



South
Cambridgeshire
District Council



**Full Year Report from the CA service in
South Cambridgeshire
2022 - 2023**

Figures, case studies and client feedback have been provided by the 4 supported by SCDC:

- Citizens Advice North Herts
- Citizens Advice Suffolk West
- Cambridge and District Citizens Advice Bureau
- Citizens Advice Uttlesford

Summary of key statistics:

South Cambridgeshire DC people helped = **5,151**

Amount of work generated by clients = times seen (most need more than one session to get to point of resolution) = **9,365**

Questions answered/ advice issues = **11,194**

Of those questions asked the top topic areas:

Welfare rights = **3,640**

Debt and money advice = **1,862**

Housing = **1,139**

Income gains and debts written off for clients:

Total = £2,662,467

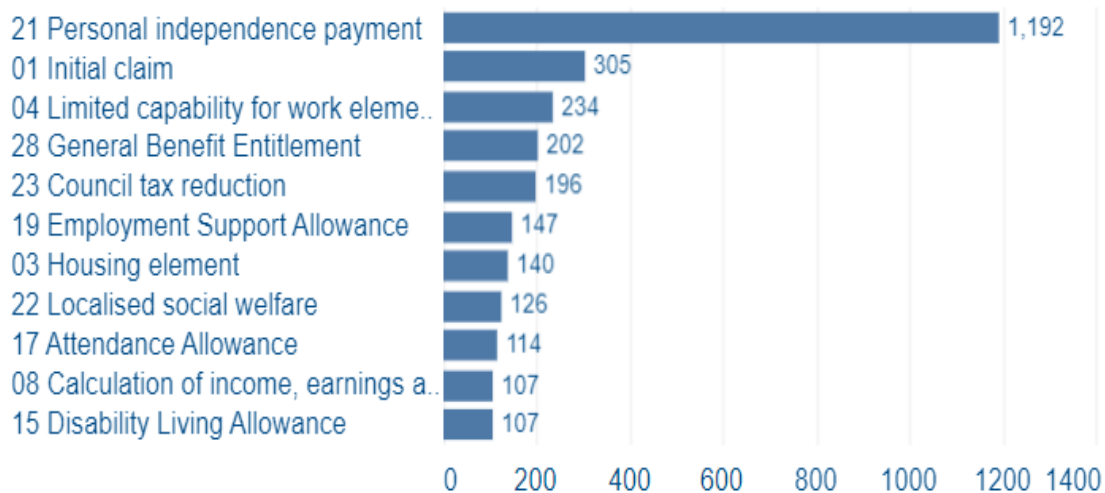
Outcomes

Income gain	£1,661,049
Re-imbursements, services, loans	£26,115
Debts written off	£552,727
Repayments rescheduled	£115,523
Other	£307,053

