

A photograph of Warwick Castle, a large stone fortress with multiple towers and battlements, set against a blue sky with light clouds. The castle is situated on a grassy hill. The image is semi-transparent, allowing the text to be overlaid.

Warwickshire Citizens Advice

Working together in partnership

**citizens
advice**

Impact Report 2022 - 2023

**We are Citizens Advice
in Warwickshire**

***Working together in
partnership***

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Foreword

Last year I prefaced our annual review with the words 'This has been an eventful decade'. This comment was referenced to COVID-19 and the subsequent invasion of Ukraine. The 'story' of 2022/23 has been one of dealing with fallout from these, which resulted in the cost of living issues for significant sections of society. This report demonstrates that, through working in partnership, we have sought to manage increasing demand and continue to deliver quality services to the communities of Warwickshire at a time of great need. This is despite tension between our resources and capacity and the ability to meet this rising demand.

This has been the first year of delivering the new WCC contract. We are grateful to the County Council for their continued support, and this, along with Borough/District funding, has ensured that we are responsive to the needs of local communities in a manner that would not be possible if we were funded solely by national contracts. This local funding ensures the stability of our core services which are volunteer-led. This stability and delivery model, coupled with a reputation for 'getting things done', enables us to lever in additional funding for the benefit of Warwickshire. Key examples over the year would be the Orbit Project (delivered by BRANCAB and CASW) and Energy Projects (delivered by NWCA). Collaboration has been a key theme over the year, and the 3 CA's are working collectively now in a way that has not been as evident before. We are now working on joint projects, have shared posts, and work together to improve quality and consistency.

Collaboration has also been with external agencies, and we now have regular meetings with WCAVA and EQUIP to mirror the emphasis given by WCC to a community-based approach. The greatest encapsulation of this is the Telephony Project. From three different services, we now have a single countywide telephony service that will increase the number of people who can be helped, particularly those who cannot physically attend our sites. At the same time, it will also help us prioritise our front-door face-to-face services for those with complex issues or vulnerabilities. This project which commenced in April 2023, is already making a difference. Its foundations for success have rested upon a number of factors: firstly, local authorities recognised that action had to be taken to address the challenges posed to communities by the cost of living; secondly, a willingness to translate this into action through financial support; and thirdly, a constructive and collaborative approach was employed by officers from WCC (and specific thanks go to Charles Barlow-Localities and Partnerships), who acknowledged that a hybrid model of paid staff and volunteers would be required to deliver the project and that the amounts requested were underwritten by a longstanding relationship of trust, honesty and delivery by CA's within Warwickshire. I look forward to reporting on its successes in the future 2023/2024 review.

The above success and the credibility associated with our organisations are all due to our people (both paid and volunteers) who have yet again risen to the challenge and demonstrated strength and commitment to delivering a quality service, often at times of great personal challenge. This review is a testament to their work, particularly our volunteers (who comprise two-thirds of our workforce). They are critical to our organisations and will continue to be at the heart of our service offer and delivery model.

Thus far, I have deliberately avoided the word 'crisis' when referring to the past year. The definition of a crisis is 'a time of intense difficulty or danger.' Whilst this was indeed a difficult period, it is important to remember that challenges relating to the cost of living are not new, and many individuals and communities have been affected by such issues over a sustained and inter-generational period of time. The problems we face now are unlikely to recede until at least 2025/26 and, in some ways, will worsen (e.g. mortgage interest rates) in the short term. Whilst some of the solutions to these issues exist at a national level, at a local level, it will require greater collaboration, more resources and greater capacity. Above all, the real test of our commitment and resolve will be when the current challenges subside and the extent to which we are willing and able to address the needs of the 'least, the last and the lost' for whom inequalities and financial exclusion have been the norm for many years.

Bill Basra CEO BRANCAB

Warwickshire Citizens Advice Services

**Free, confidential advice.
Whoever you are.**

We are here for everyone

We are responsible and committed to understanding the difference we make to the people and communities we help across Warwickshire.

Each year, we help thousands of clients find a way forward. We do this by providing advice, education, support, and influencing policies affecting our clients.

Everything we do - and the way we work - benefits individuals and society.

Meet our CEOs



BRANCAB: Bedworth, Rugby and Nuneaton Citizens Advice
CEO

Bill Basra



North Warwickshire Citizens Advice
CEO

Lorraine Verrall



Citizens Advice South Warwickshire
CEO

Julie Robinson

The logo for Citizens Advice, featuring the words "citizens" and "advice" stacked vertically in a bold, sans-serif font, enclosed within a white speech bubble shape.

**citizens
advice**

Our impact in numbers

We are here to help find a way forward

Warwickshire Citizens Advice key statistics for 2022/23



75,103

Advice issues dealt with directly. We supported people holistically, often with many different and complex issues



21

Locations across Warwickshire and surrounding areas, with 6 main offices and 15 outreach locations



144

Volunteers, who contributed **45,180+** hours of their time, plus **87** paid staff



545,474

Warwickshire website visitors seeking advice from Citizens Advice. In England there were **42m+** visits to our website

People helped



2021-2022

13,613

2022-2023

15,660

Income generated



2021-2022

£13,429,119

2022-2023

£19,745,385

Our impact in numbers



7,864 clients received help to claim benefits, tax credits and or Universal Credit



£11,831,924 in benefit increase, new awards, reinstatements, and or decisions challenged. **£4,572** average gain per client



£168,981 mainly obtained by helping clients to get better deals. Also through fuel vouchers and reduced costs from energy efficiency behavioural change



2016 Charitable grants/payments and provision of food and goods were obtained, with a total financial gain of **£447,504** and an average gain of **£456** per client



£3,768,520 debts written off. Bankruptcy debts of **£494,174**
Debt write off - other **£146,438**
DRO (debt relief order) debts of **£3,090,055** and **£37,854** of IVA



184 clients averted homelessness and were helped to remain in their homes. Mainly, tenancies were sustained, suspended possession orders obtained and access to accommodation secured



Total financial gain for clients; **£19,745,385** (including income gains **£11,424,336** Re-imbursments, services **£708,872**, Debts written off **£3,768,520** Repayments rescheduled **£160,003** and other income gain **£3,683,653**)

Our impact in numbers

Local government & services

The advice and support we give individuals have a wider impact on society. For instance, improving well-being, preventing evictions or homelessness, saving time, money and resources for public services, helping to reduce administrative costs for our funders and other organisations, such as local housing providers and NHS services.

In 2022 - 2023 we helped save:



£2.8+m

Savings produced for the **DWP**



£1.8+m

Savings produced for **local housing providers**



£679+k

Savings produced for our **local authorities**



£951+k

Savings produced for the **NHS**

Local authority - by preventing homelessness and housing evictions & mental health services

Savings to local authorities (fiscal benefits)	£609,592
Savings to local authorities (Council tax Arrears repayment scheduled)	£70,322
Total savings to local authorities	£679,914

NHS - by reducing use of mental health and GP services, and keeping people in work

Reducing use of health services	£770,515
Keeping people in work	£181,018
Total saving to NHS	£951,533

Other government departments

Department of Work and Pensions (by keeping people in work)	£2,835,944
Criminal Justice System (by preventing housing evictions and homelessness)	£75,455
Housing Providers (by preventing housing evictions)	£1,882,358

Value of fiscal benefit providing debt advice

Total Value of Advice	£2,695,468
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Wider economic and social benefits

Public value of improving clients' well-being (emotional well-being, family relationships and positive functioning)	£29,235,781
Public value of volunteering (part of public value total)	£793,594

Our impact in numbers

Our value in Warwickshire

Fiscal benefit total

Financial savings to local and national Government due to fewer payments for out-of-work benefits, costly evictions, re-housing evicted tenants and less demand on the NHS.

£6,356,397

Public value total

When people have fewer problems they have higher levels of wellbeing, participation in society and productivity. Our calculation of public value also includes the value of a volunteer run service.

£40,946,890

Value to the people we help (financial outcomes) total

We help individual clients to achieve individual financial outcomes like getting back-dated benefits, writing-off debts and refunds for consumer issues.

