



Supporting people through a cost-of-living crisis

Impact report
2022-2023

citizens
advice

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

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.

The Citizens Advice service offers free, confidential advice online, over the phone and in person.

When we say we're 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—whatever they are, and whatever their problem.

I can't thank you enough. I've been carrying around this grief and worry about my debt. It feels like you've added years to my life.

More people than ever need our help

Right at the start of the financial year, on 1 April 2023, average household energy prices shot up by 55%, with Ofgem's Energy Price Cap rising from £1,277 to £1,971. They rose again in October 2022, leading the government to spend over £100bn to keep prices down—but despite this extra support, households continued to struggle. These price rises fed into higher inflation across the whole economy. Prices rose by 10% during those 12 months, the highest rate for 40 years. Interest rates shot up, leading to rising mortgage and rental costs. Wages and benefits didn't keep up with inflation, and people came to us in increasing numbers. In March 2023, more people came to our local services than any other month in the last 10 years.

It hasn't been easy. We've built on the changes we made as we responded to the pandemic, adapting our services to support as many people as possible while still giving one to one, and often much-needed face to face, advice. We've helped record numbers of people in crisis—2 people every minute—needing things like food bank referrals or emergency

charitable support. Three quarters of people who turned to us for crisis support in 2022 did so for the first time, and the number of employed people seeking this kind of support has more than tripled since 2020. The start of 2023 was the bleakest start to a year we've ever experienced.

We continue to hear about spiralling costs, shortfalls in income, and families simply unable to afford even the essentials. We're talking to people who literally don't know where else to turn.

At the time of publication, our data suggests more and more people will be negatively affected in the near future by a debt timebomb. More than half of the people who come to us for support with debt are already in negative budgets, with their income unable to cover their essential costs like food, housing and heating. People are living on empty. That's why we'll continue to forge new partnerships, develop our services, and advocate for much-needed change: to help as many people as effectively as possible.

**In March 2023,
more people came
to our local services
than any other
month in the last
10 years.**

Our impact in numbers

Through the cost-of-living crisis, we were there to help millions find a way forward across England and Wales.



42.7 million
visits to our
website



1.8 million
people used our
phone services



729,000
people helped
by email



457,000
people helped
face to face



166,000
people helped
through webchat



79,000
witnesses
supported by the
Witness Service

In total we helped **2.66 million** people by phone, email, web chat or in person

Our website had **60.6 million** page views

We provide support in over **1,600** locations across England and Wales

We have **16,000** volunteers and **8,843** staff

Despite unprecedented demand for our services, and more people coming to us with urgent and complex problems:



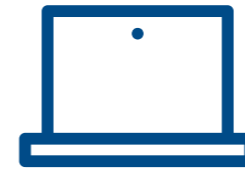
84%

of people using our local services said they would recommend us to a friend



72%

of people found us easy to access



69%

of people using the website to get advice said they found the advice helpful



On average, we helped people with **4.9** interrelated problems

Our value to society



£681 million

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.

For every £1 spent on the Citizens Advice service, government and public services save **£1.91**

The fiscal value (including helping people back to work and preventing homelessness) of better mental health and wellbeing was **£89 million**.



£4.7 billion

in wider economic and social benefits (public value).

Solving problems improves lives and this means better wellbeing, participation and productivity for the people we help.

For every £1 spent on the Citizens Advice service, the wider economic and social value is **£13.28**

The public value (including improved positive functioning and family relationships) in terms of better mental health and wellbeing was **£1.5 billion**.



£2.7 billion

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

As part of our advice we can increase people's income, through debts written-off, taking up benefits and solving consumer problems.

