

A photograph of an elderly woman with short, curly hair, looking out of a window. She is wearing a patterned top and has her hand resting on the window frame. The image is overlaid with a semi-transparent green and blue gradient.

# Changing landscapes, changing horizons

Annual Report 2021/22

**citizens  
advice**

**Nottingham  
& District**

## Chair's foreword



I am pleased to make this introduction to our Annual Report for 2021/22. I hope you agree that the report is full of useful information about Citizens Advice Nottingham & District, and the value of our services to local citizens and their communities.

Firstly, my thanks to all involved: volunteers, staff, and trustees, for their help and support which ensures we continue to provide our vital services to our citizens at times of need. Plus, thanks to our funders and supporters for helping us to deliver our services.

Together we all make it happen.

I used the word unprecedented to describe 2020/21 for us. Whilst 2021/22 does not quite fit that category, it is not far off!

Throughout the year we continued to provide our wide range of services to our communities.

Emerging from the pandemic more advice is being given by telephone. However, we recognise the value of face to face and have retained this wherever practical. Office life has also changed and we are now working hybridly with days in the office and days at home.

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

2021/22 was a crucial year for our funding with our three main contracts up for renewal. I am pleased to confirm we were successful in retaining all three so we continue to provide services covering Help to Claim, Money and Pensions Service and, with our Advice Nottingham partners, services for Nottingham City Council.

Pleasingly we also continue to be supported by our other local authorities, Gedling, Rushcliffe and Nottinghamshire. However, in these times of high inflation and pressures on salary and energy costs a non-inflation linked amount does not go as far this year as it did last.

I think it is important to emphasise that whilst we are part of the national Citizens Advice family, we are an independent local charity and are solely responsible for raising and obtaining the funding we need to provide services. We face the same cost pressures as everyone else and the next few years will be very challenging.

All this at a time when our services are needed more than ever. The emerging cost of living crisis, especially food and energy costs will have a widespread and significant impact on our communities, particularly the most vulnerable. We are already actively in working with our food banks and the government's Household Support Fund.

This will be challenging but our track record shows we will help our citizens and communities to meet these challenges.

**Richard Hodge, Chair of Trustees**

## Chief Officer's report

It is certainly fitting to open my report by thanking the incredible staff and volunteers that are part of our Citizens Advice. As we all continued to live with and adapt our lives due to COVID our people never waived in their determination and passion to deliver the best service and advice to our clients every day. My thanks go to each and every one of you individually for your commitment to our amazing service.



We took our experiences of 2020/21 to develop our service delivery model to reach as many people as possible and in a way that meets their needs. We now offer services in a range of ways including phone, webchat, website, virtually and in person. We recognise that everyone is different and our service is set to meet individual needs.

Through our Annual Report you will see the incredible work done by all our staff and volunteers to help and support people across Nottingham, Rushcliffe and Gedling. The data speaks for itself but what I am touched by is what sits behind the numbers and data. For every number there is a person each with their own personal story and that's what we are here for – to help with their own circumstances.

Over the course of the year we were still helping people with the challenges and impact of COVID – both on their health and financial well-being. We also started to see the Cost of Living crisis hit and were able to support people through the first round of the Household Support Fund in early 2022.



For us as an organisation, a charity funded through grants, contracts and donations, it was a challenging year. We were faced with the possibility that three of our large grants would come to an end in March 2022. All three were successfully secured and funding continues into 2022/23.

In order to ensure we can reach as many people as possible we looked to diversify our funding and explore new opportunities to help more people. We built new partnerships which have led to some new projects in 2021/22 and further ones due in 2022/23.

For some time we have recognised that overall health and wellbeing can be impacted by financial health and we have explored working on new projects aligning advice with healthcare. We now deliver a Social Prescribing Advice Link Worker service across a Primary Care Network and also an Advice on Prescription service ,both in Gedling.

We took part in the Government's Kickstart scheme which was a huge success for both us and the young people that came to work with us. Some of our trainees then went on to secure roles with us once the Kickstart scheme ended for them.

**“Brilliant  
experience,  
really friendly  
and kind people,  
helped a lot to  
develop  
confidence and  
work-related  
experience.  
Couldn't have  
asked for a nicer  
place to work.”  
(Kickstarter)**

One of the results I am most pleased with is our People Survey results which covered September 2021 -August 2022.

