

# Making a difference in challenging times

**citizens  
advice**

**Impact report  
2021-2022**



# We are Citizens Advice

We can all face problems that seem complicated or intimidating. At Citizens Advice, we believe no one should have to face these problems without good quality, independent advice.

Citizens Advice offers free, confidential advice online, over the phone and in person.

When we say we're for everyone, we mean it. People rely on us because we're independent and totally impartial.

No one else sees so many people with so many different kinds of problems, and that gives us a unique insight into the challenges people are

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

That's why 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.

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# Helping people through uncertain times

As we started the 2021-2022 financial year, England and Wales were still in the third national lockdown of the Covid-19 pandemic. People's health, education, work and social lives had been affected in ways we could never have imagined 12 months before.

As both nations slowly navigated their way through life post-lockdowns, the year proved another extremely challenging one, for our service and for the people we help. Covid support measures largely came to an end in autumn 2021, including the £20 rise in weekly Universal Credit that had been a lifeline for people. Gas prices began soaring, meaning dozens of energy suppliers failed, and then bills increased to more closely reflect gas prices and pay for the costs of these failures. The war in Ukraine pushed energy and food prices even higher, and created a new wave of refugees attempting to navigate the UK system. **People came to us with more urgent and complex problems than ever before.** We've experienced a huge rise in demand, particularly for energy advice, that shows no sign

of abating. And **most concerningly, it's getting harder for us to find solutions for people**—with costs spiralling ahead of income, their money simply doesn't cover the essentials for many.

Despite these challenges, our **18,500** volunteers and **8,650** members of staff have remained resilient, working tirelessly to provide support from over **2,500** locations across England and Wales. We helped **2.55** million people directly, and our advice website had over **40.6** million visits and **58 million** pageviews. **For every £1 invested in Citizens Advice, we've delivered over £14 in public value, through economic and social benefits—totalling £4.6bn this year.**

Our volunteers and staff are working flat out to help the people who need our support, but we know there are still many people out there who find it difficult to get through to us. We need to make sure they have somewhere to turn in these unprecedented times. We're trying hard to find ways we can increase our capacity to help us meet increasing demand and make sure people have access to the support they need. And we'll keep pushing for regulatory and policy change, to address the root causes of the problems we're seeing. This report highlights some examples of the powerful impact our work has had, and some of the stories behind the big numbers.

## Our impact in numbers

In another year of uncertainty, we were there to help millions find a way forward.



**40.6 million**

visits to our website



**1.96 million**

people using our phone service



**624,000**

people helped by email



**183,000**

people helped face to face  
(when Covid restrictions allowed)



**176,000**

people helped via webchat



**87,000**

witnesses helped through  
the Witness Service

Despite unprecedented demand for our services, and more people coming to us with urgent and complex problems:



**6 in 10**

people said they felt less stressed, depressed or anxious as a direct result of our advice



we helped **75%**  
of people solve their problem



**nearly 8 in 10**

people said we were easy to access



**87%**

of people would recommend our services to a friend



**96%**

of people supported by the Witness Service said they were satisfied or very satisfied with the service they received from us



For every £1 spent on the Citizens Advice service, we benefited our clients by £14 (solving problems improves lives, and this means better wellbeing, participation and productivity for the people we help).



We saved government and public services £717 million (by helping stop problems occurring or escalating, we reduce pressure on public services like health, housing or out-of-work benefits).



We estimate our total social and economic value to society to be £4.6 billion (as part of our advice, we can increase people's income, through debts written-off, taking up benefits and solving consumer problems).

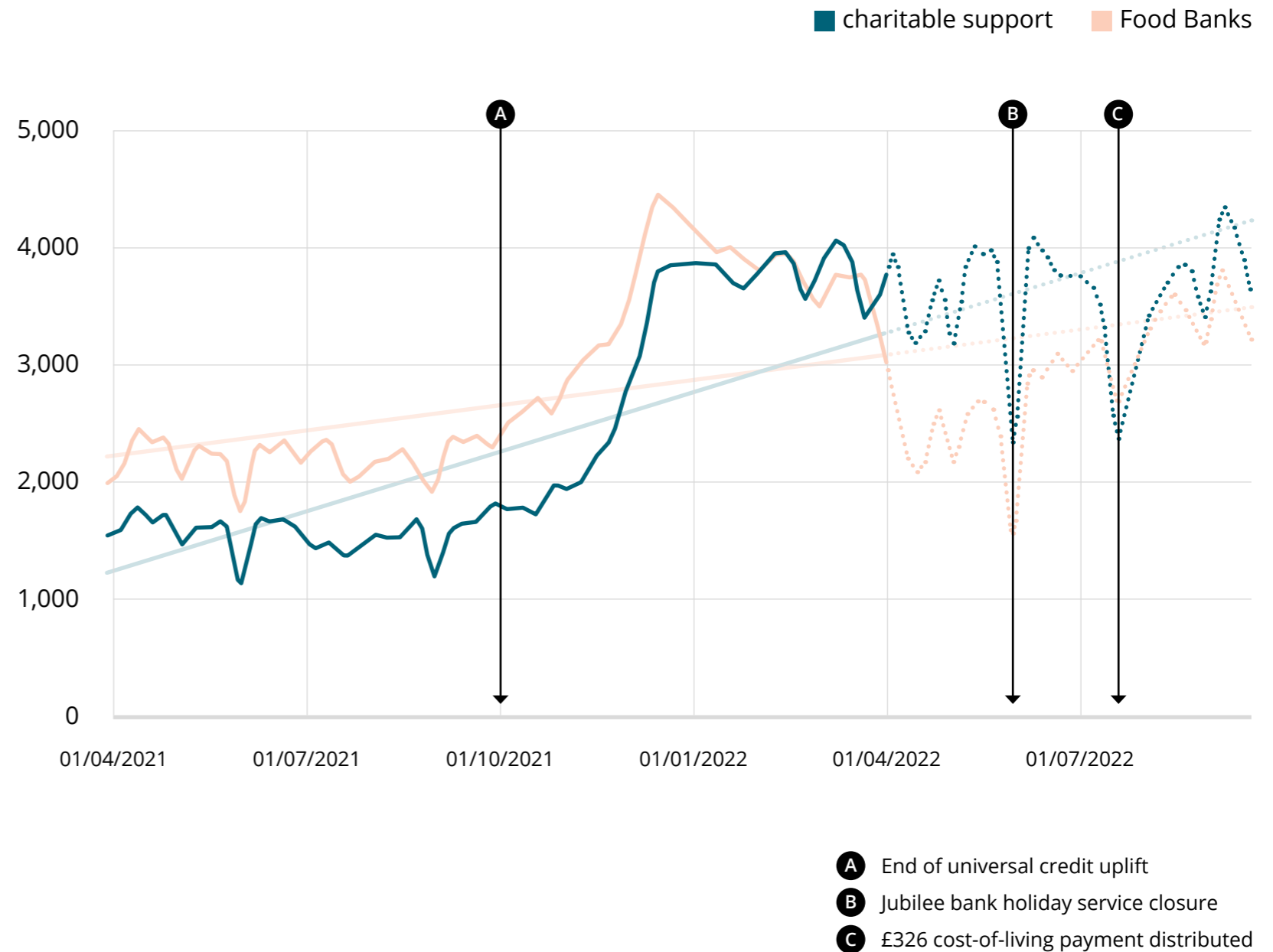
For more information on how we estimate our value to society, see our [technical annex](#)

