

Over the year, we saw changes in the advice needs of local people seeking our help.

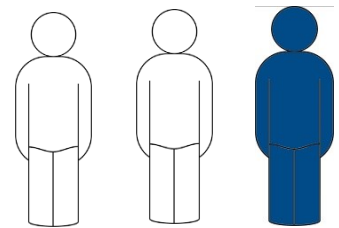
Helping people with finance and money problems, including access to benefits, and support with debt, became an increasingly large proportion of our work.



Around half (53%) of people needed **support with benefits** (up from 33% the previous year)



1 in 3 people needed **support accessing Universal Credit** (up from 1 in 5)



Working with people in significant debt is one of the most challenging, in-depth areas of our work. It can take months of support to resolve the debt and related underlying issues.



We supported 621 people to **resolve significant debt** (up from 539)

In total, we helped **over 4,700 people in the local community** during the year, and supported them to receive **£1,532,877 in financial gain** as a result.



This equates to an average **financial gain of £323 per person** (up from £243)

Thank you for your kindness and support. I was at my lowest and felt so much alone. You have changed this. Thank you.

Citizens Advice is the best organisation helping ordinary people who, like me, find themselves in a difficult life situation. Their actions can be compared to those of the NHS, Citizens Advice also saves lives. Thank you very much. Just don't stop, people need you!

We saw more people needing help to access food and heat their homes.

We supported **116 local households (including 98 with children)** to access help with energy costs via the Household Support Grant scheme, totalling £17,616 in direct support to people in need.

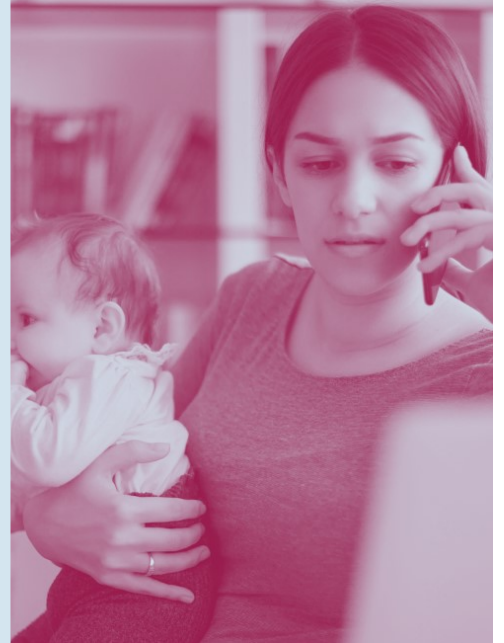


Over the first 3 months of winter (Oct to Dec 2021), we helped **more than four times the number of people facing food or fuel poverty than the same period last year**

Jane approached us for help during the winter, as she was struggling financially. Increased fuel prices, and the cost of living crisis, meant she couldn't afford to heat her home. Jane has two children, and was in urgent need of help to pay for oil.*

We helped her to access a grant to cover fuel costs (via the Household Support Energy Grant Scheme), and provided her with a voucher to access a food bank. We also helped her to access further financial support from a local trust.

**Not the client's real name*



The needs of people seeking our help also became more complex, often involving more in-depth support to address multiple issues.

The **increased complexity of need** was apparent in a range of ways, for example:



On average, each person seeking our help had 3 separate advice issues they needed to resolve, up from 2 the previous year.

My adviser was extremely kind and helpful, and I am most grateful. They have restored my faith in mankind.

We also saw changes in the demographic of people needing our help, with nearly half of those who approached us having a disability and/or a long-term health condition (up from around a third last year).

These changes also reflect our ongoing efforts to reach out to some of the most vulnerable people across Winchester District, who often need our help most urgently.



My mental and physical health, and my finances would suffer greatly without the help you gave to me.

Specialist services and projects

New services/projects for 2021-22

This year we launched several new specialist services and projects. A common theme across these is working in partnership with others to reach people in our community who urgently need our help, but may not have the ability to contact us via our usual advice channels.

Advice First Aid

Our Advice First Aid programme aims to:

- Raise awareness of what Citizens Advice can offer, amongst vulnerable or harder to reach groups.
- Ensure people can receive help quickly, at point of contact, by being supported to use the wealth of information on the Citizens Advice website.
- Ensure people can be quickly and easily referred into our services when more specialist or in-depth support is needed.

So far, we've trained 150 staff and volunteers from more than 50 local groups and organisations as Advice First Aiders.

Through our Advice First Aid programme, we've created partnerships with over 50 local organisations, including community centres, food banks, charities working with refugees, young carers, and people with learning disabilities.

By encouraging people to resolve relatively straightforward issues themselves – or with the help of an Advice First Aider – using the wealth of information on the Citizens Advice website, we can make sure our expert advisers are available for anyone who needs more specialist or in-depth help.