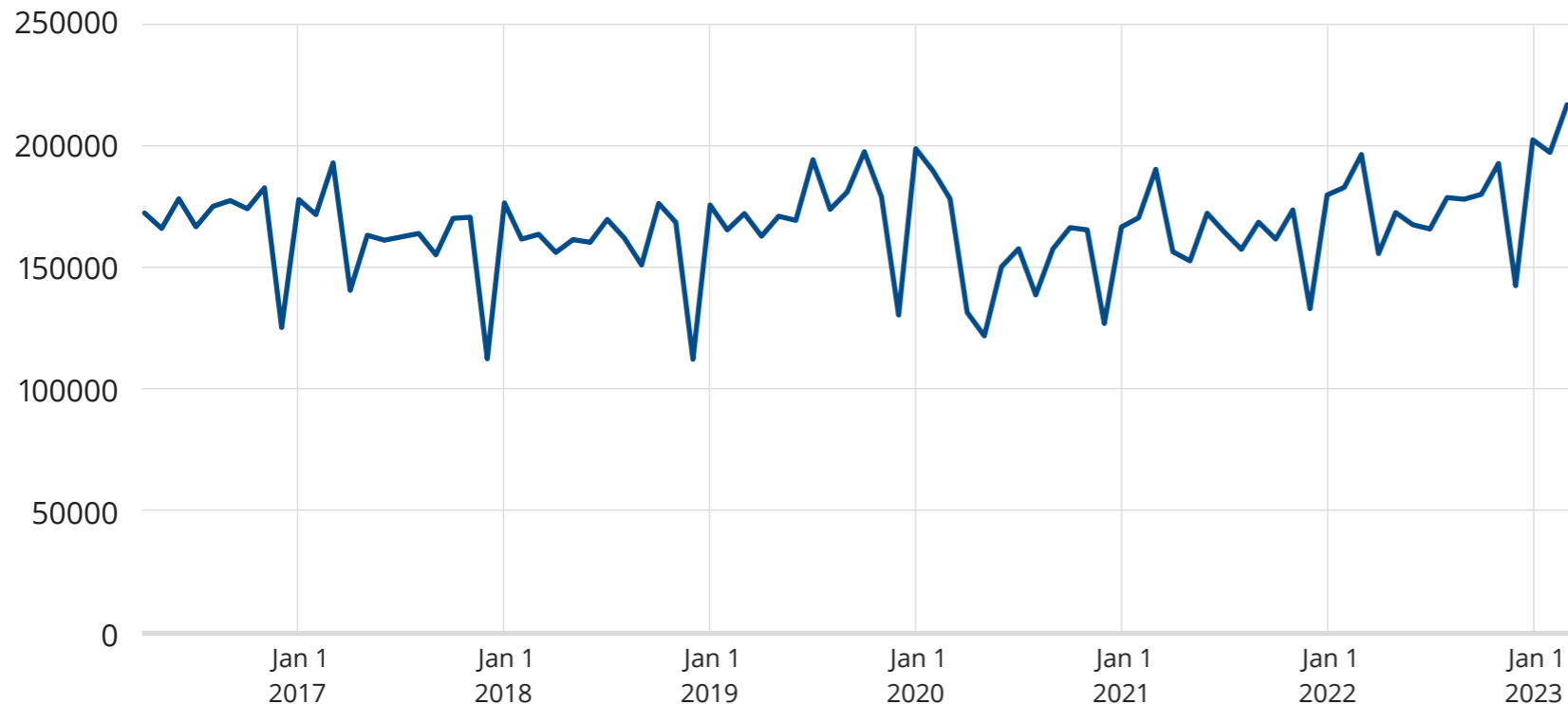
For every £1 spent on the Citizens Advice service, people we help are better off by **£7.64**

For more information on how we estimate our value to society, see our [technical annex](#)

The problems we helped people with

Last year was a very busy year at Citizens Advice. 2.66 million people received one to one help from us in 2022 to 2023. Numbers rose steadily throughout the year and peaked in March at over 268,000—as high as we’ve seen in any month for the last 10 years.

The volumes of people we helped rose steadily through the year and were highest in March for several years



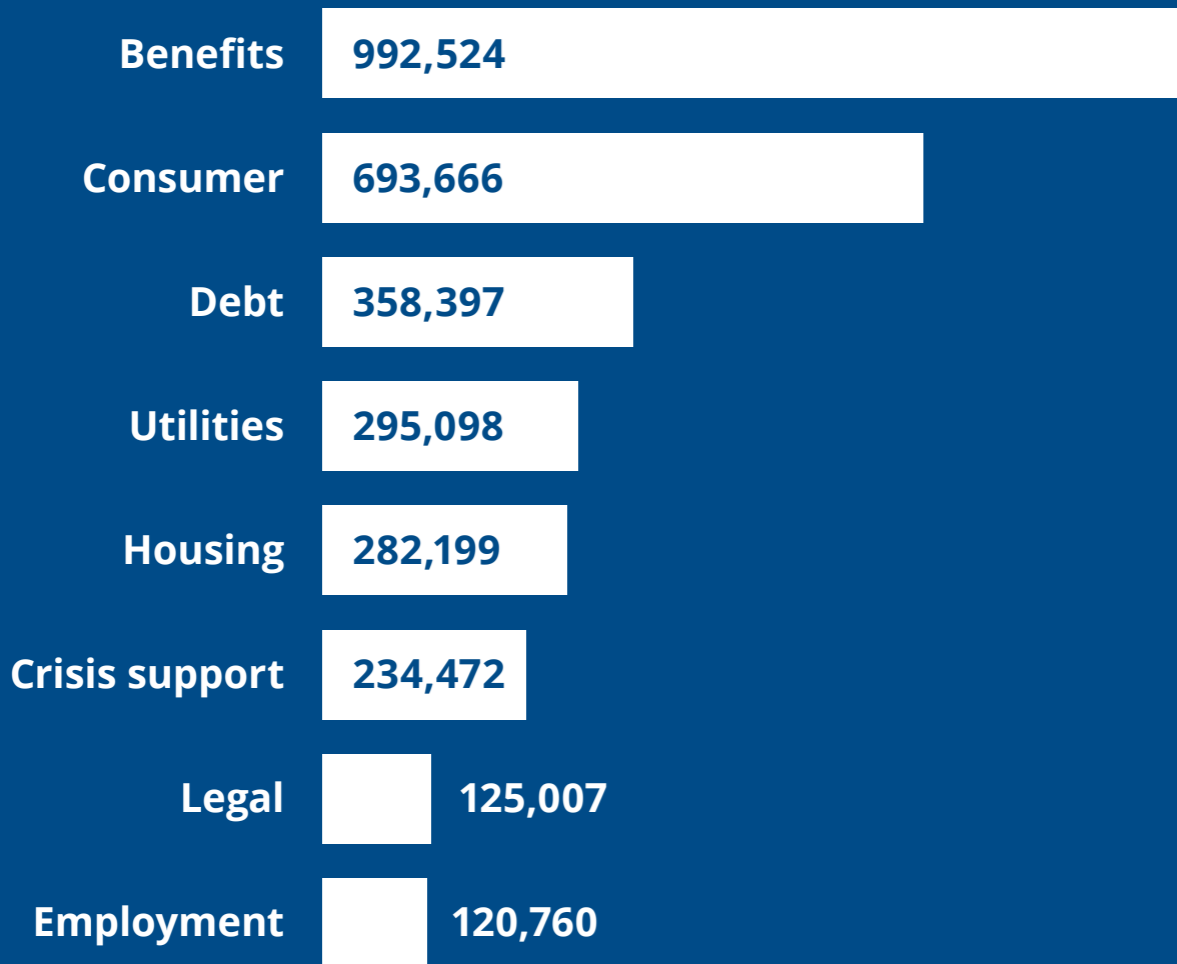
Millions of people come to us every year with a range of different problems from benefits to housing, consumer to debt. This means our data (information on the problems people come to us for help with) provides us with a unique insight into the challenges people face across England and Wales.



