

The difference we make to Taunton: **our impact** **2021-22**



We are Citizens Advice Taunton

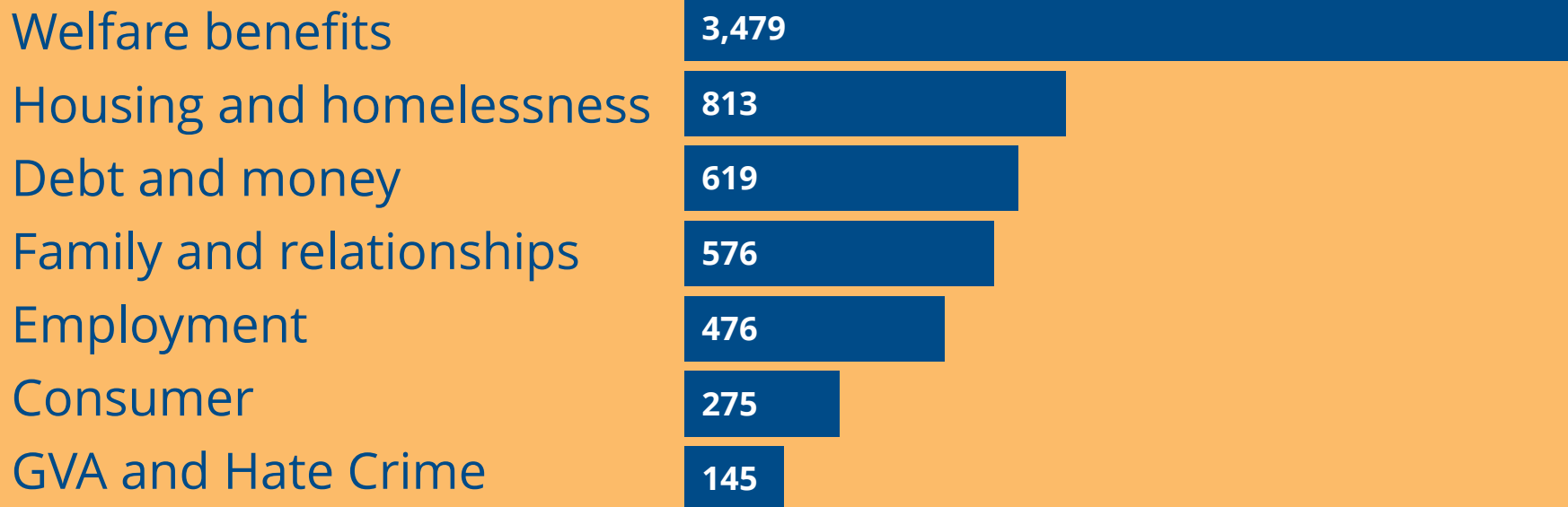
Every year **thousands of people** come to us for help solving their problems.

This means **we're an important part of the community**, with a credible understanding of local needs.

We use this to tailor our services and help improve local policies and practices.

"I am very thankful for your advice and I am pleased to confirm that my missing payment regards wages has now been paid in full. This now fully resolves the issue but without your help and communication this may never have happened.
So may I say what great service you give the general public and especially me, so thanks again."

How we helped people in 2021-22



We advised a total of 8,617 people across all advice areas

Why we're needed

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.

Welfare benefits

- increasing income
- ability to heat and eat
- passporting to other income
- avoidance of debt

GVA and family

- remaining safe
- securing Legal Aid
- resolving child arrangement issues
- divorce and financial remedies

Housing and homelessness

- accessing housing
- defending possession action
- addressing anti-social behaviour

Debt and money

- maximising income
- managing creditor action
- repayment plans and other remedies
- budgeting

Employment

- resolving disputes
- obtaining entitlements
- addressing bullying and discrimination
- compensation for mistreatment

This is Nicole

Nicole is an example of one of the people we helped.

Last year, we saw **8,617** people with **25,860** advice issues.

Nicole's story shows how we help people solve their problems, and why this is important.



What we do

We help people with a range of problems including issues with housing, debt, benefits, employment, relationships and consumer rights.