£23,576,724



For every £1 invested in WCA we generated at least:

£3.07 in fiscal benefits

£19.75 in public value

£11.37 in value to the people we helped
(financial outcomes)

Our reach

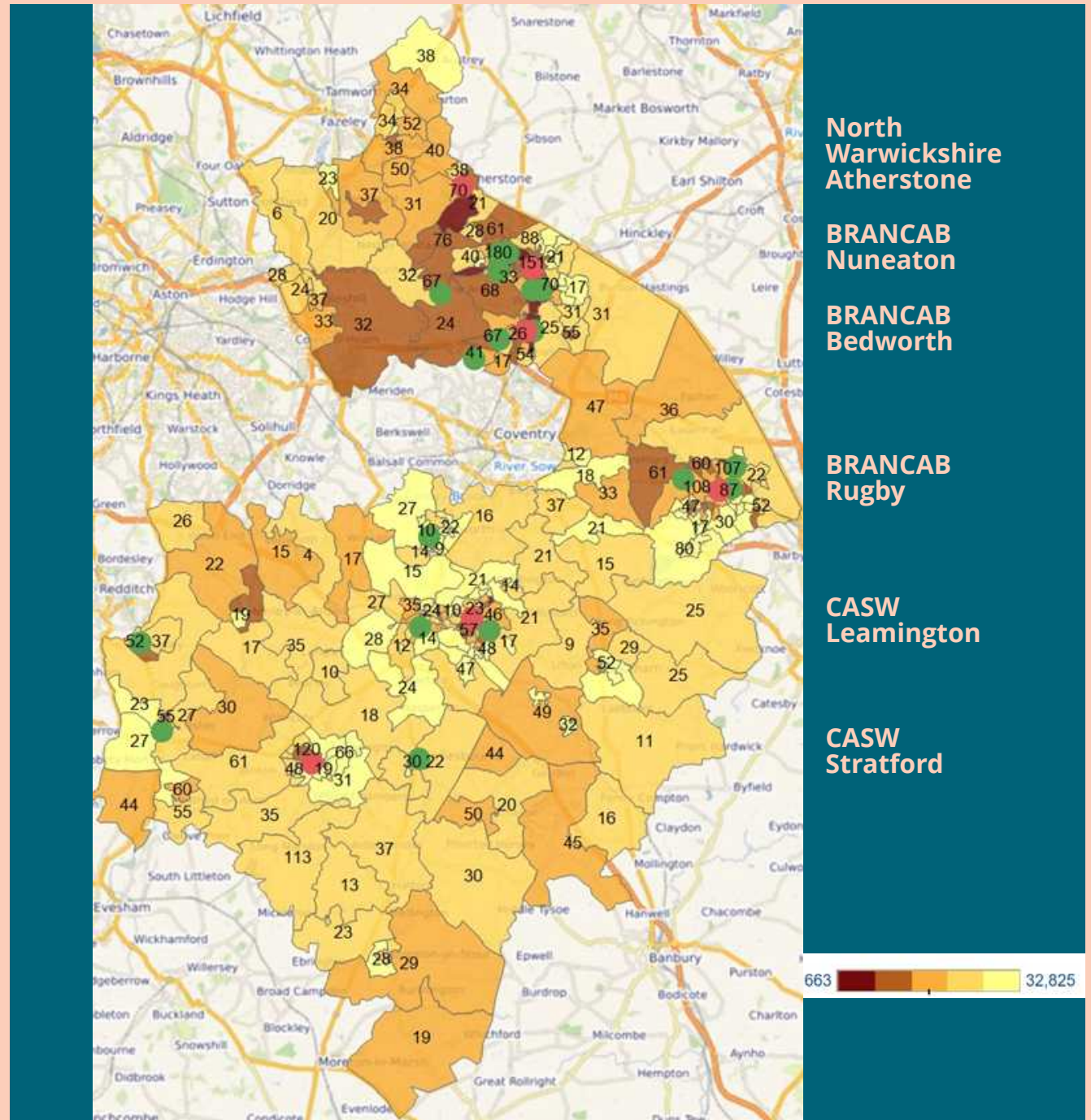
We understand our local communities because we are already working in them. We can map the problems local residents face on a daily basis and identify trends and hotspots. This enables us to work with Warwickshire County Council, our local Borough and District Councils and other stakeholders and partners to target services more effectively.

By having a main office in each Borough and District in the county, we are able to deliver services from these locations as well as a wide range of local outreach locations including Children and Families Centres, Community Centres, Libraries, Health Centres and Job Centres - allowing as many people as possible to access services.

The darker colours on the IMD Map show areas of higher levels of deprivation.

Red dots: Citizens Advice main offices

Green dots: Outreach locations



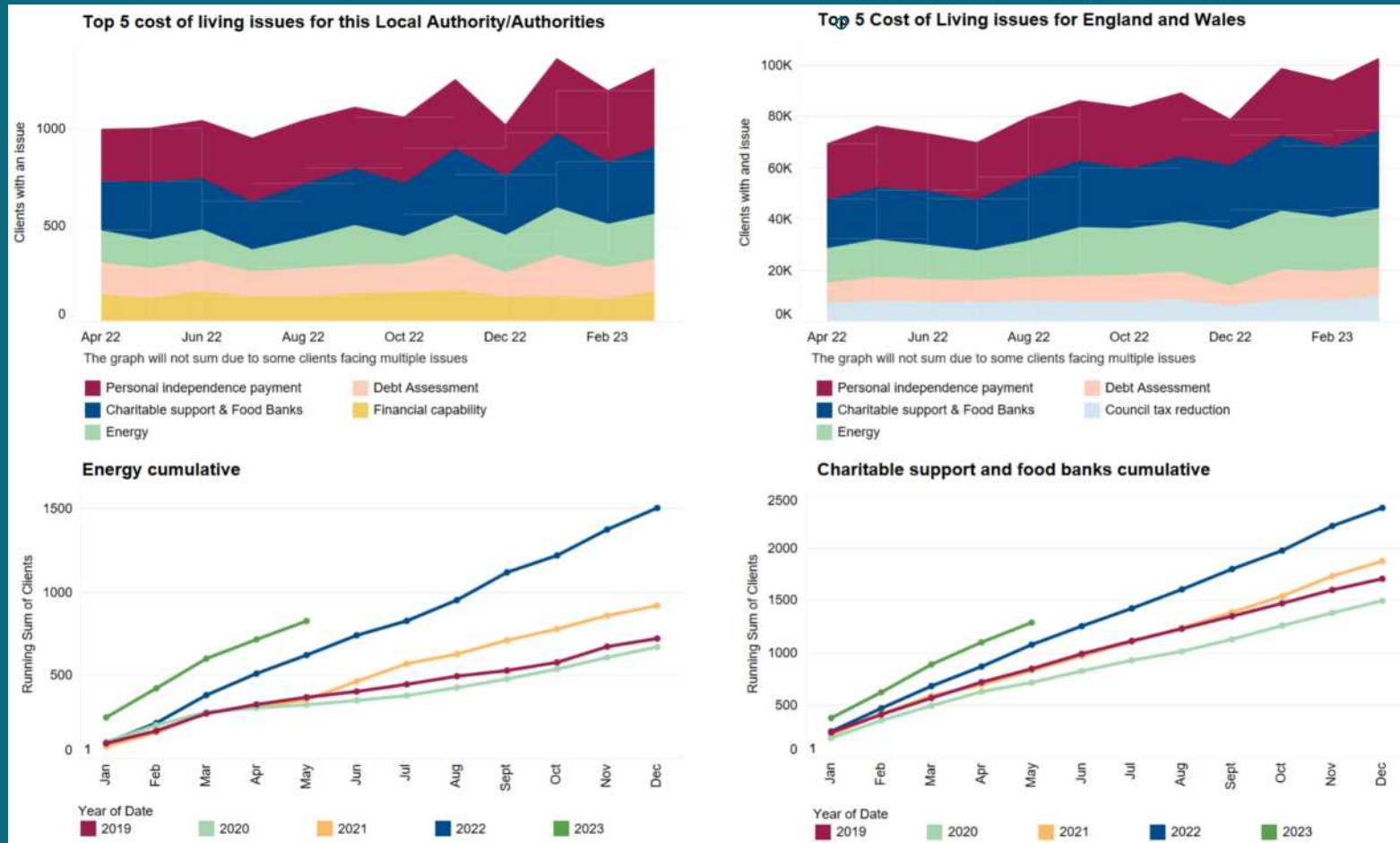
Cost of Living (CoL)

The cost of living continues to rise in the UK and across the world. Food and energy prices have been rising markedly over the past year, particularly gas prices. The price of consumer goods and services rose at the fastest rate in four decades in the year to October 2022. This ongoing problem is even more acute for many of our clients, who are often among the most disadvantaged in society with the greatest needs, and for whom most of their income is spent on food and housing costs. The significant fall in 'real' disposable incomes and the resulting fall in living standards is causing clients to find themselves in a position of having to borrow to cover every day basic living costs, and they increasingly have to rely on credit cards, overdrafts and borrowing to support their household as they continue to face unprecedented hardships. In addition, the inability to pay unexpected expenses is likely to lead to an increase in unaffordable loans at astronomical rates and the potential use of illegal lenders.