87%

of our staff and volunteers agreed or strongly agreed that their views are listened to and valued

100%

of our staff and volunteers agreed or strongly agreed that over the last 12 months people have treated each other with fairness and respect

97%

of our staff and volunteers agreed or strongly agreed that they would recommend our organisation as a place to work or volunteer

As the challenges presented in our society continue to put pressure on people every day we will continue to be here offering free, confidential and impartial advice to everyone that needs us.

**Donna Cumberlidge, Chief Officer**

## Our value to society

We help thousands of people every year. This provides us with unique insight into the challenges our clients are facing every day.

We not only help people find their way forward during difficult situations, but also identify and tackle the underlying causes of their problems.

The people we help, our funders, government and the organisations we work with see the value we deliver and the impact we make.

**For every £1 invested:**

**£1.63** in savings to government and public services (fiscal benefits)

**Total: £3,078,610**

**£12.10** in wider economic and social benefits (public value)

**Total: £22,859,608**

**£7.57** in financial value to the people we help (specific outcomes to individuals)

**Total: £14,309,647**

**4 in 5**  
**people said**  
**we helped**  
**improve**  
**their lives.**

## How we helped

During the year we saw the ban on evictions lifted, the end of the Universal Credit uplift and the introduction of the household support fund. We also returned to providing limited face-to-face advice to our vulnerable clients whilst continuing providing advice through the telephone, email and webchat.



We advised **8,333** clients

**267,502** visits to the national Citizens Advice website from Nottingham, Gedling and Rushcliffe residents



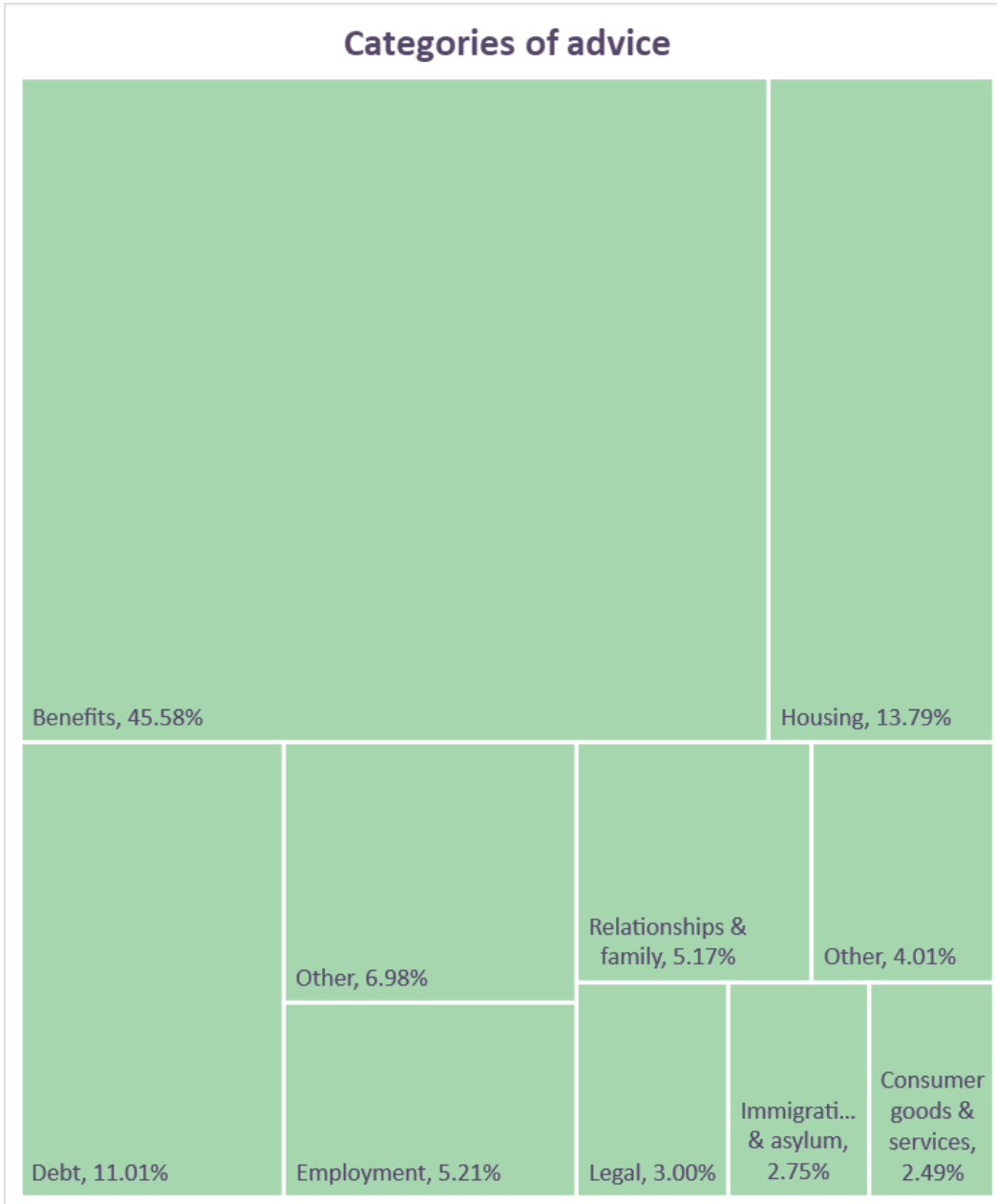
Through our Adviceline, our advisers answered **5,006** calls, a further **2,133** calls from our area were answered elsewhere in the Adviceline network.

