

The difference we make

Our Impact

April 2023 - March 2024



**Sudbury
& South Suffolk**



We are Sudbury & South Suffolk 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.

Sudbury & South Suffolk Citizens Advice offers free, confidential advice via email and over the phone across Sudbury and Babergh district. Where advice requires in depth exploration a face to face meeting can be arranged.

When we say we're here 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.



**You've been so helpful.
I can't thank you enough.
Amazing!**

Headline statistics



1,870 people helped



**10,479 problems re-
solved**



**£1million gained in income and
debts written off**

We helped



1,229 people with 4,128 benefit problems



329 people with 786 housing issues



243 people with 2,574 debt problems



263 people with 540 family problems



155 people with 439 employment issues



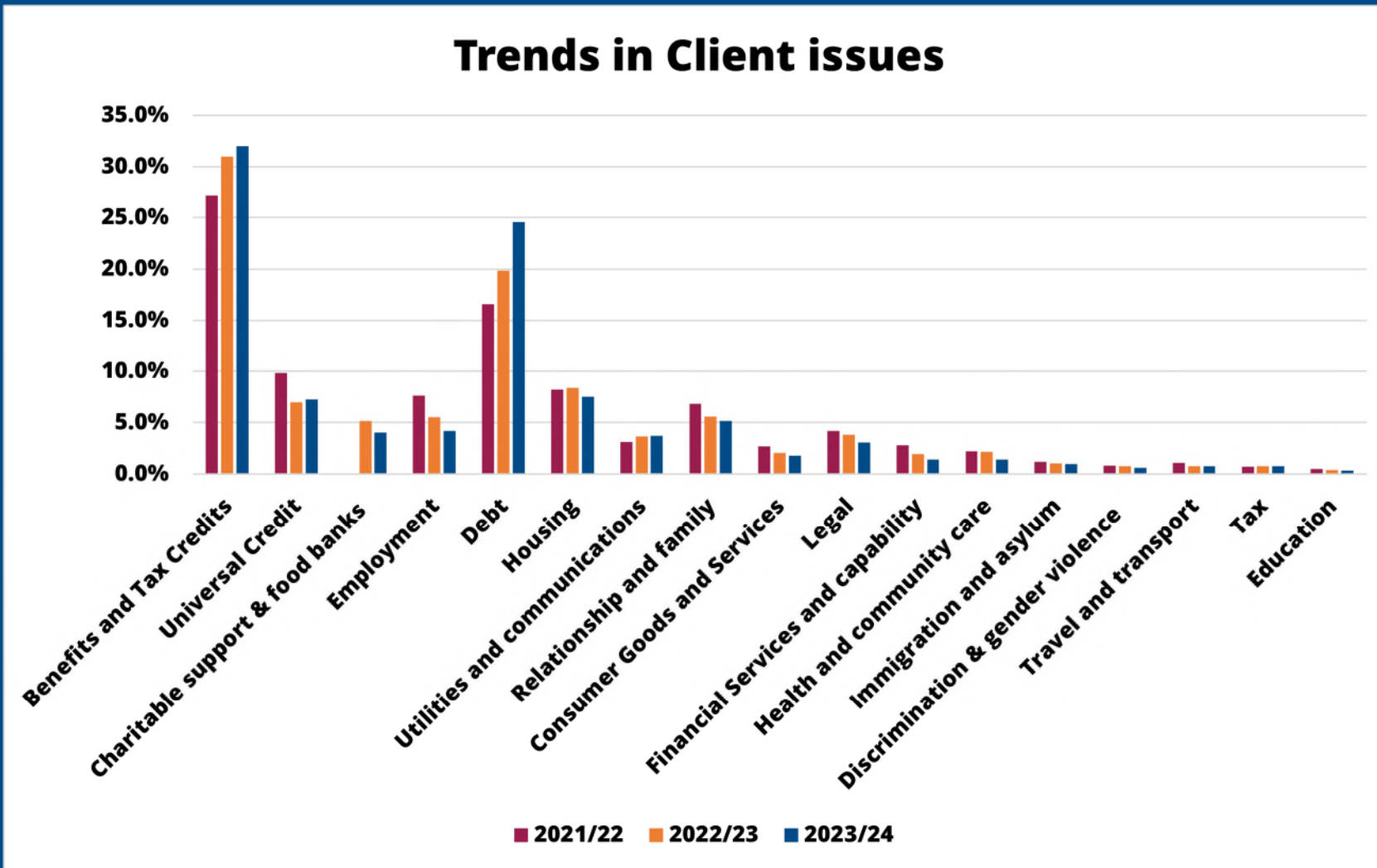
160 people with 387 utility issues

Key issues for the current and previous two years

We provide advice and information on many areas.

The chart below indicates that Benefits and Tax Credits remain the number one source of enquiries.

Second is debt, which saw a steep rise in issues during the current year as people have continued to struggle to cope with the increase in energy bills and the cost-of-living.