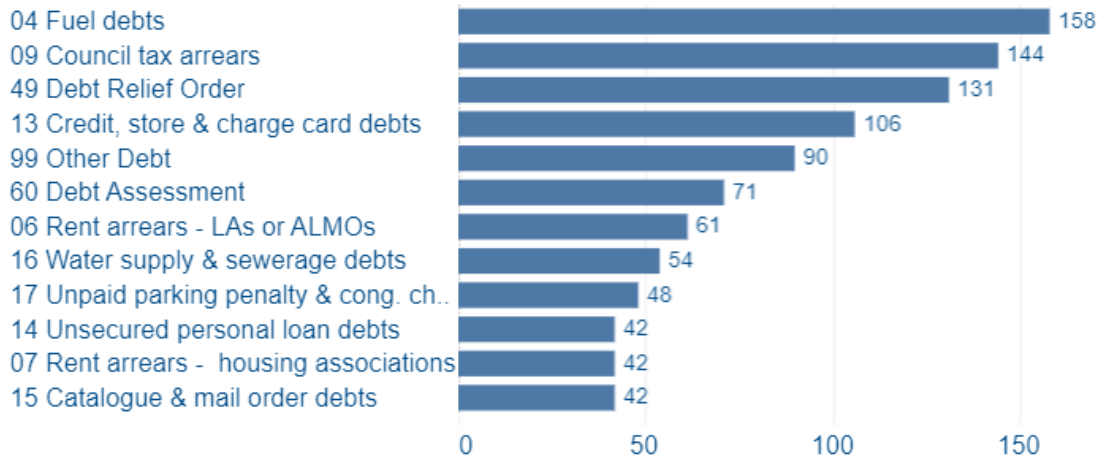
Issues

	Issues	Clients
Benefits & tax credits	2,582	740
Benefits Universal Credit	1,058	368
Charitable Support & Food Ban..	665	314
Consumer goods & services	293	171
Debt	1,292	389
Education	56	41
Employment	670	271
Financial services & capability	570	339
GVA & Hate Crime	47	29
Health & community care	220	111
Housing	1,139	476
Immigration & asylum	276	118
Legal	469	288
Other	44	42
Relationships & family	901	367
Tax	93	80
Travel & transport	141	95
Utilities & communications	678	275
Grand Total	11,194	