# Data snapshots

## Snapshot 1

a 54% year-on-year increase in people coming to us for crisis support such as food bank referrals and charitable support

Our recorded issues across all advice channels (phone, in person, webchat and email) shows a 54% increase year on year in people coming to us for charitable support, rising steeply from October 2021 when the £20 universal credit weekly uplift ended. Our current figures show this number is continuing to rise going into winter 2022. There is a significant dip at point B, where the Jubilee bank holiday weekend reduced our weekly service hours. More importantly, there is a significant dip at point C, where the first part of the government's cost-of-living payments went out—clearly showing that these payments directly helped people in crisis, who are otherwise needing charitable support. These numbers are still climbing.



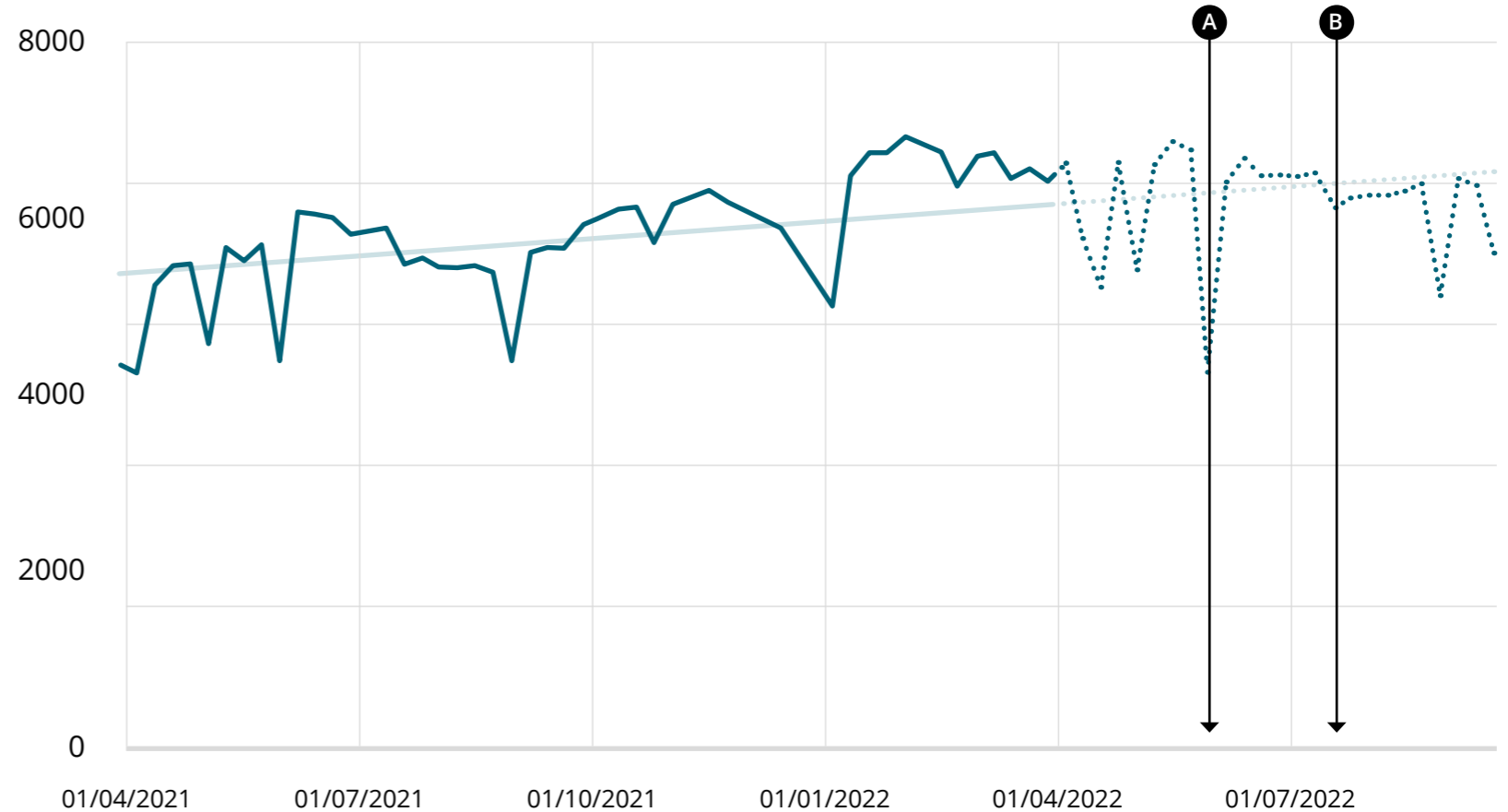
Note: this impact report draws on data from the 2021-2022 financial year, ending in March 2022. Our more recent data is included in this chart as a dotted line from April 2022.

# Data snapshots

## Snapshot 2

a 33% rise year-on-year in people inquiring about Personal Independence Payment (help with extra living costs for people with long-term physical or mental health condition or disabilities)

This snapshot shows that the cost-of-living crisis has, from the outset, disproportionately affected people reliant on benefits due to disability and long term health conditions. Point A reflects the Jubilee weekend and reduction in service hours, meaning we could help less people than usual that week. Point B shows the rough date of the government's first cost-of-living payment, with a significant dip following in the week(s) after—again showing that these support measures are desperately needed by people with increasingly fewer options to make ends meet.