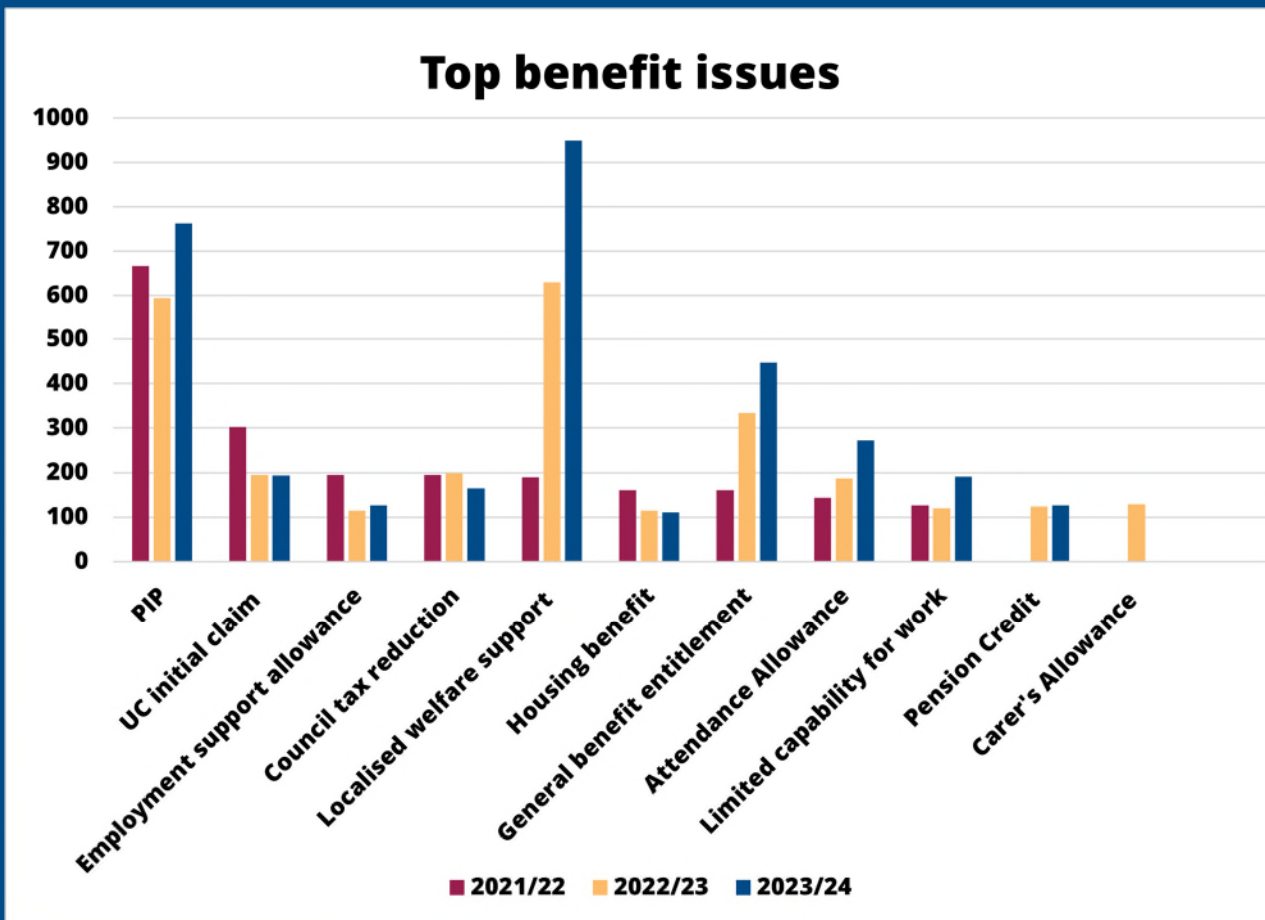
Top benefit issues

We helped 1,229 people with 4,128 benefit related issues.

We experienced a huge demand in people applying for Localised Welfare Support. This is a local government funded scheme which helps those experiencing financial hardship.

A one-off £300 payment is provided to help people afford the basics such as food, heating, clothing, fuel and household bills.

