

**OXFORDSHIRE SOUTH AND VALE CITIZENS ADVICE (OSAV CA)
Report on Year 23/24 for Abingdon Town Council
April 2024**

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.

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.

We are currently the front line in helping people navigate the continuing cost-of-living crisis. People can access support Monday to Friday 9:30 – 4:30, 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. This year we have encouraged 'self-help' and implemented a chat bot on our new website to help people navigate to the online advice available.

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. 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 **119** active volunteers (an equivalent value of over £620k) supported by 32 paid part time staff (equivalent to just 14 full time staff), responsible for maintaining a quality service and managing the organization. By any measure, we are very cost effective.

In 2023/24, Citizens Advice advised **10,695** people across the **2** districts helping them to resolve **26,248 problems/issues** resulting in **26,047** actions by advisers. 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 23/24

Our client numbers for 23/24 were very similar to 22/23. We have seen a slight increase in Abingdon ward residents using the service but we can see that from the increase in number of issues (up 13%) in the previous year, that cases are becoming more complex.

Client Numbers seen*	2022/23	2023/24
Oxfordshire South and Vale Citizens Advice	10,918	10,378
Vale of the White Horse	4,681	4,941
Abingdon Citizens Advice**	2,837	2,728

Unique Abingdon residents by ward (clients may visit several times):

Caldecott	324	290
Northcourt	226	260
Peachcroft	153	182
Fitzharris	198	196
Dunmore	124	123
Total Abingdon residents	1,025	1,051
No. of total Abingdon residents' issues addressed	3,580	4,254
No. of resulting actions by advisers	4,022	4,563

* 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.

Clients in Abingdon can contact us by a variety of channels:

- 22% in person (up from 14% in 22/23)
- 31% via email
- 43% phone
- 4% other

The most frequent **issues** raised by clients in Abingdon Wards in 23/24 were:

All issues:

- Benefits & Tax Credits
- Universal Credit
- Housing
- Debt
- Food Bank and Emergency Charitable Support

Top Benefits Issues:

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

Top Debt Issues:

- Council Tax Arrears
- Debt Assessment
- Fuel Debt

In Abingdon Wards alone we facilitated **£640,308** income gain to those we supported (e.g., Benefit or Tax Credit gain, access to charitable funds, social welfare), this is an increase of 100% on last year's total, and helped get **£36,811** debt written off or debt relief orders for clients – this is 8 times the amount in 22/23. 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, support those in a 'negative budget' and continue to alleviate hardship. We hope this demonstrates to the value for money for the investment that Abingdon Town Council make in the Citizens Advice service each year.

3. About our clients in Abingdon

We deal with the most vulnerable people in our community, **7%** of our clients are registered disabled and **43% have a long-term health condition.**

- 58% are women, 42% men
- Over 79% of our clients are of working age (20 – 64)
- 71% are White British, 11% White Other, 6% Asian, 7% 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:

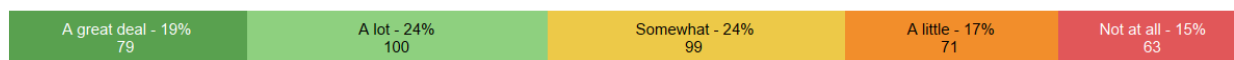
- *The staff at the office in Abingdon are very, very helpful. They really help more what you could expect. They go the extra mile. Thank you so much for all the help, greatly appreciated!*
- *Very helpful indeed, took a massive weight off me, I suffer from a mental disorder and this issue I was having was really affecting my already poor mental state. I'm unsure if it's been resolved but having you onboard has been most valuable.*
- *Honestly couldn't thank enough the lady, who sorted my white goods out through finding services available to me. Friendly, on top of things and even looked at other help for me that I didn't know was there. The staff are in the right jobs they're lovely and more than helpful.*
- *Without the help of Citizens Advice, I hate to think where I would be now, they really are wonderful kind people plus they have given me confidence to speak openly about my problems something I never thought I would be able to & not be embarrassed thank you all so much*

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 **89%** of clients answered positively when asked if the advice we had given them enabled them to move forward and **89%** said they would recommend the service.

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'. Client reported a positive impact on their physical health too.

As a result of the help you have received from Citizens Advice, do you feel less stressed, depressed or anxious? (Positive = A great deal + A lot + Somewhat)



As a result of the help you have received from Citizens Advice, do you feel your physical health has improved? (Positive = A great deal + A lot + Somewhat)



5. Research and campaigns

We are also an active partner in Research and Campaigns work. We campaign on local and national issues such as Carpeting in Social Housing, Scam Awareness and Energy Savers Campaigns. We also provide our local data to the national charity, who combine all local data and identify the issues that are having a negative effect on our clients. National Citizens Advice then advise and influence central government and regulators on those issues. Often policy changes are made as a result. Recent successes have included the uprating of benefits in line with inflation, the moratorium on forcing prepayment meters on vulnerable people.

6. Funding for 24/25

Our expenditure to deliver services across South and Vale for 24/25 will be approximately £665k. Around 31% is met by District Council funding, another 40% through contracts/specialist services (i.e., regulated Debt Advice), 9% from Town and Parish Councils grants/contributions and we need to raise another 20% through Charitable Trusts, small grants and Donations. This is an ambitious target but is essential to ensure we can grow and continue to try to meet the demand of our clients in what appears to be another turbulent socio-economic environment.

I am delighted to report that Vale of White Horse and South Oxfordshire are maintaining our District grants for 24/25 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. For every £1 spent on OSAVCAB, **£5.90** is saved by government in terms of reductions in homelessness, demand on the NHS and out of work benefits and **£46.51** in wider economic and social benefits (public value). (Source: Cost benefit analysis based on HM Treasury methodology)

7. Looking ahead – learning from the National Picture

Citizens Advice National have been conducting research on the problem on negative budgets in Households across England. **The National Red Index**, shows how almost 5 million people across the country are now in a household with a negative budget, including 1.5 million children. A further 2 million people are living on empty - cutting essential spending to unsafe levels, just to get by.

Citizens Advice has combined detailed data from more than 300,000 people who have come for debt advice with national survey data from the ONS, to provide a comprehensive analysis of the scale and impact of negative budgets for millions of struggling households.

Our data shows:

- The problem is deepening - the average monthly deficit for a negative budget household has gone from -£270 in 2019/20 to -£365 in 2023/24.
- Negative budgets are more widespread amongst already marginalized groups; with 1 in 5 single parent households, nearly 1 in 10 households with a disabled person, and 13% of mixed-race households and 11% of Black and Black British households in a negative budget.
- Over the course of the coming financial year, unless incomes go up or costs come down, households in a negative budget will face a shortfall in their budget of more than £4,200 each. Without government action, Citizens Advice expects over 250 people will fall into a negative budget every day in the run up to the election.

We are seeing an increase in those living in negative budgets across South and Vale and we are working hard to grow the bank of Debt Advisers we have across the service. Demand is currently outstripping supply.

8. In conclusion

We do hope the Town Council will be able to continue its funding. It's more important 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