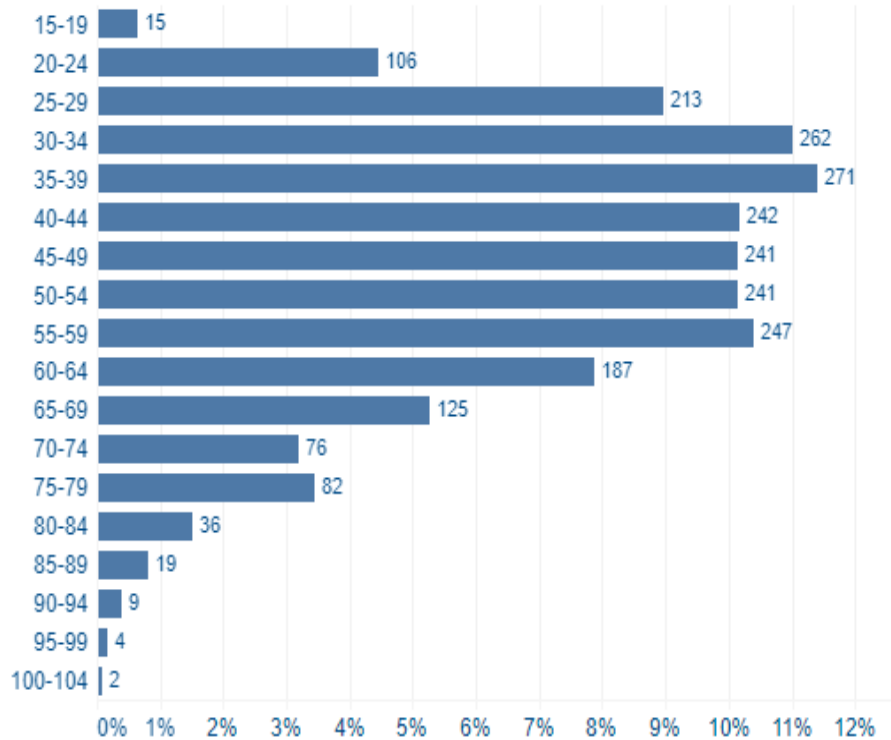
Top benefit issues



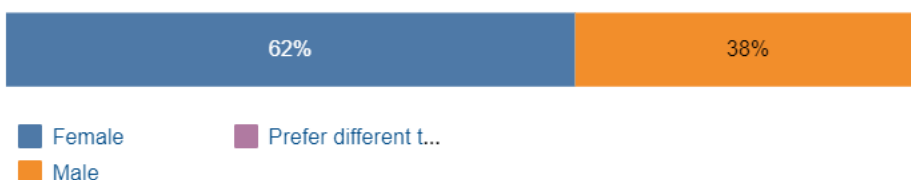
Top debt issues



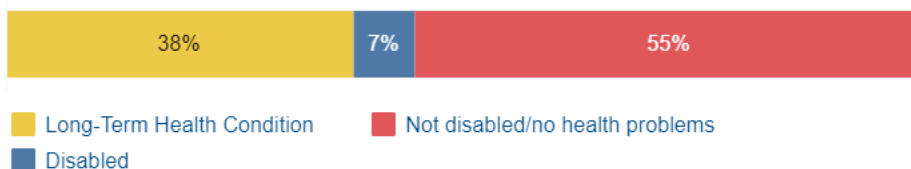
Age



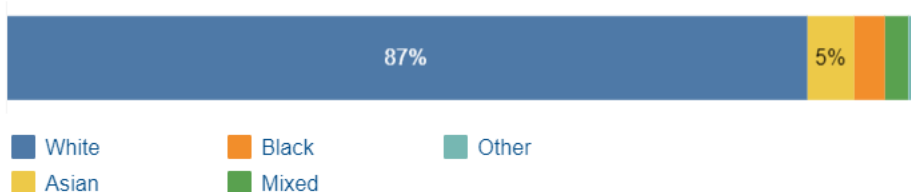
Gender



Disability / Long-term health



Ethnicity



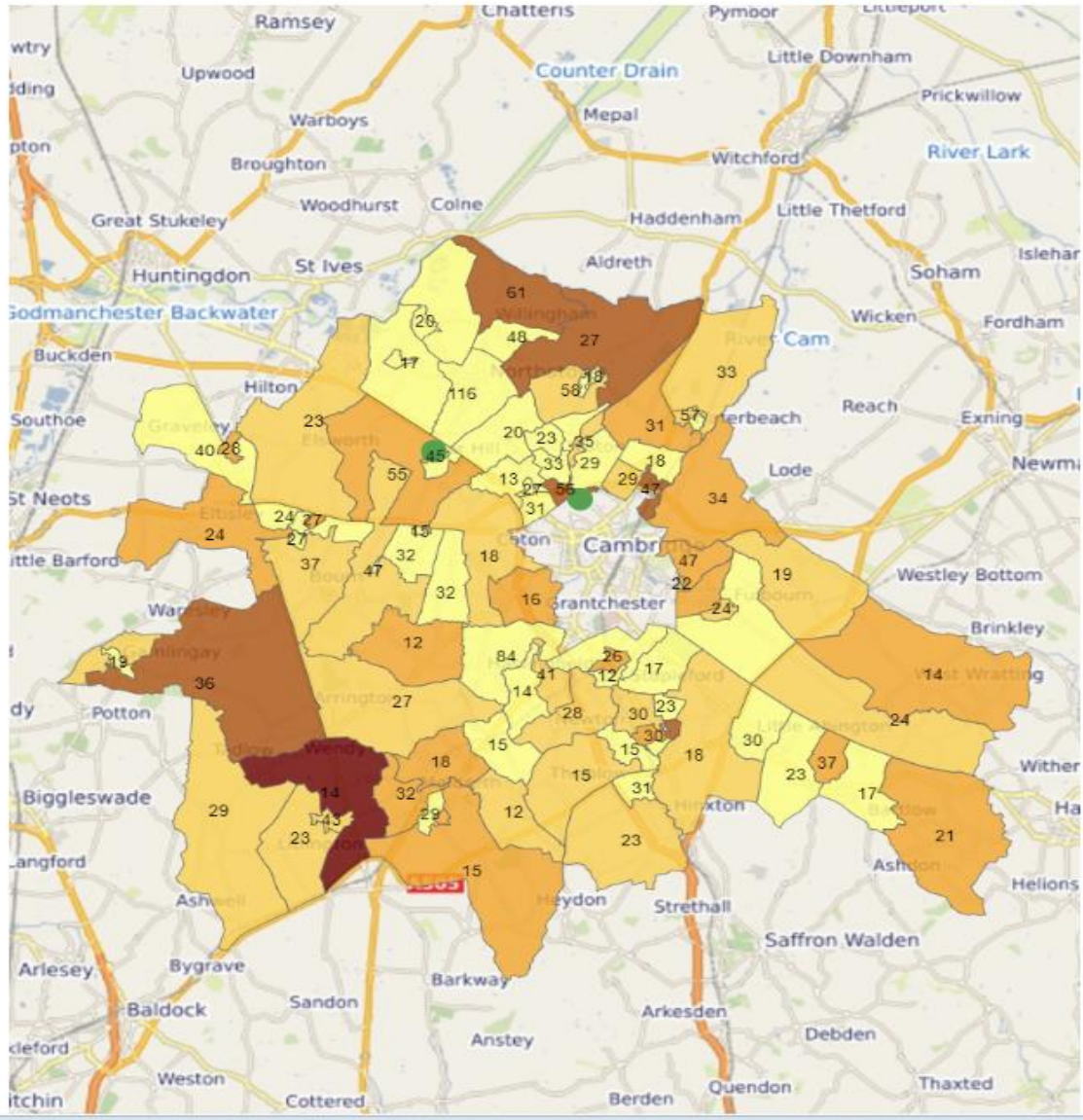
Outcomes

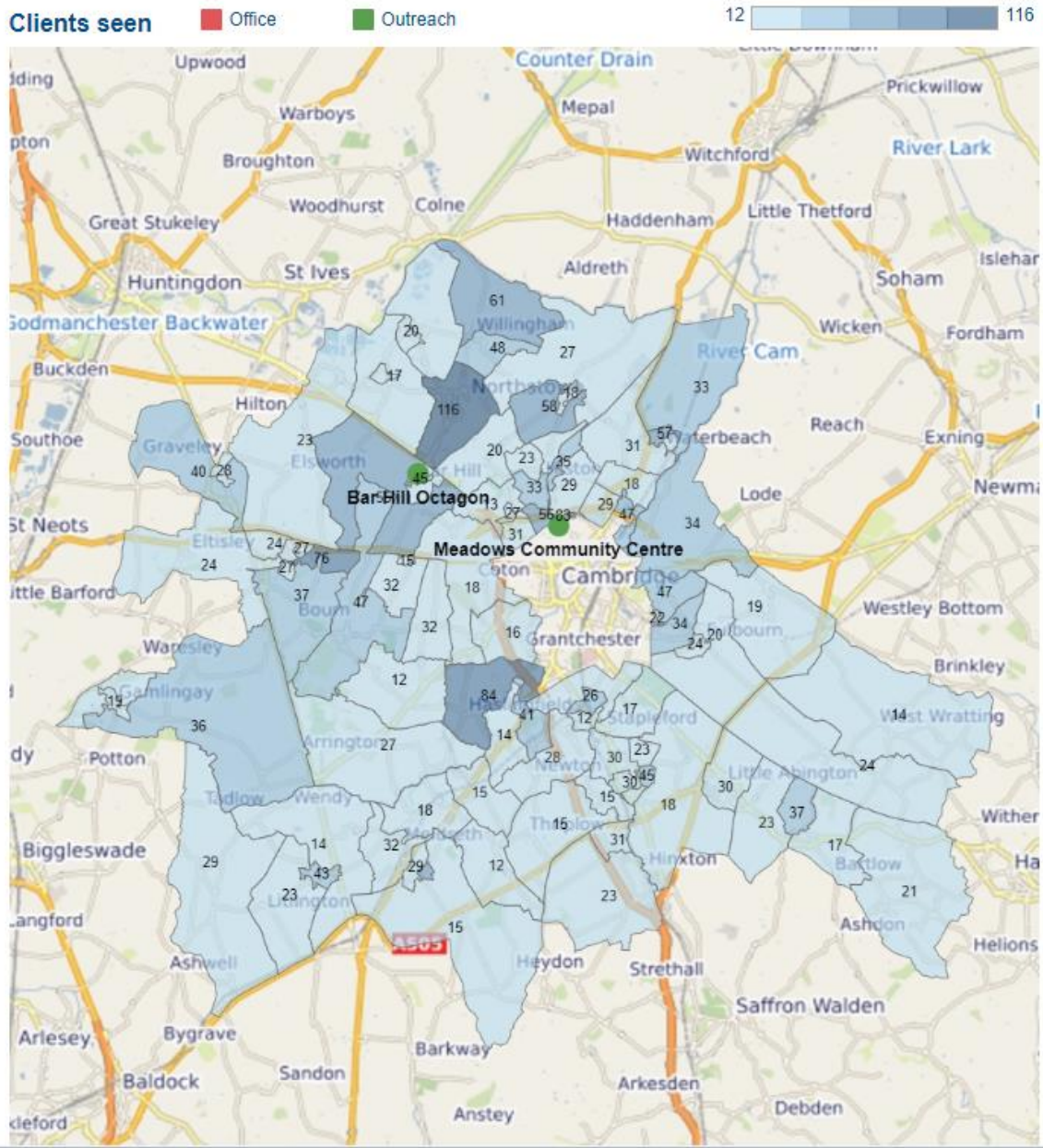
Financial Outcome Category Outcome		Clients	Number of outcomes	Total Value	Outcome per client	Avg outcome
Debts written off	Bankruptcy	2	2	£68,281	£34,141	£34,141
	Debt write off - other	18	20	£74,773	£4,154	£3,739
	DRO - debt relief order	30	31	£409,673	£13,656	£13,215
	Total	48	53	£552,727	£11,515	£10,429
Income gain	£150 Council Tax Rebate	2	2	£325	£163	£163
	£150 Disability payment	4	4	£600	£150	£150
	£400 Energy Support payment	7	7	£2,802	£400	£400
	£650 Cost of Living payment	3	3	£1,298	£433	£433
	ADR - used successfully	1	1	£15,900	£15,900	£15,900
	Advance Payment requested	1	1	£335	£335	£335