This plus Personal Independence Payment claims and General Benefit Entitlement issues dominated our work as advisers sought to improve people's financial situations by applying for additional benefit support.



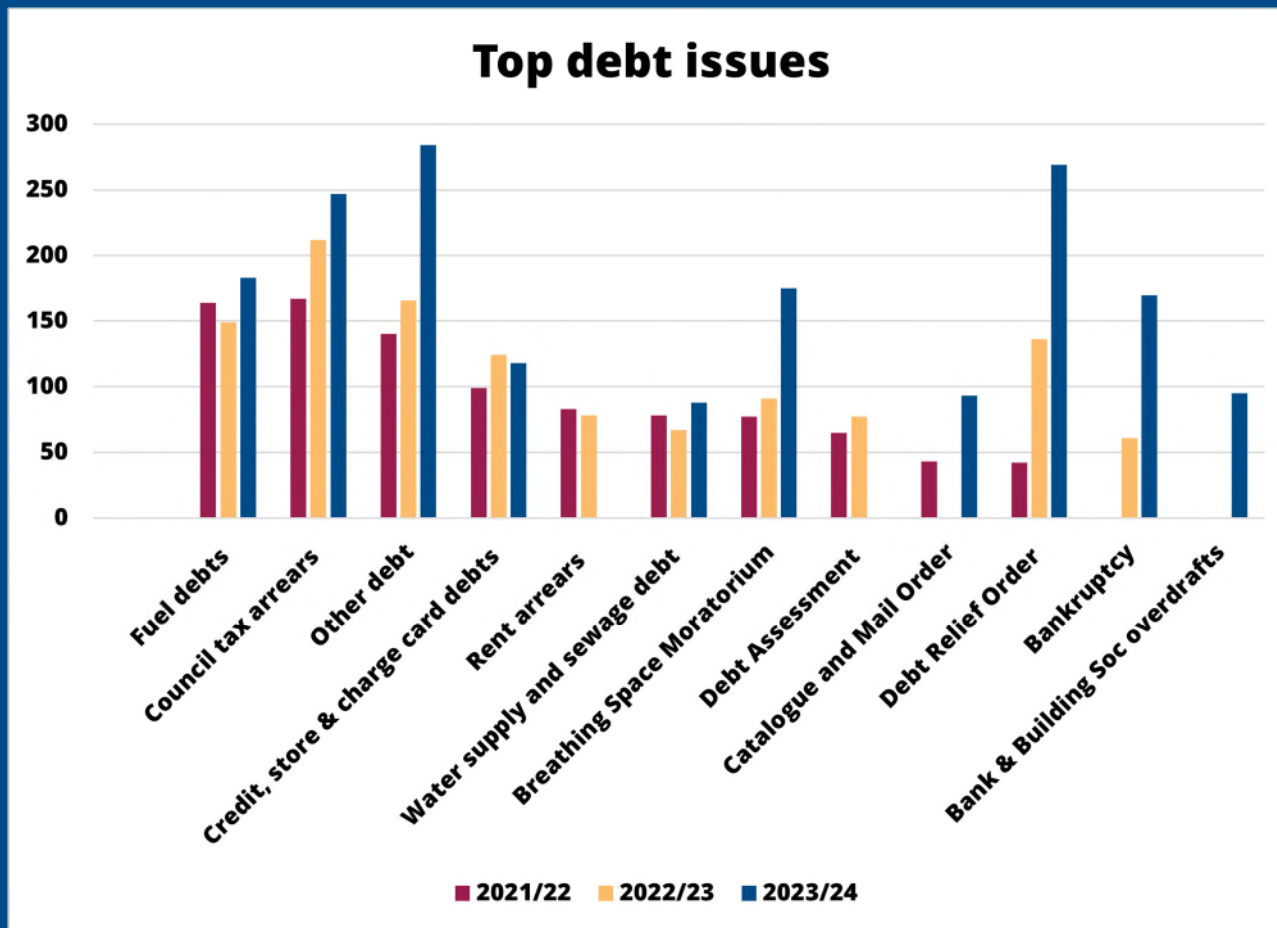
Claims for Localised Welfare Support are now running at almost five times the level of two years ago. This staggering increase shows just how many people cannot afford to live on their current income.

