



Esher
& District

The people's champion

Impact report

2023-2024



We are Citizens Advice Esher & District

We are a **charity** working for the whole of society - whoever you are, whatever your problem.

We are supported by **volunteers** who are at the heart of the communities they serve.

We are **campaigning** on the issues that affect every single one of us.

We are here for you with practical advice you can really **trust**, when you really need it.

We are helping to build a **fairer society** for everyone.

We are Citizens Advice. We are the people's champion.

“

Your help has meant a lot to me - not just the support and outcomes with my debt, but also your kind, non-judgemental manner. Keep up the good work.

”

Client in Elmbridge

“

The external pressures faced by Elmbridge residents remain immense, particularly impacting the most vulnerable households in our community.

”

**Elaine Bissell,
Chief Executive**

Introduction

The year to April 2024 has been another incredibly busy time for our charity. Demand for our trusted advice has continued to grow and we have dealt with 45% more issues this year compared to last.

Unfortunately, we have continued to see increases in the number of cost-of-living related issues such as support with benefit entitlements, debt and access to crisis support such as food banks. The external pressures faced by Elmbridge residents remain immense, particularly impacting the most vulnerable households in our community. For many, the pressure of high costs and falling incomes has moved from a crisis to become a worrying 'new normal'. The wide-ranging and collaborative nature of Citizens Advice's work, combined with our volume of real-time case data, means that we are uniquely placed to identify where action is needed to tackle the root causes of people being stretched beyond their means.

With more people needing help to claim benefits and manage debt, our advisers have secured remarkable financial gains for our service users this year, successfully writing off an impressive £617,000 in client debt.

Additionally, we have expanded our outreach work in Cobham and completed our first full year of running our weekly outreach sessions at the Thames Ditton and West Molesey foodbanks. To further connect with the Elmbridge community, we have actively participated in several Cost of Living events organised by the council.

We are also pleased to report a rise in our volunteer numbers to address the growing demand. We are truly grateful to our team for their resilience and dedication. Thanks to them, we can continue to provide practical advice and to advocate for the people that we help.

Who we helped in 2023-2024

“

You really listened to me
and I felt understood and
supported.

”

Client in Elmbridge



“

We are extremely grateful to the adviser for supporting us through a very stressful and difficult time for our family.

”

Anika and Rafi *

Anika's story *

Anika has coped with a brain disorder and multiple physical disabilities since birth, and relies on her husband Rafi for assistance in navigating daily life and providing care and support.

When Anika was a child, she was granted Disability Living Allowance (DLA) to assist with her care costs. As her conditions were deemed to be permanent, she continued to receive DLA into adulthood which was crucial for the family living on a limited income.

As her full-time carer, Rafi faced challenges in securing employment and the family depended on means-tested benefits and Rafi's carer's allowance to make ends meet. Changes to the benefits system meant that Anika had to move from DLA and claim Personal Independence Payment (PIP) instead.

Discussing her medical conditions was hard for Anika and the PIP assessment process was stressful for her. The couple were shocked and devastated when Anika was told that she did not qualify for PIP. Along with the significant reduction in their weekly income, the loss of Anika's disability benefit meant that Rafi's carer's allowance stopped, their council tax support and housing benefit were cut and their benefit income was further limited by the benefit cap.

Despite careful budgeting, the family struggled to cover their essential costs. They had to resort to borrowing from relatives and friends to make ends meet. Facing mounting debts and increasing hardship, they sought our assistance.

We supported the couple through the complex benefits appeals process, including preparing a detailed case for the appeal tribunal. Tribunal representatives were puzzled by the decision not to award Anika PIP and nearly 18 months after her initial application, Anika was finally granted PIP at the correct level for her conditions.