- A** Jubilee bank holiday service closure
- B** £326 cost-of-living payment distributed



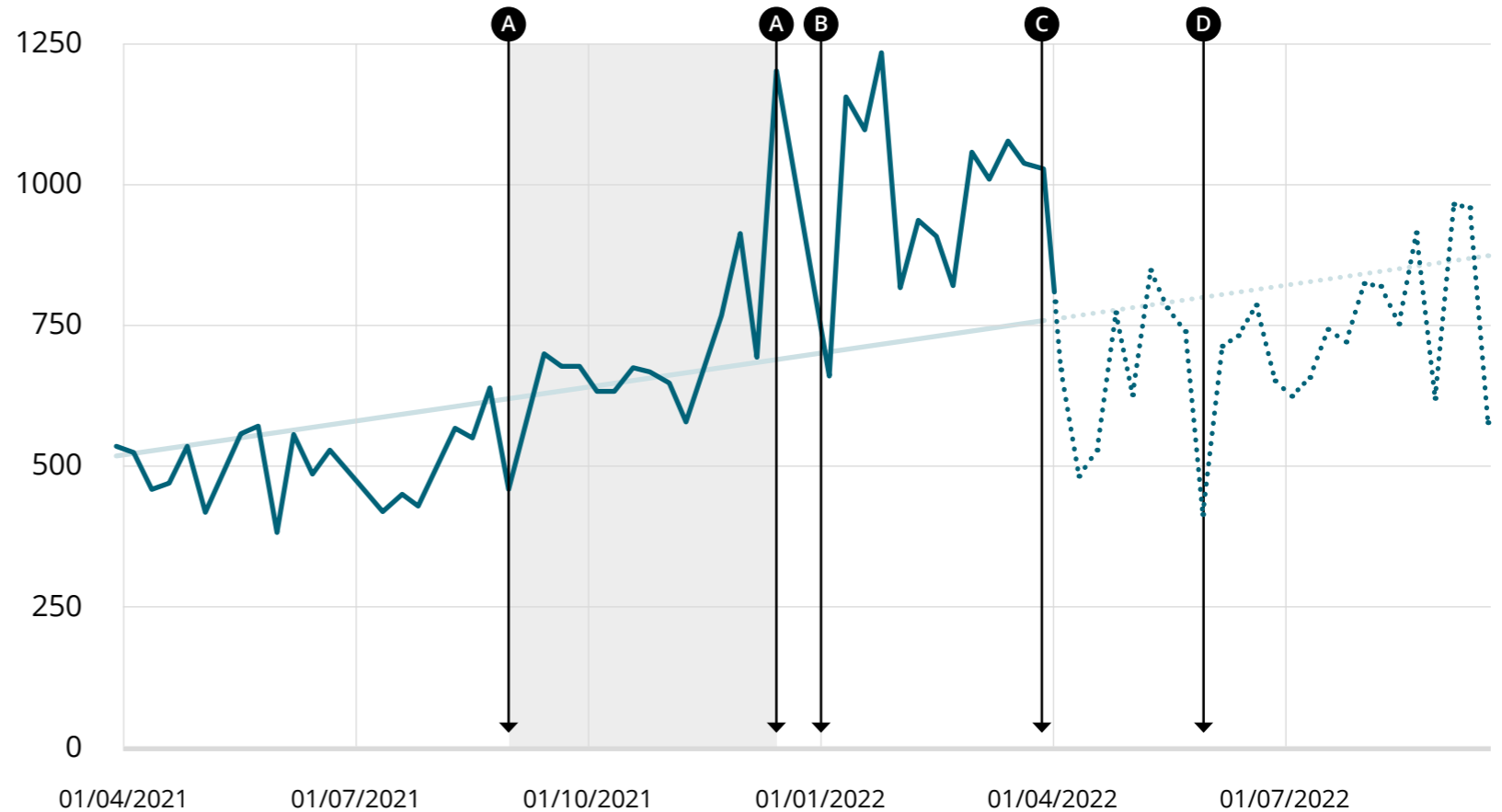
# Data snapshots

## Snapshot 3

demand for our services has risen throughout the energy crisis, as suppliers failed, price caps rose and support schemes were implemented

Demand for energy advice across all our services more than doubled this year. People came to us in confusion as 30 energy suppliers failed in late 2021 (point A), and in fear as the reality of price cap rises became obvious (point C). People needed advice on how to handle their energy accounts forcibly switching provider, how to make sure they were paying the right amounts as rates changed, for efficiency advice and to make sure they were getting the support they were entitled to. We expanded our advice provision at point B, ahead of a huge spike in demand for advice in early 2022. You can read more about our response to the crisis throughout this report, including our advice services development on [page 12](#) and how we speak out for consumers on [page 20](#).

For up to date information on our data trends, you can [view our public Tableau profile here](#).

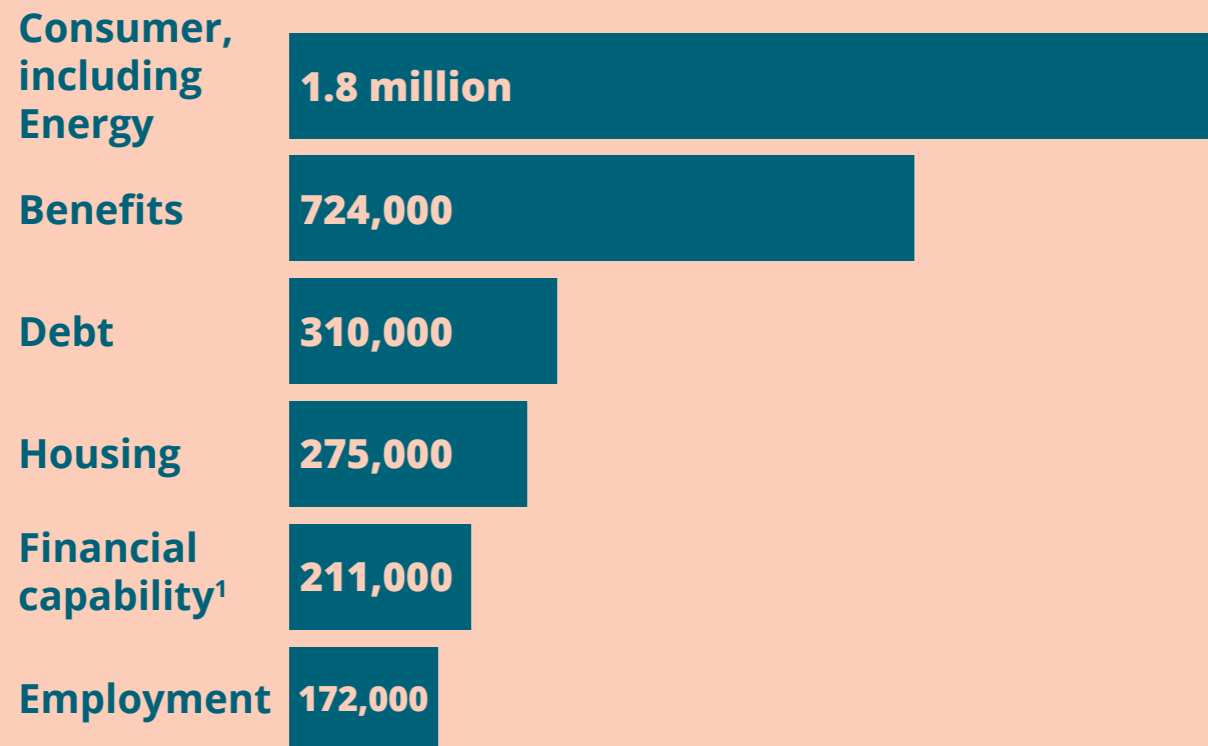


- A** 25 energy suppliers went bust
- B** Vulnerability and Carbon Monoxide Allowance (VCMA) programme launched and Energy Advice Programme expansion
- C** Energy Price Cap Rises
- D** Jubilee bank holiday service closure