Top debt issues

We helped 243 people with 2,574 debt issues. Debt worth £229,000 was written off. There was a 45% increase on the previous year in the number of issues dealt with suggesting people have multiple debts and are juggling a number of issues in complex circumstances.

Many people struggled with a wide range of debt issues. People reported that they do not have enough money to pay their living costs. We saw more people in a negative budget than at any other time confirming that the cost-of-living crisis has put significant pressure on peoples lives.

We dealt with 247 issues on Council tax arrears; an increase of 17% on the previous year.



Sudbury & South Suffolk Citizens Advice definitely changes people's lives for the better!

Outreach Projects

Hadleigh

The Hadleigh Outreach started as a monthly three hour face-to-face advice session. However, demand for the service increased so a second session was introduced to cope with the number of people seeking advice. The service operates on the first and third Tuesday of every month.

Benefits advice is the area most clients need help with. Numerous claims for Attendance Allowance, Pension Credit, Personal Independence Payment and Council Tax Reduction were made. In total 45 clients were helped.

Case story

A client living on income consisting of a small state pension topped up with a couple of occupational pensions was struggling to cover her daily expenditure once she had paid her monthly private rent of £795. She reported she had used all her savings but didn't have enough to live on and was concerned about her future. The outreach adviser completed a benefit check and realised the client was not in receipt of Housing Benefit or Council Tax Reduction. He helped her to complete and submit backdated claims. The client received £6,000 extra income per annum.


School Cookery Pilot Project

Since February 2023 Sudbury & South Suffolk Citizens Advice has worked in partnership with the Befriending Scheme and Wells Hall Primary School in Great Cornard to offer disadvantaged families experiencing poverty the opportunity to improve their cooking skills and learn how to prepare healthy, nutritious and inexpensive meals within a weekly run supportive 'safe-space' at the school.

Initially the participants were anxious about attending but with a concerted effort by those co-ordinating the sessions individuals soon benefited from getting involved. The sessions have been valuable in allowing the attendees to share anxiety, trauma, insecurities, learning difficulties and mental and physical health issues. The group bonded well and since growing in confidence now support each other.

A Citizens Advice adviser supported the group and assisted in applying for a number of grants and provided support exceeding £1,500. Individual advice was given to members of the group on a wide range of issues including debt, benefits and relationship break down.

Many of those attending report they now feel better able to cope with their finances and life in general through the skills they have learned and are willing to access advice which they know can help improve their circumstances.



I've realised how much my finances have affected my relationship with cooking. This has made anything possible.

How did people access our service?