Sometimes people have more than one issue they need help with.



Nicole experienced domestic abuse and coercive control from her partner.

When the relationship ended Nicole stayed in the home as the main carer of her children but she was left with significant rent arrears.

As it was a joint tenancy she felt unsafe as her abuser could return at any time.

The situation led to severe anxiety and depression.

How we help

People get advice in different ways:



47%
by telephone



3%
face-to-face*



43%
by email



7%
other

*reduced due to Covid



An adviser, helped Nicole with her problem, they:

- identified Nicole's housing status and her rights.
- completed a benefit check to maximise her income.
- explored her financial situation fully to establish the debt options available to her.
- discussed Nicole's ongoing safety and her future goals

How we help

People often come to us with multiple or complex problems.

We can deal with most of the issues people come to us with, tailoring our advice to their needs.

£

Together, they worked out a budget and maximised Nicole's income – including a benefit appeal.

Debt advice was given and Nicole chose to apply for a Debt Relief Order.

The adviser helped Nicole to apply to the Courts for an injunction against further contact from her abuser and to transfer the tenancy into her name.

How we help

The wider impact of advice – what we achieve as a result of solving problems and providing support – is just as important.

Problems don't happen in isolation and can have a severe consequences. Solving them stops these situations escalating.



Our advice increased Nicole's income and helped stabilise her financial situation.

Nicole and the children have a secure home and are protected from further abuse.

Nicole's anxiety reduced, and her physical health improved. She no longer needed additional health services.

Nicole also felt more confident about handling similar problems in the future.

We also campaign for change

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.

During 2021-22 we used these insights to identify unfairness, challenge discrimination and campaign for change, we:

- **bit back at loan sharks** with two, week long awareness campaigns
- signed up to the **#SupportDontDeport** campaign
- issued social media scam alerts throughout the year and participated in national **Scam Awareness** fortnight
- raised awareness about the numbers of clients experiencing **digital exclusion**
- contributed to the Ministry of Justice **improving access to legal support** consultation/review
- participated in the **Rip Off, Tip Off** campaign to help shoppers avoid dodgy selling practices
- gave evidence to the annual **Homefinder Somerset policy review**

and contributed to national CA research

Our advice is effective

During 2021-22 we continued to provide high-quality and essential advice. We help thousands of people like Nicole.

86%

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

76%

of our clients would **not** have been able to sort out the problem without our help

63%

of our clients said they felt **less stressed, depressed or anxious** due to the help they received

91%

of our clients would be **likely** or **very likely** to recommend the service

Our impact



Nearly 1 in 2

had more money or control of their finances



3 in 10

found it easier to do their job or find a job



2 in 5

had a more secure housing situation



Nearly 1 in 2

felt they had better relationships with others



Nearly 1 in 2

felt their physical health had improved



3 in 5

found it easier to manage day-to-day

Why fixing problems matters

Problems don't happen in isolation and can have a severe consequences. Solving them stops these situations escalating.



9 in 10 people
we help say that their
problem negatively
affected their life



2 in 3 people
say they had difficulty
knowing who to contact
or how systems work
before advice



1 in 3 people
said their problem was
urgent when they came
to us

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.

3,807 of the people living in Somerset West and Taunton who turned to Citizens Advice for help **had a disability and/or a long-term health condition.** Mental health was the number one health condition affecting our clients.

Our clients experience low income, debt, fuel poverty, homelessness, domestic abuse, child poverty, disability and long-term health conditions, all key indicators of the social determinants of health, health outcomes and social inequality.

The most common health and social care related advice problems (2021-22) in were:

- Benefits & tax credits **3,479** clients
- Debt **619** clients
- Employment **476** clients
- Housing **831** clients

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.

Health, wellbeing 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.

1 in 4 adults will have a mental health problem at some point in their life

1 in 2 adults with debts have a mental health problem

1 in 4 people with a mental health problem are also in debt

Last year **8,617** clients sought help from us. We see first-hand how people's mental health problems interlink with practical problems.

1 in 4 people who received advice from us found their financial situation 'quite' or 'very' difficult, compared to 8% of the general population. Those who came to us for help with benefits and debt were more likely than others to be experiencing financial difficulty or 'just getting by'.

