



**citizens  
advice**

**South  
Gloucestershire**

# **Our Impact in 2022/23**

**The difference we make to South Gloucestershire**

Charity registration number 1037480



# **citizens advice**

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*"The 2022/23 period has been challenging for South Gloucestershire residents grappling with the cost-of-living crisis.*

*"Our advice services have seen a surge in local engagements, with increased diversity among those reaching out.*

*"Despite the difficulties, the year has been productive for Citizens Advice South Gloucestershire. Our local campaigns influenced national policy changes and we've secured increased funding, allowing us to embark on stimulating projects with new funders like the Locality Partnership.*

*"As we conclude 2022/23, we're preparing to relocate to a larger facility, which will facilitate expanded services and help more people in the year ahead.*

*"We appreciate your continued support and trust you'll find our Impact Report enlightening."*



**John-Paul Corry**  
Chair of the Board of Trustees



**Chantal Watts**  
Chief Executive Officer

*"We are continuing to see a high demand for our services with an increase of more than 50% of clients helped compared to last year. With the cost-of-living crisis we have witnessed a sharp increase in debt, especially around fuel and rent arrears.*

*"Our advice services have experienced an unprecedented rise in local people reaching out for support, with a notable percentage engaging with us for the first time.*

*Our specialist teams in welfare benefits and debt have maximised income for local households by over £7 million and have nearly written off £170k worth of debt.*

*"Partnerships with the North Bristol and South Gloucestershire Foodbank and Fuel Bank Foundation have ensured that we are able to assist clients in crisis situations and it is clear that we are a much needed service during these bleak times."*





## What we do

### **We help people find a way forward**

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

### **We give advice to thousands of people**

We're part of a network of independent charities that offers confidential advice online, over the phone, and in person, for free. In 2022/23, Citizens Advice South Gloucestershire helped 5,900 people with 16,526 issues.

### **We speak up for our clients**

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 to the government – how they can make things better for people.





## Our year in numbers



### We helped 5,900 people

14.5% were aged 65 or over, while 79.8% were of working age (20-64). 17% were people of colour. 42% had a long-term health condition or were disabled.



### We helped with 16,526 issues

The top five issues were related to Universal Credit (37.8%), benefits and tax credits (19.8%), debt (11.4%), utilities and communications (7%) and housing (4.9%).



### We saved clients £7.6 million

This was through income gain (£7.3m), re-imburements, services and loans (£7,411), debts written off (£169,932) and repayments rescheduled (£4,560) and other (£64,921).





## Our value to society

It's impossible to put a financial value on everything we do - but where we can, we have. We've used a Treasury-approved model to do this. From our robust management information, we've also separately considered the financial benefits to the people we help.

These include:

- ⇒ Keeping people in employment or helping them back to work
- ⇒ Preventing housing evictions and statutory homelessness
- ⇒ Reducing demand for mental health and GP services
- ⇒ Improving mental wellbeing and positive functioning
- ⇒ Improved family relationships

## For every £1 invested in our service in 2022/23, we generated:

**£28.05**

in wider economic and social benefits (public value)

**Total: £15.4m**

**£12.83**

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

**Total: £7.6m**

**£2.53**

in savings to government and public services (fiscal benefits)

**Total: £1.4m**





## Our impact



**60%** of clients felt less stressed, depressed or anxious after using our service



**40%** had more money or better control of their finances nationally



**40%** of those with a health condition said we helped improve their health



**84%** of South Gloucestershire clients rated our service in the highest category





## The cost-of-living crisis in South Gloucestershire

The cost-of-living crisis continues to cause real harm to people in South Gloucestershire - who are more than ever turning to us for help with issues such as not being able to afford food and energy bills. Inflation reached 9% in 2022 - its highest rate in 40 years, with prices of everyday items rising sharply. Nationally and locally, Citizens Advice is seeing the impact of this every day.

The year 2022/23 saw the highest demand on record for help with cost-of-living-related issues at Citizens Advice charities across England and Wales. These issues include energy, energy debts, crisis support including foodbank referrals, help with Personal Independence Payments (PIP) and council tax arrears. Citizens Advice offices helped with 1.8 million of these issues over the year.

This was mirrored in South Gloucestershire. We helped with 4,648 issues in these five categories - a quarter of all issues in the year and a 24% increase on the previous year. We saw more than 300 clients for cost-of-living-related issues in March - more than ever before and twice the figure for March 2019, before the pandemic. The crisis shows little sign of slowing, with more higher-than-ever demand predicted for 2023/24 unless urgent policy changes are made.



# The impact of energy price hikes

This year has seen a huge spike in energy costs. We helped 293 people with energy issues in the year - more than double the number of clients seen for energy issues in 2019/20 at 133. We saw 104 clients with energy debts, a 70% increase on 2019/20 when we saw 61 people.