We are always trying to help our clients by ensuring they are getting the right benefits, getting the first benefit payments whilst waiting on applications, and helping with essential costs. We are assisting with food and fuel vouchers, applications for grants and providing advice and support to help with other issues such as rent, council tax and other bills, help with health costs, school costs, help with travel costs and help with pets.

The following is our Cost-of-Living Dashboard showing the top line figures for the top five cost of living issues and the top five cost of living issues for our Local Authorities in comparison to England and Wales for the period between 01/03/2022 to 31/03/2023.

There is also an Energy cumulative and a Charitable support and food banks cumulative compared over four years, from 2019 to 2023.



Our Services

Warwickshire Citizens Advice (WCA) comprises three Citizens Advice charities that work in partnership to provide free, independent, impartial, and confidential advice to help resolve the issues affecting people's lives.

Every year thousands of people come to us for help solving their problems; for these people, we are an essential part of the community. Our work gives us a credible understanding of local needs, which we use to tailor our services and help improve our communities. The insights gained also support us in campaigning to improve rights and social policy.

We're here to give people the knowledge and the confidence they need to find their way forward. Whoever they are, and whatever their problem. We're here to help everyone who needs support – including those most in need. Nationally, 91% of clients said their problem was resolved following our advice and 84% of those clients said that they could not have resolved their problem without us.

We are the largest provider of free quality-assured advice and information in Warwickshire. We can help with benefits, debt, housing, employment, family, legal, immigration, consumer issues, and everything in between. As a result, we have helped thousands of local people resolve their problems. We are distinct in that we help so many people with so many different kinds of issues, giving us unique insights into the challenges people face.

Operating in the Boroughs and Districts of Nuneaton and Bedworth, Rugby, North Warwickshire, Stratford-on-Avon and Warwick, we provide multi-channel access to advice, for the people of Warwickshire. Our daily interactions with clients give us a credible understanding of local needs. We use these insights to tailor our services and improve our practices.



55%

of our clients were experiencing a disability or long-term health condition



10,906

of our clients live in the 30% most deprived areas in England. 1102 of these clients live in the 20% most deprived areas and 872 live in the 10% most deprived areas in England



23,946

issues emanated from these deprived areas. 6,938 of these issues were from clients living in the top 20% of the most deprived areas and 6,103 were from clients in the 10% most deprived areas

Frontline services

Warwickshire County Council funding enables the delivery of our core service, which provides generalist advice for Warwickshire clients. The service is overseen by competent supervisors and delivered by volunteer generalist advisors trained and equipped to provide free, confidential and impartial advice. This service is offered through multi-channel access, including face-to-face, telephone and email.

A robust core service enables us to attract additional funding for projects. Through the employment of caseworkers and paid advisors, we can maximise our impact within the communities of Warwickshire. Key projects that we have delivered over 2022/23 included:

BBO: Partnership project that provides support services to enable unemployed and economically inactive people living in Coventry and Warwickshire to overcome their problems and develop their skills to progress people closer to paid employment.

MAPS: Debt casework for people with multiple debts, including support with money management, budgeting and personal insolvency options.

MECC - The MECC Programme is funded by WCC and delivered by NWCA. The course has been designed to enable attendees to understand the factors that impact a person's health and well-being and, in turn, recognise the signs and triggers that could negatively impact a person's health, mental health and or emotional well-being. In addition, the course supports learners to have the ability to focus on listening and using communication skills to be able to deal with health-related issues. The learner is therefore equipped to have the confidence to signpost and make referrals to other agencies where appropriate.

ENERGY - NWCA has several energy projects. Clients will be triaged and allocated to the energy project that most effectively meets their needs. We can offer the client a full assessment, including a benefit check, energy debt advice if applicable, income maximisation, energy efficiency and grant advice, information on smart meters, carbon monoxide advice and free monitors. We can also look at grants for white goods and make an application on behalf of the client. We have a fuel voucher scheme for those struggling to pay and on pre-payment meters. As part of our BESN Project, we attend community groups to deliver energy sessions, with attendees having the opportunity for a 1-1 follow-up energy appointment.

Outreach/Community Advice: Recognising that it may be difficult for people to access our services, we actively (with the help of additional funding) provide services within the community through a variety of community and statutory venues such as children and family centres, libraries, foodbanks and areas of acute need. These services include the **Big Local Advice Project, Foodbank Outreach Projects, Children and Family Centres Project, Community Pantry Project** and the **Reach Out and Help (ROAH)** service.

ROAH operates in Stratford-upon-Avon and **Advice Action Empower Warwick** operates in Warwick. These projects similarly help to:

- Manage household budgets
- Deal with debts
- Cut the cost of utility bills
- Claim eligible benefits,
- Improve job prospects,
- Access volunteering and training opportunities,
- Navigate health, social and home care services.

Offering home visiting and comprehensive ongoing casework, our advisers work alongside people for as long as it takes to tackle all the issues they face, drawing in help from other organisations when needed.

Outreach at Community Pantries: Outreach provision is being provided by all 3 LCAs to complement Community Pantry provision in Arley, Camp Hill and Lillington

Key statistics summary

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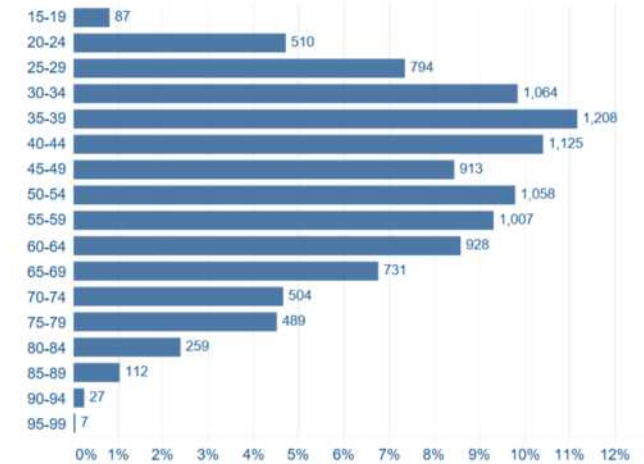
Summary

Clients	12,879
Quick client contacts	2,781
Issues	75,103
Activities	62,971
Cases	18,020
Outcomes	
Income gain	£11,424,336
Re-imbursments, services, loans	£708,872
Debts written off	£3,768,520
Repayments rescheduled	£160,003
Other	£3,689,043

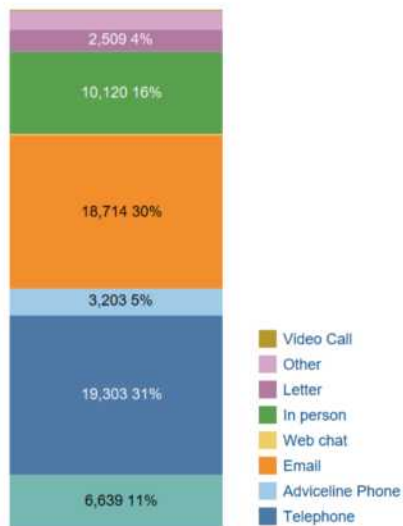
Issues

	Issues	Clients
Benefits & tax credits	18,763	5,720
Debt	16,195	2,724
Utilities & communications	6,820	2,113
Financial services & capability	5,824	1,789
Benefits Universal Credit	5,499	2,144
Housing	5,327	2,114
Charitable Support & Food Ban..	4,174	2,198
Employment	2,559	1,086
Relationships & family	2,527	1,200
Legal	1,760	927
Consumer goods & services	1,749	730
Health & community care	1,178	541
Travel & transport	776	493
Immigration & asylum	616	264
Tax	487	321
Other	377	183
Education	273	163
GVA & Hate Crime	199	122
Grand Total	75,103	