**4,244** clients calling our Adviceline chose to be routed directly to specialist services within Citizens Advice such as the consumer helpline, Help to Claim, debt advice, or helplines outside of Citizens Advice such as Money Advice Service, the Financial Ombudsman or the Pensions Advisory Service.



# The problems we helped people with

Every year thousands of people come to us for help solving their problems.

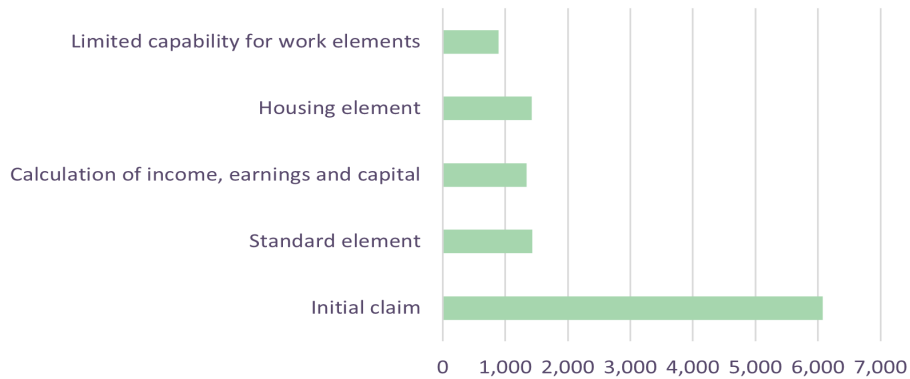


We're an important part of the community, with a credible understanding of local needs.

\* Other includes utilities and communication, financial services and capability, health and community care, travel, tax, education and gender violence.

# Top 4 issues

## Universal Credit issues



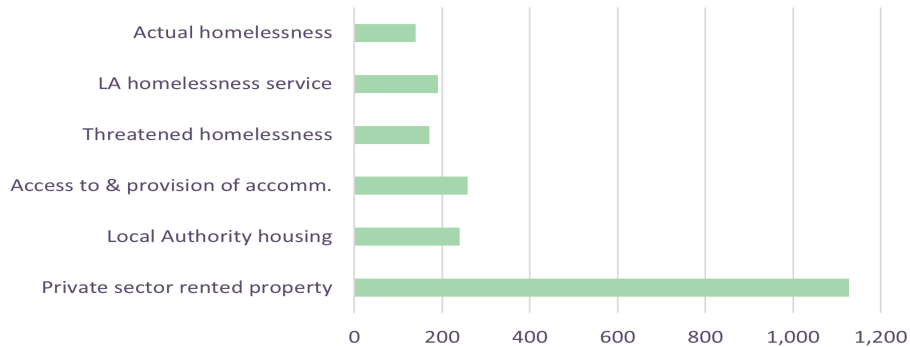
More people sought help with Universal Credit the main working age benefit to help with cost of living and rent.