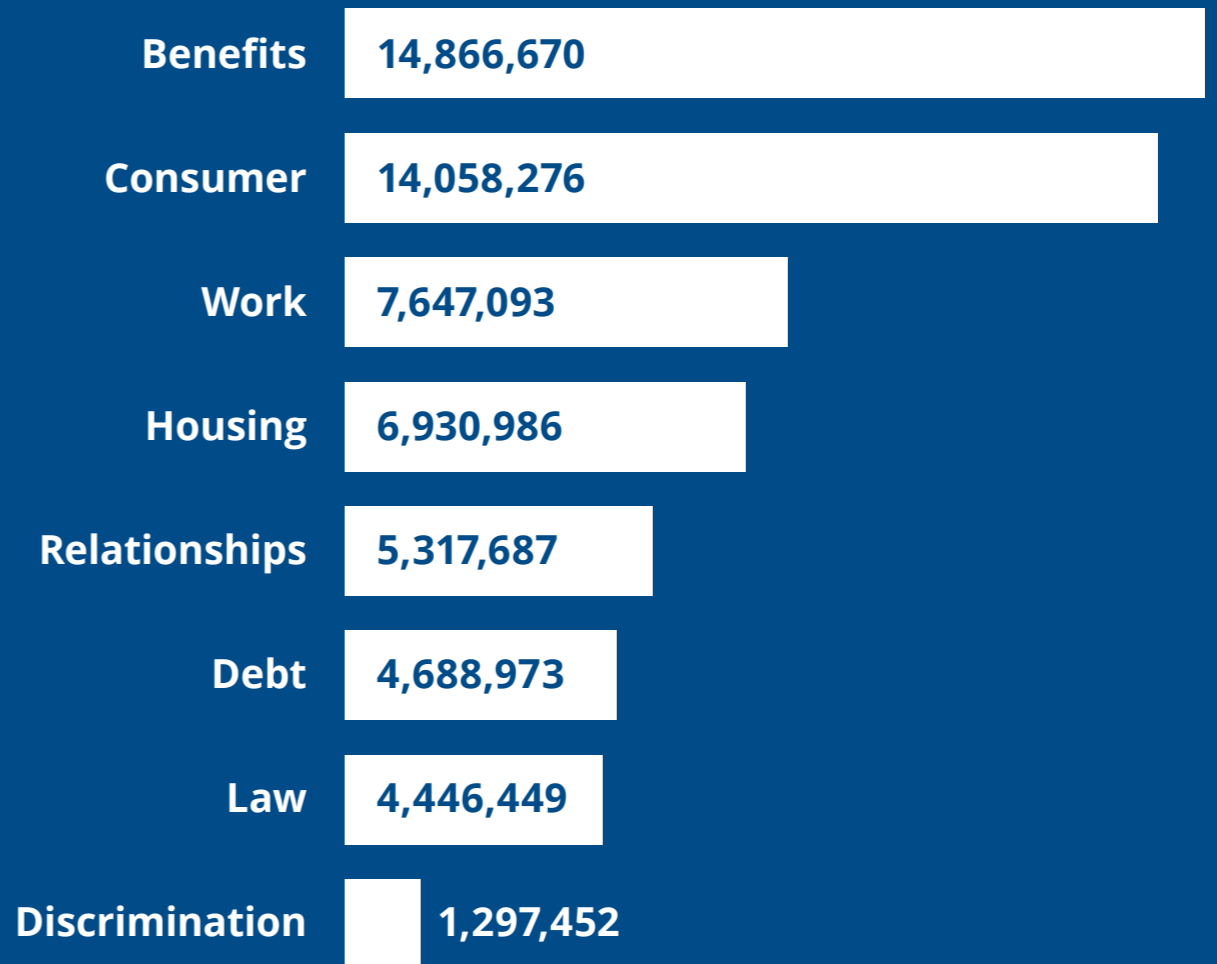
61 million
page views on our website,
compared to 58 million the previous
year and 33 million 5 years ago

The problems we help with

In 2022-2023, the main issues our advisers helped people with directly (by phone, webchat and email, or in person) were:



The top areas of advice people came to our website for were:



2022 was the year when the cost-of-living crisis really hit, with 2 huge rises in energy prices, high inflation and rising interest rates. We saw the impact of the crisis first hand across our services, breaking unwelcome records month on month.

