

# Annual Report

## 2022/23

# Contents



## Foreword from the Chair

As I write my first Chair's report for Citizens Advice Nottingham & District, I must start by thanking all involved for delivering this incredibly vital service to our clients – staff, volunteers and trustees. I remain constantly inspired by the dedication of this organisation. Our success is directly linked to the hard work, energy, commitment, and consistency our teams show in driving us forward towards our common goal of serving the community through the provision of quality and accessible advice.

**And of course, thanks also go to our contributors and supporters who allow us to continue to deliver this vital, impartial service.**

The continued quality of service and advice that is delivered is particularly impressive when against the backdrop of another trying year for us in the UK. As we finally felt the restrictions of the pandemic lift, and looked forward to an element of normality, we felt the continued enormity and impact of the cost-of-living crisis, both on us as an organisation and on our clients.

Whilst we are seeing inflation in the two most impacted areas of food and energy costs begin to steady, the costs remain high and will significantly impact the most vulnerable in our society. We will continue our strong and long-held relationships with local food banks and the Government's Household Support Fund to continue to support our community.

Whilst these are troubling times, as an organisation we hit some key milestones and continued to deliver a truly dedicated service. We have seen a shift in how our clients choose to work with us; emerging from the pandemic, more clients were choosing to reach us by phone, but as the months have passed, we've seen more reliance on our physical presence which we will continue to review and invest in.

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.

**“whilst we are part of the national Citizens Advice family, we are an independent local charity”**

**“we grow from strength to strength, building and delivering a sustainable and efficient service”**

To that end we, and our community, must continue to recognise our services as a charity and we will be injecting some fun into our fundraising by being a key Charity Partner of the Robin Hood Half Marathon event, to not only raise funds but also our profile locally. We're excited for the support from our staff and volunteers on the day as well as our runners who will be covering the 13.1-mile course, including a few of our staff, including our very own Chief Officer, three of our trustees and myself! Go Team CAND!

Speaking of trustees, we have made some changes to our board as we head into this new era of living.

Firstly, we said goodbye to Richard Hodge as Chair who dedicated four years to the role. We thank him and his dedication to Citizens Advice Nottingham & District, and we welcomed Phil Slocombe as he stepped into the breach in the interim. Phil had a mission; to recruit a new and highly motivated board, and with that, in January 2023, we welcomed Emma Sian, Owen Gill, Tom Straw, Dave Kinshott and finally, myself, Jemma Chambers. With the news that Phil is standing down as a trustee, I was honoured to step into the role of Chair in June 2023, with heartfelt thanks to Phil for the hard work, time and energy he placed into his role both as interim Chair, but also in the years before as a dedicated and impactful trustee.

I also want to extend my heartfelt thanks to other departing trustees this year Deborah Preston and Steve Calvert and wish you all the best in your future endeavours.

We have some very exciting plans for the coming year, and I'm thrilled to be along for the ride as we grow from strength to strength, building and delivering a sustainable and efficient service, working together to achieve the best possible outcomes.

Thank you all for another excellent year. I look forward to continuing to break barriers with you all in 2023/24.

**Jemma Chambers**  
**Chair**

## Chief Officer's report

In November 2022, our Chair of the Trustee Board, Richard Hodge, won the national Citizens Advice "Unsung Hero" award at the national conference. Winning the award recognised not only his own dedication to our service and helping our clients but in his words, which sum it up brilliantly, recognises "the value and contribution of all colleagues which underpin our service". Our staff and volunteers take up a range of roles within our organisation with each role vital in ensuring that we deliver much needed advice and support.

Our staff and volunteers, despite the ongoing challenges of increasing demand and complexity of client need, have the most incredible knowledge, skills, experience, commitment and caring attitude – I couldn't ask to be surrounded by a more amazing team and I thank you all.

Whilst we were still supporting clients with the challenges presented in the previous year by COVID, we were suddenly facing a new set of challenges presented by the cost-of-living crisis. The crisis that started with increasing energy costs, rising food prices and inflation rates that households could not keep up with which meant that demand for our service is more vital than ever and has also impacted on our own increasing costs.

We continue to adapt our service to meet the needs of our clients with an increasing number of vulnerable clients, complex issues and clients struggling with their health. Our range of services, including new projects this year, aim to reach as many clients as possible while we continue to look at how we ensure our services are accessible to everyone. All of this is only possible thanks to the continued support of our many funders who recognise how valuable our support is to people.