## Benefit issues other than Universal Credit



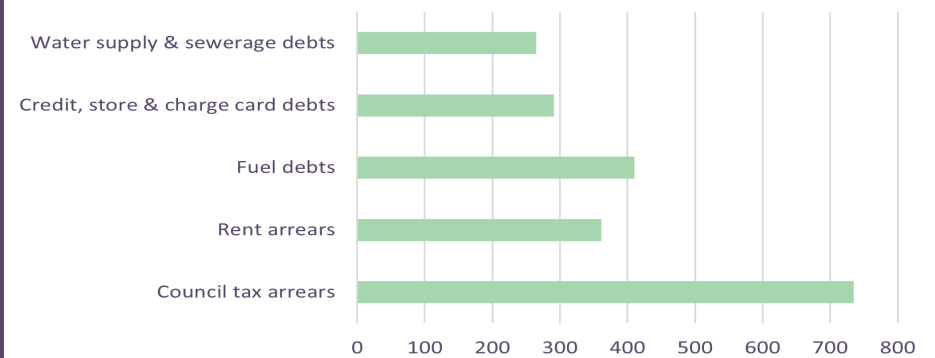
Other than Universal Credit, people predominantly sought advice about benefits that are paid to people with health conditions or disabilities.

## Housing issues



People approaching us for help with housing problems largely reflected problems with private sector homes, with a worrying number seeking help with homelessness or finding a home.

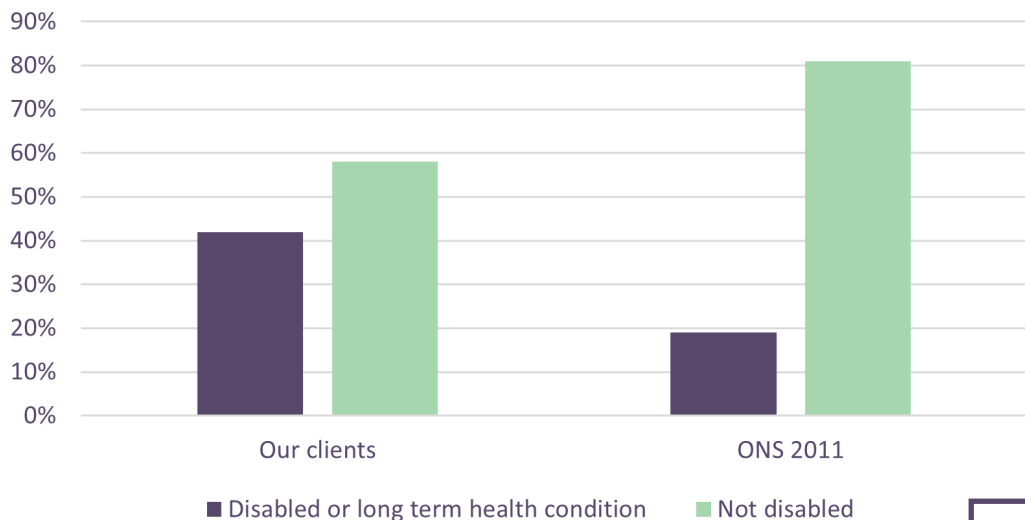
## Debt issues



Problem debts for many people are meeting the cost of essential bills such as Council Tax, rent and utility bills.

# Client profiles

### Health of clients

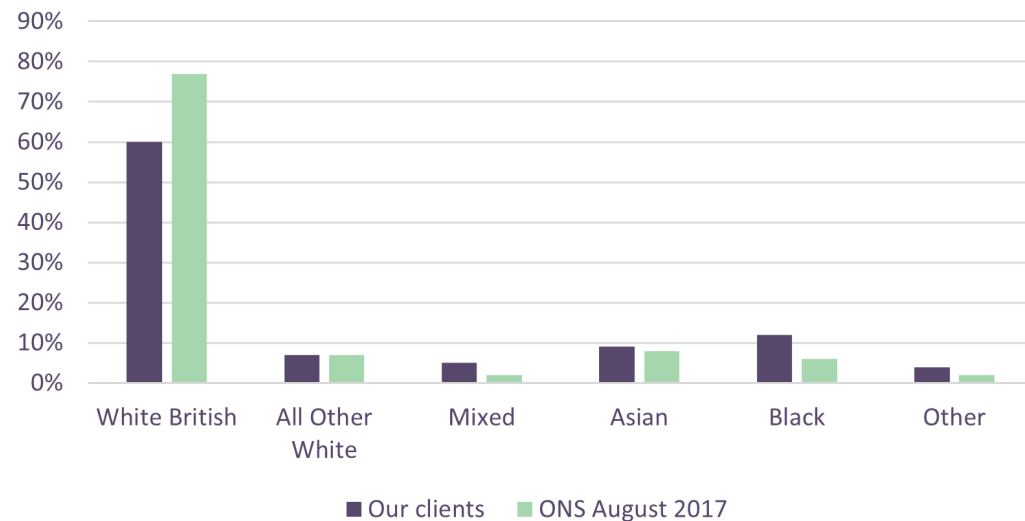


We use our data and insight to tailor our services, as well as help improve policies and practices locally.