We referred



130,000

people to foodbanks

We helped



123,000

people with charitable support,
such as accessing grants

This isn't an equal crisis



Disabled people
are being especially
impacted, with **214,000**
people coming to see
us about issues with
Personal Independence
Payments (PIP)

We saw



more people who couldn't afford
to top up their pre-payment
energy meters than the
previous **7** years combined

We helped



more people with homelessness
advice than at any time in the
last **7** years

How our advice helped Monica*

Monica* has a number of medical conditions and is unable to read or write.

Monica* had been receiving Personal Independence Payments (PIP) and reported a deterioration in her conditions. Her award was reviewed and it was decided she was no longer entitled to PIP. Monica* came to us for help with her appeal and was supported through the process. She was awarded the enhanced rates of daily living and mobility, receiving £10,000 in arrears, with ongoing payments of around £620 every 4 weeks.

* Names and some details have been changed to protect anonymity



More than **60%** of the people we help with crisis support are disabled or have long term health conditions. You can view up to date figures showing how the cost-of-living crisis is disproportionately affecting disabled people on our [live data dashboard](#).

Things are getting complicated

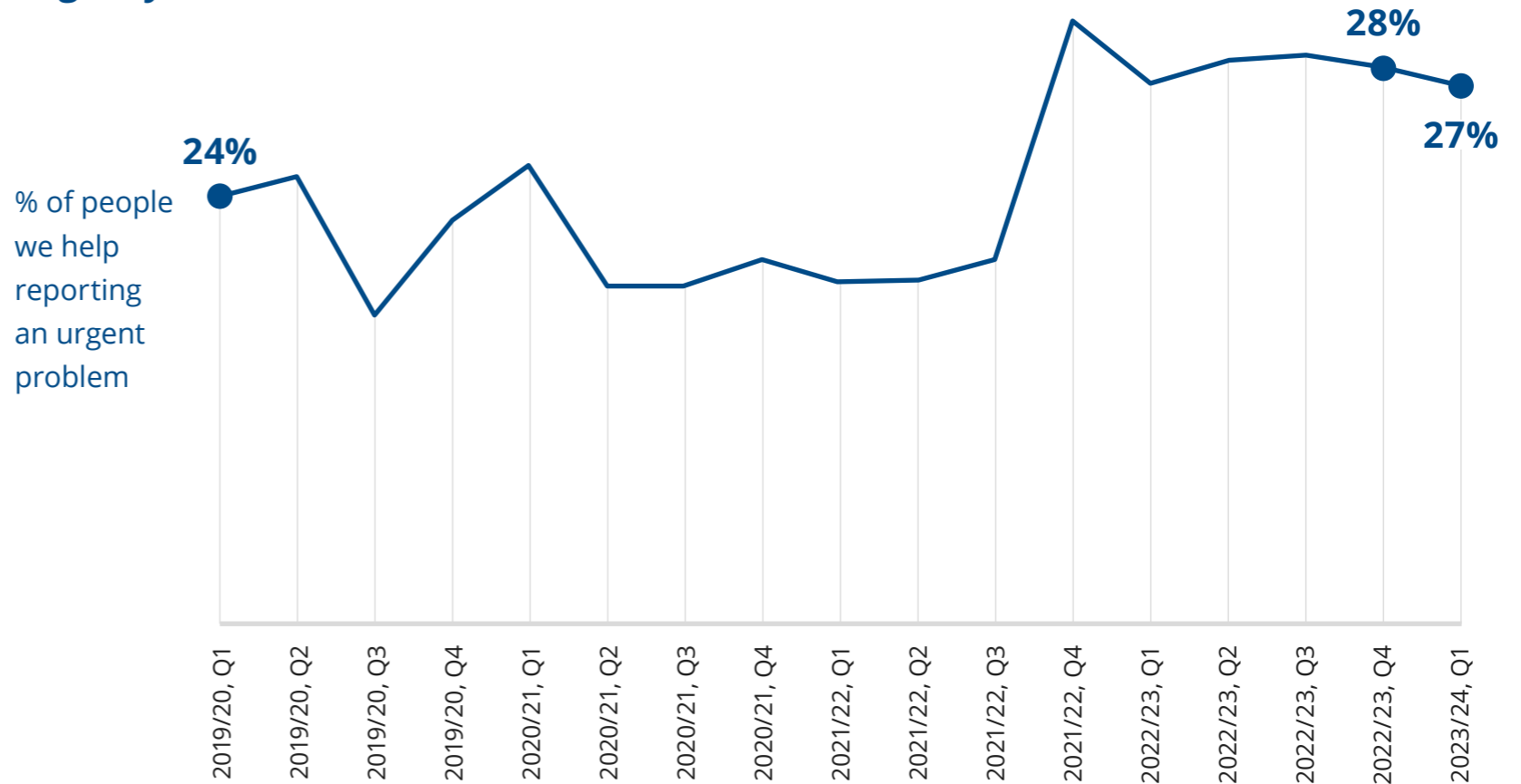
Over the last few years people have been coming to us with increasingly complicated problems.

