# Impact Report

April 2022 to March 2023

# Solving problems, transforming lives





Accessible advice throughout Winchester District

### We are Citizens Advice Winchester District

We can all face problems that seem complicated, intimidating or unfair. At Citizens Advice Winchester District, we believe no one should have to face these problems alone, without access to high-quality, independent advice.

# When we say we are here for everyone, we mean it. We're passionate about reaching everyone who needs our help.

No one else sees so many people with so many kinds of problems in the local area. This gives us a unique insight into the challenges people are facing in our community.

We give people the knowledge, emotional support and confidence they need to find their way forward — whoever they are, whatever the problem.

It's great to know that if you have a serious problem Citizens Advice Winchester District is definitely the 'go to' first stop!



### Chair's Report

The past year has been incredibly difficult for so many people, and I'm so proud of how our staff and volunteers have responded to the challenge and delivered such an impactful service to our community.



We regularly support people who are at rock

bottom but the cost-of-living crisis has highlighted just how crucial our service is in supporting people in or near the point of crisis—as well as preventing crisis.

Our dedicated advisers have been at the forefront of the emergency, supporting people who are having to choose between heating their home and eating, or in some cases, not able to afford to do either.

It hasn't been easy. The emotional toll on our advisers has been high at times, but we have been here for people – offering high-quality advice and compassion to those who are facing enormous challenges in their lives.

Our free service has provided a lifeline to over 5,000 individuals during these twelve months – each with their own unique story to tell.

Some of these people will have only needed a short interaction with us to help them move forward but many others will have received ongoing support over several weeks or sometimes months.

I am extremely grateful to all our volunteers and staff who work so hard to provide such a comprehensive and professional service. As one service-user described, we don't just give advice to people - we help save lives.

Sarah Gooding, Chair of Trustees

# On the frontline of the Cost-of-Living crisis

The cost-of-living crisis has had a huge impact on households across the country, and residents of Winchester District are no exception. During 2022-23 we saw the impact of the cost-of-living crisis impact people in a range of ways. Compared to the previous year:



We helped double the amount of people who were in crisis, and needed immediate support to access food, energy, or housing.



We helped more than double the amount of people who needed help with energy costs/issues — more than the total helped in the previous three years.



We helped 400 households secure energy grants to help with energy costs.



We provided over 200 food bank vouchers, as well as providing emergency food parcels in collaboration with Winchester Basics Bank and Winchester Vineyard church.



We helped 113 people who were experiencing or threatened with homelessness, an increase of almost 50% compared to last year



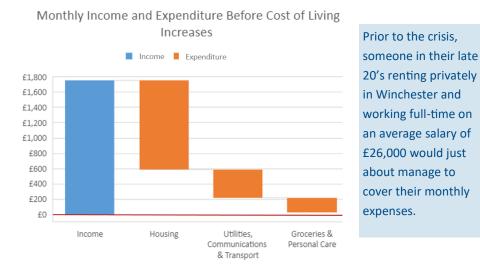
We helped nearly 700 people who were facing significant debt.

It really helps me knowing I can always pick up the phone and talk to someone about a problem, with food or a bill.

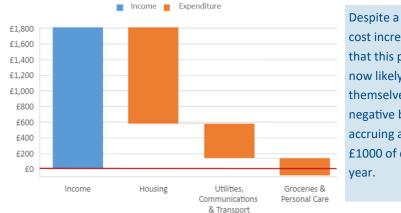
# Negative budgets

As food, energy and other everyday costs have risen, we've seen a significant rise in **households struggling to manage their finances.** We're seeing growing numbers of people with negative budgets (whose monthly income is less than they need to cover their basics).

The graphs below show the total sum of a person's income (blue) against their typical outgoings (orange), before and after the cost-of-living crisis.



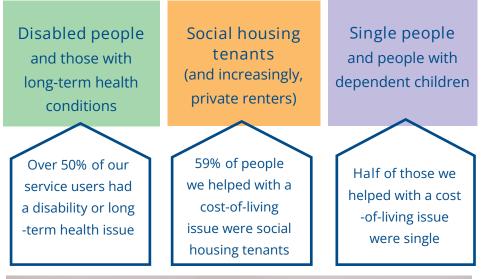
#### Monthly Income and Expenditure After Cost of Living Increases



Despite a pay rise, cost increases mean that this person is now likely to find themselves in a negative budget, accruing around £1000 of debt over a year.