We try to reach as many people who need our help as possible. This year we helped 1,870 people to get the advice they need. Clients have access to advice through a direct line into the Sudbury office. We are one of a minority of Citizens Advice offices offering direct telephone access for our local community.

This means people have quick, easy access to advisers familiar with local services and support. Contact via telephone, email and the contact facility on our website continue to be the main routes to advice for many people.

Telephone 44%

Email 40%

In person 9%

Letter 7%

Google Profile

15,303 people viewed our profile

1,274 people clicked to telephone us

919 people clicked the website button

772 people clicked for direction to us

A typical week for the Advice Service

- Monday** Demand for advice is high as advisers start to deal with messages left on the answerphone over the weekend. Several messages are from people struggling to pay their living costs especially their energy bills. Information is given with details about how to access the Local Welfare Assistance Scheme. Fuel and supermarket vouchers are issued. Welfare benefit checks are carried out to maximise people's incomes and clients are made aware of extra state entitlements. Two people are referred to our disability benefit specialist to get help completing claims for Attendance Allowance.
- Tuesday** A man calls in asking for help to claim his state pension. He is unable to read and write. The adviser completes the application. A benefit check reveals the client is entitled to a Pension Credit top-up, Housing Benefit and Council Tax Reduction totalling £12,000 extra income per year. The client is thrilled with the outcome and very grateful to the adviser.
- A client comes to the door to give a card and bunch of flowers to an adviser. The card reads 'I don't know what to say; I am so grateful for all the help! ' .
- Wednesday** Midweek there's no let up on the number of enquiries. Our employment specialist achieves a great outcome for a client experiencing disability discrimination in the workplace, negotiating a settlement payment of £45,000.
- Generalist advisers help people with a range of enquiries including the cost of divorce, liability for income tax, making a claim for Universal Credit , assistance needed completing Court of Protection forms, and two people asking for guidance about what to do about mould and damp in their council properties.
- Thursday** A client in her nineties with limited mobility reports she is struggling to get a fault on her landline fixed. She relies on her internet access to do her online grocery shopping as she is unable to get to the supermarket. The adviser helps and confirms it is a network fault. He secures a date for the repair to be carried out and successfully negotiates a £400 compensation payment. The client is relieved and very grateful. Three people contact us to say they are struggling to pay the bedroom tax. This is a system which reduces people's Housing Benefit when they rent from the council and have more bedrooms than the rules say they need. None of them can afford the 'tax' and are struggling to find smaller affordable alternative accommodation.
- Friday** Our welfare benefit specialist hears from the client she has been helping with a Personal Independence Payment appeal that his benefit has been reinstated after a wait of two years, along with Housing Benefit and Council Tax Reduction. He receives arrears payments of £15,000 and ongoing annual income of just under £10,000. He comments that the relief of having the money reinstated is huge and has reduced him to tears. Well done Linda; a life changing outcome at the end of a very busy week.

Changing demographics

Age

Our service is available to everyone irrespective of age. During 2023/24 we supported 1,870 people between the ages of 15 and 94.

This year we helped fewer young people between the ages of 15 and 29 (down by 17%) compared to last year. However, we did see an increase in all other age ranges.

Of these many were seeking assistance about welfare benefits including general benefit entitlement and disability benefits such as Personal Independence Payment and Attendance Allowance. Advice on Local Welfare Support including crisis help, food bank referrals and charitable support was provided.