For instance, in 2019 to 2020, before the pandemic began, 42% of people needing help with a benefits issue* had another problem, not related to benefits. In 2022 to 2023, this figure was 54%. In 2019 to 2020, 49% of people we helped with debt also had a non-debt problem. In 2022 to 2023, this figure was 57%. For housing, the figures are 50% and 55%.

This means that our advisers are busier than ever. This year they advised on 4.86 issues per person we helped, up from 4.57 last year and 4.34 before the pandemic began. These increases may look small, but can mean it takes our advisers longer to help each person needing our support.

At the same time, more people come to us saying their problem is urgent. Last year, 28% of people we helped described their problem as urgent compared to 24% the year before and 23% the year before that.

Urgency trend



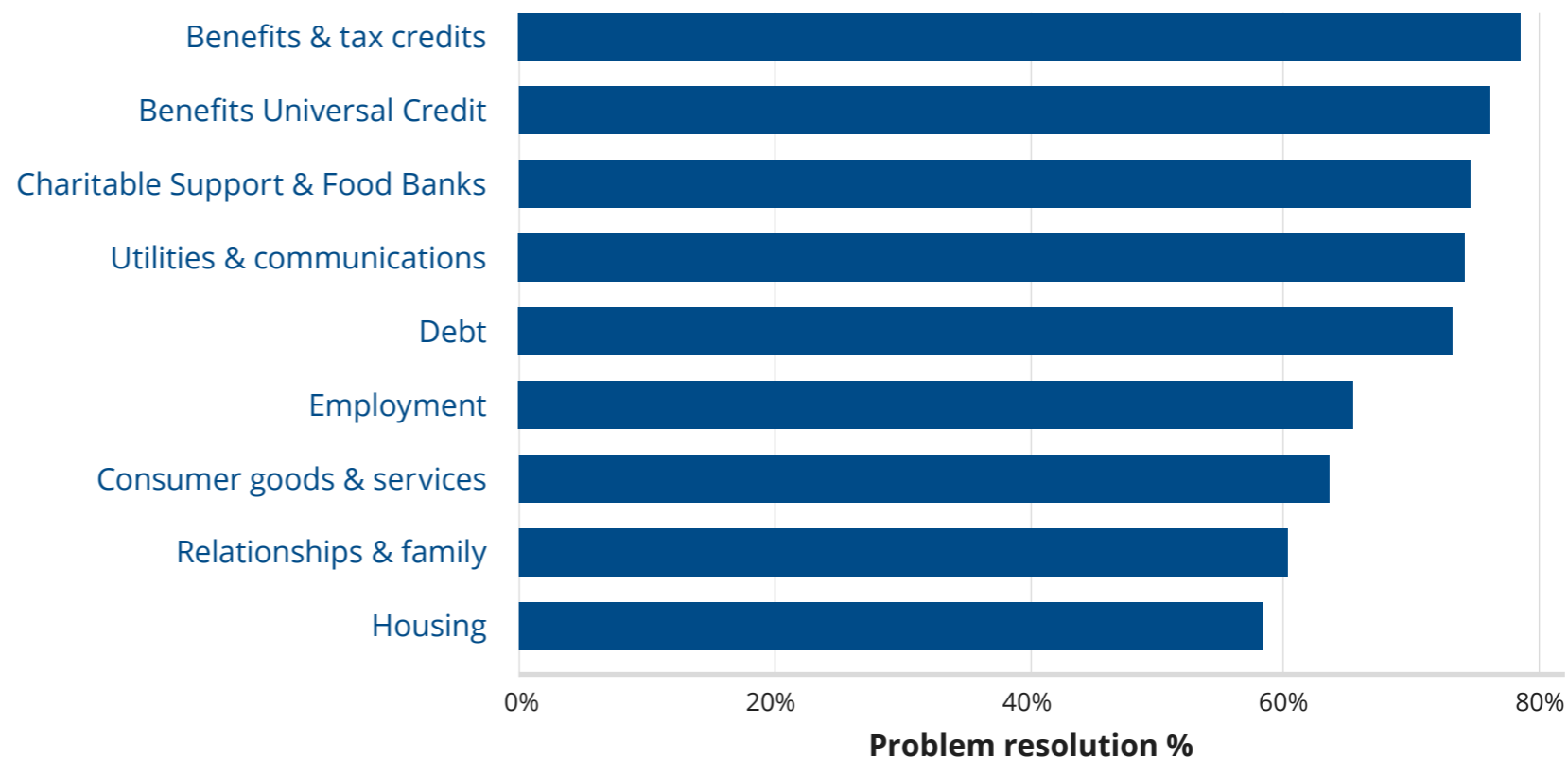
* Citizens Advice keeps a single record on each person who comes to us, whether we help them by phone, in person in our network of local offices, or through our messaging and email advice service. Each record contains information on their age, gender, ethnicity, disability and local council. We also add the issues they are seeking advice on. Ongoing issues are only recorded once, and new issues are also added to the record. This means a record may count multiple issues across 1 or more advice areas.