### Supporting those most impacted

The cost-of-living crisis is having an impact on everyone in Winchester District, but we've seen a particularly high impact on certain groups. During the year, the following groups were **more likely to contact us for help with a cost-of-living issue than anything else**:





### Resolving multiple issues

Often, the issues people seek our help with are only part of the picture – there can be multiple issues affecting their lives. By providing **a holistic service**, supporting people with all the issues impacting their lives, we can help to fully resolve their problems and prevent these returning in the future.

Over the last few years we've seen a **steady increase in the number and complexity of issues people are seeking our help with**. While we have the skills to help people manage each of these different issues, it does mean that more adviser time is needed to fully address each persons' advice needs.



The average number of issues each of our service users comes to us with has risen to 3.8— up from 2.4 three yeas ago.

- 66 Our experience was amazing and the help given when filling in the forms was excellent. We received the total support needed to ensure our claim for help was fully given. Thank you for your assistance one and all. You **99** provide an amazing service.
- **Construction** Talking to a Citizens Advice adviser gave me peace of mind as well as problem-solving solutions, for which I am immensely grateful.

### Spotlight on emerging advice issues

Alongside the increase in the number of different issues that our service users now need help with, we've also seen significant increases in demand for some key areas of our advice, particularly homelessness, debt and energy related advice.

#### Energy issues almost triple

The collapse of multiple energy companies, the change in energy price cap and rising inflation has all led to an explosion in the number of issues people are facing with their energy suppliers—from switching tariffs, to meter readings and billing.

510 issues

Energy issues dealt with in 2021/22

#### 1438 issues

Energy issues dealt with in 2022/23

#### Housing issues and homelessness

We helped **924 people with housing related** advice during the year. We work hard to avoid this escalating, but unfortunately we do see **people experiencing threatened or actual homelessness**. We've seen a worrying rise in this over the last year:





Number of people who were facing actual or threatened homelessness in 2022/23 compared to 2021/22.

#### More people struggling with debt

Inevitably a cost-of-living crisis will lead to debt crisis as households struggle to manage their finances. We've already started to see a rise in debt enquiries particularly council tax debt, rent arrears and fuel debts but we expect this to rise further over the year ahead.



Number of people with debt issues

#### Income maximisation

With so many people struggling financially, an important part of our support has been helping people to understand where they might be able to save money (through better deals on broadband, phone or insurance for example) and looking at ways that they might be able to maximise their income, by looking at their entitlement for different benefits and tax credits.

**CASE STUDY:** Chris\* (83 years old) came to us for emergency support to pay electricity, heating and food costs. Chris lived alone, had no savings and only received a small pension payment, which no longer covered all their outgoings.

Our advisers issued a food bank voucher and made an application for an emergency energy grant, and also organised a pet food bank to give supplies for Chris's dogs.



We then worked with Chris to find ways to reduce regular outgoing costs and looked at ways of maximising income, which included a thorough benefits check. We also helped Chris to receive energy bills by post, to overcome issues with accessing bills online, and enable Chris to keep up-to-date with these in future. *\*name has been changed* 

#### Managing an increase in demand over winter

We saw an increase in demand of our service during the year, especially over the winter months with people struggling to heat their homes and manage their finances. Thankfully, due to support from Winchester City Council we were able to provide additional volunteer capacity and dedicated cost-of-living advisers, to help us meet this increase demand.

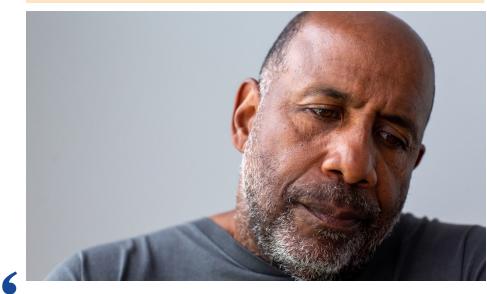
During the last five months of the year (Nov-Mar), compared to the first five months (Apr-Aug), we:

Helped 35% more people with support by phone

Gave 360 more people advice face-to-face

Saw a 35% increase in people needing help with energy issues

Saw a 75% rise in people needing help with their finances



The help I received was absolutely brilliant and I would like to thank you very much. I would never have had the knowledge or experience to have completed the paperwork satisfactorily.