Age group

15-29 - down by 17%

30-44 - up by 11%

45-59 - up by 5%

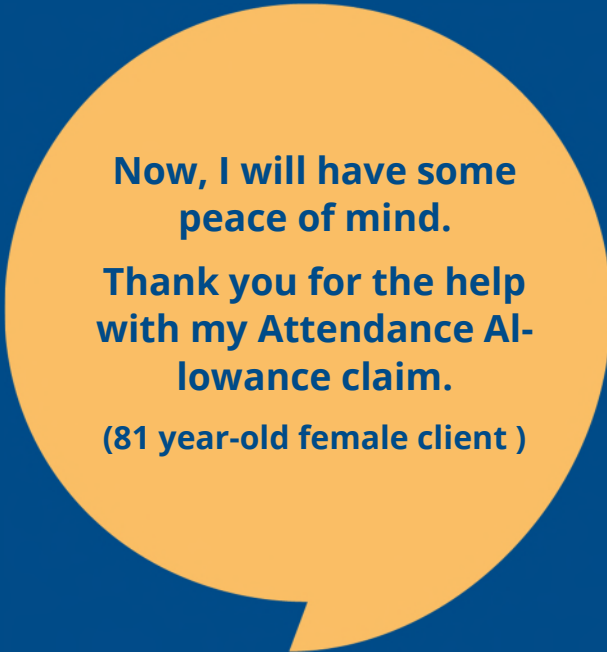
60-74 - up by 17%

75-89 - up by 7%

90-99 - up by 80%

Gender

62% of clients using the service were female. This is a drop of 2% on the previous year. More men used the service this year and make up 38% of all clients helped.



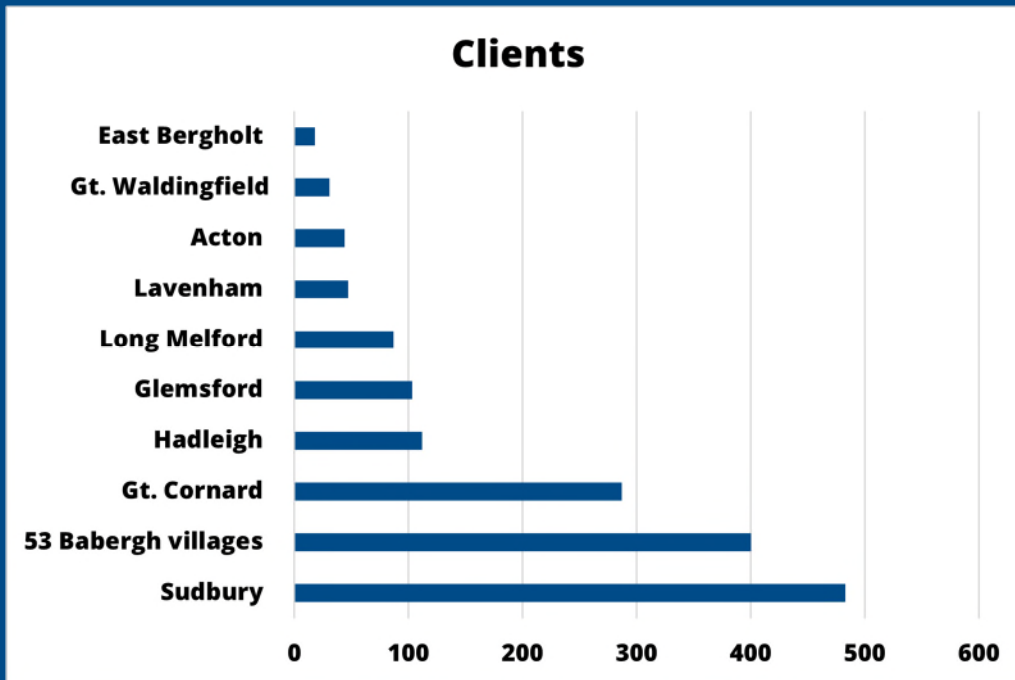
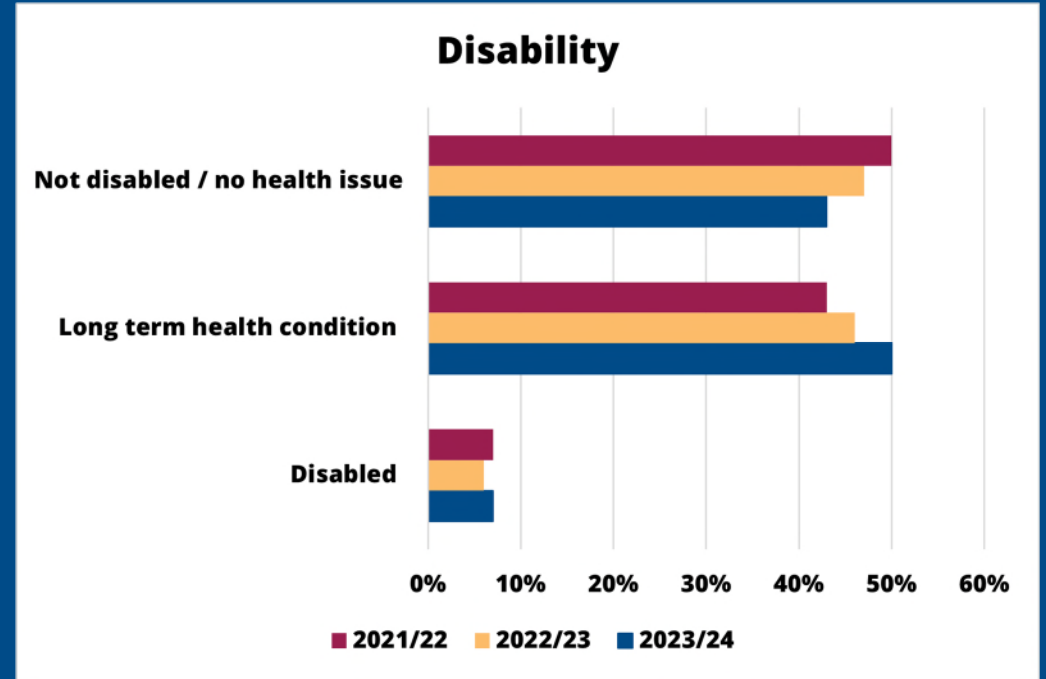
Now, I will have some
peace of mind.
Thank you for the help
with my Attendance Al-
lowance claim.
(81 year-old female client)