We put our clients' needs at the heart of our decision-making.

The latest data available from the Office for National Statistics (ONS) is the 2011 census for health, and 2017 for ethnicity in our area.

### Client ethnicity



## Our impact



2,890 clients

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 across multiple channels to ensure that people can access support in a way that works best for them.



In 2021-2022 we saw many more people struggling financially and seeking support with debt. Our debt team helped people manage a total of **£1,311,696** debt and **£42,721** was written-off with our help.



Across the service we helped people claim **£2,155,563** in benefits that they were entitled to, and **£117,772** in income other than benefits.

Despite the 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



**75%**

of people were helped to solve their problem



**87%**

of people would recommend our services to a friend



**Nearly 8 in 10**

people said we were easy to access



## Case study

A is a single mother of 3 school age children. Prior to contracting Covid, she was a healthy, employed single parent. Following contracting Covid she developed severe long term health conditions. She was now unable to mobilise outdoors without a wheelchair, was unable to manage daily living tasks without assistance, and needed help from her family to look after her children. She was also unable to work because of her health. She had claimed Universal Credit but her income was limited by the benefit cap.

We assisted her with an appeal against a refusal for a blue badge which had incorrectly been refused because the Council assessed her using the wrong criteria. We assisted her with her assessment for limited capability for work, a claim for Personal Independence Payment, help with her Council Tax and an application for help at home from the Council.

As a result of our assistance the benefit cap was reduced, she was found unfit for work and she received an additional **£1,460** income per month.



## Case study



M is self employed and will not reach pension age until 2024. His work was physical in nature and started to have problems with his physical health a couple of years ago. He tried to maintain his work as much as his pain will allow but his mobility deteriorated reducing his ability to work considerably. What affected him the most was the prospect of being financially dependent on his partner. He was using his savings to stay independent, but this was unsustainable until he retired.

We assisted him with making claims for benefits because of his incapacity for work and his poor mobility.

He was awarded both of these benefits and with this income he was able to maintain some financial independence.

## Case study

A client presented to our service with multiple priority debts, owing £1,099 in fuel arrears and £1,245 in Council Tax.

They were unemployed due to several health conditions, meaning their only source of income was welfare benefits. This had led to the inability to keep on top of their finances.

Our Debt Advice Coordinator set up an appointment with one of our debt caseworkers, who gave budgeting advice and worked with the client to set up a payment plan with the local council for the Council Tax, preventing further action.

They were then referred over to our trust fund team to apply to the British Gas Energy Trust Fund for the fuel arrears, which was successful.

The outcome of this application meant that the client's energy arrears were written-off in their entirety, reducing the burden of this debt on their finances moving forward.



## Client feedback

“Thank you so much for your amazing help and support, without this we would not have got the temporary and then permanent accommodation.”

“We really appreciate the support we got from you and the professionalism, without you this wouldn't be the case and we would be still struggling and in difficult situations with our boy and especially that am expecting end of this month

Thank you very much and accept our deepest regards. If there is any customer survey I will rate the service you offered us 5\*, flawless and perfect.”

“The service has been brilliant; CAB has been very helpful and took so much pressure off me.”

“I just want to let know you that I appreciate you so much for all your help and support during these past few months when I was going through such a difficult time you and your advice has helped a lot to not break down or give up.

I don't know you personally but you are one of the most humane and kind people I have ever talk to.

From the bottom of my heart thank you so so much and I appreciate you, if we never talk or meet in this life I wish you nothing but happiness, success and joy.”

“The service provided to me by Citizens Advice was outstanding, I would not cope for long without their help.”