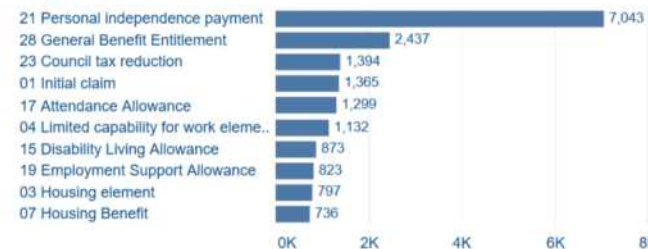
Age



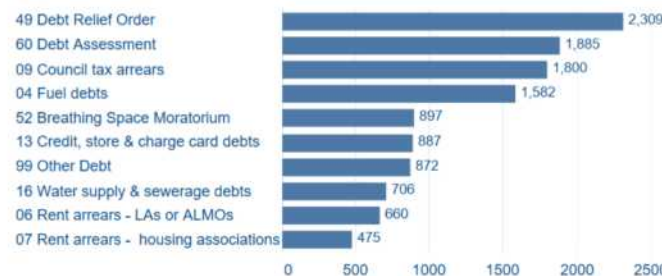
Channel



Top benefit issues



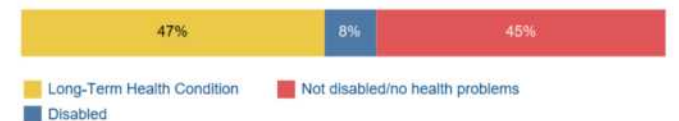
Top debt issues



Gender



Disability / Long-term health



Ethnicity



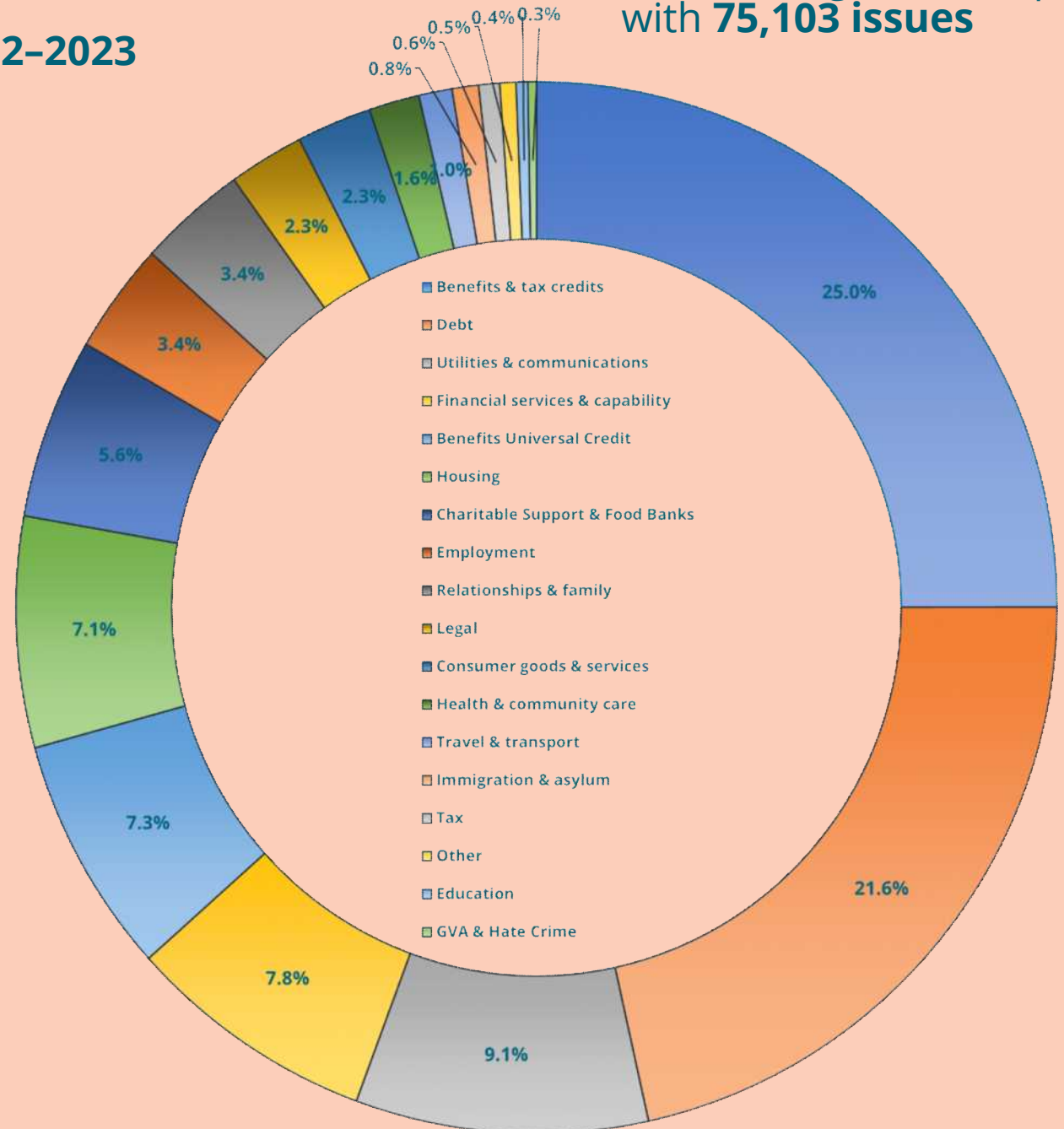
Issues and Trends

Clients sought our help with **75,103 issues**

Key advice issues and trends 2022–2023

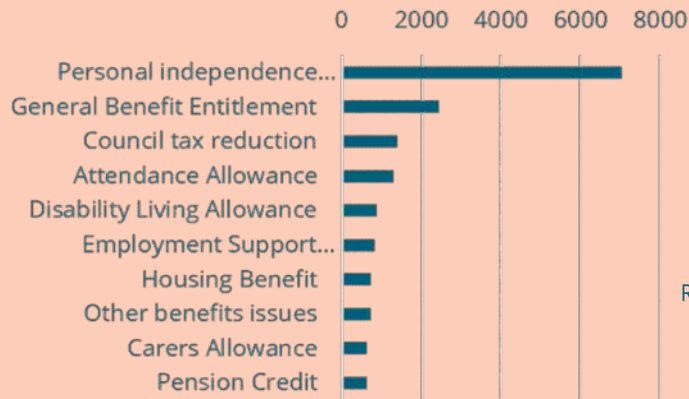
Top 7 advice issues

Benefits & tax credits	
25.0%	18,763
Debt	
21.6%	16,195
Utilities & communications	
9.1%	6,820
Financial services & capability	
7.8%	5,824
Benefits Universal Credit	
7.3%	5,499
Housing	
7.1%	5,327
Charitable Support & Food Banks	
5.6%	4,174