Solving problems and helping people find a way forward

Last year we solved around 70% of problems people came to us with.

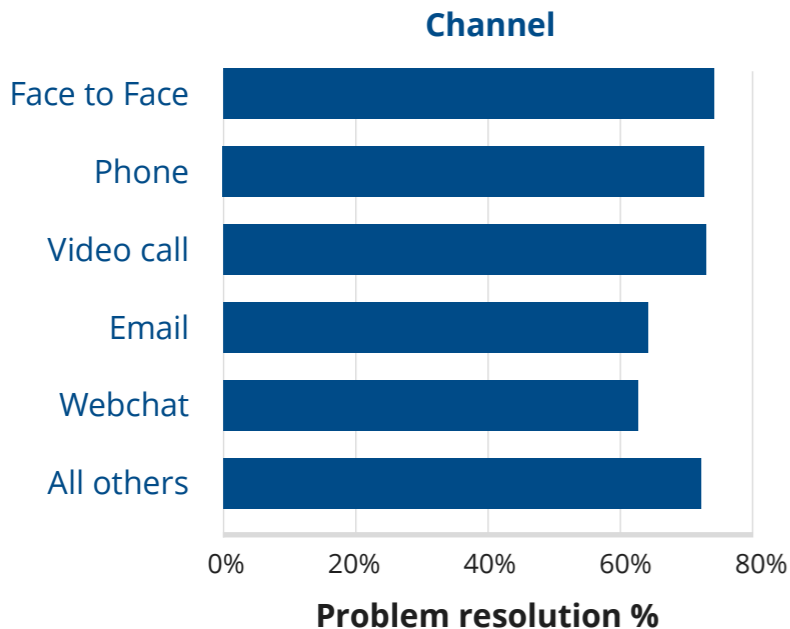
This varies according to the type of problem someone has. Housing problems, which are increasing, are always hard to fully solve. This is partly due to their complexity and variability—we advise on issues such as housing quality, housing availability, threatened homelessness and evictions, all of which can intersect and all of which need different approaches to solve. While tenants do have rights, the relationship with the landlord is often unbalanced.

In contrast, benefit problems have a higher resolution rate because while the advice is specialist in nature, the problem is often about getting people the help they are entitled to. Ultimately it's easier to apply rules in this context to get a positive outcome.



The ways people approach us for help can also make a difference. People having direct contact with an adviser were more likely to say we'd solved their problem. For instance, 74% of the people we helped face to face said we solved their problem, compared to 63% of people we helped via email.

Problem resolution % vs Channel



As well as seeing that problems are becoming more urgent for people, we know that these urgent problems are harder to solve, often because of their complexity. We solved 71% of urgent problems last year, compared to 76% of non urgent problems.

Problem resolution % vs State of problem



“It’s very hard to the point where I’m not really eating, but I’m feeding the kids... I’d rather feed my kids than myself.”

How we help people

We see the whole person

When people come to us for help, we look at their problems in a holistic way. We look into their circumstances and offer advice on benefits and income maximisation, often able to help people realise they're entitled to discounts on things like utilities, council tax and additional support. And if we can't help with a particular problem, we know who can. Our referrals platform works hand in hand with local services, partners and social prescribers* to make sure people are getting the help they need, whoever they've first approached for support. And we're a voice for the people we help. As we help people find their way forward, we match their individual lived experience with what we're seeing in our overall case work. Their stories, and our powerful data, allow us to understand wider problems and find effective solutions.

* Social prescribing is a key component of Universal Personalised Care which links social care, healthcare and local agencies including charities. It's an approach that connects people to activities, groups, and services in their community to meet the practical, social and emotional needs that affect their health and wellbeing.

“I have to choose whether to pay the shortfall in my rent or put electric on the meter, buy food or pay another bill.”

How our advice helped Dave*

Dave* had been visiting a local food bank for many years.

He's had issues with alcohol and drugs and hasn't been able to work for several years. He had housing issues involving violence from another lodger and he became homeless.

With Dave's* consent, the food bank referred him to us through our referrals platform. We helped him to be housed temporarily by the local authority and are now helping him to find permanent accommodation. We made arrangements to meet on several occasions at the foodbank and at our local Citizens Advice office. We were able to discuss how he could get back into work and looked for possible jobs he could apply for, helping him with a CV. He was employed by one of these jobs—in a full time specialist construction role—and having completed his training is now fully employed.

Dave* requested 1 last food voucher to tide him over until he gets paid at the end of the month. Dave* has relied on food banks for many years but is very hopeful that he'll now be able to manage without them.

* Names and some details have been changed or omitted to protect anonymity



To meet a 50% increase in advice demand, we've increased the number of advisers on our Consumer Service lines as well as working in partnership with funders to deliver specialist services.