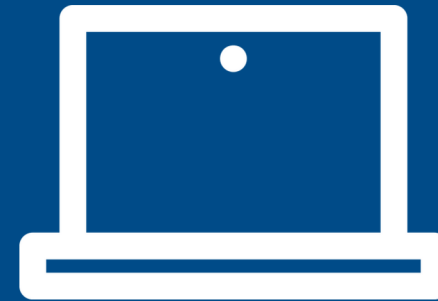
The family was relieved to receive backdated PIP payments, enabling them to start repaying their debts. We also helped Rafi to re-apply for carer's allowance and made sure the couple's other benefits were restored to their previous levels.

*Names have been altered to maintain confidentiality

We help thousands of Elmbridge residents every year. In 2023-24 this included:



54%
people helped online



10,908
page views of our charity's website



29%
people helped over the phone



582
people with disabilities or health conditions given expert advice



17%
people helped in person



15,380
actions undertaken by us to help our clients

In total we helped 2,133 people this year.

For the second year running, we helped **10% more people than the year before**, with client numbers returning to pre-pandemic levels.

We saw increases in the numbers of people coming to us for support **across all our channels**, including face-to-face, telephone and email.

We offered interviews by appointment throughout the year. Drop-in callers seeking immediate appointments were accommodated where we had capacity on the day, otherwise they were offered the next available appointment.

Reaching out to those most in need around east Elmbridge, we were pleased to be able to double our outreach service at the Cobham Centre for the Community from twice to four times a month. Also, this was our first full year of running our popular weekly outreach sessions at the Thames Ditton and West Molesey foodbanks, funded by the Trussell Trust Financial Inclusion project.

We handled 45% more issues this year compared to last.

The steep increase in the number of issues recorded highlights the **complexity of the cases we've handled**, largely driven by the continuing cost-of-living crisis.

The **holistic nature of our advice** - delivered by generalist advisers supported by specialists - means that we're experts at understanding the intersecting issues between the multiple problems people face.

Our **most common enquiry area is always welfare benefits**. In 2023-24 these enquiries accounted for over a quarter of all issues recorded. With rising costs leaving many residents struggling to cope, people have sought to maximise their income by all rightful means.

Requests for help with debt doubled in the year. Alarming, at least half of those we helped manage their debts had negative budgets, without enough income to cover essential outgoings like housing costs, utility bills and food.

People ask for our help with a wide range of problems. In 2023-24 the top issues were:



2,335

Benefits issues



512

Charitable Support & Food Bank issues



1,571

Housing issues



431

Relationships & Family issues



1,177

Debt issues



4.2

Average number of issues per person helped

Many people become better-off as a result of our work. In 2023-24 our achievements included:



£713,589

total direct income gained for our clients



15

clients helped to apply for a Debt Relief Order



£616,760

worth of client debts written off



37

households prevented from becoming homeless



£29,370

average amount of debt written off for our clients



£30,251

referrals made to local food banks and for charitable support

We exceeded all of the previous year's financial outcomes.

Helping people **access the right benefits** is a significant part of what we do to help people maximise the income that is available to them.

When people are in debt, we look at where they could **make savings on their monthly budget** and help them find the best option to improve their situation.

In all cases, our **local knowledge and strong working relationships** with other local charities, local and national government offices and housing associations have helped us achieve the best results for our clients.

Beyond improving people's finances, some of the most significant and lasting impacts of our work are on the **positive effects on the well-being** of clients and their families. After our advice, people have more knowledge and confidence to solve similar problems in the future.

The wider value of our work

“

Thank you for going above and beyond to help me. You took away all the stress by helping me to work through all the forms and paperwork.

”

Client in Elmbridge



Research and campaigning

Through our daily advice work we have a credible understanding of the underlying causes of the challenges people face. We use this insight to advocate for improvements to government policies and industry practices for everyone.

Every time our advisers deal with a new case, they record examples of when a policy or procedure has created an unfair outcome. This data is reviewed by our Research and Campaigns team and used as evidence to campaign for change.