	Application made to govt scheme for financial help/energy efficie..	12	13	£2,895	£241	£223
	Benefit / tax credit gain - a new award or increase	163	318	£1,110,468	£6,813	£3,492
	Benefit / tax credit gain - award or increase following revision or ..	37	81	£282,322	£7,630	£3,485
	Benefit / tax credit gain - Money put back into payment	2	2	£1,149	£575	£575
	Better deal through switching supplier	13	13	£3,638	£280	£280
	Better deal with same supplier	29	30	£11,226	£387	£374
	Budgeting change	42	60	£119,645	£2,849	£1,994
	Charitable payment	78	110	£29,817	£382	£271
	Child maintenance received	2	2	£4,072	£2,036	£2,036
	Enforcement action taken	1	1	£480	£480	£480
	Financial gain	12	13	£2,250	£188	£173
	Fuel Voucher	23	25	£1,307	£57	£52
	Other (financial)	10	14	£28,854	£2,885	£2,061
	Other savings achieved	5	5	£1,278	£256	£256
	Reduced costs from energy efficiency behavioural change	2	2	£486	£243	£243
	Tax - other (financial gain)	8	8	£2,430	£304	£304
	UC claim submitted	5	6	£37,472	£7,494	£6,245
	Total	310	721	£1,661,049	£5,358	£2,304