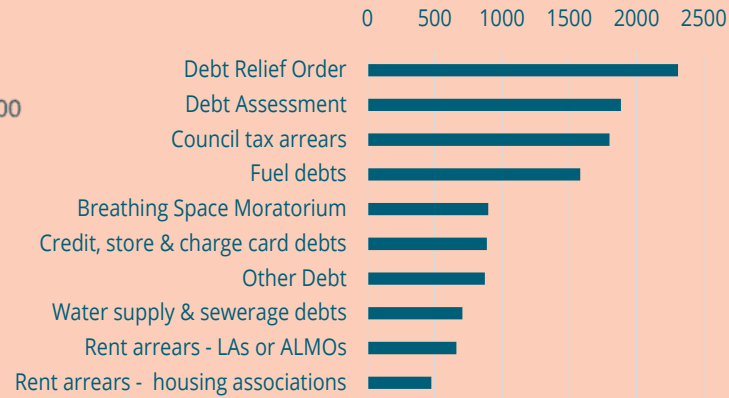


Top 7 advice issues

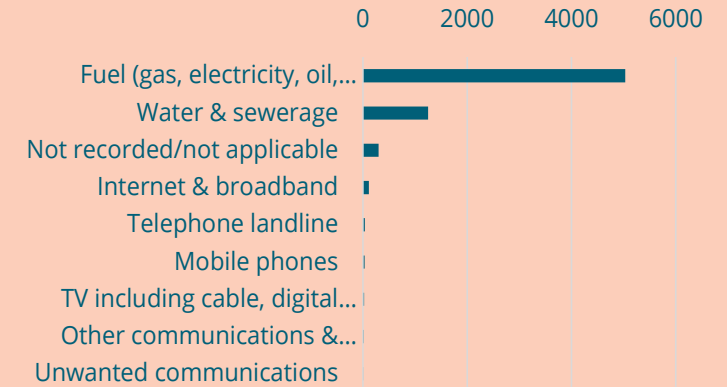
Benefits & tax credits



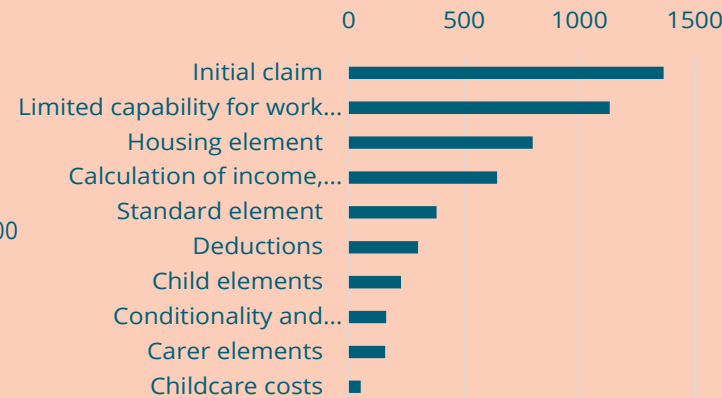
Debt



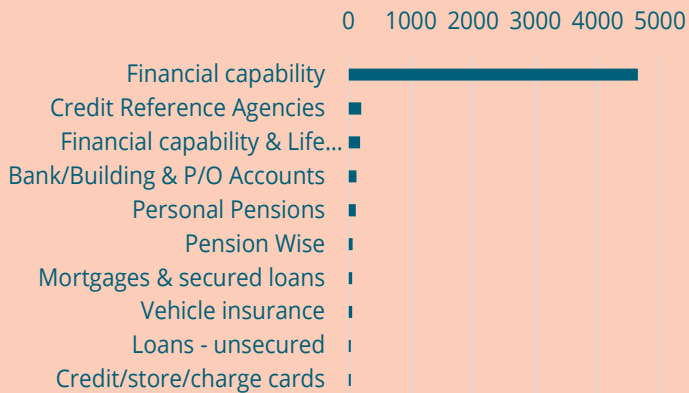
Utilities & communications



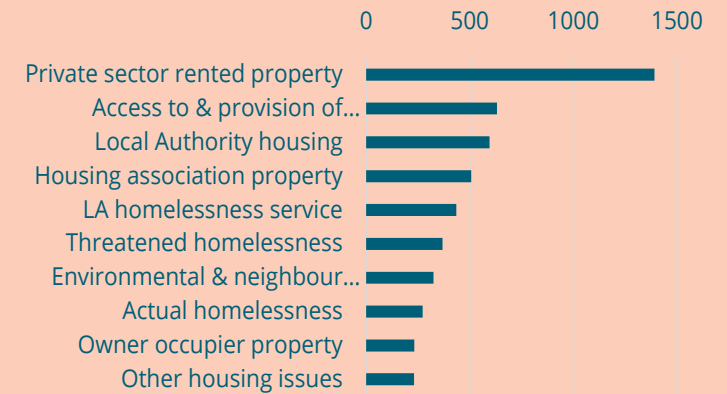
Benefits Universal Credit



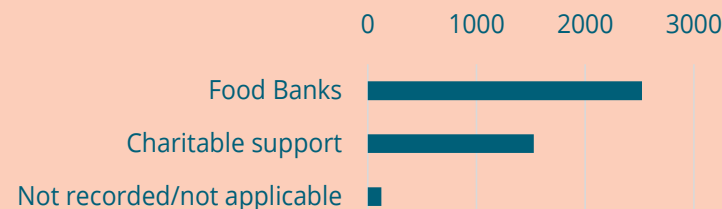
Financial services & capability



Housing



Charitable Support & Food Banks



Citizens Advice social value

Our social value is the additional benefit provided to the community through the way we deliver services. It covers the value of working with volunteers, our support for local communities, and how we benefit society.

These aspects of our social value overlap, and are underpinned by the local and national structure of the Citizens Advice service. Our established brand makes us a household name; clients access a well-known and trusted service. Local offices contribute to and benefit from a national infrastructure, and stakeholders recognise our wealth of insight and expertise.

Value to volunteers

All our volunteers get something different from their volunteering experience. Some of the most common benefits are making a positive difference to peoples' lives, receiving high quality training, invaluable work experience and making a positive contribution to the community. Around 30% of our volunteers go on to paid employment. A lot of paid local Citizens Advice staff, for example managers, case workers and administrators, started out as volunteers. No prior experience is necessary as volunteers receive full training before starting, paid travel expenses, and support and mentoring is provided.

Value to communities

Each local office plays an integral role in supporting and strengthening its local community. We provide a service that meets local needs and reaches out to a diverse and broad client base. We support and strengthen other community-focused organisations, partnering with them to share our insight and best support local people.

We also use our extensive knowledge to be an advocate for the local area, mobilising and connecting people with their community. We're a local service, working with local people, for the benefit of the community.

Value to society

By providing advice and improving policy and practice, we benefit society. Our advice has a positive impact on the health and well-being of our clients, reducing stress and anxiety, preventing relationship breakdown, promoting employment and empowering people to make wider positive changes to their life. We make public services more effective through referral relationships, and by sharing our insight with local and national partners to solve joint problems.

Our unique and extensive knowledge of issues that affect our client's lives, enables us to voice them at a local or national strategic level. This benefits more than just our immediate client base by making society fairer. In addition to our campaigning, we empower individuals and communities to engage with society and make a difference to the issues that matter.

Our volunteers

Citizens Advice volunteers come from all walks of life and choose to volunteer for a variety of reasons. Our volunteers include students, people getting back into work after career breaks, people with part-time jobs, carers, and people who've retired.

Volunteers are vital to the way we deliver our service, allowing us to reach many more people than if we were purely staff run.

In 2022/23, we had **144 volunteers**, who gave over **45,180+ hours of their time**, as generalist advisors, caseworkers, receptionists, administrators and Trustee Board members.

Every volunteer gets something different from their volunteering experience, including the opportunity to:

- make a positive difference to people's' lives
- improve self esteem, confidence and well-being
- gain invaluable work experience
- receive high quality training and develop new skills
- use existing skills and knowledge to benefit the local community
- meet new people from a range of backgrounds
- feel valued and part of a team
- change the way things work for the better



4 in 5 believe volunteering had a positive effect on their physical or mental health*



4 in 5 report feeling more confident in their own abilities because of their volunteer position*



8 in 10 of our unemployed volunteers believe they are overcoming barriers to gaining employment*



At Citizens Advice our volunteers help people find a way forward with the problems they face.

Volunteering with Citizens Advice provides training, skills and experience that is valued by many employers. Many volunteers who leave local Citizens Advice go on to paid employment, including with the Citizens Advice service, as well as other organisations.

If you're looking to get back into work, or considering a career with Citizens Advice, volunteering can be a great place to start. Join our team of volunteers who together are invaluable to delivering our advice service. Search here for volunteering roles near you:

https://www.citizensadvice.org.uk/about-us/support-us/volunteering/volunteering-opportunities_search/

Client Satisfaction Surveys

Cumulative Feedback (Q2, Q3 & Q4)

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Number	Questions	Rating Scale	BRANCAB	%	NW	%	CASW	%	Combined Total	%
Question 1	Please rate the quality and timing of our service:	1 Very Poor	2	0.1%	0	0.0%	1	0.5%	3	0.2%
		2 Satisfactory	18	1.3%	0	0.0%	1	0.5%	19	1.1%
		3 Good	168	11.8%	27	26.0%	12	5.5%	207	11.9%
		4 Excellent	1230	86.7%	77	74.0%	205	93.6%	1512	86.8%
		Total	1418	1	104	1	219	1	1741	100.0%
Question 2	After our advice, do you understand your rights and options more?	1 Not at all	2	0.1%	0	0.0%	1	0.5%	3	0.2%
		2 A bit	7	0.5%	3	2.9%	0	0.0%	10	0.6%
		3 Somewhat	40	2.8%	1	1.0%	5	2.3%	46	2.6%
		4 Yes	376	26.5%	50	48.1%	34	15.5%	460	26.4%
		5 Yes - a lot	993	70.0%	50	48.1%	179	81.7%	1222	70.2%
		Total	1418	1	104	1	219	1	1741	100.0%
Question 3	After our advice, are you healthier or less stressed?	1 Not at all	40	2.8%	0	0.0%	3	1.4%	43	2.5%
		2 A bit	74	5.2%	1	0.9%	7	3.2%	82	4.7%
		3 Somewhat	177	12.5%	8	7.5%	29	13.2%	214	12.3%
		4 Yes	359	25.3%	48	45.3%	34	15.5%	441	25.3%
		5 Yes - a lot	768	54.2%	50	47.2%	146	66.7%	964	55.3%
		Total	1418	1	106	1	219	1	1743	100.0%
Question 4	After our advice, will you feel more confident to sort out your problems in future?	1 Not at all	17	1.2%	0	0.0%	1	0.5%	18	1.0%
		2 A bit	54	3.8%	6	5.8%	6	2.7%	66	3.8%
		3 Somewhat	151	10.6%	18	17.5%	14	6.4%	183	10.5%
		4 Yes	372	26.2%	51	49.5%	31	14.2%	454	26.1%
		5 Yes - a lot	824	58.1%	28	27.2%	167	76.3%	1019	58.6%
		Total	1418	1	103	1	219	1	1740	100.0%

Case Study - Nuneaton and Bedworth



Mary was referred to Citizens Advice as her husband had a serious accident at work. He was self-employed and now unable to work for at least 18 months. They have four children and one foster child. As a family, they struggled financially and relied on food bank vouchers.