Some of the issues our Research and Campaigns team have focused on during 2023-24:

- Publicising the impact that the freeze on Local Housing Allowance (LHA) rates was having on those renting properties in the private sector.
- Lobbying for changes to the Benefit Cap, which disproportionately affects Elmbridge residents due to the high prices of rental properties in the area.
- With the increasing use of the internet affecting many areas of people's lives, highlighting the problem of digital exclusion as some people and in particular the elderly are being left behind and effectively discriminated against - for example, prevented from accessing best energy deals.
- Raising awareness of scams, particularly online scams and those sent via email and social media.

We have continued to post widely on social media to promote our efforts to bring about change in these areas and, where appropriate, raise issues directly with local elected representatives including councillors and MPs.



203

issues raised as evidence of unfair policy or practice



1040

posts on social media to publicise our vital work



**over
£84,400**

in savings to Elmbridge
Borough Council, by
reducing the number
of homeless
individuals and
families

Calculating our wider value

We know that some of our advice has a direct financial benefit to individuals. But our crucial work creates financial value for wider society, too.

We help people to solve their problems. In doing so, we create financial value. This means that we save the local authorities, government and society money by stopping problems that are, or will become, costly to fix.

Using a Treasury-approved model, we can calculate three kinds of financial value:

- **Value to the people we help:** We help individual clients to achieve individual financial outcomes like getting back-dated benefits, writing-off debts and gaining refunds for consumer issues. **This year our value to the people we help is calculated to be over £2,700,600 - that's the equivalent of £12.06 for every £1 invested in our service.**
- **Fiscal value:** Financial savings to local and national Government due to fewer payments for out-of-work benefits, evictions, re-housing evicted tenants and less demand on the NHS. **This year our fiscal value is calculated to be over £882,000 - or £3.94 for every £1 invested in our service.**
- **Public value:** When people have fewer problems they have higher levels of well-being, participation in society and productivity. **This year our public value is calculated to be over an astonishing £5,936,500 - which is a return of £26.50 for every £1 invested in our service.**

Our team and funders

We could not exist without our fantastic team of volunteers and our generous local funders.



The power of volunteering

At our heart, we're about local people supporting other members of their community.

A key part of how our charity has always operated is by the amazing power of volunteering.

Our dedicated volunteers carry out various roles, providing both generalist and specialist advice, service support and trustee duties.

Supported by a small group of paid staff, ensuring the charity's smooth operation, this team of over 40 volunteers gave more than 14,225 hours of their own time in the year 2023-24. The value of these volunteer hours is estimated to be an impressive £355,290 to the Borough of Elmbridge.

We are deeply moved by the commitment and enthusiasm of our volunteers as they face the rising demand year after year, working tirelessly to enhance the lives of others.



40+

highly skilled
volunteers working as
advisers, support staff
and trustees



14,225

volunteer hours
given by our team,
worth an estimated
£355,290

Thank you to our funders

As a small, independent charity we are totally reliant on securing our own funding to deliver our local, free advice service.

We would like to acknowledge and give thanks to all local funders, individuals and community groups who support our work. In 2023-24 they included:

**Elmbridge Borough Council
(our core funder)**

**Elmbridge Borough Council
Cost of Living Fund**

**Elmbridge Borough Council
Partnership Fund**

**Elmbridge Borough Council
Annual Grant Award**

Citizens Advice

Healix

**The National Lottery
Community Fund**

Shanly Foundation

Surrey County Council

**Surrey County Councillor
Community Fund**

The Trussell Trust

Walton Charity

**Members of our 200 Club
and other individual donors**

“

**Citizens Advice Esher
& District delivers
invaluable guidance
to people battling the
myriad of problems
that so many of us
face today.**

”

**Cllr Richard Williams
Mayor of Elmbridge 2023/24**

We exist to shape a society where people face far fewer problems.

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Citizens Advice Esher & District is an operating name of The Esher and District Citizens Advice Bureau
Registered charity number 1012732



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donation to support our
vital work**