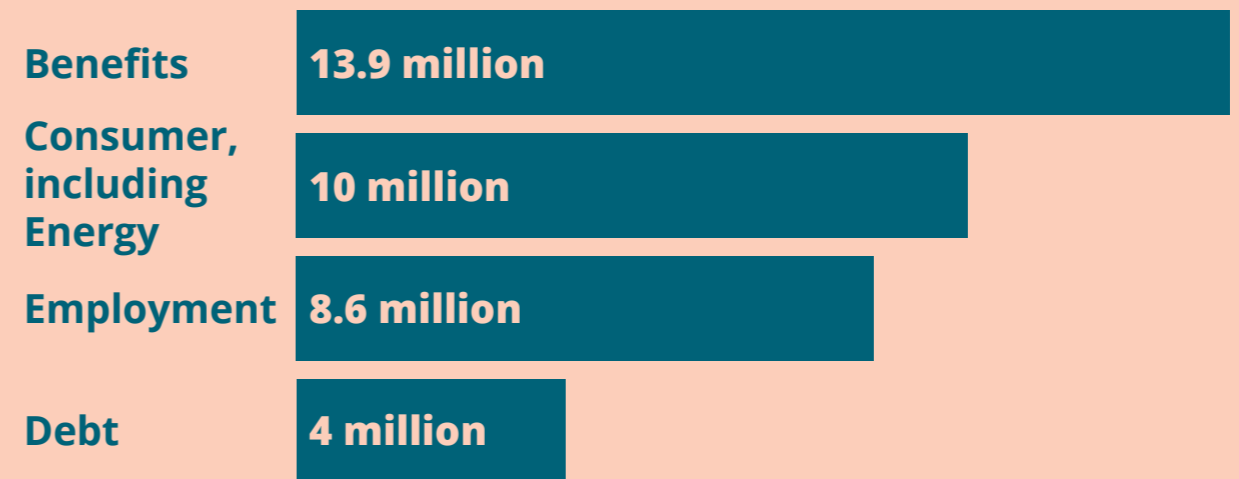
# The problems we helped people with

Every year, millions of people come to us with a range of different problems from benefits to housing, employment to debt. This means our data (information on the problems people come to us for help with) provides us with a unique insight into the challenges people face across England and Wales.

In 2021-2022, the main issues our advisers helped people with directly (by phone, webchat and email, or in person) were:



The top areas of advice people came to our website for were:



<sup>1</sup> Financial capability helps people develop their financial skills and confidence, helping them avoid unmanageable debt and other money problems.

As Covid restrictions eased and support schemes such as furlough ended, we saw the need for employment advice return to normal levels across England and Wales. We saw 75,000 fewer clients with this issue compared to 2020-2021 and 129,000 fewer issues.<sup>2</sup>

At the same time we saw many more people struggling financially, compared to the prior year.

- we saw **24,000** more people seeking advice on benefits and nearly **167,000** more benefits issues
- we also saw over **50,000** more people seeking debt advice
- a further **233,000** sought advice on improving their financial capability, such as budgeting. We helped **19,000** more people in this area compared to last year

There was more demand for housing advice as the pandemic's eviction ban ended, notice periods were reduced and more people struggled to pay their rent or mortgage.

As the cost-of-living crisis deepened, particularly as a result of the raised energy price cap and other inflationary pressures, we saw a spike in demand for utility advice as people struggled to pay their energy bills. In our network, we advised on nearly twice as many issues concerning energy saving measures (17,000 in 2020-2021 compared to 33,000 in 2021-2022). We also saw an additional 29,000 problems with energy debt compared to 2020-2021. We expect to continue to see devastating trends in people seeking our support in what we know is going to be an incredibly tough winter ahead for the people we help.

Our consumer service also saw a spike in demand for utilities advice, dealing with 45,000 more issues compared to the previous year, again driven by people struggling with their energy bills.

**we advised on nearly twice as many issues concerning energy saving measures (17,000 in 2020-2021 compared to 33,000 in 2021-2022)**

<sup>2</sup> Citizens Advice keeps a single record on each person who comes to us, whether we help them by phone, in person in our network of local offices, or through our webchat and email advice service. Each record contains information on their age, gender, ethnicity, disability and local council. We also add the issues they are seeking advice on. Ongoing issues are only recorded once, and new issues are also added to the record. This means a record may count multiple issues across 1 or more advice areas.

# Advice in focus: Energy, Benefits and Debt, and our expert advice provision

## Energy advice

This year energy bills skyrocketed to their highest in a generation. Our energy advice, and our role as the statutory advocate for consumers, have never been more important.

We give energy advice in several different ways, including tailored one-to-one advice<sup>3</sup>, through

energy champions and regional leads empowering front line workers<sup>4</sup>, and giving specific carbon monoxide safety advice and interventions<sup>5</sup>. Our main energy programmes delivered an estimated £4.7m of expected income or financial gains to people who took action after receiving our advice.

- 3 The Energy Advice programme provides tailored, one-to-one energy advice and supports those living in or, at risk of, fuel poverty. It aims to make sure people can keep warm in their homes and manage day to day. The EAP programme delivered an estimated financial gain of £2.2m over 9 months.
- 4 The Big Energy Saving Network (BESN) is delivered by a network of Champions who gave advice to over 22,000 people last year. BESN aims to support 2 key audiences: consumers and frontline workers (FLWs). Champions work to deliver energy advice to consumers locally, while regional leads work to train FLWs regionally so they can cascade information to consumers. It's delivered by a network of over 170 Energy Champions who are based in organisations and charities across England and Wales. In total, people using BESN saved an estimated £2.7 million from actions taken following advice.
- 5 The Carbon Monoxide Advice Project (CMAP) provides energy efficiency advice and Carbon Monoxide safety advice/interventions, so each person advised can use energy in their home safely, efficiently and affordably. CMAP delivered an estimated income gain of £836,556.

Note: Income or financial gains are calculated based on the savings people will make by taking the actions recommended by our advisers.

Our energy programmes delivered an estimated **£4.7m** of expected income or financial gains to people

## People told us our energy services have led to a range of positive outcomes<sup>6</sup>.

In 2021-2022:

**Over 7 in 10** said that the energy advice they received helped them to keep their house warm, while **over 6 in 10** said the support they received helped them understand how to take action to reduce their energy costs.

**Over 7 in 10** people applied for the Warm Home Discount after receiving our advice.

**Over 8 in 10** people who discussed potential improvements to home energy efficiency with their adviser had taken at least one energy-saving measure since receiving support.

## Our energy services have also had a positive impact on people's health<sup>6</sup>:

In 2021-2022:

**Over 6 in 10** felt less stressed, depressed or anxious after speaking to an energy adviser, while **over 5 in 10** found it easier getting on with their day-to-day life.