Mary's initial referral was for help with support for the foster child. She had been looking after the child for three years but received no financial support. She was advised to speak to social services and ask for a fostering allowance, which was put in place.

As the biological father receives the child benefit, the client was advised to put in an application for it to be paid to her. Social services also gave her a grant for a school uniform.

Mary was seen by an adviser who carried out a full benefits check and found that, as a family, they were not receiving all their benefit entitlements.

On further investigation, Mary was also not receiving child benefit for two of her three children, and she had made a single claim for Universal Credit. We supported Mary to claim child benefit for the two youngest children and to add her husband to the Universal Credit claim.

Financial outcomes:

The claim for child benefit and the changes in their Universal Credit claim increased their income by £200 a month which is an **annualised gain of £2,400**.

Mary was also given both **foodbank vouchers and fuel vouchers**.

The intervention of Citizens Advice has **increased** Mary and her **family's income by £3,600 a year**.

Mary was very grateful for the help she and her family had received.

Case study - Rugby



Stephen is 64 years old and lives with his partner (who is retired and receives a state pension) in the house she owns. He was employed full-time, but last year, he was diagnosed with throat cancer, had his voice box removed, and could not speak. Stephen was receiving SSP as his only source of income but was not aware that it was only paid for 28 weeks and hence was surprised/annoyed when his employer informed him this was being stopped. Stephen had been to the Job Centre, where they created a Universal Credit (UC) account and advised him to apply for UC. However, Stephen is not very computer literate, and his computer at home was broken. He also does not have a mobile phone. He did, however, as suggested by the Job Centre, go to the library to try and apply online. An email account was also created for him but he forgot the password. As he was unable to complete the application at the library, a F2F appointment at Rugby Citizens Advice office was booked for him.

When Stephen arrived for the appointment, it was clear that he was frustrated/emotional that he had not managed to process his UC application and had no income. Initially discussed with Stephen that we could try and help him do his application online however, as he had lost his email password, we could not get the code to proceed with the application. It was clear he was desperate for help to resolve this; therefore, we suggested that we try a phone application which he gave permission to do.

We rang DWP, who was initially reluctant to make a phone application. Having explained the situation Stephen was in, the DWP adviser agreed to proceed and we were able to complete the application over the phone. As Stephen is living with a retired partner, we advised that his partner would need to be included in the UC claim. Stephen was going to go home, and they were going to try a phone application for his partner. Advised Stephen that if they were unsuccessful, they should return for further help. Also advised Stephen that as he was still in full-time employment, he should be eligible for new style contributory-based ESA, and we helped him to complete and submit an online application. We also considered eligibility for Personal Independent Payment and advised on how to apply. We suggested that once he had the application form, he should return and that we would provide support with the application process.

Financial outcomes:

Income gain from UC\ESA : **£344 a month (annualised gain of £4,128)**

Potential income gain from PIP £268 a month (**estimated annualised gain of £3,216**)

Stephen **left very relieved and grateful** that we had been able to sort out his benefit applications.

Case Study - North Warwickshire



James contacted NWCA via telephone for help with an application for Severn Trent Water (STW) Big Difference Scheme (BDS). James is in his 60s and lives in a one-bed social housing property following a mental breakdown due to a bereavement. He is unemployed due to his mental and physical health problems, which are compounded by having no support network. He is receiving Universal Credit, PIP and Council Tax Support, plus a small miner's pension.

After initial advice by telephone, a face-to-face appointment was arranged to **apply for the BDS**, and James disclosed that he also had a debt with Severn Trent Water. This was being deducted from his Universal Credit payment, and he was struggling to make ends meet. We **completed an application to the Severn Trent Trust Fund** to write off the arrears and reduce his current water bill. Severn Trent **wrote off** James' debt of **£1,900 and reduced his current water bill to £3.75 per month, saving him £28 per month.** This considerably reduced the stress on James, such that he opened up about other debts, totalling around £5,000. Looking into his income and expenditure, we saw that

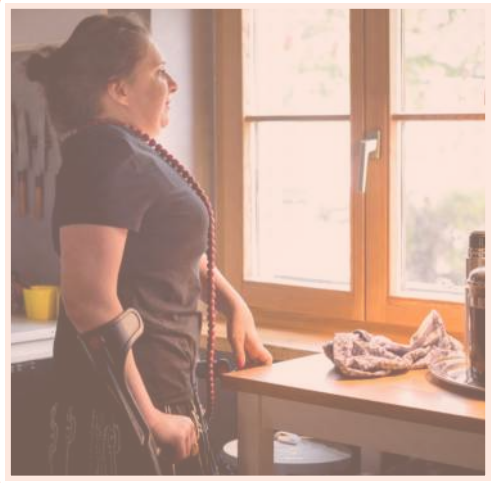
James was renting a number of white goods, such as a washing machine, cooker and vacuum cleaner, which was costing him £94 per month.

Due to his debts and how much he is struggling with his finances, James was **referred to the NWCA debt specialist** for further advice. Initially, he was helped with a **breathing space moratorium** to prevent one creditor from taking him to court, and the help is ongoing to find a permanent debt solution. Applications were made to charities for **white goods** so James can stop renting these items to reduce his outgoings.

James also received **energy advice** on how to reduce the cost of his energy and was given **energy-saving tips** plus a positive **energy pack**. He has implemented some of the tips and used the draught excluder, meaning that he is making **savings of £100+ per year on his energy bills**. James is at risk of fuel poverty, so he was very grateful for the help to reduce his bills. Due to his health conditions, we supported James in registering for the **Priority Services Register**. James was advised about the positives and negatives of Smart Meters, and he decided to apply for a smart meter to have a monitor to check his energy use. As a result, James is now more confident in keeping his energy costs down and knows what to look for when he is able to switch tariffs.

As James is close to retirement age, he was advised and helped him to apply for his **State Retirement Pension** and advised that he could receive help to apply for **Housing Benefits** closer to his retirement date. As a result, James is **now much happier and less stressed**, as he no longer feels like his debts are suffocating him. However, he will continue to be supported by NWCA until he feels financially secure.

Case Study - Stratford-upon-Avon



Sarah was referred to us by Family Information Service (FIS). She lives with her husband Pete and 10-year-old daughter Amanda in private rented accommodation in a rural part of Warwick District. Sarah has cerebral palsy, and Pete is also disabled. Both Sarah and Pete receive personal independence payments (PIP). Amanda has also recently been awarded Disability Living Allowance (DLA). Sarah also has depression and anxiety.

Pete claims carers allowance (CA) for caring for Sarah. She does not care for Pete due to her disability. They received "legacy" benefits, i.e. Employment Support Allowance, Child Tax Credits and Housing Benefit. However, they moved house late last year, and as this involved moving to a new district, they were migrated onto Universal Credit (UC) to replace most of their legacy benefits. After doing so, however, they lost a significant part of their income after rental costs. The financial loss had a significant impact on Sarah's mental health.

We contacted Sarah by phone, and she was able to provide full details of their current UC award, as well as confirmation of all their rates of PIP and DLA. Our adviser was able to do a benefits check which showed that the UC award would be correct for a family like theirs making a new claim (but without a disabled child). However, as they had previously been on legacy benefits, he also noticed that their situation brought them under the issue of the closure of the 'SDP Gateway'.