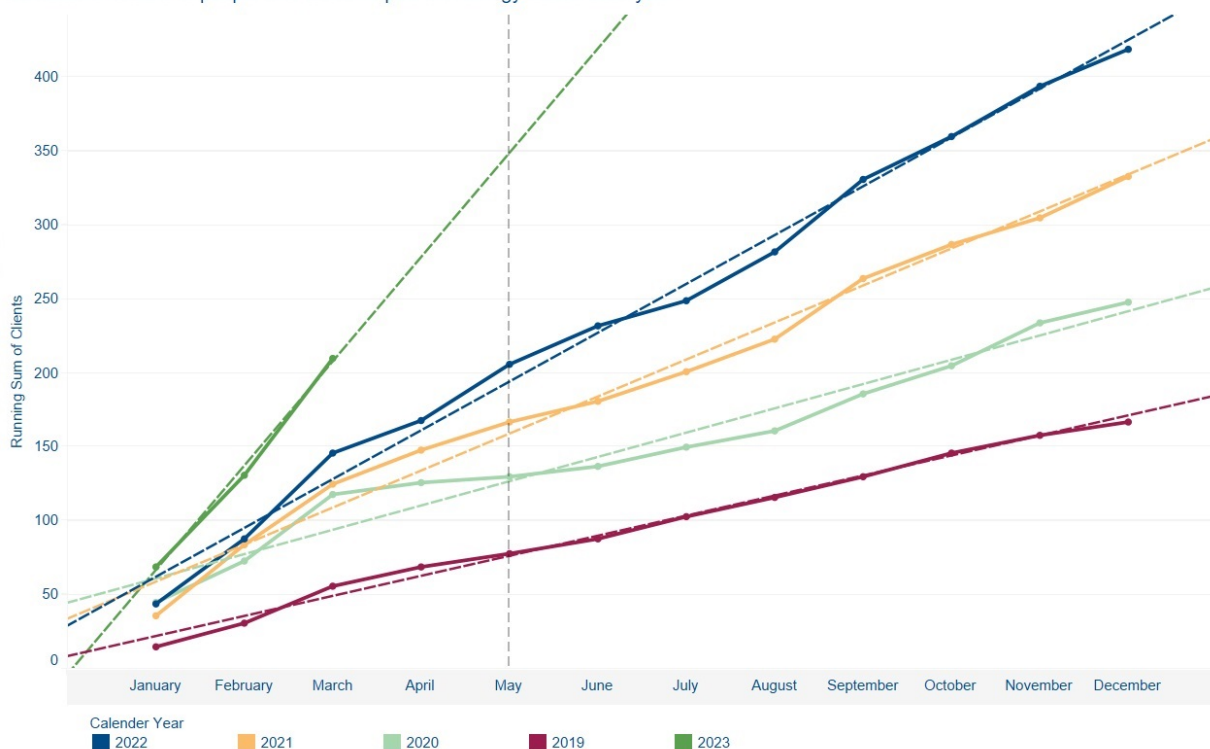
A total of 292 came to see us needing charitable support and foodbanks because they have nothing left. This is almost five times as many clients as three years ago when we helped 59 people with charitable support and foodbank referrals.

Nationally, we saw 27,521 people who were unable to top up their prepayment meter in 2022.