I am incredibly proud of our partnership working across not only the City, Gedling and Rushcliffe areas but also wider within the East Midlands and the support of Citizens Advice offices nationally. These relationships all ensure we collectively deliver support in the most efficient and effective way possible.

Reflecting back over the last year, we have provided the most amazing service to our clients at the start of which was just the beginning of the cost-of-living crisis. Sadly, we know that these challenges will continue beyond 2023/24 but I feel confident that as a service we will be here to support our communities with the challenges we face.

**Donna Cumberlidge**

## Who we are

### **We are Citizens Advice Nottingham & District**

We are an independent local charity that has been providing advice and information to people living in the Nottingham City, Gedling and Rushcliffe boroughs since 1975. As part of the national Citizens Advice network across England and Wales, we are run by an incredible team of dedicated volunteers, supported by a team of paid staff.

We value diversity, promote equality and challenge discrimination wherever we see it.

### **Our mission:**

To help people overcome their problems and find a way forward by providing free, confidential, high quality and impartial information and advice.

To collect evidence to campaign for changes to central and local government social policy to materially improve the lives of our clients.

### **Our vision:**

Our vision is of a community where everyone who lives, works or studies in our area has the knowledge and confidence to deal with the issues they face. Our diverse range of residents are empowered to help themselves, or, where required, provided with direct assistance. Local and national decision makers are well-informed about the impact of their decisions on local people and act in their interests.

### **Our quality frameworks**

We work to nationally recognised quality frameworks. Our advice-giving skills meet the Advice Quality Standard. Organisations that hold this standard have demonstrated that they are easily accessible, effectively managed, and employ staff with the skills and knowledge to meet the needs of their clients.

Our debt work is regulated by the Financial Conduct Authority.

**We help people  
overcome their  
problems and  
find a way  
forward**

## Our impact



**9,006**  
people helped

**48%** were disabled or had a long-term health condition



**4,858**  
debt issues



**2,887**  
housing issues



**18,091**  
benefit issues

**£3,391,727**  
debts managed

**£412,473**  
debts written-off

**£4,449,749**  
benefits claimed

**£223,218**  
income other than benefits

## 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.

We can use our data to calculate the value of our work to society as a whole. We use a Treasury-approved model that gives us a financial value for each of the outcomes we achieve for our clients. By using this financial modelling tool, we know that for every £1 invested in 2022/23:

**£12.48** in financial value to the people we help (specific outcomes to individuals)

**Total:**

**£16,718,957**

**£2.19** in savings to government and public services (fiscal benefits)

**Total:**

**£2,932,009**

**£18.91** in wider economic and social benefits (public value)

**Total:**

**£25,338,088**



## Our client experience survey 2022/23

This helps us understand how well we are meeting the needs and expectations of our clients and identify where improvements could be made.

**87%** of our clients said they would recommend our service

**75%** of our clients said that our service helped them find a way forward

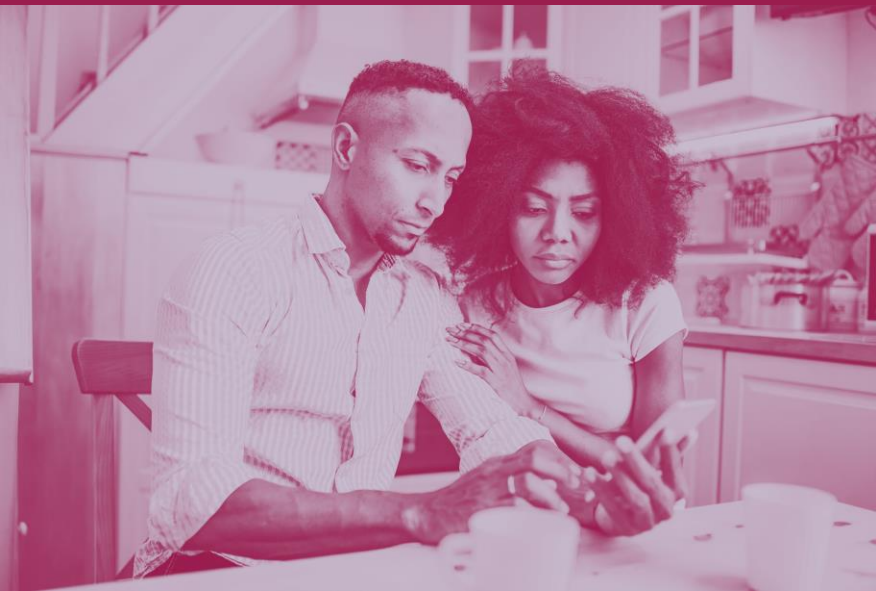
**68%** of our clients said that, as a result of the help they received from Citizens Advice, they felt less stressed, depressed or anxious