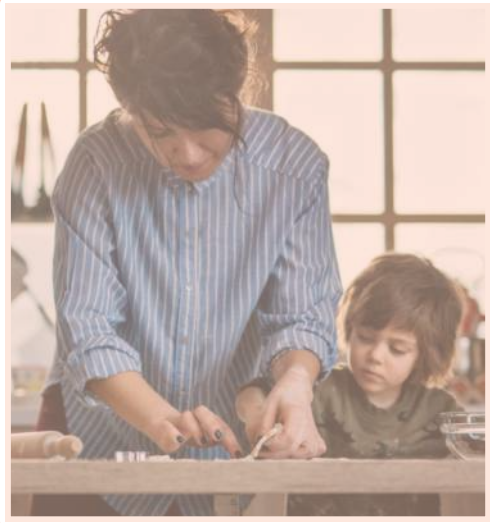
As Pete received PIP, no one claimed CA for caring for him, and he was 'treated as living alone' (the only other adult in the property also receiving PIP). He was previously entitled to the 'Severe Disability Premium' (SDP) in the calculation of their ESA. There is no SDP in UC - until January 2021; the rules meant that a family in their situation would not have been able to claim UC - they would have remained on legacy benefits. However, this was changed in January 2021. Our adviser identified that they should be eligible for a 'transitional element' of at least £120 per month to cover this loss of SDP.

Furthermore, our adviser noticed they were not receiving an additional amount for having a child with a disability of £132.89 per month. This meant their UC claim could be increased by £252.89 per month. We advised the client on how to contact UC to have this corrected and offered further support if required. Sarah was relieved to hear they were entitled to more UC than they were currently getting. She felt able to contact UC herself and **knows we are here to support her if she needs further help.**

Transitional element - £120 per month Addition for Child with disability - £132.89 per month.

Total annualised benefits: £3,034.68 The extra financial amount will significantly help her mental health.

Case Study - Warwick



Phoebe is a 29-year-old lone parent with a 5-year-old son. She is claiming Universal Credit (UC) whilst looking for work. She first approached Citizens Advice after her father died in May 2021. She and her son were living with him in a WD council house. Her father was the tenant, and she was a named occupier. She was permitted to stay on the property, although she never received written confirmation.

Phoebe's ultimate wish was to move into a two-bedroom property for a fresh start and to avoid paying the under-occupancy charge. Her problems began as soon as she succeeded the tenancy, as she immediately received telephone calls and demands by letter to pay with rent arrears of £2400, later revised to £1917. It was never made clear whether the arrears related to her or her father's tenure.

UC housing payments were allocated to her father's account in error, and additional deductions were made from her UC standard allowance at a time of hardship. She was initially prohibited from applying for a smaller property through Homechoice because of the arrears. She was shocked, frightened and confused when she contacted us. She was also still trying to come to terms with her father's death and felt as though she was being harassed at a time of grieving the loss of her father.

The stress of the situation caused her to suffer from depression and anxiety. Following a lengthy investigation carried out by us on her behalf, the debt was removed from her account. We supported her in commencing a stage 2 complaint against WDC in September 2021 through correspondence and virtual meetings. In January 2022, the stage 2 complaint was upheld, and she received a written apology. The report contained recommendations concerning WDC's internal procedures, lack of internal and external communication, insensitivity and lack of clarity in communications.

Phoebe has since moved into a two-bedroom council property with her son. As recommended in the report, the arrears were removed from her account, a Discretionary Housing Payment was awarded to cover three weeks' rent in the new property, decorating vouchers supplied, and her removal costs paid. We have also assisted her in obtaining grants for school uniforms, white goods and furniture and applied to the BDS on her behalf.

Financial outcomes:

Final balancing arrears of approx., **£702 removed**; **Removal costs** paid approx., **£250**; **Food Bank Voucher** - approx - **£29**; Grant for **School Uniform - £50**; Grant for 2 x **white goods, cooker, bed and other furniture - £900**, **BDS - £36** pcm income gain (**£432pa**); **Decorating Vouchers - £380**

Debt

Specialist debt advice services for the people of Warwickshire

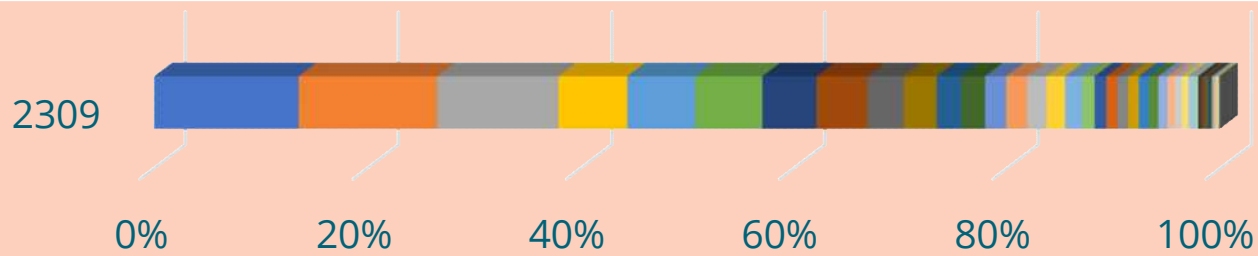
Our debt advice provision is provided through our Money Advice and Pension Service (MaPS) debt services, other projects, and our generalist service. Our offices are accredited by Citizens Advice's local performance and quality framework (LPQF) and the Money Advice Service (MAS) quality framework for debt advice. In addition, our advisers are certified in Money Advice Practice (CertMAP) and participate in continuing professional development. Clients seeking debt advice, therefore, have the assurance that both our organisations and our advisers operate to the highest standards. The service is fully licensed, administers Debt Relief Orders and is registered with the FCA.



Financial Outcome Category			Debts written off		
Outcome	Clients	Number of outcomes	Total Value	Outcome per client	Avg outcome
Bankruptcy	8	9	£494,173.81	£61,771.73	£54,908.20
Debt write off - other	76	103	£146,437.91	£1,926.81	£1,421.73
DRO - debt relief order	185	496	£3,090,054.67	£16,703.00	£6,229.95
IVA - Individual Voluntary Agreement	4	7	£37,854.00	£9,463.50	£5,407.71
Total	269	615	£3,768,520.39	£14,009.37	£6,127.68

Financial Outcome Category			Repayments rescheduled		
Outcome	Clients	Number of outcomes	Total Value	Outcome per client	Avg outcome
Administration order only	1	1	£60.00	£60.00	£60.00
DMP - debt management plan	20	28	£64,745.23	£3,237.26	£2,312.33
Remortgage / Consolidation loan	1	1	£10,000.00	£10,000.00	£10,000.00
Repayment negotiated	69	107	£65,800.82	£953.64	£614.96
Token payments	25	29	£19,337.27	£773.49	£666.80
Voluntary Charge	1	1	£60.00	£60.00	£60.00
Total	113	167	£160,003.32	£1,415.96	£958.10

Helped 2,724 debt clients
Worked on 3,173 cases and helped with 16,195 debt advice issues



- Debt Relief Order
- Debt Assessment
- Council tax arrears
- Fuel debts
- Breathing Space Moratorium
- Credit, store & charge card debts
- Other Debt
- Water supply & sewerage debts
- Rent arrears - LAs or ALMOs
- Rent arrears - housing associations
- Unsecured personal loan debts
- Mobile phone debt
- Catalogue & mail order debts
- Rent arrears - private landlords
- Bank & building society overdrafts
- Unpaid parking penalty & cong. chgs.
- Bankruptcy
- UC advance payment/budgeting advance
- Hire purchase/conditional sale - vehicles and caravans
- Overpayments of WTC & CTC
- Mortgage & secured loan arrears
- Not recorded/not applicable
- Individual Voluntary Arrangement
- Overpayments of other benefits
- Mag. Cts. - fines & comp.ord. arrears
- Other telecoms debt (landline, broadband, bundle, TV)
- 3rd party debt collection excl. bailiffs
- Overpts. Housing & Council Tax Bens.
- Debts to friends and family
- Payday loan debts
- Overpayment of universal credit
- Maintenance & child maintenance arrears
- Arrears of income tax, SEISS, CJRS, VAT or NI contributions
- Buy now pay later (Klarna etc)
- Overpayments of IS/JSA/ESA
- Hire purchase/conditional sale - household or electronic goods (rent to own)
- Social Fund debts
- debt and addictions
- Guarantor loan debts
- Home/doorstep credit loan debts
- Other legal remedies
- Discrimination
- Gambling Related Debt
- Debts to loan sharks/illegal lenders
- Logbook/bill of sale loan debts
- Pawnbroker debts

Warwickshire Specialist Benefits Service

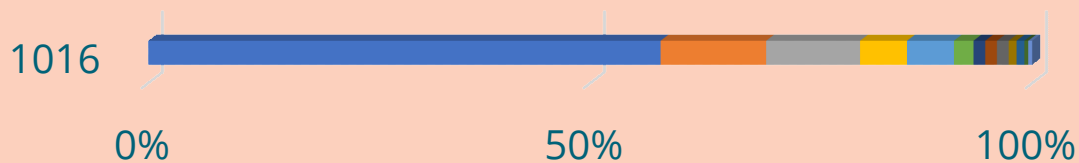
Our Warwickshire Specialist Benefits Service (WSBS) provides both direct advice and support to clients across Warwickshire and training and support to paid and voluntary staff on welfare benefits issues.