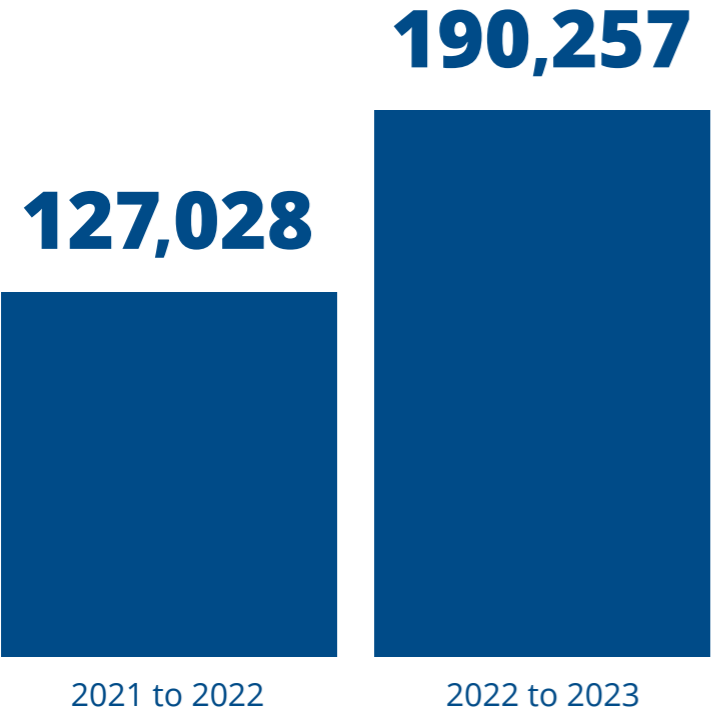
Our advice services

Our network of independent charities across England and Wales offer confidential advice online, over the phone and in person, for free. People come to us in many different ways—for example by visiting their local office, or calling our nationally supported generalist advice service Adviceline, which this year answered its 8 millionth call. We give advice in over 200 languages.

We can help many people by directing them to the information they need to solve their problem, and we give further support to people with complex issues or who face barriers like digital exclusion. When someone contacts us for support, we assess their situation, and offer holistic advice to make sure they're getting the full range of support they're entitled to. We can arrange follow up appointments with specialist case workers and contact other services on their behalf. We also have many dedicated services covering specialist areas, like how to claim Universal Credit for the first time. And the cost-of-living crisis has made some services—like Help through Hardship, our helpline run in partnership with the Trussell Trust and Mind—more important than ever.

Energy advice has been one of our most crucial service areas this year. To meet a 50% increase in advice demand, we've increased the number of advisers on our Consumer Service lines as well as working in partnership with funders to deliver specialist services.

Energy-related calls, webchats and in-person advice sessions



93%

of people we helped were either highly satisfied or satisfied

The services have a wide-ranging offer, from advice and information given in-person in community settings, to offering fuel vouchers and more in depth support, often delivered over the phone. This year we gave out 90,174 fuel vouchers, supporting people with no means to top up their prepayment meters.



Energy Advice Programme helped **12,091** people



Carbon Monoxide Advice Project helped **16,800** people



Energy Outreach Programme helped **29,776** people



Warmer Wales 2 helped **4,076** people

How our advice helped Aled*

Aled's* story shows how we give people personalised advice considering their full circumstances.

Aled* is of pension age, and has health conditions which need to be carefully managed. He lives in council rented accommodation. He has a prepayment meter and tops up £90 per fortnight, which he's struggling to afford. Aled* contacted us as he had no credit on his meter and couldn't afford to top up. He also wanted to find ways to reduce his energy costs. He was worrying about how to make ends meet and how to keep himself warm.

We were able to help Aled* in several ways. First we provided him with a fuel voucher.

Then, our adviser carried out a benefit entitlement calculation to check Aled* was getting all the benefits he's entitled to. The calculation showed that he was eligible for council tax reduction and attendance allowance, so our adviser helped with this application and also arranged a call with his council. We also found he could get a reduction on his water bill through his supplier's social tariff.

Aled* wasn't on the Priority Services Register (a free support service which makes sure extra help is available for people who need it) so we signed him

up and explained how it works. We checked Aled* had received his Warm Home Discount payment and energy bill support scheme payments, and gave energy efficiency advice aimed at reducing energy bills from changes such as shutting the curtains and adjusting the heating thermostat.

Our adviser helped Aled* get an increased benefit entitlement of £14.62 per week (£760 a year), and expected savings on Aled's* water bill and energy bills would be over £300 a year.

* Names and some details have been changed or omitted to protect anonymity

Witness Service

We provide free and independent support for witnesses and victims in every criminal court in England and Wales, to help them give their best evidence.

Our service recognises that victims and witnesses often have other problems that intersect with their worries about attending court, and we work closely with other organisations—including local Citizens Advice—to help them get the support they need. Our trained volunteers worked tirelessly to give witnesses the practical information and emotional support they needed to feel more confident when giving evidence.

This year we



supported almost **80,000**
witnesses to give their best evidence



provided enhanced support for **23%**
of vulnerable and intimidated witnesses
through our outreach service



made **5,700** referrals to other
services for additional support,
including local Citizens Advice



met all or most of the needs of **95%**
of witnesses who received support from us

How the Witness Service helped Alex*

Sam*, a Witness Service team leader and their team supported a very anxious witness. Alex* was attending court for a domestic violence case. It was clear that it had taken a lot of time and care to get Alex* feeling able to come to court.