Disability

In 2023/24 there was a slight increase in the number of people with disabilities requesting advice.

The number of people with long-term health conditions increased. It is difficult to say if this is the result of Covid.

It could be because people with existing long-term health conditions experiencing financial hardship have decided they now wish to claim a Personal Independence Payment or Attendance Allowance to boost their income.



Our clients

Most of our clients come from Sudbury, Great Cornard, Hadleigh, Glemsford and Long Melford.

The majority of people supported live and work in the Babergh district.

Client experience survey

Every year we ask clients to tell us what they thought about the service through our client experience survey. Our latest survey was carried out via telephone.

While we continue to help resolve people's problems so that they can find a way forward, we also want them to have a positive experience using our service. We asked people how they found accessing our service and the effect of the advice given. The responses are listed below.



93% of clients, an increase of 3% on last year, using our service found it very easy or easy to access the service



92% heard about us from a relative, already knew about us, or saw us on social media



91% said the advice they received resolved completely or in part their problem



98% said they felt better able to cope with their problem after receiving advice



96% said they were very happy or happy with the service they received



88% said the advice helped them feel less stressed or worried

Cost-of-Living-Crisis

As much of our work this year involved assisting people with the cost-of-living crisis we included a question in our survey to gauge how people were managing. We also asked where they would seek advice if Sudbury & South Suffolk Citizens Advice had to close.



55% said they were having difficulty in making ends meet



92% said they would have nowhere else to turn to for free advice if we closed

**Please don't close!
So many people need to be
able to get free support
from Citizens Advice.**

Our value to society

It's impossible to put a financial value on everything we do, but where we can, we have. We use a Treasury approved model to calculate the financial value of our advice and the positive outcomes it contributes to individuals and society.

In 2023/24 for every £1 invested in Sudbury & District Citizens Advice we generated at least:

£3.64

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 £772k**

£23.65

in wider economic and social benefits (public value).

Solving problems improves lives. This means better wellbeing, participation and productivity for the people we help. **Total £5m**

£16.14

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

As part of advice, we can increase people's income, through debts written off, taking up benefits and solving consumer problems. **Total £3.4m**

Research and Campaigns

During 2023/24 we gathered evidence to enable us to campaign on both local and national issues. Our aim is to use the findings of people's experiences to tackle the root cause of a problem, influence policy makers and bring about change which results in a better outcome for our clients.