Other	Able to access / engage in community activities	1	1	£0	£0	£0
	Additional evidence for completion of the claims process succes..	1	1	£0	£0	£0
	Bailiff's action stopped/suspended/prevented	2	2	£0	£0	£0
	Benefit / tax credit maintained	3	5	£18,545	£6,182	£3,709
	Benefit cap or under-occupation - action taken to mitigate	1	1	£9,600	£9,600	£9,600
	Cambs Central Aid	1	1	£150	£150	£150
	Claim or complaint - not possible	1	1	£0	£0	£0
	Claimant Commitment amended	2	2	£0	£0	£0
	CLAS	1	1	£310	£310	£310
	Client familiarised with how UC works and what it means for them	5	46	£0	£0	£0
	CO awareness increased	2	2	£0	£0	£0
	Complaint resolved	1	1	£938	£938	£938
	Cost of Living fund	1	1	£100	£100	£100
	Creditor action stopped/suspended/prevented	1	1	£780	£780	£780
	Debts repaid	10	16	£41,458	£4,146	£2,591
	Ely Foodbank	1	1	£100	£100	£100
	Enforcement action avoided/suspended	1	2	£345	£345	£173
	Financial Capability	1	1	£25	£25	£25
	Financial planning for the future	3	3	£0	£0	£0
	Financial situation stabilised / debts under control	4	10	£25,187	£6,297	£2,519
	Full and final settlement	2	2	£12,353	£6,177	£6,177
	Homelessness delayed	1	1	£350	£350	£350
	Homelessness prevented - remained in home	4	4	£26,000	£6,500	£6,500
	Household Support Fund	3	3	£330	£110	£110
	Housing - Tenancy sustained following advice	1	4	£0	£0	£0
	Improved health / capacity to manage	86	148	£31,992	£372	£216
	Improvement in EPC rating	1	1	£0	£0	£0
	Income Maximisation	4	5	£2,211	£553	£442
	Legal aid obtained - successful	1	1	£0	£0	£0
	Moratorium / Agreeing a period of time when you made no paym..	2	4	£7,900	£3,950	£1,975
	Not liable for debt	2	2	£21,402	£10,701	£10,701
	Other	2	2	£76,976	£38,488	£38,488
	Other (non-financial)	6	7	£0	£0	£0
	Request to be added to Priority Services Reg / Special Ass Reg	2	2	£0	£0	£0
	Tax - other (non-financial)	1	1	£458	£458	£458
Terms or conditions maintained/enforced	2	2	£2,782	£1,391	£1,391	
Trussell Trust Food Banks	8	14	£2,078	£260	£148	
Uttlesford - BTU Project - Improved Quality of Life	3	6	£22,139	£7,380	£3,690	
Uttlesford - BTU Project - Reduced Isolation	2	2	£2,543	£1,271	£1,271	
Total	137	310	£307,053	£2,241	£990	
Re-imbursments, services, loans	Energy efficiency measure installed	3	3	£761	£254	£254
	Financial assistance - fees & maintenance grants/waivers	1	1	£1,000	£1,000	£1,000
	Financial gain/improvement	4	4	£9,407	£2,352	£2,352
	Food provision / referral	42	46	£2,962	£71	£64
	Goods or services provided	28	32	£10,323	£369	£323
	Health charges reduced or eliminated	1	1	£96	£96	£96
	Refund / Repair / Replacement agreed/scheduled	1	1	£66	£66	£66
	Tax rebate	10	10	£1,500	£150	£150
	Total	81	98	£26,115	£322	£266
Repayments rescheduled	DMP - debt management plan	8	8	£105,406	£13,176	£13,176
	Repayment negotiated	3	4	£7,478	£2,493	£1,869
	Token payments	2	2	£2,640	£1,320	£1,320
	Total	13	14	£115,523	£8,886	£8,252