On the actual day of support Sam* had built up a great rapport with Alex*, so when asked Alex* felt able to disclose some more issues that the Witness Service could support them with.

Alex* told the team leader that they had no food, no heating and no lock on their front door, and they were being evicted. Sam* started the onward referral process and resolved this situation the same day, firstly arranging for a food parcel to be delivered, with ongoing help from the charity. Sam* arranged via the police officer in the case to get a new lock fitted so Alex* felt safe returning home. Sam* then rang the local council (with permission) to start the process of securing emergency accommodation. Alex* was informed that within a week a new property would be available, out of area, which further helped Alex* feel safe due to the nature of their trial.

* Names and some details have been changed or omitted to protect anonymity



Advocating for change

We've created compelling new ways to call for change, using our unique data to show the impact the cost-of-living crisis is having.

We set up our publicly available [Cost of Living Dashboard](#), where monthly consolidated data allows users to track the impact of the crisis, including key trends, how the situation differs by location, and how different demographic groups have been affected. We use this data to host our cost-of-living data briefings, where each month more than 2,000 policy makers, civil servants, journalists and peers working across private, public and charity sectors sign up to hear our expert commentary. We've used the same insights to contribute to policy changes that have put money into the pockets of people on low incomes, including cost-of-living payments, additional payments for disabled people, the energy bill support scheme and benefits being raised in line with inflation in April 2023. We help to achieve change by directly engaging with ministers and key stakeholders in Parliament and in the media. This year our insights have been publicly showcased through record levels of media coverage, with broadcast coverage up by 83% year-on-year.

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Driving a ban on forced installation of prepayment meters

Winter 2022: The spike in energy costs leads to record numbers of people asking for our help after being forced onto prepayment meters. **3.2 million** people ran out of credit in 2022.

1 We commissioned research that showed:

- 2 million people were being disconnected at least once a month, unable to afford prepayment top-ups
- 130,000 households including a disabled person were being disconnected once a week

2 January 2023: Our report calls for change

We secured mass broadcast coverage, parliamentary briefings, roundtables with ministers, suppliers and regulators, recommending urgent action

4 Government demands action

Grant Shapps, the Secretary of State for Energy Security and Net Zero, demanded that Ofgem and energy suppliers take urgent action to address the harmful practices highlighted in our research and the Times Investigation

3 February 2023: Renewed focus

A shocking undercover Times investigation exposed bad practice by bailiffs, force fitting prepayment meters for British Gas. Resulting national media attention quoted our research and spokespeople from national and local Citizens Advice were interviewed across major news outlets

5 Ofgem announces temporary ban on forced installations of prepayment meters, pending:

- Additional consumer protections to be put in place
- A market compliance review to establish if energy suppliers had been breaching regulations
- Citizens Advice leading a public call for evidence*

April 2023: Ofgem launches voluntary code of practice for forced prepayment meter installations

The code gave consumers substantial additional protections before, during and after having a prepayment meter fitted, and will be enshrined as formal regulation in October 2023

"By the end of December 2022 we'd seen more people who couldn't afford to top up their prepayment meter—and were left without heat, light or hot water as a result—than in the whole of the last 10 years combined."

Increasing our reach through meaningful partnerships

We partner with other organisations in the public, private and third sector to help us reach more people who need us. In a year where demand for our services even surpassed early pandemic levels, our partners have helped us be there for more people.

Our partnership with the Trussell Trust and Mind—Help through Hardship—has been vital in extending our reach with people most in need of our advice, and in further developing our ability to provide crisis support.

We've worked with a range of corporate partners, including Aviva, Lloyds Banking Group, National Grid, NatWest Group and Yorkshire Building Society. We've focused on strategic partnerships, looking at the synergies between our organisations and how we can achieve the biggest impact for the people who need our help. We continue to focus on growing corporate partners so we can build capacity and deliver more of our services.

We've also worked closely with a number of trusts and foundations to support the work we carry out in specialist areas, including our partnership with the Legal Education Trust supporting our immigration helpline. We'll continue to partner with trusts and foundations in the future, building on our existing relationships and creating new partnerships.

We continue to focus on growing corporate partners so we can build capacity and deliver more of our services.

The early impact of our partnership with National Grid

In early 2023 National Grid supported us to help thousands of people with proactive energy efficiency advice and intensive one-to-one help for people most in need due to energy issues.

We delivered a targeted campaign through Instagram, Facebook, Spotify and various podcasts to reach young renters and people likely to be in fuel poverty, supported by organic social media content across our own channels. All the outreach was aimed at providing energy efficiency advice and directing people to more information about heating homes more efficiently on our website. The campaign reached 809,000 people.

In February and March 2023, National Grid supported us to help over 3,000 people with one-to-one advice on energy-related problems. In just 2 months:



We supported **3,188**
people with energy issues



We identified **£495,552**
of expected income gains, at an
average of £450 per person



We also gave advice on **1,026**
benefit related issues



We issued **450**
fuel vouchers

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 for 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.

[**citizensadvice.org.uk**](https://citizensadvice.org.uk)



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