**87%** of our clients said that they would not have been able to sort out their problem without the help of Citizens Advice

## Deficit budgets

We saw an increasing number of clients with deficit budgets due to the cost-of-living crisis. A deficit budget severely limits a client's option for dealing with debts.

Across the East Midlands Money Advice partnership, we saw average disposable income fall from **-£23.37** in quarter one of 2022/23 to **-£67.38** by quarter four.



## Case study

A couple with health conditions; one living with the ongoing impacts of cancer and the other with mental health issues. Their children also had mental health problems, including self-harm.

They owed debts to several creditors and had received an eviction notice from their landlord due to unpaid rent. These debts were causing them significant stress and worsening their health conditions.

We entered the clients into the Breathing Space scheme, giving the clients a 60-day hold on creditor action. Our debt caseworker worked with the clients to put together a budget, to look at income maximisation, and explore every option available for the clients.

Through ongoing casework, we presented the clients with all possible debt solutions. The clients opted for a Debt Relief Order, leading to a £20,000 debt write-off.

## Case study

A single person working full-time, renting from a private landlord. They rent a 3-bedroom property because their 3 children stay with them 3 or 4 nights a week.

They initially approached us because their landlord was increasing the rent from £750 to £850 per month, which was unaffordable alongside the increase in the costs of utilities. They had tried to find alternate rental properties, but the rents were similar within their local area. They were seeking advice about accessing social housing, but due to their circumstances they were unlikely to be offered accommodation in the short or medium term.

They were not eligible for benefits due to their income, and we provided support from the Household Support Fund to ease the pressure on their finances.

They were relying on credit cards to make ends meet and fell into arrears with their Council Tax and water. Ultimately, they were unable to maintain repayment on their credit cards and were given debt advice to negotiate with their creditors.

## Increased cost of living

In 2022/23 we received more contact from people in work struggling with the cost of living.



## Housing costs/Local Housing Allowance

The cost of privately renting in Nottingham has increased significantly.

Often, the support provided for housing costs is no longer sufficient to meet these costs.



### Case study

A disabled person living alone receives the maximum amount of help with rent through Universal Credit of £468.69 per month. Their actual rent is £495 per month, leaving a shortfall of £26 per month that they had to meet from their income.

We identified that they were entitled to benefits to help with the cost of their Council Tax because of their low income. The client had applied previously but struggled to prove their identity and had been refused.

We assisted the client to obtain a copy of their birth certificate and apply for Council Tax Reduction, reducing the amount of Council Tax they had to pay by £80 per month.

We also assisted the client to request a discretionary housing payment to meet the shortfall in rent, which was granted for a period of 6 months.

## Case study

Client approached our **General Advice service** with a number of issues. They had finished university, and their only income was a low level of Personal Independence Payment (PIP), a disability benefit. They were using their overdraft, which was nearing the limit, as a way of living. They had problems with their landlord around rent increases and fire safety of the property, which recently had a small fire but fire alarms still hadn't been installed.

- Our **Help to Claim Team** helped them with an application for Universal Credit. This amounted to an additional £759 per month.
- Client wanted to appeal their PIP claim, as they felt they deserved a higher rate. They were given an appointment with one of our **volunteer advisers** to assist with the appeal.
- Client was given advice on rights and responsibilities of their landlord by our **housing team**, and advice on who to contact and how to move forward, as well as contacting their local authority to discuss rehousing.

**Holistic:** we look at all the problems, not just the one a client initially presents with.

**Multidisciplinary:** several specialist teams that work closely to provide the best advice.

**Not alone:** we work with a range of partners and advice agencies to ensure clients get the best service.



# Cold homes and health

Across the UK many people suffer ill-health or are at risk of becoming ill due to living in cold, damp homes.

There were 63,000 excess winter deaths in 2020/21 in England and Wales. It is estimated that 30% of excess winter deaths are due to health problems associated with cold homes.