"I found [the Advice First Aid training] to be an extremely helpful resource, and I am really grateful to have had this opportunity to understand a service that can be so very useful to anyone we come across needing help about anything. The training is quite clear on how to differentiate between facilitating help using the tool, and when to refer directly to Citizens Advice."

Advice First Aider, Winchester Street Pastors

"I had a call from a carer who was struggling to manage his finances and I pointed him in the direction of the budgeting tool (on the website). He thought it was very useful as he had not worked out all the comings and goings before. Certainly it provided more clarity and peace of mind."

Advice First Aider, Princess Royal Trust for Carers



I think you are all brilliant. It's the neutral impartiality of the advice given - delivered by such friendly, reassuring staff that I value so so much on this, and previous occasions.

Friendly and helpful, the adviser made me feel so much better and that I was not alone in my moment of need.

Home and Well

During the year we also initiated our new *Home and Well* service, which aims to address the detrimental impact that cold homes, reduced water usage and anxiety due to utility bills can have on people, especially the more vulnerable in our community and those returning from a hospital stay. By addressing these issues, we hope to improve quality of life, speed recovery, and prevent future problems (including poor health).

Prison service: HMP Winchester

We also launched a new service in HMP Winchester to provide access to advice for current prisoners, initially via email (whilst Covid restrictions have been in place). By providing this service to prisoners and their families, we hope to address underlying advice needs and prevent future issues.

Recently we helped:

- A prisoner understand how to report unauthorised withdrawals from his bank card whilst he was in prison
- Another prisoner understand how he could recover unpaid wages of £900 from an ex-employer

Mental health and advice: Melbury Lodge

At the end of the year, we also started a new advice service at Melbury Lodge, an acute mental health unit in Winchester. By addressing underlying advice needs (such as housing, access to benefits, debt and so on) we hope to support the mental health recovery journey of Melbury Lodge residents and reduce future triggers for poor mental health.



Established services and projects

We also continued to deliver our existing specialist services and projects, which aim to support people requiring specialist and/or in-depth advice, often over an extended period.

Money Advice

Our Money Advice Project supports Winchester City Council housing tenants who are in rent arrears. We aim to help tenants avoid eviction, deal with their debts, access financial support, and be better able to manage their financial situation – addressing current issues and preventing future problems.



A local man with learning difficulties was referred to our Money Advice service due to rent arrears, which had built up following the loss of a close family member. We provided in-depth support to him, through a series of phone and face-to-face appointments. We worked with him to fully understand his financial situation, including his access to Universal Credit, and advising on payment plans for his other debts. We also provided advice on reducing his energy costs, with tips

on reducing his electricity use, and switching energy tariffs.

As a result of our help, a range of debts were written off, including rent arrears of around £900, fuel debts of £800, and a loan of around £3200. We also supported him to receive around £1000 in compensation following a water leak. He recently contacted us thank us for all our help, he is very grateful and he is especially happy now that he is no longer in rent arrears.

Cancer Support

A cancer diagnosis can have an enormous financial impact on an individual and their family. Our Macmillan Hampshire Citizens Advice Service helps people secure the benefits they need to support them at this difficult time, which can have a range of benefits, from reducing anxiety, to improving quality of life.

(My caseworker) has been a great help and provided amazing support which is just brilliant. She has really helped to take away a lot of the stress of dealing with complex forms and problems.

A woman approached us for support, who had recently been diagnosed with terminal cancer, and had resigned from her job following her diagnosis. As a result she had no income. We advised her and her husband on the support that was available, and helped her to claim the appropriate benefits. These included Personal Independence Payments, Carers Allowance and the New Style Employment and Support Allowance – totalling over £17,000 p.a. for the couple. We also advised them on how to access the woman's pension. The woman was very relieved, and grateful, and was amazed at how much income she could have missed out on if she hadn't come to us for advice.

Specialist Benefits Advice

Our specialist benefits service helps people with complex benefits claims, including supporting them through a benefits appeal or tribunal, where needed.

We had a 100% success rate across the year in both benefits appeals and tribunals through our specialist benefits service.

A disabled woman contacted us for help with a Personal Independence Payment (PIP) claim. PIPs provide extra money to help with everyday life for people with an illness, disability or mental health condition. Her claim had been rejected and she approached us for help with challenging this decision. She also had significant difficulties with anxiety. We provided ongoing, in-depth support to her throughout the process, including the health assessment, and the eventual tribunal. We were delighted that this was successful, and as a result she was awarded not only an ongoing payment of over £60 per week, but also a back payment of nearly £4000.



We also provided specialist debt services (via a contract with MaPS) and the Help to Claim service, supporting people to access Universal Credit.