## The top 3 issues relating to energy in 2021-2022 were:



**5,115 cases**

(118% increase) Inaccurate bill or inaccurate estimated bill



**3,698 cases**

(299% increase)  
Credit refund issue



**3,410 cases**

(46% increase) Pre-payment meter self disconnection (unable to credit meter)

<sup>6</sup> Findings from structured telephone interviews with BESN and EAP consumers

## Consumer Service

Our Consumer Service deals with a wide range of consumer issues for people living in England and Wales. As part of this service, we have specialist advisers trained in energy industry regulations and license conditions. These teams provide people with advice and support on a wide range of energy issues, including billing problems, meter issues and ways to ensure they're on the most suitable tariff.

Clients in vulnerable circumstances will be referred to the Extra Help Unit (EHU) for additional support. The EHU is a referral-only service, with 90% of its referrals coming from the Consumer Service. The EHU carries out analysis of their cases to understand what the key issues are, and whether new problems are emerging. They work closely with Citizens Advice on both operational issues and to advocate for improvements within the sector.

## How our advice helped Baljit<sup>7</sup>

Baljit was getting very high quarterly estimated energy bills. Despite contacting the supplier on many occasions, they insisted they were accurate even though this seemed very unlikely.

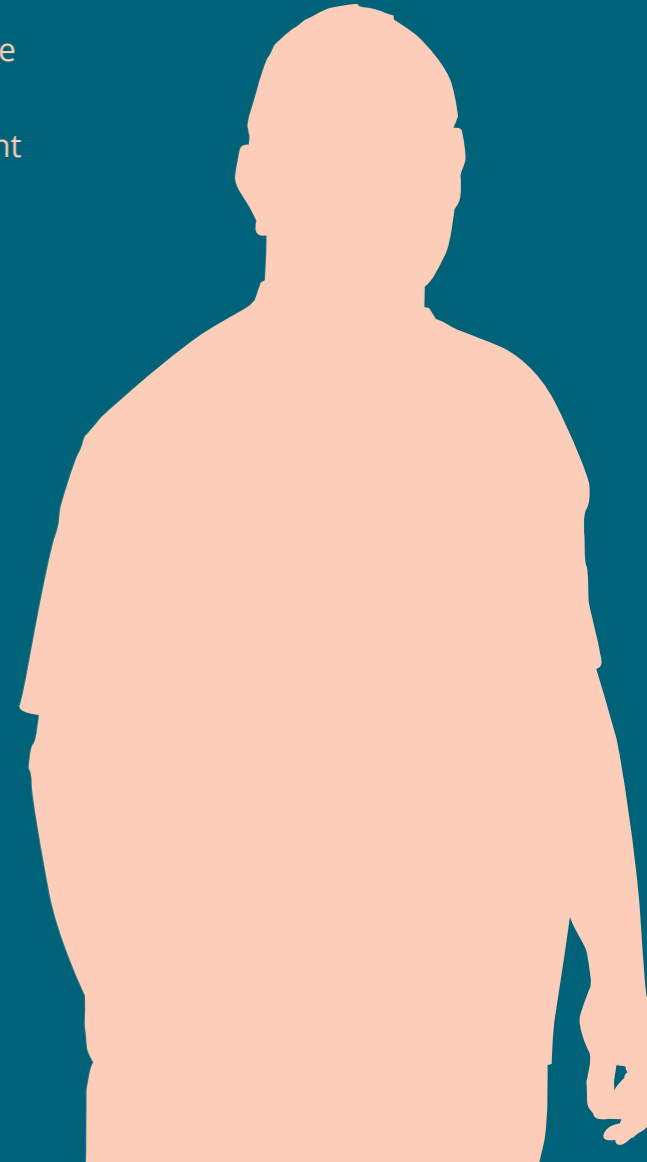
As Baljit is partially sighted, the supplier sent someone to examine the meter. But instead of helping to resolve the matter, the estimates increased further and the supplier threatened a warrant for non-payment.

We referred Baljit to the Extra Help Unit.

They worked with the supplier to correct the estimated bills, reduced payments to the right amounts, oversaw the installation of a smart meter and made sure Baljit received an apology.

Read more about the impact of our Consumer Service in our [\*\*2021-2022 Consumer Advice and Advocacy annual report\*\*](#).

<sup>7</sup> Names and some details have been changed or omitted to preserve anonymity.



## Benefits advice

For many people who turn to us for help, we look at how we can maximise their income by making sure they're receiving all of the benefits they're entitled to. Our advisers record the total value of expected or achieved income gain after giving advice. In 2021-2022 where we identified that people should be receiving additional benefits, we helped them to claim on average an additional **£6,614 a year per person—which is a recorded gain of £200 million in total**. We know for definite that our clients received this £200 million, but this is likely to be an underestimate. If all clients we gave benefits advice to went on to receive the entitlements we identified, **this total would be over £650 million**. And where people hadn't received their full entitlement, we helped them get an average of **£1,159** in back payments.

## Help to Claim

Our Help to Claim service, funded by the Department for Work and Pensions (DWP) supports people in the early stages of a Universal Credit claim, from the application, through to their first correct payment. It's delivered through local Citizens Advice and across multiple channels to ensure that people can access support in a way that works best for them. In 2021-2022 this included phone, webchat and face-to-face (when Covid restrictions allowed).

"I have severe mental health problems and applying for universal credit is extremely difficult and without Citizens Advice I would have not been able to even attempt doing it. Thank you."

Help to Claim client

## Help to Claim 2021-2022 in numbers



We supported **157,000** people



We helped **10,000** people face-to-face



We had over **3.2 million** page views on our website



We answered **234,000** phone calls<sup>8</sup>



We held over **51,000** webchat sessions

## Our help has a huge positive impact on people's lives.



The estimated public value of our Help to Claim advice was **£508 million**



Nearly **9 in 10** people reported feeling less stressed, depressed or anxious after using our service



More than **3 in 4** clients said their problem was partly, mostly or completely resolved. Of these, nearly **9 in 10** said they wouldn't have been able to sort out their problem without our help.

<sup>8</sup> Including some multiple contacts.



## Debt advice

In 2021-2022 we saw many more people struggling financially and seeking support with debt. Citizens Advice delivers debt advice across England, funded by the Money and Pensions Service (MaPS). Advice and support is given all the way through to debt solution, via phone, webchat and in person. The service is provided through partnerships with over 173 local Citizens Advice as well as 10 independent Advice Agencies. In addition we provide a central Debt Relief Order processing service for local advisers to refer into.