63% of our clients said they felt less stressed, depressed or anxious due to the help they received.

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.

Citizens Advice Taunton is a member of **Open Mental Health**, a countywide alliance of VCSE providers helping people to resolve issues that affect their mental health.

We give people the knowledge and confidence they need to find their way forward – whoever they are, and whatever their problem

Employment and mental health problems

Last year **296** people with mental health problems in **Somerset West and Taunton** asked Citizens Advice for help with employment issues.

Research conducted by National Citizens Advice shows **clients with a mental health problem are 60% more likely to need advice on accessing jobs** than our average client group.

When people experience problems at work, understanding how to enforce their employment rights can be hard.

Clients with mental health problems are **24% more likely** than other clients to be advised on common employment rights issues relating to resignation, dismissal, employment tribunals and dispute resolution.



33%

have faced issues at work



1 in 5

found it hard to go to work



14%

employees didn't receive reasonable adjustments on request

We give people the knowledge and confidence they need to find their way forward – whoever they are, and whatever their problem

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.

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 Improving Access to Psychological Therapies (IAPT) programmes could **help more people** with mental health problems **engage with money advice**, and ensure that fewer people miss out on this valuable support.

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.

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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.

In Somerset West and Taunton, people frequently seek help from Citizens Advice on **cold home related issues**. In 2021-22, **175 people** asked for help on fuel debts and/or energy-related consumer issues.

Of the **921** people who sought help on housing problems in the same period, **89** experienced problems with repairs and maintenance.

For people in Taunton, living in a cold home causes health problems, the most vulnerable groups being:

- Older people
- 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

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

Nationally available data shows that **8,023 households in Somerset West and Taunton live in fuel poverty**.

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How we are helping with the cost of living crisis

We make a **real difference** to people in financial hardship

We, **maximise income** through statutory, discretionary, social and grant assistance, address debts and financial emergencies, and **improve financial sustainability**

We are particularly concerned about the impact on people with long-term health conditions, for whom the risks are even greater

60% of our clients have a **long-term health condition or disability** and as slide 7 confirmed, the most prevalent issue was mental health

We advised **18% more** clients living in the most deprived areas of Taunton compared to 2020-21

The crisis is growing and advice demand is rising

238% increase of council tax debt advice enquiries

92% increase in charitable help or food bank need

79% increase of energy debt enquiries

What the research tells us

Cost of living issues will soon become the **most common reason to seek help** from Citizens Advice - for disabled people, this is already the case.

In October 2022 the typical household annual energy bill will be £2,500 as the wholesale price soars.

Citizens Advice found that despite the government's support measures **14.5 million will be unable to afford their energy bills.**

1 in 5 people have already cut back on their:

- food shop - 19%
- used less heating - 20%

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

Domestic abuse and advice

Domestic abuse can happen anywhere to anyone. One in four women and one in six to seven men will experience domestic abuse in their lifetime.

Survivors of domestic abuse have a **high level of repeat victimisation**, often with the severity of incidents escalating over time. This has an **extreme adverse effect on the physical and mental health** of the victims and of children witnessing abuse.

274 people living in Somerset sought our help with domestic abuse in 2021-22.

We work closely with other agencies to help clients disclose abuse and explore their options.

Citizens Advice Taunton has a dedicated project, called **Litigants in Person**, working across the county helping survivors of domestic abuse who are not able to access Legal Aid.

Through **tailored advice and practical assistance** we help survivors with multiple and complex needs to understand their options, obtain court orders that prevent further abuse, protect their children, achieve financial independence and secure safe accommodation.

We help clients understand the court process, complete the necessary applications, and if allowed by the Judge can speak on their behalf in court too (where they sometimes have to face and even question their abuser).