Low income, poorly insulated housing, and expensive, inadequate heating systems contribute to fuel poverty. This will be exacerbated by rising energy prices and the cost-of-living crisis.

According to 2022 figures, around 13% of households in England were classed as fuel poor, and 12% in Wales.

**In Nottingham, people frequently seek help from Citizens Advice on cold home related issues.**

In 2022/23, **660** people asked Citizens Advice for help on fuel debts and/or energy-related consumer problems.

Of the **167** people who sought help from Citizens Advice on housing problems in the same period, **152** experienced problems with repairs and maintenance.

## **What's the impact?**

Living in a cold home causes health problems, the most vulnerable groups being:

- the elderly
- pregnant women and young children
- people with respiratory health conditions
- people with cardiovascular health conditions
- people with disabilities
- people in fuel poverty, unable to pay their energy bills.

Nationally available data shows that **20.60%** households in Nottingham live in fuel poverty, **11.90%** in Gedling, and **10.20%** in Rushcliffe.

**In October 2022, annual energy bills increased as the wholesale price of gas soared.**

Citizens Advice found that, despite the Government's support measures, **14.5 million** people were unable to afford their energy bills.

One in five people have already cut back on their food shop (**19%**) or used less heating (**20%**).

## What the research tells us

The National Institute of Health and Clinical Care Excellence (NICE) has recommended every Health and Wellbeing Board in England commission a 'single point of contact health and housing referral service' to help vulnerable people who live in cold homes.

The aim of the guidance is to ensure there is a practical solution to help people heat their homes more affordably and stay healthy at home.

# Mental health and practical problems

A third of adults report worsening mental health problems since the start of the pandemic and socio-economic issues have become harder to solve.

The Royal College of Psychiatrists report:

- **one in four** adults will have a mental health problem at some point in their life
- **one in two** adults with debts have a mental health problem
- **one in four** people with a mental health problem are also in debt

Getting the right advice, at the right time, can play an important part in supporting people with mental health problems to build their personal resilience and improve patient outcomes..

We see first-hand how people's mental health problems interlink with practical problems.

Last year **9,006** clients sought our help. Mental health was the number one health condition affecting them.

On average, Citizens Advice clients experiencing a mental health problem will have 5 separate advice problems, from unmanageable debts to employment, housing, and access to welfare benefits.

In 2022/23 the top 3 advice issues for clients with mental health problems in Nottingham were:

- **Food banks**
- **Personal Independence Payment**
- **Council Tax arrears**

In Gedling:

- **Personal Independence Payment**
- **Food banks**
- **Limited capability for work elements**

In Rushcliffe:

- **Initial claim**
- **Personal Independence Payment**
- **Limited capability for work elements**