In 2021-2022, we had 500 (full time equivalent) advisers, who helped:

**89,000** people via local offices

**83,000** people via the national debt helpline

**52,000** people via webchat

Our debt advice has a huge impact on people's lives:



Over **£523 million** of debt was advised on—over £1 million per debt adviser



On average we helped people write off **£13,059** of problem debt  
(a total of **£118,287,945**)



**9 out of 10** people would recommend us to a friend



**89%** of people said we helped them find a way forward

## In-depth expert advice is at the heart of our service

Our Expert Advice team supports local Citizens Advice advisers across multiple channels so they're best able to help clients find a way forward in several advice areas—benefits and Help to Claim (Universal Credit), work, debt, housing, consumer, family, immigration and discrimination.

In 2021-2022 this included:

**over 4,000** queries answered from advisers seeking help on complex client cases in work, benefits and housing

**over 6,000** advisers receiving weekly email updates with up-to-date information on legal changes, expert insights on emerging issues and details of other useful advice resources

**over 30** online articles published giving advisers in-depth commentary, guides and tactical advice on a variety of advice issues with over 38,000 total views

**over 3,600** advisers supported through online communities including moderated peer-to-peer support and sharing of best practice, to improve outcomes for the people who come to us for help

More in-depth advice is often needed where cases are particularly complex, or where the law is new, uncertain or untested.

Types of cases where advisers have been supported by in-depth legal expertise:

- challenging homelessness decisions
- advising clients about evictions
- entitlement to claim benefits such as Universal Credit
- challenging decisions not to award benefits such as Personal Independence Payment (PIP)
- pay problems, such as deduction from wages and holiday pay
- unfair dismissal and redundancy
- maternity and family rights and discrimination

"I just wanted to say thank you for all your help in this matter, we really are grateful for all your experience and advice, it really has helped me. After much deliberation and armed with all the information the client decided to settle out of court for a settlement of £5000 which she is really happy with. The employer has put in place new measures and management in response so she feels that she may have made a difference which was very important to her."

Local Citizens Advice adviser

# Being a voice for the people we help

Alongside helping people overcome problems in their lives, we join up this lived experience with our data, to understand systemic problems in society and find imaginative policy solutions.

No other organisation can do this as well as us. And it creates a powerful cycle: our advice and data (information about the problems people come to us for help with) informs and amplifies the impact of our policy work, which in turn helps to address the root causes of the problems people come to us with.

The second year of the pandemic, and the escalating energy and cost-of-living crisis, brought growing worries and challenges for many people. As spiralling costs across many day-to-day goods and services started to bite, the biggest impact was shouldered by those on the lowest incomes. Speaking out and influencing decision makers, to make a real difference to people's lives, was crucial.

An important element for our advocacy work this year was better understanding the impact of government policies and business practice on all communities, with a particular focus on marginalised groups—such as our policy report [How Do I Survive Now](#), which highlighted the impact of living with **No Recourse to Public Funds** (NRPF) and called for the condition to be removed from all those habitually resident in the UK.

Speaking out and influencing decision makers, to make a real difference to people's lives, has never been more important.

## Energy

We were at the forefront of protecting consumers as 30 energy companies failed, liaising with the failed providers, the suppliers who then took responsibility for their customers, and Ofgem to secure protections for people in particularly vulnerable circumstances. By providing powerful new evidence, we successfully argued against energy network companies who had appealed to the Competition and Markets Authority and were looking for customers to fund billions in extra profits. Throughout the year's energy challenges, we continued to advocate for a fair and just transition to net zero. As a result the Department for Business, Energy and Industrial Strategy (BEIS) announced new protections for consumers on heat networks and that Citizens Advice will be appointed as their statutory consumer advocate.

## Cost of living

In August 2021 when Ofgem announced an increased price cap, we began sharing evidence about how households might struggle. As predictions for the April 2022 energy price cap soared, we secured widespread media coverage using our unique data to show the immediate impact the cost-of-living crisis was having. We kept up the pressure, continuing to shine a spotlight on those affected the most, from highlighting the percentage of benefit payments being spent on energy bills, to showing trends in the demand for our advice on how to manage spiralling costs. As the crisis evolved we continued to offer expert policy analysis on how to fix it to decision-makers across energy and welfare. Our efforts directly contributed to a series of government announcements that offered increased support—packages worth a combined £24 billion were announced in February's Spring Statement and the following May. We continue to share insights from the frontline with high-profile media and decision makers, to raise awareness of the issues affecting people's lives and to secure further support. Our national news team won PR Team of the Year at the 2022 Charity Times Awards for our media work around the energy market meltdown and cost-of-living crisis since last autumn.

**As the crisis evolved we continued to offer expert policy analysis on how to fix it to decision-makers across energy and welfare.**

# Adapting our services to help more people

We aim to be here for everyone, whoever they are and whatever their problem. We're always looking for ways to help more people in new and innovative ways.

## Advice on TikTok

Reaching young people became a priority for us when research showed they had much lower awareness of Citizens Advice than older generations. Using TikTok (a video-led social media platform) helps us to offer advice to young people in a way that works for them.

Since launching our TikTok channel in late 2020, we have quickly grown a following of over 120,000 people and our videos have also appeared in national media. We use the channel to share useful, timely and digestible advice—proactively giving people information they may not otherwise have known. For example, throughout the energy crisis, our videos explained to millions of viewers what to

do if their supplier went bust, where to get support, and advised them on how and why they should submit a meter reading ahead of the price cap changes.

Since using TikTok and delivering targeted campaigns to young people, our brand knowledge among under-25s has been steadily increasing—something we've been working hard on. We won a 2021 Third Sector Award for 'Best Use of Social Media' and a 2022 Charity Times Award for 'Best Social Media Presence' in recognition of our work to reach more young people.

In 2021-2022, our TikTok advice was viewed **7.2 million times**.

Our 'what you didn't learn at school' young person campaign gained 6.2 million views across all channels.

## Breathing space

‘Breathing Space’ is a government scheme run by the Insolvency Service that gives people in debt protection from action by their creditors for 60 days. It’s an important part of many debt advice cases.

We’ve built a feature that allows advisers to apply for a Breathing Space on behalf of a person directly within Casebook, our case management system.

Before, advisers needed to log into the separate Insolvency Service Portal and enter all of the application details. Now they can make the application directly within Casebook, with most of it automatically pre-filled using the data we already have from the debt advice appointment—a massive time saving.

The feature was piloted on a small scale from November 2021, and went live in January 2022 with adoption increasing over the months since.

- 67% of offices who regularly submit Breathing Space applications are using our feature, and 47% of all offices who have submitted any applications this year
- To March 2022, 2,039 Breathing Space submissions have been made using the feature
- With an average time saving of 34 minutes per submission, this means it’s saved approximately 69,326 minutes, or 1,155 hours, of time
- **At 100% coverage the feature has the potential to save an estimated 383,180 minutes, or 6,386 hours, or 177 working weeks, of local Citizens Advice time** across a similar 14 month period

## Help to Claim British Sign Language (BSL) pilot

This pilot was set up to test an approach to improving access to the Help to Claim service for deaf clients who use BSL as their first and preferred language. People can access the interpretation service via the Universal Credit contact page, where they’re connected to an interpreter via video call with 1 click. The interpreter is then connected to an audio call with a Help to Claim adviser.