Index of multiple deprivation

8,852 32,840





Case Studies

- a) **Client A** was diagnosed with a form of Autism as a teenager. She endeavours to live as independently as possible, but needs help with daily living (cooking, managing money, travelling) and decision making. However, she is able to work/volunteer.

Client A received Disability Living Allowance for many years, but this was withdrawn in 2018. Her complex care situation is difficult to explain on an application form - as a result, her application to be transferred onto Personal Independence Payment was turned down. Client A had been managing without this extra income for several years.

A friend recommended that Client A should contact Uttlesford Citizens Advice for a general benefit check and advice.

One of our disability benefits volunteers visited Client A and members of her family to help them complete the complex application form for Personal Independence Payment, which was initially turned down again. We disagreed with the decision, so requested a reconsideration. Over the next five months, we worked with Client A's family, her GP and consultant to gather extra medical evidence to support the claim. On reconsideration, the claim was approved. Client A was awarded £128.65 a week and received a back payment of over £9,000. Furthermore, she can now apply for passported benefits, including a bus pass, discount on their road tax, housing benefit and warm homes discount.

- b) **Client B** arrived at Stansted Airport having left Ukraine - he was confused as he thought he was arriving in London. Our adviser met him at a location in Stansted to provide support. As a doctor, he expressed a preference for settling in Cambridge, so he could find work at Addenbrookes.

Working with a volunteer translator, we assisted him with making an application for Universal Credit and a homelessness application to Cambridge City Council. We helped him open a new bank account and provided him with a free SIM card. Over the next two weeks, we worked together to explore housing options - private rental, local hosts, and social housing. With our help and the support of Cambridge City Council, Client B is now settled in a private rental and working in Cambridge.

- c) **Client C** is in his 60s and has been living alone in a caravan. Until recently, he was working part time. As a result of an incident at work, he sustained a long-term head injury which causes him memory loss. He was referred by the DWP to Cambridge Citizens Advice because he was finding it hard to survive on his income and needed help with claiming Universal Credit. He has debts of £5,000 which he had been paying off slowly. Debbie worked closely with Client C over several weeks to help him improve his finances and to set him on the path to finding affordable, secure long-term accommodation.

He explained to Debbie that he was concerned that he would not be able to keep his space on the caravan park once the summer season was underway. He had been offered an alternative pitch on a farm but there were no washing or toilet facilities on site. He had applied to the Council's Home-Link service to be re-housed but had been unable to find suitable single accommodation and was no longer registered. He explained that he had used the internet to try and find private rental space but had had no success, possibly due to his age and medical condition. He was still hoping for a social housing solution as it would be more affordable.

Debbie then contacted the local authority housing department on his behalf to ensure he was reinstated on Home-Link. Client C soon let Debbie know that, as he had feared, it had no longer proved possible for him to remain on the caravan site and being now homeless, the Council had placed him in temporary hotel accommodation.

