

**OXFORDSHIRE SOUTH AND VALE CITIZENS ADVICE (OSAV CA)
Report on Year 21/22 for Abingdon Town Council
November 2022**

1. Introduction

We are an independent local charity providing free, confidential and impartial advice on a wide range of issues such as debt, benefits, housing and employment to over 10,000 local people each year. We serve the communities of South Oxfordshire and Vale of White Horse. We aim to deliver a full Citizens Advice Service from the main towns in the two Districts including **Abingdon Town Centre**. Our Abingdon office is also our Head Office and largest Advice Centre.

Our approach is to empower people. 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. Our work gives people the knowledge and the confidence they need to find their way forward. Our service is available to everyone regardless of race, gender, disability, sexual orientation, nationality, religion or age.

We are currently the front line in helping people navigate the cost-of-living crisis. People can access support Monday to Friday 9:00 – 5:00, via telephone, webchat, emails, drop ins or appointments. We continue to work hard to find ways we can increase our capacity to help us meet growing demand and make sure people have access to the support they need.

Our local volunteers provide the backbone of our advice services. We cannot meet the many challenges of our community without volunteers, recruited from the communities that they serve. All volunteer advisers have been trained to the highest national standard and are used to dealing with a wide range of problems. Many of our volunteers are very experienced people, they update their skills regularly and bring a huge amount of experience and wisdom to their work with clients. Their enthusiasm and dedication define the culture of the charity.

We have **115** active volunteers (an equivalent value of £781,472) supported by 26 paid part time staff (equivalent to just 14 full time staff), responsible for maintaining a quality service and managing the organisation. By any measure, we are very cost effective.

In 2021-2022, Citizens Advice Oxfordshire South and Vale advised over **10,378** people across the **2** districts helping them to resolve **24,800 problems/issues**. This is approximately a 15% increase on client numbers and number of issues on the previous year. Compared to district averages, a higher proportion of our clients are non-white, suffer from a long-term health problem or a

disability, are on a low income and are more likely to be in rented housing or at risk of homelessness.

2. Abingdon Advice Centre in 21/22

During the early part of the year there were still significant periods where face to face services were not available due to Covid safety measures, although some face-to-face appointments were arranged for those who could not cope with telephone or 'virtual' support. However, in March 22 we resumed face to face drop ins across all our sites and invited all our **34** Abingdon volunteer advisers back on site. A welcome return!

Our client numbers for 21/22 were as follows:

Client Numbers*	2020/21	2021/22
Oxfordshire South and Vale Citizens Advice	10,918	10,378
Vale of the White Horse	4,088	4,646
Abingdon Citizens Advice**	3,693	3,745
Unique Abingdon residents by ward (clients may visit several times):		
Caldecott	241	295
Northcourt	190	211
Peachcroft	167	163
Fitzharris	152	163
Dunmore	127	128
Total Abingdon residents	877	960
No. of total Abingdon residents' issues addressed	3166	3510
No. of resulting actions by advisers	3240	4182

* These numbers are based on unique *monthly* client count. This counts the number of unique clients we advise each month and the monthly totals are added together to give the annual total. This is better measure of workload. A unique *annual* client count counts the number of unique clients in a year. This latter figure will be smaller because a significant number of our clients come to us more than once in a year.

** Abingdon Citizens Advice serves people from elsewhere in the Vale and non-residents who work in Abingdon. Hence its client numbers are greater than the number of Abingdon residents served.

There was an increase in the number of clients from all but one Abingdon ward, amounting to 83 more clients this year compared to last. Caldecott continues to be the ward with the highest demand for advice. Not only has there been an increase in numbers of clients but there has been an increase in complexity of cases with clients presenting with more 'issues; and resulting actions by our volunteer advisers.

The most frequent **issues** raised by clients in Abingdon Wards in 21/22 were:

Top Benefits Issues:

- Personal Independence Payment (PIP)
- Initial Benefits Claim – Universal Credit
- Attendance Allowance

Top Debt Issues:

- Council Tax Arrears
- Fuel Debt
- Debt Assessment

In Abingdon Wards alone we facilitated **£324,684** income gain to those we supported (e.g., Benefit or Tax Credit gain, access to charitable funds, social welfare), and helped get **£4,371** debt written or debt relief orders for clients. This is practical, measurable, real support for those most in need in our community but we must do more to effectively meet this crisis head on and continue to alleviate hardship.

3. About our clients in Abingdon

We deal with the most vulnerable people in our community, 5% of our clients are registered disabled and **40% have a long-term health condition.**

- 60% are women, 40% men
- Over 79% of our clients are of working age (20 – 64)
- 88% are White, 4% Asian, 3% Black, 3% Mixed race, 3% Other

A focus on client numbers or statistics does not capture the experience of our clients. Many are overwhelmed by their problems. Often their home or job is at risk. We help them to help themselves. This has a big effect on them and their families and their hope for the future. This is reflected in some of the testimonials we have received from Abingdon clients:

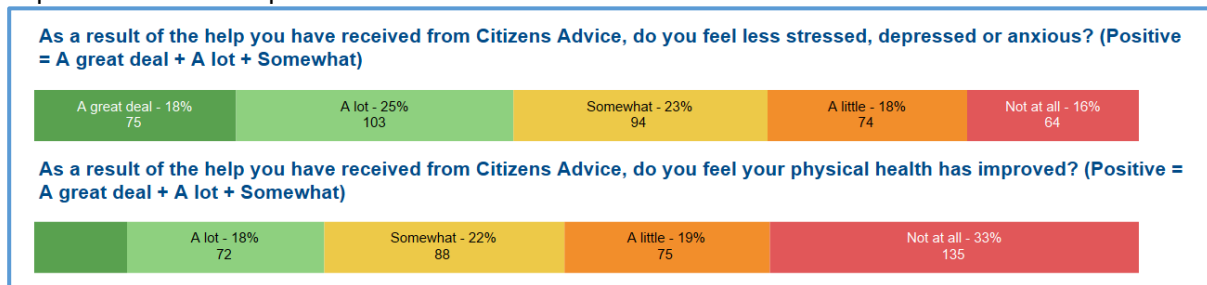
- *“the lady I saw was very patient with me as I suffer with bad stress and anxiety, she gave me confidence to be able to resolve and better understanding of my issues, by helping me to fill in the appropriate forms, she was very patient with me can’t speak highly enough of her brilliance”*
- *“Clear, professional help with a Universal credit issue. The expertise available is phenomenal. With your guidance the friend I was helping managed to claim a health-related benefit which doubled the amount he receives each month. Without being too fanciful, I reckon between us we have saved his life and certainly his mental health. With your guidance I was able to accompany him to an interview with all the relevant paperwork and to not be intimidated”*
- *“The Citizens Advice is a very helpful service, and even if a problem continues to be unresolved, it is a vital service to be able to pick up the phone to talk to someone about it rather than*

feeling like you are banging your head against a brick wall, and feeling like you're all alone in having to deal with a situation, that you are unhappy about"

4. Client satisfaction and impact

We know our service makes a positive impact on the lives of those we help. Last year, approximately 400 of our clients took part in an independent survey of our service. The results show we are succeeding in our main aims to empower people with **88%** of clients answered positively when asked if the advice we had given them enabled them to move forward and **90%** said they would recommend the service. Many of the people who come to us are struggling with problems they can't resolve and they have nowhere else to go. We help them find a way through.

Good advice is also an effective health intervention albeit an undervalued one. As part of the same survey, clients were asked "as a result of the help you have received from Citizens Advice, do you feel less stressed, depressed or anxious?" 43% said a 'great deal' or 'a lot' another 41% reported it had 'helped somewhat' or 'a little'.



5. Research and campaigns

We also carry out research and campaigns and pass local data on issues (such as Scam Awareness, retaining floor coverings in social housing) up to the national charity who can then inform and advise central government and regulators. Often policy changes are made as a result. We were pleased that the government recently responded positively to the Citizens Advice campaign to uprate benefits in line with inflation - amounting to a 10.01% increase across 19 different benefits.

4. Funding

Our expenditure to deliver services across South and Vale for 22/23 is approximately £500k. Around 40% is met by District Council funding, another 40% through contracts/specialist services (i.e., regulated Debt Advice), 10% from Town and Parish Councils grants/contributions and we need to raise another £50k through Charitable Trusts and Donations. We are currently half way to meeting this target.

I am delighted to report that Vale of White Horse and South Oxfordshire are maintaining our District grants for 23/24 at the current level. However as with all businesses and services our costs are increasing as does demand for our services as the cost -of-living crisis deepens.

The grant from **Abingdon Town Council** is used towards recruiting, training and supervising the advisers who provide our service in the town. Out of our 4 advice hubs, the demand for face-to-face support is greatest in Abingdon.

We are very lean and represent good value for money:

- The value of our volunteers' service is over at £780,000 pa;
- For every £1 spent on OSAVCAB, **£5.32** is saved by government in terms of reductions in homelessness, demand on the NHS and out of work benefits (Cost benefit analysis based on HM Treasury methodology) and **£37.54** in wider economic and social benefits (public value)

6. Looking ahead

The cost-of-living crisis is looming large in people's lives. We have seen an increase in demand across our services and as previously reported we have seen a 119% increase across the two districts of clients coming to see us in financial crisis. We have seen a significant rise in the numbers coming to Citizens Advice locally for referrals for food banks and emergency fuel vouchers.

Citizens Advice Nationally have been tracking data through its 'Vulnerability Tracker' Three key things have stood out from this work:

- **Households who've previously been managing are struggling** – those who did not usually think of themselves as economically vulnerable are starting to struggle
- **Households are taking extreme measures to cope with rising costs – this is not just cutting back on non-essential items but** reducing vital activities such as washing or cooking food.
- **People don't want to turn to charitable support** – but are now having to turn to foodbanks, access emergency funds (formal and informal), apply for emergency fuel vouchers.

We are working hard to reach those most in need and we have a new partnership running with **Trussell Trust** in Abingdon to ensure foodbank clients can be easily and quickly referred into Citizens Advice and have access to general advice but also access specialist debt advisers. We are also seeking funding to expand our Energy Advice services and set up a specialist response team.

We do hope the Town Council will be able to continue its funding. It's more important than ever. As reported, we, the UK, have stumbled from a pandemic into a cost-of-living crisis and our services are needed now more than ever.

Thank you for your ongoing support – we simply could not operate in Abingdon without you.

Debbie Watts, Chief Officer, Oxfordshire South and Vale Citizens Advice