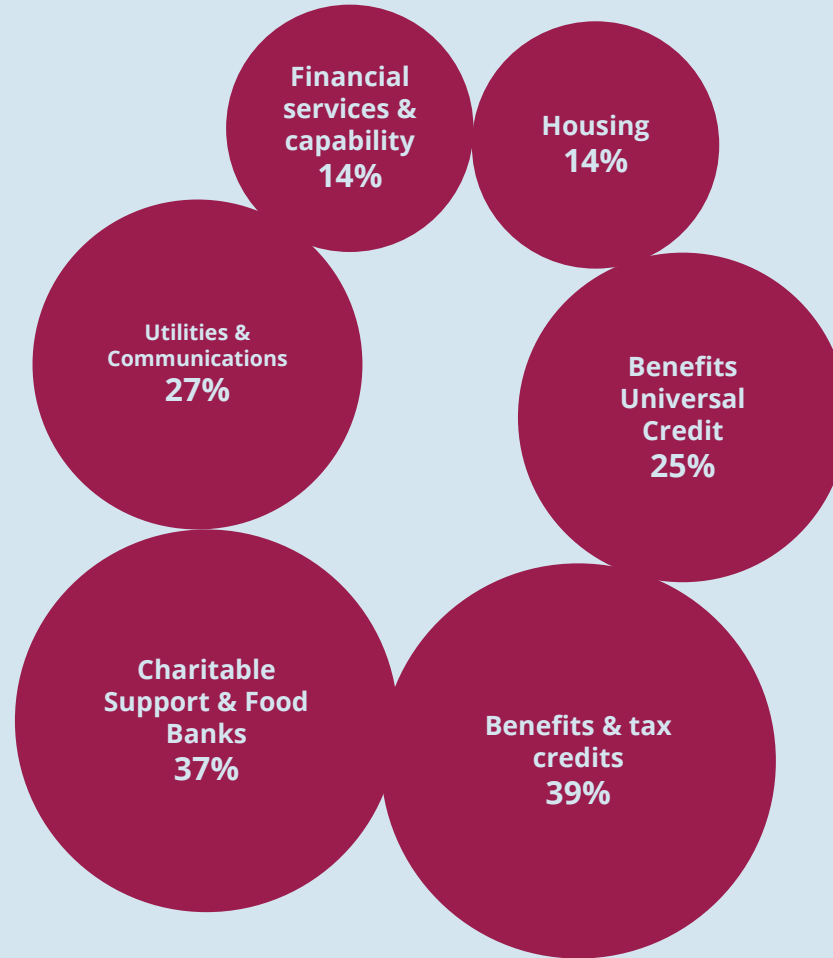


## Academic research shows

clients with a mental health problem are:

- **significantly less likely to recover** from mental health problems if they have money worries
- **4.2 times more likely to be still experiencing depression** 18 months later, as a result of money worries
- **1.8 times more likely to be still experiencing anxiety** as a result of problem debt

**Integrating money advice** into mental health services like IATP could **help more people with mental health problems** engage with money advice and ensure that fewer people miss out on this valuable support.



The above diagram illustrates how our clients who have mental health problems and a debt problem, are also likely to experience multiple other issues

## What the research tells us

Research shows practical problems are putting **pressure on mental health services**.

Mental health **recovery rates are significantly lower** for people who have problem debt.

**Money advice is extraordinarily effective** in resolving problem debt.

**80%** of people who receive money advice feel **more in control** of their finances - likely to **reduce psychological distress** and move the individual back towards recovery with treatment.

# Health, wellbeing and advice

Whether it's tackling problems with debt or housing, or helping with benefits and employment advice, Citizens Advice solves practical problems that improve health and wellbeing.

Advice services take practical action to address the social and economic determinants of health that can reduce both the health inequality gap and demand on health and social care services.

Last year, **48%** of our clients who turned to us for help experienced a disability and/or a long-term health condition

Our clients experience low income, debt, fuel poverty, homelessness, domestic abuse, child poverty, disability and long-term health conditions, all key Marmot indicators. The most common health and social care related advice problems (2022/23) were:

- Benefits & tax credits
- Debt
- Employment
- Housing

Locally the link between is recognised through the **Nottingham City Health and Wellbeing Strategy 2022-25** with financial wellbeing is one of its four priorities.

The Nottingham Financial Resilience Partnership, of which we are a partner, is a key delivery partner of the strategy along with other including the NHS, Police, Nottingham City Council and Community and Voluntary Service.

It aims to:

- reduce health inequalities through social equality
- improve client resilience and wellbeing
- prevent non-clinical issues from becoming a health crisis.

## Integrated advice saves GP time and improves patient health and wellbeing

Research conducted by Citizens Advice with one thousand GPs showed the **most common non-clinical issues** presenting in GP appointments are:

- relationship breakdown
- work-related issues
- welfare benefits
- housing problems
- debt problems
- social isolation.

The research found that integrated advice delivers positive benefits to both GPs and patients.



**19%**  
of consultation  
time spent on non-  
clinical issues



**75%**  
of GPs identified  
positive effects on  
patients' health  
and wellbeing



**2 in 3**  
patients would not  
have accessed  
support otherwise

## What the research tells us

Advice is a key part of a patient's journey because solving practical problems improves people's health.

National research conducted by Citizens Advice found that practical advice improves people's health and reduces the burden on local health services.

Practical problems experienced by patients place a significant burden on GP time.

# Volunteering

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

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 wellbeing
- 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.

**Our volunteers  
gave 4,538 hours  
during 2022/23**



## Our funders

Citizens Advice Nottingham & District has a range of 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  
Capital One  
Trussell Trust  
Synergy Health PCN  
Principia  
National Lottery

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 grant agreement 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



We also subcontract to Nottinghamshire Deaf Society for delivery for their clients

## **Citizens Advice helps people find a way forward.**

We provide free, confidential, impartial 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.

Registered office:

16-18 Maid Marian Way, Nottingham NG1 6HS

Registered charity number: 701259

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