### We are accessible and inclusive

We're passionate about ensuring that anyone who needs our help can access it, quickly and easily. We provide advice via phone, email and in person – we know that flexibility and choice is key. For example, some people need access to:



We continually develop our services to ensure they are as accessible and inclusive as possible, and explore with each person what's most appropriate for them.



This year we've received over 2,200 received over 4,000 calls to our Advice line phone



advice emails



We've seen over 2.150 people in person (via a drop-in or booked appointment)

# Partnership and Outreach

To reach everyone who needs us, we also need to provide advice in a range of locations across the District – and also raise awareness of how we can help people. We've been exploring new ways of doing this, including:

- Providing drop in advice at 19 sessions across the District, aimed at Ukrainian guests and their hosts
- Providing drop in advice and support at community centres, food banks, food pantries, lunch clubs and other local, community activities across the District
- Training staff and volunteers in over 70 partner organisations so they can identify when someone has advice needs and support them to get the help they need
- Recruiting a dedicated outreach adviser, and building our outreach team



We were delighted to **win a national award for our partnership work** (*Best Partnership Working 2022 award, Citizens Advice*).



#### Advice First Aid Training

We first launched our Advice First Aid training programme in 2021. This initiative delivers free training to front-line workers in local partner groups and organisations to become Advice First Aiders giving them the skills they need to triage for advice, deliver initial support and refer directly into our service when needed.

The initiative continues to go from strength to strength, with several training sessions already lined up for the coming year for a range of organisations either based in, or delivering services in the District.

**C** Thank you very much for such a great session, it was pitched just right!! Too often, people just don't like to accept or ask for help. We look forward to seeing you again.

# We provide specialist support

Sometimes people need in-depth, ongoing or specialist help to overcome their problems – and we offer a range of dedicated services to meet these needs.

This year we provided ongoing, in-depth, or specialist help to over 750 people – resulting in a financial gain of over £1.26 million.

#### Health related projects

Poor health (including both physical and mental health) can cause a range of issues that people may need advice with, such as accessing specialist benefits, dealing with employment, housing or relationship issues. Addressing these advice issues can also improve health conditions, and prevent further health problems occurring.



#### Macmillan Citizens Advice Service

Managing the benefits system and other issues whilst undergoing treatment for cancer can be incredibly difficult. Our Macmillan Caseworker provides specialist advice on benefits, finance, housing and employment for local people living with cancer.

"Upon diagnosis my sole focus was on getting through the medical treatments... At the point I knew I needed to give financial considerations more attention I asked for help and then received even better support than I could have hoped for, all thanks to Denise's combination of excellent knowledge, her great communication skills

and by no means last, just straightforward humanity."



#### Mental Health and Advice Project

The links between mental health, poverty and health inequalities are well known and the cost-of-living crisis has sadly only exacerbated this trend. Our dedicated Caseworker works in collaboration with patients and staff at Melbury Lodge (an in-patient acute mental health service in Winchester) to offer practical advice and support.



### **66** Such a helpful, professional and caring team.

ing team.

**CASE STUDY:** Alex\* was referred to our Caseworker following admission to Melbury Lodge. Alex was in severe financial hardship when admitted which had been contributing to their mental health challenges. Our caseworker helped Alex to understand their financial situation and assisted them to claim a Household Energy Support Grant and apply for a Personal Independence Payment.

Our caseworker also helped them to access a Mental Health Breathing Space meaning they could have a period of respite from their debts (where they can't be contacted by creditors or have any action taken against them) while they are in mental health crisis. Alex is now recovering at home and when their health has improved, we will offer further support to help them manage their debts. \*name has been changed

### Money & Debt Projects

Addressing complex financial issues, such as debt, and access to specialist benefits (including appealing decisions) can be a lengthy process, requiring in-depth support over a period of time. We aim to address the root causes of these issues and provide support that will prevent the same problems reoccurring.

#### Welfare Rights Casework

Our Welfare Rights Caseworker supports individuals whose application for welfare benefits has been rejected or wrongly reduced and they are now facing an appeal or a court tribunal. Our Caseworker helps these individuals (many of which have a physical disability or long-term health issue) to gather the right evidence and give them the best chance of success.



"Kate has been more than helpful on my journey of receiving my Personal Independence Payment, She was extremely thorough in helping with all details necessary for my claim. There is no way I would have been able to of got through this without her help. Excellent service from Kate."