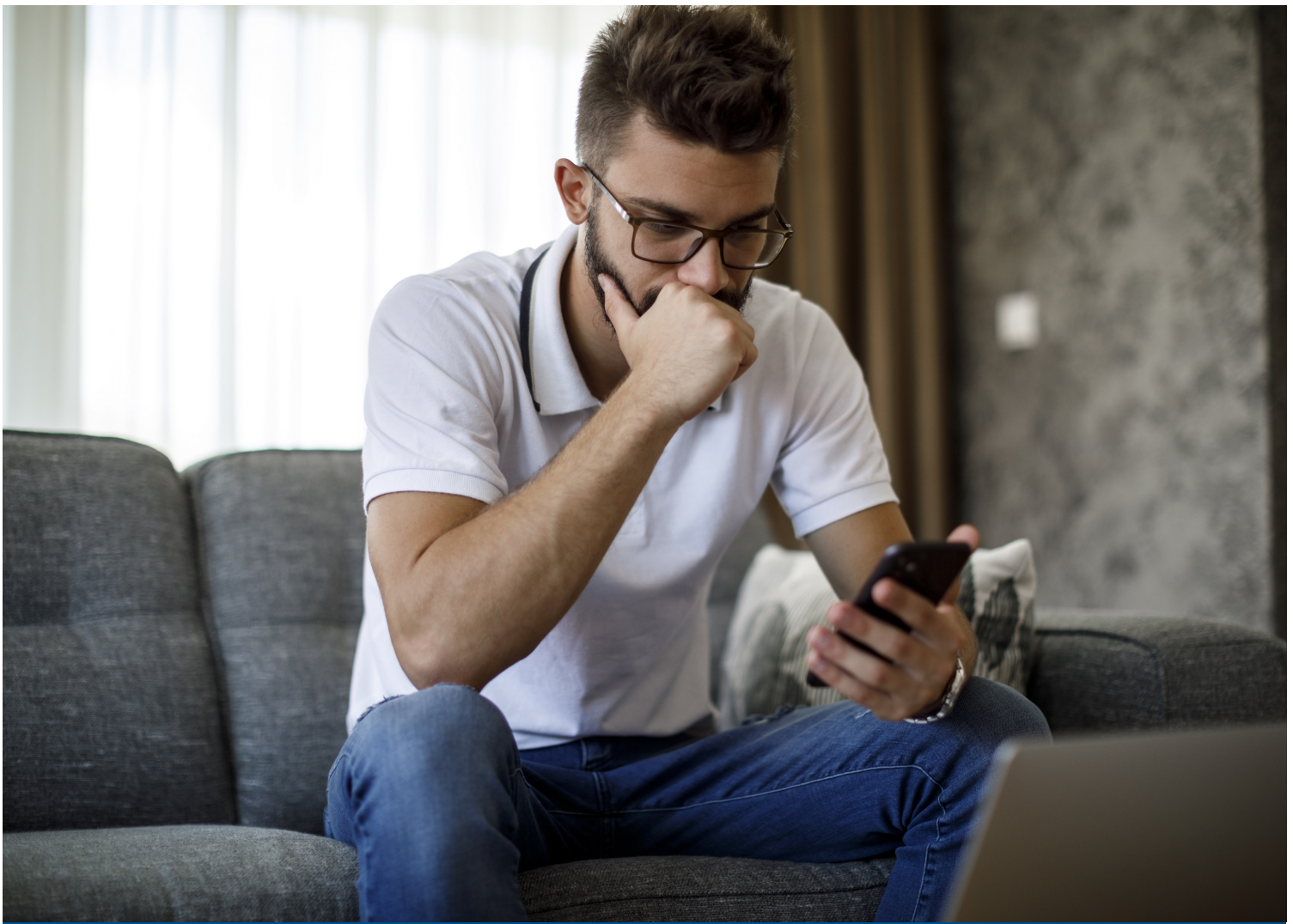
This was more than twice the number for the previous year (8,366). We saw 12,558 people in the first three months of 2023 alone.



Cumulative number of people who we've helped with energy issues each year



The graph above shows the cumulative number of people we've helped with energy issues each year. It shows the number in 2022 was higher than preceding years - and 2023 is set to be even higher based on the first three months of the year.



## A rise in negative budgets

We're increasingly seeing people coming to us in negative budgets - where their income doesn't cover their essential monthly outgoings, meaning they are likely to spiral further into debt. The proportion of debt clients across England and Wales who are in this position has grown from a third in 2019 to more than half today.

We are seeing the problem more and more among clients who are in work as well as those who are out of work. Traditionally more affluent groups such as homeowners are now some of the worst affected. And shortfalls are growing. Clients in a negative budget would now need more than twice as much to go from red into black as they did in 2019 (more than £15,000 compared to £7,000) – and that figure will grow unless changes are made.

Behind the numbers are individuals, many of whom are already in real hardship. Constantly worrying about money has a huge toll on people's mental health – which in turn makes it harder to manage finances. Cutting back on using heating and buying nutritious food seriously impacts people's physical health. The growing numbers of people in negative budgets mean there will be a greater strain on health services – which also comes at a cost.

We are calling for the Government to address this urgently - and suggested interventions are laid out in our report [\*\*Living On Empty\*\*](#).



# How we deliver advice



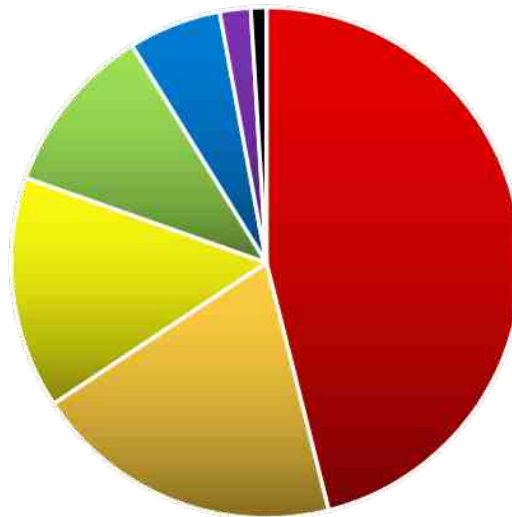
We held 248 public drop-in sessions and saw clients in-person 2,402 times



We had 5,708 telephone appointments with clients



We spoke with clients via email 1,831 times



- Telephone
- In-person
- Email
- Webchat
- Adviceline Phone
- Other
- Letter
- Video call

We take care over the advice we give - to make sure it's accurate and detailed, giving clients the best possible service.