80% of people we are providing in-depth debt advice to have a long-term mental and/or physical health condition, and 75% of them are single parents. Almost all have expressed rising concern over how they will manage through the growing cost of living crisis.

Research and campaigns

Through our research and campaigns, we aim to influence the policies and practices that impact people's lives and create problems which we are then needed to resolve. This helps to address some of the underlying causes of advice needs, and prevent future problems developing.

Affordability of housing is a key issue in Winchester District, particularly for people on low incomes and/or on Universal Credit. Our research (October 21) showed that, of houses available at the time, using the Local Housing Allowance:

- 15 out of 33 one-bedroom houses were affordable
- No three-bedroom houses were affordable
- 2 out of 16 four-bedroom houses were affordable

We use our research evidence to highlight issues and influence change – providing reports to MPs, housing providers, Winchester City Council, amongst others, to help them assess the impact of a range of policies and local issues.

Thank you for your help and advice. I was fast running out of money to live on when I was waiting for a house sale to be completed which was taking months. You advised me to claim Universal Credit and helped me with a heating payment. Finally the house is now sold and the house money has been paid into my bank account. I have cancelled Universal Credit and can now breathe a sigh of relief [now that] all the stress and worry has gone.



I had very difficult life circumstances and finances following a relationship breakdown. Things were very close to being a black hole and I almost completely gave up. It wasn't easy. The kindness of my adviser during my first face-to-face appointment at CAWD was the single thing that moved it forward. I can honestly say that without her I would not be here today.

It's been a long uphill battle to deal with my debts, but after 7 years the final way to cut through some of it came with step by step advice and assistance from my adviser at CAWD.

Things aren't quite done but the end is in sight. I now don't feel like I just exist as a channel for working to pay back genuinely unintended debts. It's not been easy with Covid, but the genuine kindness and patient organised assistance given to me has been amazing. CAWD has been a lifesaver for me. Thank you so much.



Thank you

Citizens Advice Winchester District can only be here to support local people in need thanks to our generous funders, supporters and volunteers. As a local, independent charity, we are responsible for sourcing all our own funds, and the majority of these come from local grant givers and organisations. If you, or your organisation could support us with a donation this year then we'd love to hear from you.

Our finances 2021/2022

Winchester District Citizens Advice Bureau (a company limited by guarantee) Statement of Financial Activities (incorporating Income and Expenditure Account) for the year ended March 2022.

	Unrestricted 2022	Restricted 2022	Total funds 2022	<i>Total funds 2021</i>
INCOME				
Core grant—Winchester City Council	225,000		225,000	211,000
Other income including grants, donations and fundraising	63,306	167,690	230,996	172,126
Investment income	127		127	465
TOTAL INCOME	288,433	167,690	456,123	383,591
EXPENDITURE				
Costs of income generation	22,000		22,000	19,000
Charitable activities	239,100	167,690	406,790	350,635
TOTAL EXPENDITURE	261,100	167,690	428,790	369,635
NET INCOME/(EXPENDITURE)				
				13,956
Transfers (to) / from designated reserves	27,333		27,333	(12,500)
NET MOVEMENT IN FUNDS	27,333		27,333	1,456
RECONCILIATION OF FUNDS				
Total funds brought forward	192,440	8,138	200,578	186,622
TOTAL FUNDS CARRIED FORWARD	192,440	8,138	227,911	200,578

All activities relate to the continuing operations. The statement of financial activities complies with the requirements for income and expenditure account as outlined in the Companies Act 2006. This statement includes all gains and losses in the year and all incoming resources and resources expended that derive from continuing activities. For a full copy of our financial accounts please contact us.

“Citizens Advice Winchester District could not have been more helpful. They understood exactly the problem and gave sound advice.”

A white ceramic mug with a tan-colored band around its middle. A blue speech bubble is centered on the band, containing the text 'citizens advice' in white. Below the band, the website address 'citizensadvice.org.uk' is printed in blue. A black cord is attached to the top of the mug.

**citizens
advice**

citizensadvice.org.uk

Solving problems, transforming lives

We help people overcome their problems, uphold their rights and create a fairer society. Our advice helps people out of, and avoid crisis.

Our advice changes lives. It keeps a roof over people's heads, puts food on the table, heats homes, understands rights, manages debts and helps vulnerable people access vital support.



0808 278 7861

Call this free phone number to contact local advisers in Winchester District

www.citizensadvicewinchester.org.uk

Please note, to protect the identity of our clients, names and images included in this report have been changed.

Citizens Advice Winchester District is the operating name of Winchester District Citizens Advice Bureau. Registered office: City Offices, Colebrook Street, Winchester SO23 9LJ. Company limited by guarantee registered in England and Wales No. 7799341. Charity no. 1144965