94% of clients felt their confidence or self esteem was affected by the abuse

Over 80% said we helped their wellbeing, self-esteem, and they felt better able to manage

Our additional projects Taunton area

Elysium healthcare

a holistic advice service to psychiatric in-patients preparing to return to the community, or who need advice during their treatment

Macmillan Cancer Support

a benefits advice service for people affected by cancer and receiving treatment in the Taunton area

Multiple Sclerosis Society Taunton Branch

an 'any topic' advice service for people affected by Multiple Sclerosis

Homelessness Reduction Act

a debt/money advice service for people at risk of homelessness due to debt (now ended)

Taunton One Team

a multi-agency service, for people living in Priorswood, Halcon and Wellington - which include areas of deprivation - with income maximisation, benefit and other advice issues

NEW for 2022-23

Hinkley Point C debt advice - for people at risk of homelessness

Taunton Foodbank Cost of Living project – providing advice at the foodbank

Our additional projects countywide

Young Citizens Advice

a developmental project aiming to improve accessibility for young people across the five local Citizens Advice offices, building links with young people's services, improving our promotional information, and creating self-help information specifically for that client group

Litigants in Person

a specialist service providing advice and support to survivors of domestic abuse, helping them to navigate the legal system, obtain the court orders they need to protect themselves and their children, for a safer future

Pension Wise

a guidance service for the over 50s with defined contribution pensions, to help people understand their options under the current pension freedoms

Working together

We continue to work in **close partnership** with the other Citizens Advice offices in Somerset

To increase consistency for clients and partner agencies, and to deliver joined up services

Citizens Advice in Somerset

Adviceline extra capacity

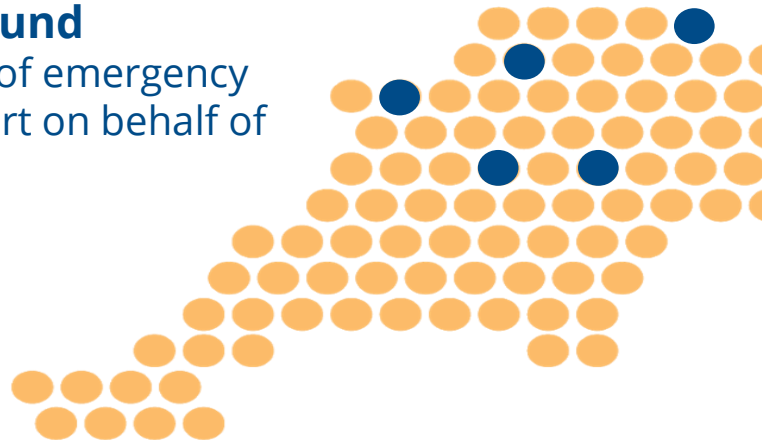
- boosting our Adviceline (telephone response) capacity with funding from Somerset County Council

Open Mental Health

- advice service for people with mental health conditions, to help them continue their recovery and avoid the need for further treatment, funded by the NHS

Household Support Fund

- County-wide delivery of emergency post-pandemic support on behalf of the county council



Our value to society

For every £1 invested in Citizens Advice Taunton in 2021-22

we saved local government
and public services

£4.07

Reduction in health service
demand, homelessness and
out-of-work benefits

Total: £2.3m

our social and economic
value to society was

£41.07

Improvements in health,
well-being, participation and
productivity

Total: £23.8m

the financial value to the
people we helped was

£14.03

Income gained through benefits
and debts written-off and
consumer problems resolved

Total: £8.1m

Our volunteers are vital and saved us £340,000

How we calculate our value

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

We also have hidden value

- keeping people in employment or helping them back to work
- preventing evictions and statutory homelessness
- reducing demand for mental health and GP services
- improving mental wellbeing and positive functioning
- improved family relationships

Our value to this community

Our savings to the public purse include:



£447,000

saved through reducing homelessness

Maximising income helps prevent more costly interventions.

This helps reduce financial difficulty, promotes inclusion and benefits the economy

This is just a fraction of our true value.