# Volunteering

Staff were asked what one word describes our volunteers



Our volunteers are of a range of ages and come from different backgrounds with varied life experiences. Our volunteer roles are varied, challenging and rewarding, and our volunteers really enjoy being able to make a valuable contribution and a positive impact of people's lives.

By training and investing in our volunteers, we help to develop individuals' personal abilities, and the way that they feel about themselves, their skills and their community. This can have a significant impact through:

- gaining practical skills.
- increasing employability.
- increasing sense of purpose or self-esteem.
- having a positive effect on health.
- feeling more engaged with the local community.

During the year our volunteers gave **6,240** hours of their time to help local people.



## Our funders

Citizens Advice Nottingham & District has a range of contracts, service level agreements, grants and donations and is funded by:

Nottingham City Council

Gedling Borough Council

Nottinghamshire County Council

Rushcliffe Borough Council

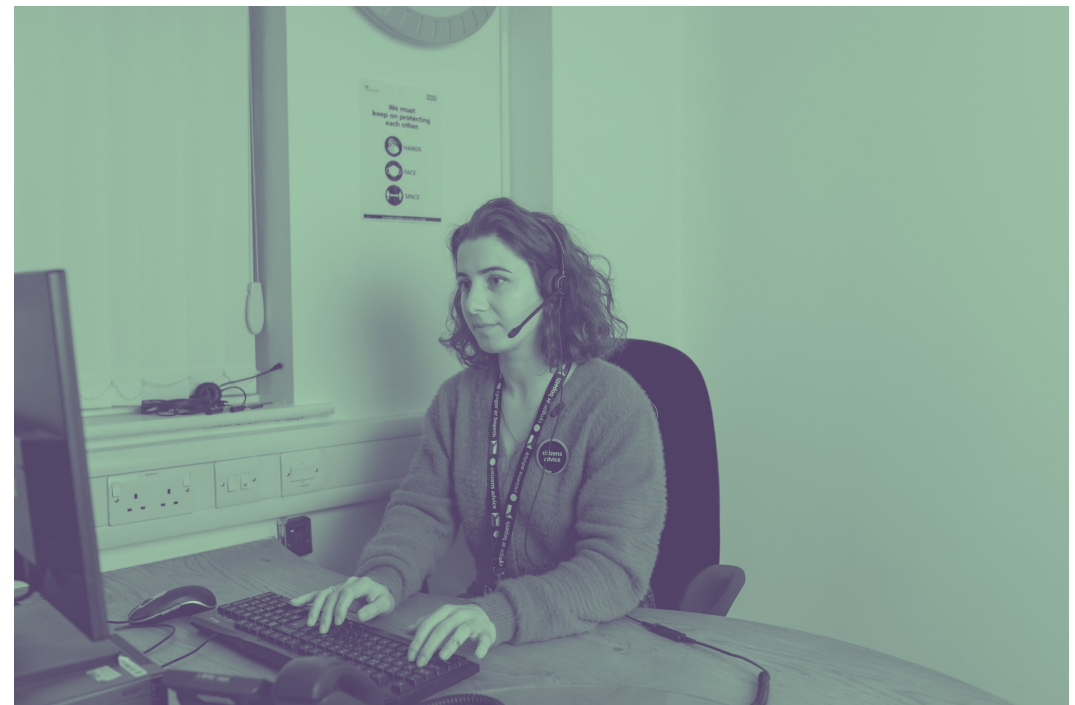
Citizens Advice Help to Claim

Money and Pensions Service

Nottingham branch of the MS Society

We also receive donations from local companies and private individuals.

We are thankful for the financial help we receive from all who support us. It enables us to develop innovative projects that make a difference to the community. We always welcome new partners who can help us build on our work.



## Our partners

Advice Nottingham is a consortium of advice organisations established to strengthen the not-for-profit advice sector in Nottingham City.

We hold a contract with Nottingham City Council for the provision of community based and citywide advice services.

Work is subcontracted to our partners:

Bestwood Advice Centre

Clifton Advice Centre

Meadows Advice Group

Nottingham Law Centre

St Anns Advice Group



# 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 on the issues that matter to them.

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

**We're here for everyone.**

Citizens Advice Nottingham & District is the operating name of Nottingham & District Citizens Advice Bureau.

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16-18 Maid Marian Way, Nottingham NG1 6HS

Registered charity number: 701259

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[citizensadvicenottingham.org.uk](https://citizensadvicenottingham.org.uk)