#### Money Advice Project (Winchester City Council)

This project (funded by WCC) enables us to deliver one-on-one support to Winchester City Council housing tenants who are behind on their rent and at risk of becoming homeless. Our dedicated advisers help tenants to get on top of their rent payments by managing their debts, maximising their income and improving their financial capability. "Through illness, I lost my job. Citizens Advice sorted out my debt so I now only pay minimum payments. Without Citizens Advice, I would be in a much worse state."

### Vulnerable and excluded groups

We work hard to ensure our services are accessible to everyone who needs us. To do this, we sometimes need to provide a specialist service for certain groups (e.g. prisoners, refugees, or people who are less able to access our main service).

#### HM Prison Winchester Advice Service

We've been delivering advice to people in Winchester prison for over thirty years now. Currently this advice is delivered through an email-based service and over the past year we've supported over 30 people with their advice needs, covering issues from housing rights, to benefits queries and debts.

#### Home and Well

Home and well is a collaboration between local Citizens Advice services, utility companies and NHS trusts to help vulnerable residents from Hampshire live safely and comfortably in their homes. People supported by Home and well receive help from a dedicated adviser with priority given to resolving energy issues and making sure the individual can heat and light their home adequately.

**CASE STUDY:** Sam\* was referred to Home and Well after receiving some incredibly high energy bills following a switch in energy provider. Sam was extremely anxious and worried as they couldn't understand why the bills were so high, especially as they only used three small heaters. Sam had duly paid the bills because they didn't want to accrue any debt. Our Home and Well adviser was able to contact the energy provider on their behalf and helped them to conduct a test to check for faults in the meter. As a result, the energy supplier conceded that Sam's bills had been incorrect and £3600 was repaid into Sam's account. *\*name has been changed* 

### We gather evidence for campaigns

As part of the Citizens Advice network, we are uniquely positioned to see where policies and practices are failing people, both locally and nationally.

With the right evidence, we can show big organisations – from companies right up to the government – how they can make things better for people.

We gather evidence on issues which seem unfair or are creating significant problems for people, and report these to the national Citizens Advice service so we can campaign on the big issues. We also support different awareness raising campaigns including Big Energy Savings Week, Scams Awareness Fortnight and national Consumer week.



This year we've been gathering evidence on:

- Lack of carpets and other flooring in social housing
- Vulnerable people who've been forced onto prepayment meters and subsequently 'disconnected' from their energy supply because they couldn't afford to top them up
- Mould, damp and other untreated issues in social and council housing properties

### What people say about us

We follow up with people after they've received our help to ask for their feedback. The quotes below and throughout this report are all from local people we've helped over the last year.

"Just to say I have been satisfactorily re-housed after a stressful long drawn out Section 21 eviction, involving three County Court appearances. CA help was invaluable."

*"Well my concerns were resolved 100%, so I was very appreciative of the help on my behalf."* 

"Help with the PIP forms is invaluable as they are so confusing, and one small comment can mean your claim is denied. By having someone go through the forms who knows the system helps with both understanding and the anxiety factor."

"Very accommodating and excellent— willing to help as much as possible."

"Everyone I have met have been exceptionally helpful, the last lady I spoke with even stayed behind after hours to join me on a conference call... very helpful friendly and professional."

"I appreciated a follow-up call to clarify the advice I had received via email. I felt the people who dealt with my requests were caring and knowledgeable, which was a comfort."

*"I* would like to thank Kate at Winchester Citizens Advice - great job, great team. Thank you."

"They are very welcoming, and are prepared to sort out any problems you might have. They are highly recommended in my opinion."

"They were sympathetic, proactive and kind."

"The advisers that we spoke to could not have been more helpful. They were brilliant."

### Funding and support

As a local, independent charity we are entirely reliant on local donors and supporters to fund our service in Winchester District. We are also heavily reliant on a large team of volunteers who help us deliver our service — providing an estimated £150,000 worth of their time.

We are eternally grateful to **Winchester City Council**, who have been a longterm funder of our organisation, as well as many of the local **Parish Councils** who support us with a regular donation each year.

We'd also like to say thank you to the following people and organisations who have supported us this year either with a donation or Gift in Kind.

Citizens Advice Hampshire | CPF Trust | Hampshire County Council | Meon Valley Food Bank | National Lottery Community Fund | Newbury Building Society | Tim Gibbons Solicitors | Winchester and Eastleigh Fusion Choirs | plus many individual donors and supporters



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