And our efforts are reflected in the scores we receive for our work. We consistently get "green" (good) marks in the Local Performance and Quality Framework (LPQF) overseen by national Citizens Advice.

We're proud to be awarded the Advice Quality Standard (AQS) - given to organisations which advise on legal issues. We are audited every two years and regularly meet **the AQS criteria**.





## Equity, diversity and inclusion

Citizens Advice South Gloucestershire provides advice for anyone who needs it in South Gloucestershire - but demand is not uniform across the demographics of the region. There is inequality in how the cost-of-living crisis is being felt.

It should be noted 25 to 64-year-olds make up a greater proportion of our clients than South Gloucestershire as a whole. A total of 79.9% of our clients are from this age group, while it makes up only 64% of the local authority area (population 290,400). At the same time, 5.7% of clients were aged 16 to 24 compared to 13.1% of the population, and 14.5% of clients were aged 65 and over compared to 22.8% of the population.

Far more of our clients have a disability or long-term health condition (41.6%) than the South Gloucestershire population as a whole (23.9%). And people of colour make up 17% of our clients compared to 8.8% of the region.

- ⇒ **60%** of clients were female and **40%** were male
- ⇒ **41.6%** had a long-term health condition or were disabled
- ⇒ In terms of ethnicity - **83%** were white and **17%** were people of colour





# Client case study - 'I cannot thank you enough'

We were able to “make a client’s year” after helping them secure almost twice as much per month in benefits as they had been struggling on previously.

## The situation

The client contacted our Help To Claim service for a benefits check to identify if any further support might be available to them given their current circumstances.

They were unable to work and were receiving Employment and Support Allowance (ESA) (£135.35 per week) having been placed in the Support Group topped up with income-related ESA. They also received the high-rate Personal Independence Payment (PIP) at £92.40pw.

## How we helped

Following a benefits check and better-off calculation, we advised the client the income-related component of their ESA would stop were they to apply for Universal Credit (UC).

But they would be considerably better off claiming UC rather than remaining on legacy benefits.

Excluding PIP which would have continued unaffected, their total benefit income would increase to £1,027.60 per month - up from £586.52 per month, an increase of £441.08 per month.

We also signposted the client to specialist debt advice available to explore whether any options might be available regarding debts.

We advised the client on the process of how to apply for UC, what to expect moving forwards and invited the client to return to Help To Claim for any further support up until their first correct payment.

## The outcome

The client said: *"So amazing, I cannot thank you enough. I've been under the impression for so long that there is no other help available for me and I've struggled so much to afford to live so you have made my year."*



## Research and campaigns

In 2022-23, Citizens Advice continued its groundbreaking research into the problems affecting its clients nationally - and led campaigns which have made a real difference.

The work Citizens Advice South Gloucestershire does has fed into this research, and we have been part of the campaigns to rectify persisting inequalities. Giving advice is just one part of our dual objective - alongside campaigning to make things better for people.

### **Raising benefits in-line with inflation**

In 2022, Citizens Advice called on the Government to raise benefits in line with inflation - an "essential first step in supporting people weather the cost-of-living crisis".

Benefits and state pensions went up by 3.1% in April 2022, to match the inflation rate in September 2021.

But that was well behind behind the rate at which prices were rising - as they had hit a 40-year high of 9% in April.

We at **Citizens Advice South Gloucestershire** wrote to South Gloucestershire's three MPs, engaged local councillors and contributed to the national effort that brought about the decision benefits were to rise with inflation in April 2023.

### **Controls on prepayment meters**

During the year, Citizens Advice also raised alarm bells about the number of people being switched to prepayment meters without their consent - leaving them potentially at risk of having power cut off.

**Citizens Advice South Gloucestershire** again wrote to MPs while also contributing to the media campaign - appearing on BBC Radio Bristol to discuss the problem.

In response to Citizens Advice's campaign, regulator Ofgem introduced an updated Code of Practice for energy suppliers to strengthen protections for customers in vulnerable situations. We are pressing for further reforms to the sector which should also include social tariffs to help "fuel poor" households.



# Thank you to all our funders - we couldn't do what we do without you



St Monica Trust



Wessex Water

YTL GROUP



**South Gloucestershire**  
Locality Partnership



Stoke Gifford Parish Council

Also thank you to the following organisations: Dodington Parish Council, Bristol Wessex Billing Services, Downend Ladies Probus Club, Mangotsfield Church, Rockhampton Parish Council, Thornbury Town Trust.

## Contact details

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**August 2023**

Authorised and regulated by the Financial Conduct Authority FRN617736

Charity Registration Number 1037480

Registered Number 02715290 England

Company Limited by Guarantee

Registered Office as above