Through delivering the pilot, advisers were able to increase their awareness of the challenges that BSL users face in trying to access advice. They reported an overall improved awareness of the access needs of deaf BSL people. We’re now looking at expanding the BSL service across other services. Help to Claim has continued to offer the service beyond the end of the pilot.

## Online advice

This year we took a major step forward with our online content, which is a crucial part of our advice offering, with 40.6million visits. For the first time, we've started to calculate the financial impact of the advice we give on our website. We're using an experimental approach based on our existing impact model. We surveyed people coming to us online for help to find out if we solved their problem and what detriment we helped them avoid as a result. Like the main model, we're cautious in our estimates—and we know our actual impact is likely to be much greater.

We launched a survey on our website asking people to tell us about their experience of using the site. We also followed up with some respondents to see if they'd used our advice to take action on their problem.

We found that

- **45% of people** coming to the site have an issue they want to solve right now
- **62% of people** found the information they needed
- **35% of people** took an action as a result of the information they found
- **56% of people** say they wouldn't have been able to solve their problem without the advice they found on our website

To calculate the impact of our content, we focused on people who were able to use our online content to solve the issue they needed help with themselves, without further advice support (like speaking to an adviser). This means we started with a very large potential number of people, and then narrowed it down to include just the people where we could show we made an impact.

As an example, we had 136,000 unique views of our eviction pages in 2021-2022, with monthly page views almost doubling from May 2021 when restrictions on evictions ended. From our user research, we estimate that these views resulted in 999 prevented instances of eviction<sup>9</sup>. We know from our wider impact work that the cost of each case of statutory homelessness is around £7,670, so **we estimate that these 999 cases saved £7.7m in support services funding.**

We think this is a very conservative estimate. In particular, if someone only used the website for information they may need in the future, we have no way of assigning financial value to that interaction. We only include the short term effects of immediate advice, so our actual impact is likely to be much greater.

<sup>9</sup> The difference between the numbers is big because we only include those who had an immediate problem, which they were able to then solve themselves, and couldn't have done so without the website.

## Improving our advice around discrimination, hate crime and single-sex services

As a result of user feedback, we've iterated our content for trans people on single-sex services. We've redesigned and removed duplication from our hate crime content, to make it easier for the public to access advice to help them with their situation. And we've redesigned and removed duplication from across our discrimination content. As a result, people are finding it easier to find and access our discrimination advice.

**We've also shown how quickly we respond to emerging situations.** Following the invasion of Ukraine, the UK government created a number of new visa schemes to let Ukrainian citizens enter and stay in the UK. We responded to requests from our local Citizens Advice network to urgently develop advice for the public and advisers to use, and the first page was live within 2 days of starting work. The content was viewed 27,000 times in the first 2 months of publication. The advice on 'Homes for Ukraine' scheme received **90% positive feedback** from visitors to the page.



# Increasing our reach through meaningful partnerships

We partner with other organisations in the public, private and third sector to help us reach more people who need us most. In a year where demand for our services surpassed even early pandemic levels, our partners have helped us be there for even more people.

## Help through Hardship

The Help through Hardship helpline was created in partnership with the Trussell Trust to maximise the income of people in poverty through personalised support, empowering them to avoid financial crisis in future. It provides callers with advice on benefits, income maximisation and will issue foodbank vouchers for those who need them. 2021-2022 saw massively increased demand, following the end of Covid support measures (including the Universal Credit temporary rise) and then price rises, which increased the cost of food and energy.

To address this, and supported by the Trussell Trust, we tripled the number of fully trained, dedicated advisers working in local Citizens Advice on the helpline within a 5 month period. During Plan B Covid restrictions, we identified the need for a call back service for people who may benefit from a follow up conversation, to provide further support, signpost or refer in to our other services. Mental health charity Mind also joined the partnership in September 2021, so advisers can transfer calls to them if additional support is needed.

Help through Hardship in numbers, 2021-2022:



**96,738**

calls answered



**31,724**

people advised



**88,311**

people provided with emergency food



**47,963**

food bank vouchers issued



**5,391**

people helped to increase their income



**£3,563**

average estimated financial gain per caller (where a financial gain was identified)

**£19.2**

million total estimated financial gain for all callers (where a financial gain was identified)



**89%**

of callers found the advice given helpful

**91%**

of callers were very or fairly satisfied with the service

## How our advice helped Sarah<sup>10</sup>

Sarah has multiple health conditions and called the helpline as she couldn't afford to buy food. She had no money left after paying her carers, who she needs support from several times a day.

Our adviser explored her situation further, to see if there were any underlying issues, and any ways to maximise her income. Sarah had been paying for less time with her carers than she really needed, because she couldn't afford the hours.

Sarah's retired, and on State Pension and Attendance Allowance, also receiving Housing Benefit. Despite this support, she still didn't have enough money to make ends meet. Our adviser spoke to Sarah's local authority, to arrange a review of her social care financial assessment. The local authority agreed to reassess Sarah's benefits, which should enable her to have full carer support in place going forward. Sarah was also given a foodbank voucher to help with her immediate need.

We made sure Sarah had a callback from the team, to check on her situation and ensure her needs were being met long term. On this call we confirmed her local authority were checking in daily, and that she no longer needed food support. The adviser made sure she had the Help through Hardship phone number in case she needed us again in future.

**Sarah has multiple health conditions and called the helpline as she couldn't afford to buy food.**



<sup>10</sup> Names and some details have been changed or omitted to preserve anonymity.

# Gas Distribution Networks

From January 2022, we partnered with the Gas Distribution Networks (GDNs) in England and Wales to deliver advice within Ofgem's Vulnerability and Carbon Monoxide Allowance (VCMA) framework.

The partnership raises awareness of carbon monoxide (CO) and provides energy efficiency advice to help people maximise their income. The CO advice is in place to complement our existing Energy Advice Programme (EAP) which runs across the network.

January - March 2022 results:



**79** local Citizens Advice offices delivering this phone service



We address over **5000** different energy issues



We gave **3,688** people carbon monoxide awareness advice



**97%** of people we advised said their knowledge of CO has improved as a result of their appointment



**79%** of people we advised went on to claim Warm Home Discount support



We sent **1,781** people a free carbon monoxide alarm



**78%** of people we advised were informed about the Priority Services Register



We identified **£1.2 million** of expected additional income gain in total for our callers



We gave **1,257** people a benefit entitlement check and benefits advice

# How our advice helped Robert<sup>11</sup>

## Robert's words

I am 72 and recently widowed, so I live alone. I have some health issues but nothing too serious.

Around October or November last year I contacted my council as my oil boiler was acting up, so I assumed it was faulty. After calling them it would take ages for an engineer to come out and sometimes after waiting all day no one would even turn up. When they did turn up I think they would do a temporary fix as the boiler would start messing around soon after.