We also:

- help clients negotiate legal processes, such as welfare reform changes
- help council tax and local authority rent to be rescheduled, and reduce the associated administrative costs

This is Paul

The wider value of volunteering

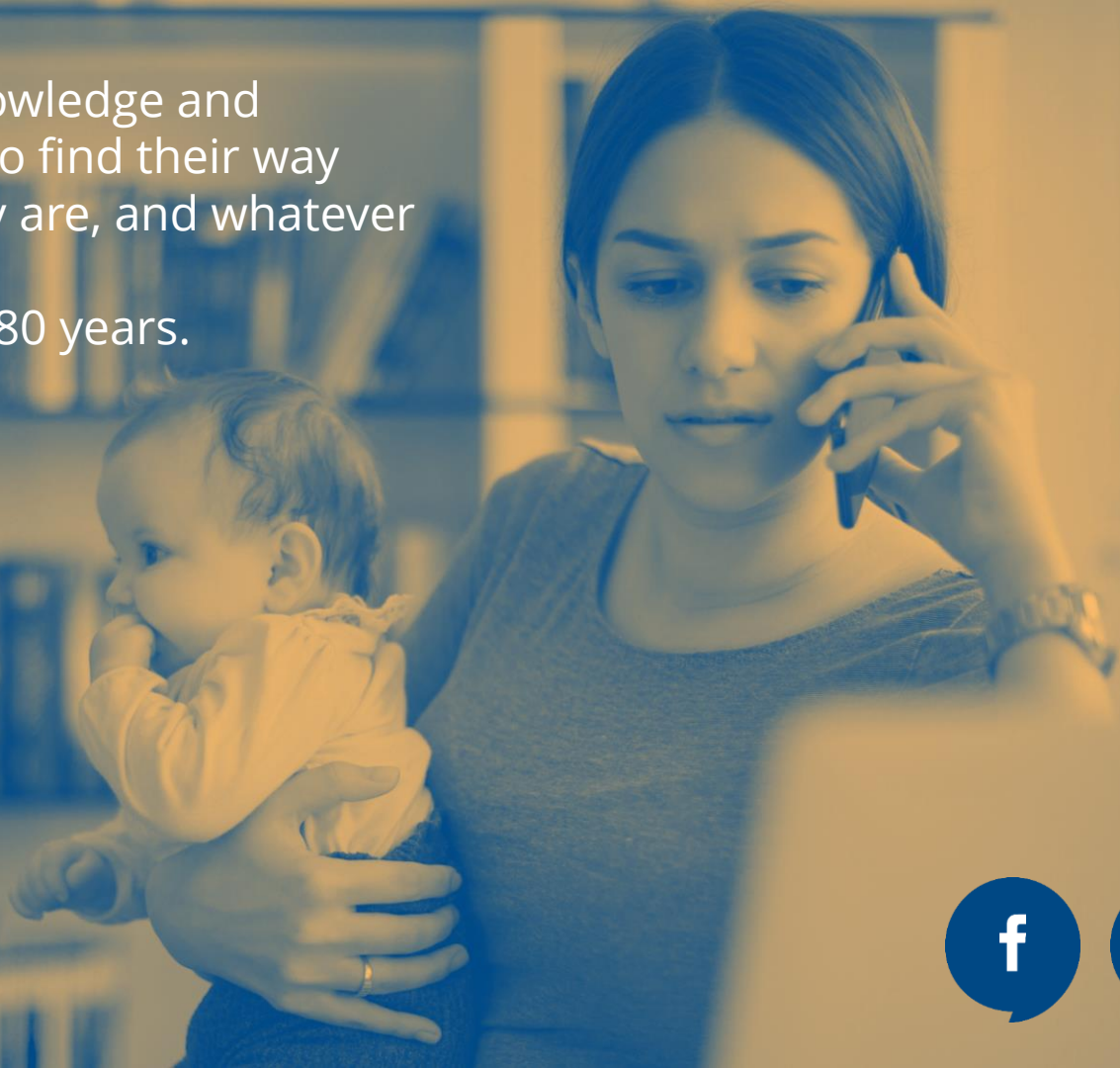
People like Paul give their time, skills and experience to enable us to reach as many people as we do.

There are also has considerable benefits for them too, such as improved employability.

This year our trained volunteers gave up more than **£340,000** worth of volunteering hours to help deliver our services.



We give people the knowledge and confidence they need to find their way forward - whoever they are, and whatever their problem.
For everyone, for over 80 years.



**citizens
advice**

Taunton