Debbie suggested that he keep her up to date on his ongoing search for accommodation. Following her advice, he had been able to obtain letters from his GP to share with the Council housing department relating to his medical condition to support his need to find single accommodation. He was soon able to report that he

was about to be re-instated on Home Link to continue the search for a permanent home. She suggested that he make it clear to his housing officer that his job had come to an end, further reducing his income. She provided him with a list of questions to raise with the Council, including how to apply for Council Tax Reduction and whether he would be eligible for the Rent Deposit Scheme or other local authority discretionary payments.

Debbie arranged to call Client C the following week for progress on his situation, having referred him to the local branch of the P3 charity for specialist help with his housing needs. They allocated a support worker to assist Client C with his search as he was still in emergency hotel accommodation.

He also told Debbie that he was finding it difficult to find a new job due to his age and medical condition. Once he had found a permanent home, she explained that his low income would entitle him to Housing Benefit to reduce his rent. In terms of his debts, she advised him to ask his bank to put a hold on his monthly credit card debt repayments until he had put his finances on a sounder footing. As Client C had now reached pensionable age, she offered to look again at his budget to find ways to boost his income. As a result of this check, she was able to help him apply for Pension Credit as his current circumstances would make him eligible for this benefit.

Throughout her contact with Client C, Debbie continued to liaise with his P3 support worker. They agreed that housing advice would become P3's responsibility and she herself would focus on Client C's benefits and debt management. At this stage, Client C was back in touch to say that he was still in temporary accommodation and was feeling frustrated as it was hard for him to eat properly on his very limited income and there were no cooking facilities at the hotel. He was still confident of finding work and had begun looking for his own accommodation. Debbie advised him that if he left the hotel he could be found to have made himself intentionally homeless and would find it more difficult to be offered permanent social housing by the Council. In the interim, she provided him with information about where to access free meals and arranged with his P3 support worker for him to receive a small supermarket food voucher.

Although still to be resolved, Client C's situation has slowly improved thanks to the ongoing help he has received from Cambridge Citizens Advice, in tandem with the P3 housing support charity.

Client feedback

- *Dear Usha, just a massive thank you to you for taking the time to discuss my situation and supply all the information required via email. As mentioned I am more than happy with your help and information supplied. Please forward a link if you would like me to fill in a survey or a recommendation about the service I have received. Thank you again. Client D*
- *I can't begin to explain the weight that has been lifted. Thanks for everything and for all your advice.*
- *I'm so grateful to you for all your support as you were so patient with me when I was having a nervous breakdown !!!*
- *You are making the world a better place :)*
- *Times are very hard, debt has occurred totally out of my control your help is so very much appreciated.*

- *"Thank you so much for this. I would have struggled to do it without all of your help."*
 - *Thank you so so much for all this information. As I said to you yesterday on the phone, I am so grateful for all your support, help and advice. It really does make a difference for me.*
 - *You are a superstar and I am forever grateful*
 - *"Obviously haven't studied this yet but it looks amazing. It was really great talking to you today. Exactly what we needed. Inna asked me straightaway to forward your details to her Ukrainian friend!!"*
 - *Just want to say a big thank you for taking the time to talk me through everything and give me guidance she was more than helpful and my account is set up just need to do the interview now, again I can't thank you enough brilliant communication skills and very well-mannered thanks again.*
-

Volunteer Thankyou

Subject: Thank you & Goodbye

Dear Sheila,

Please could you circulate this message to everyone at the Cambridge CAB.

I just want to express my gratitude to everyone at the Cambridge Citizens Advice Bureau for making my volunteering experience so fulfilling and invaluable. I have learned so much from all of you, and I am grateful for the opportunity to have worked alongside such a dedicated, helpful, and passionate team. I feel truly privileged to have been part of a team with a common commitment to helping others and making a positive impact in the community.

I would also like to extend a special thank you to those who have supported me throughout my time here, offering guidance and encouragement. Lastly, I would like to express my gratitude for the beautiful orchid gift and note that arrived at my home yesterday. It was really a really thoughtful and touching gesture and I will be treasuring and taking very good care of it!

As I move on to new opportunities, I will carry with me the lessons and experiences gained at the Cambridge Citizens Advice Bureau.

Thank you everyone at Cambridge CAB, and I wish you all the very best.

Warmest regards,

Client E