Our team of five advisers supports clients through welfare benefit appeals: checking the law and case law relevant to each case, advising clients about the strength of their case, helping to obtain additional evidence, preparing written submissions, preparing clients for hearings and representing them on the day when required.

We staff a welfare benefits helpline and regularly provide training to Citizens Advice staff and volunteers and frontline staff at other Warwickshire organisations on welfare benefits.

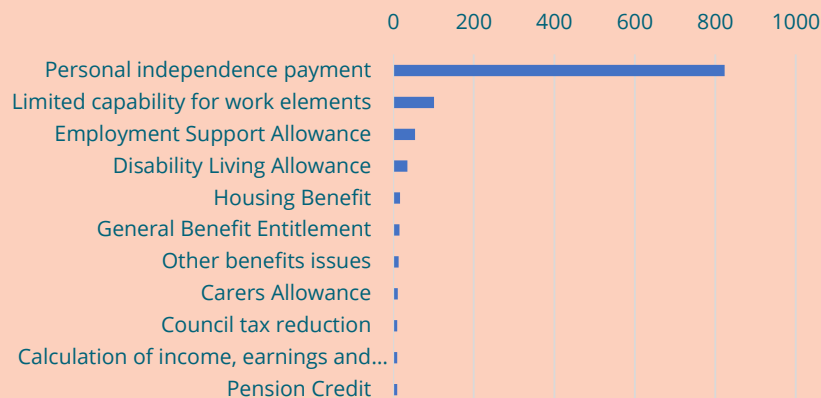
Key Statistics	
Appeal cases handled	325
Other cases	121
Tribunal hearings	135
Benefits issues advised on	1405
Other advice issues	81
Income gains for clients (achieved/expected)	£1,347,098

Advice Issues

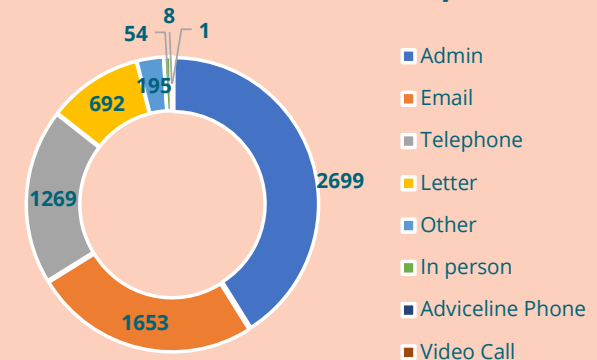


- Benefits Universal Credit
- Utilities & communications
- Travel & transport
- Housing
- Financial services & capability
- Other
- Relationships & family
- Health & community care
- Charitable Support & Food Banks
- Tax
- Debt
- Legal

Top 10 benefit issues



Channel of activities 6,571



Case Study - Warwickshire Specialist Benefits Service



Mr A was referred to the Warwickshire Specialist Benefits Service after he had twice claimed Personal Independence Payment and been turned down.

Mr A was a man in his 50's who suffered from severe depression and anxiety, breathing problems and also chronic knee and back pain from arthritis. In addition, he had suffered from addiction to alcohol and non-prescription drugs since he was 13 years old, which had impacted negatively on his mental and physical health. When we saw him, Mr A was endeavouring to turn his life around and had managed to very significantly reduce his consumption of alcohol and drugs. However, he remained severely depressed and anxious and his anxiety was exacerbated by knowing that his home environment and the acquaintances surrounding him could cause him to relapse again.

During our conversations with him, Mr A explained that he really wanted to move to a different area as he felt this would help his recovery from addiction and lead to an improvement in his mental health, but he was financially unable to do so. Citizens Advice had previously assisted Mr A to reduce his debts, but he had a few remaining debts and his income was low.

We assisted Mr A to lodge an appeal against the latest decision refusing PIP and supported him afterwards when his low mood caused him to consider dropping the appeal.

We prepared a written submission to the appeal tribunal, setting out Mr A's case for an award of PIP. When a date was received for the appeal to be heard, we represented Mr A at the hearing as he felt unable to go through it on his own.

The appeal was successful, with Mr A being awarded both components of PIP at the highest rate for a period of 5 years. The award gave the client an **extra £8,200 income a year**, doubling his existing income. In addition, because it had taken nearly 18 months for Mr A's claim to be resolved, he was also **entitled to arrears of £14,400**.

Mr A will now be able to clear his remaining debts and also move out of the area.

Mr A was very happy with the outcome of his appeal and the difference it would make to his life, saying in his feedback on the service provided:

“You gave me a better standard of living with less stress and a smile on my face. Thank you so very much”

Client Satisfaction Surveys WSBS

Cumulative Feedback (Q2, Q3 & Q4)

Number	Questions	Rating Scale	Q2	Q3	Q4	TOTAL	%
Question 1	Please rate the quality and timing of our service:	1 Very Poor	0	0	0	0	0.0%
		2 Poor	0	0	0	0	0.0%
		3 Satisfactory	0	0	1	1	3.2%
		4 Good	0	0	1	1	3.2%
		5 Excellent	7	9	13	29	93.5%
		Total	7	9	15	31	100.0%
Question 2	After our advice, do you understand your rights and options more?	1 Not at all	0	0	0	0	0.0%
		2 A bit	0	0	0	0	0.0%
		3 Somewhat	0	0	1	1	3.2%
		4 Yes	3	3	2	8	25.8%
		5 Yes - a lot	4	6	12	22	71.0%
		Total	7	9	15	31	100.0%
Question 3	After our advice, are you healthier or less stressed?	1 Not at all	0	0	0	0	0.0%
		2 A bit	0	0	0	0	0.0%
		3 Somewhat	0	1	0	1	3.2%
		4 Yes	3	1	2	6	19.4%
		5 Yes - a lot	4	7	13	24	77.4%
		Total	7	9	15	31	100.0%
Question 4	After our advice, will you feel more confident to sort out your problems in future?	1 Not at all	0	0	0	0	0.0%
		2 A bit	0	1	3	4	13.8%
		3 Somewhat	1	0	2	3	10.3%
		4 Yes	0	2	3	5	17.2%
		5 Yes - a lot	4	6	7	17	58.6%
		Total	5	9	15	29	100.0%
Question 5	Do you understand benefits better now than you did before?	1 Not at all	0	0	0	0	0.0%
		2 A bit	0	1	1	2	6.9%
		3 Somewhat	1	0	2	3	10.3%
		4 Yes	0	2	3	5	17.2%
		5 Yes - a lot	4	6	9	19	65.5%
		Total	5	9	15	29	100.0%

Contact information



**citizens
advice**

BRANCAB

Bedworth

25 Congreve Walk, Bedworth. CV12 8LX

Nuneaton

Town Hall, Coton Road, Nuneaton. CV11 5BT

Rugby

1st Floor Chestnut House, 32 North St, Rugby. CV21 2AG

Please visit our website for our opening times, access channels and outreach provisions

Local Website: www.brancab.org.uk

Email: info@brancab.org.uk

North Warwickshire Citizens Advice

North Warwickshire

The Parish Rooms, Welcome Street, Atherstone. CV9 1DU

Please visit our website for our opening times, access channels and outreach provisions

Local Website: www.nwcab.org.uk

Email: advice@nwcab.org.uk

Citizens Advice South Warwickshire

Warwick District

10 Hamilton Terrace, Leamington Spa. CV32 4LY

Please visit our website for our opening times, access channels and outreach provisions

Local Website: www.casouthwarwickshire.org.uk

Email: Website online contact form

TELEPHONE CONTACT:

Monday to Friday 9.00am - 5.00pm 0808 250 5715

Out of hours service: Mondays 5.00pm - 7.00pm 0800 995 6047