Constantly calling the council was stressful and started to affect my mental health. I then also started feeling unwell, this went on for months. About a month or so ago I was speaking to my niece who suggested I contact Citizens Advice and I am so glad I did. The person I spoke to was very nice and extremely helpful. Not only did she liaise with the council to get an engineer out to me within 30 minutes, she also advised me to go to A&E urgently for a VCR test as when

I described how unwell I was feeling she said it sounded like symptoms from being exposed to an oil leak. Well she was right! The reason I had been feeling so unwell for over six months was because I had been exposed to the fumes from an oil leak. The doctor who saw me advised me not to go home until the issue was resolved. But I didn't have anywhere to go, so I had to go back home.

Since Citizens Advice got involved I've had a contractor out who has found the leak. My boiler is now due to be replaced as it can't be repaired.

If it wasn't for Citizens Advice I believe I would be extremely unwell and this issue would not be resolved. The council only started listening once Citizens Advice were involved. If I did not go to Citizens Advice there wouldn't have been anyone else who could have helped me, so I am really thankful for all they've done as their support and advice was invaluable.

**"If it wasn't for Citizens Advice I believe I would be extremely unwell and this issue would not be resolved."**

<sup>11</sup> Names and some details have been changed or omitted to preserve anonymity.

## Yorkshire Building Society Referral Service

In May 2021 we launched a 9-month face-to-face referral service pilot with Yorkshire Building Society (YBS). Citizens Advice advisers were based in 6 YBS locations for 1-2 days per week offering generalist adviser appointments to YBS customers as well as members of the local community (including Citizens Advice clients). The pilot was so successful that in March 2022 the YBS referral service was expanded to a further 12 YBS locations across Yorkshire and the North West, bringing the total up to 18 YBS

locations and 14 local Citizens Advice. The service has made such a difference to people coming to us for help that the partnership won a Third Sector Business Charity Award in 2022.

The pilot took place at the following YBS locations: Barnsley, Castleford, Leeds, Rothwell, Wakefield and York. Local Citizens Advice involved were Barnsley, Leeds, Wakefield and York.

The pilot ran 17 May 2021 to 28 February 2022 and:



helped nearly **600** people



generated an estimated income gain for people totalling **£482,309**



**100% of YBS staff members surveyed reported feeling this service was really helping people and they were proud to offer it**

"[It's made] a great difference, from what customers have told us **they have been financially, mentally and personally better off**. Not 1 person that has walked out of [the Adviser's] office has been unhappy with the outcome."

YBS branch staff member

## TSB: Corporate Volunteering Pilot

In 2020 TSB and Citizens Advice started a long term partnership, working together in areas where skill sets and our strategic priorities are well matched.

The successful 2021 pilot focused on developing and implementing an employee volunteering programme. Its aims are to provide meaningful opportunities for TSB employees to volunteer their time and skills, developing capacity within Citizens Advice, both nationally and locally.

We developed volunteering opportunities through focus groups and engagement activities with TSB and local Citizens Advice offices:

- **Part-time adviser secondments** - 1 day a week for 6 months
- **Skill-sharing** - supporting TSB volunteers to respond to volunteer needs in our local network such as IT support and website development
- **Masterclass workshops** - delivered by TSB staff in subjects identified by local Citizens Advice (Leadership & Management, Communication & Reputation Building, Social Media, and Strategy development)

- **Mentoring** - professional development opportunities between senior leaders in TSB and local Citizens Advice Chief Officers and Management
- **Trusteeships** - supporting TSB staff to explore how their skills and experience could provide long-term support to their local Citizens Advice



**65** local Citizens Advice offices involved



**58** TSB staff involved



**1,761** hours of volunteering time given

"It's always useful to learn from other organisations and industries to ensure we remain as effective as we can be"

Local Citizens Advice Masterclass Attendee

"It has given me the confidence to try new things. I was very nervous and I felt like I was pigeon holed. [This experience] has given me the confidence to think I can do this and go out there and get something else. I want to be helping people in the future."

TSB Volunteer Adviser

"I've thoroughly enjoyed it and have got a glimpse into a new industry as a result. My mentee has been nothing short of amazing. The difference seen in her has been remarkable."

TSB Mentor

# NatWest Group Referral Service

The NatWest Group (NWG) referral service is a telephone referral service that offers their customers support that's outside of the bank's remit. NWG staff identify a customer needing support and a Citizens Advice adviser will call them back within 3 working days. The service started in 2016 when it was run by Southend Citizens Advice, taking referrals from NWG's Financial Health Support team. In October 2020 we expanded the service to Liverpool and Edinburgh Citizens Advice, funding 5 full-time advisers across 3 local Citizens Advice. This increased the reach and capacity of the service, which meant NWG could open up the referral service to their bank-wide teams. Over half of the people we helped through this scheme hadn't been in touch with Citizens Advice before.

In 2021-2022:

We jointly helped **2,000 people** through the service

Over **half of those people** hadn't been in touch with Citizens Advice before

Almost **70%** of people we helped had a disability or long-term health condition

**60%** of people we helped had debt-related issues<sup>12</sup>

"[The service] introduces Citizens Advice to vulnerable people who may be in crisis but did not know where to get help. Many people we speak to think that no one can help them."

Citizens Advice Adviser

"I was a student dealing with stress and depression. The adviser was extremely clear, very specific and knowledgeable."

Customer

"That one problem wasn't just the whole thing, there were more problems, but because we got that one solved so easily, I was able to therefore sort of concentrate on the others. It made them easy. It just fell into place."

Customer

<sup>12</sup> most referrals come from NWG's Financial Health Support team.



# Our value to society

We use an established model to calculate the financial value of our advice and the positive outcomes it contributes to individuals and society.

It's impossible to put a value on everything we do, so this is likely to be a conservative estimate. For more detail on these savings and a full explanation of our model, please see our [financial modelling](#).

In 2021-2022, for every £1 invested in Citizens Advice we generated:

**£2.20** in savings to government and public services (fiscal benefits).

By helping stop problems occurring or escalating, we reduce pressure on public services like health, housing or out-of-work benefits.

Total:

**£717 million**

**£14** in wider economic and social benefits (public value).

Solving problems improves lives and this means better wellbeing, participation and productivity for the people we help.

Total:

**£4.6 billion**

**£7.90** in value to people we help (financial outcomes following advice).

As part of our advice we can increase people's income, through debts written-off, taking up benefits and solving consumer problems.

Total:

**£2.6 billion**

# Citizens Advice helps people find a way forward.

We provide free, confidential and independent advice to help people overcome their problems. We are a voice for our clients and consumers on the issues that matter to them.

We value diversity, champion equality, and challenge discrimination and harassment.

We're here for everyone.

**[citizensadvice.org.uk](https://citizensadvice.org.uk)**



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