This year, like the previous year, we have seen many people continuing to struggle with the cost-of-living crisis. Single parent families, lone males and people in work have all approached us for help and support evidencing the fact that the cost-of-living crisis is far from over.

Many of the issues we deal with such as debt, employment, housing and discrimination have direct and indirect impacts on people's health and wellbeing. Many people report that the help they receive from Citizens Advice improves their mental and physical wellbeing.

Our advice has a vital preventative role in mitigating health issues before they escalate or become more severe. Early intervention and support in areas such as income maximisation, housing and legal rights can help prevent negative health outcomes, promote independence and resilience and reduce the burden on healthcare systems.

This year we supported the National Scams Awareness campaign, National Consumer Week and the Energy Saving winter campaign. As part of local activity we ran some pocket campaigns at the various publicity stands we held across the district. These included raising awareness of the Healthy Start scheme, promoting the take-up of Pension Credit, Housing Benefit and Council Tax Reduction schemes as well as informing people about the social tariffs for broadband and water.

We were able to join other agencies at in-person events to network and speak to the public directly about the services Citizens Advice has to offer. The team visited a Rural Coffee Caravan in Bures, attended the Long Melford Annual Parish Meeting, held publicity stands outside Waitrose and on Sudbury market, in addition to hosting events at St Mary's church in Hadleigh and taking part in the Babergh Mid Suffolk District Council Family Fun Day events which run throughout the school

Our Volunteers

Sudbury & South Suffolk Citizens Advice is a charity.


At the heart of our service are volunteers carrying out a wide variety of duties.

The Citizens Advice service could not exist without volunteers performing vital roles and we are deeply indebted to them for their dedication and commitment to the service. Our volunteers come from all walks of life and some have been working for the service for over twenty years.

Not only do we have a great team of volunteer advisers providing advice and information to those people needing help we also have volunteer administrators, receptionists, disability benefit advisers and trustees. All these individuals bring a wealth of experience and diversity to the organisation.

From April 2023 to March 2024 our volunteers gave 12, 293 hours of their own time to support the service. Without them the service would be unsustainable. We calculate the value of their contribution to society to be £184, 395 (hourly rate of £15).

As part of Volunteers' Week in June 2023 we took the time to highlight the incredible work our volunteers do and thank them for their exceptional contribution to the charity and community at large by hosting a celebratory afternoon cream tea.



I started volunteering as I wanted to give something back to the local community and make a real difference to people's lives.

Thank you

Each local Citizens Advice is an independent registered charity, responsible for raising its own funds. Sudbury and South Suffolk Citizens Advice relies on the commitment and generosity of several organisations for financial support. We could not do any of the work we do without the support of our funders.

We are grateful to the following for their continued support throughout 2023/24:

Suffolk County Council

Babergh District Council

Sudbury Town Council

Hadleigh Town Council

National Lottery Community Fund

Ipswich & East Suffolk Clinical Commissioning Group

Suffolk Community Foundation

Sudbury Municipal Charities

Acton Parish Council

Belchamp St Paul & Belchamp Otten Parish Council

Cockfield Parish Council

East Bergholt Parish Council

Great Cornard Parish Council

Little Waldingfield Parish Council

Long Melford Parish Council

Monks Eleigh Parish Council

Newton Parish Council

Boxford united Charities

Hadleigh WI

Newton Fireside Club

National Citizens Advice

The Rope Trust

Babergh Councillor Locality Budgets

Melford Movies

& several private donors

Sudbury & South Suffolk 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 from 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.

Sudbury & South Suffolk Citizens Advice, Keyse House, Acton Lane, Sudbury, CO10 1QN

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Email: advice@sudburycab.org.uk

Opening times: Monday - Thursday, 10am - 3pm

www.sudburycab.org.uk



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