



**Perth & Kinross
Citizens Advice Bureau
Annual Report
2022/2023**

Chair's Report

The reporting year of 2022-2023 was understandably dominated by the Cost of Living Crisis. Estimates from Perth & Kinross Council stated that household bills increased by an average of £3,000 per year. As a consequence, this created a huge and significant challenge for so many across the region. It will come as no surprise that the number of individuals seeking advice on energy costs soared as citizens faced real difficulties through the winter period and beyond.

In order to address the difficulties faced by our communities, we believed it was even more important for all support agencies to work together. In November 2022, we hosted the Third Sector Cost of Living Crisis Conference in Perth Concert Hall, bringing over 100 sector colleagues and partners together to explore our mutual challenges and how to overcome them. Following on from this, we have established better connections, and improved partnership working, to ensure we can more effectively reach those most in need.

I'd like to highlight a few key points from the Annual Report for our reporting year of 2022-2023:

- We supported over 7,660 individual clients. 69% of these were new to the service and seeking advice for the first time.
- We supported 28,562 contacts from clients, 56% by telephone, 31% by email, 8% by letter, webchat or video, and 5% face to face.
- We advised on over 22,700 issues across a wide range of subjects with the top three areas being benefits, debt and utilities.
- We secured over £5.4m for our clients across the year, demonstrating again the importance of our service for those in need.

Every area highlighted above showed a significant increase from the previous year, and Perth CAB has had to grow to ensure that we can continue to meet the ever increasing demands of the community. The Board of Directors are fully aware of our responsibilities as custodians of this vital community service to ensure that it continues to be sustainable and accessible to citizens across Perth & Kinross.

Our new Strategic Plan embraces these challenges and I am confident that we are ready and able to meet the continued needs of our clients.

Finally, I'd just like to thank everyone - our sponsors, our staff and our volunteers who come together and work so hard to deliver such a valuable service for our local community.



David Abercrombie

Chair of the Board of Directors

CEO Report

During the 2022/23 year the Perth CAB team focused on ensuring an effective response to the cost of living crisis. The number of citizens accessing services provided by Perth CAB increased by 28% and the number of issues that clients presented with increased by 23%. Contacts with the service increased by 34%, evidencing that it can take multiple contacts to resolve increasingly complex client issues. The Cost of Living Crisis has led to demand over and above our existing service to provide holistic, free and impartial advice and information to citizens. We had two objectives for the service when faced with the cost of living crisis:

- To ensure we could offer an accessible service to all of those citizens living in Perth and Kinross which gave equal access to those in rural areas as well as those living in the urban areas of Perth and the surrounding areas.
- To ensure that we had adequate resources to meet the needs of our clients and that we didn't compromise on the quality or holistic nature of our service or compromise on the wellbeing of our team of staff and volunteers delivering the service

We continued to provide a freephone helpline to ensure that none of our clients were left out of pocket as a result of accessing our service. Our helpline and email services continue to make our service accessible to those living in rural areas without our clients having to incur any additional costs such as travel or time spent, while also helping to reduce the delay in receiving advice that they may have incurred waiting for a scheduled outreach. We continued to invest in technology, utilising chatbot technology to help support those who could self-help. This year, we also returned to more face to face appointments and home visits when required to ensure we were supporting the most vulnerable in our communities.

We increased our resources and projects reflecting the areas of need where there was most demand. This included:

- Funding for two full time Energy Advisers
- Funding for a full time Financial Inclusion worker working with partners at Perth and Kinross Foodbank
- Funding to provide a dedicated Benefits Adviser for the over-65's
- Funding to support outreach in community locations in Perth City and at Murray Royal Hospital
- Increased our Help to Claim Team meaning we could support more people to claim Universal Credit
- Partnered with the Fuel Bank Foundation allowing us to provide emergency energy payments

We wouldn't have been able to achieve these new initiatives without our partners, and we're committed to developing networks within localities throughout Perth and Kinross to make sure no community is left behind. We want to build on this work through the 2023/24 year by investing in developments and using more evidence from our clients and those with lived experience in the wider community.

As always, none of what Perth CAB does would be possible without our team of volunteers and staff who work tirelessly to support our clients. They continue to pull out all the stops to provide positive outcomes for our clients while also dedicating themselves to their own continuous development in order to maintain their expertise in an ever-increasingly complex landscape.

In this report, we have highlighted our outcomes and the ways in which the Cost of Living Crisis has impacted our frontline, energy, debt and benefits services.



Jane Adams
Chief Executive Officer

The Year in Numbers

7,661
People
supported

28,562
Contacts

22,739
issues

5,247
Clients who were
new to the service

15,907
Contacts by
phone

9,293
Benefit related
issues

32
Volunteers

8,812
Contacts by
email

3,983
Debt related
issues

31
Paid staff

528
Contacts by
webchat

1,640
Utilities and
Comms

£5,488,276
Total Financial
Gain

£4,350,406
Benefit Client
Financial Gain

£832,862
Debt Client
Financial Gain

Breakdown of issues by topic

Benefits	9,293	Debt	3,938
Utilities and Comms.	1,640	Finance and Support	1,427
Housing	1,118	Employment	1,064
Legal Proceedings	823	Tax	868
Relationship	618	Consumer	402
Immigration	387	Travel, Transport, Holidays	418
Health & Community Care	832	NHS Complaints	316
Education	129	Health and Community Care	286

Percentage of clients by ward

Strathallan	4%	Carse of Gowrie	3.1%
Almond & Earn	4.7%	Perth City South	9.8%
Blairgowrie and Glens	5.8%	Perth City North	11.2%
Strathearn	4.2%	Strathtay	5.2%
Kinross-shire	3%	Highland	3.2%
Strathmore	7%	Perth City Centre	20.2%

Volunteering

Impact of the Cost of Living Crisis

The Perth CAB service would be unable to run without our team of volunteers, and this year they continued to give their time to support their communities by providing high quality advice and information. The Cost of Living Crisis has brought more people in crisis to us for support, and our volunteers on the front line are helping clients with practical support in crisis.



Michael Gillespie **Generalist** **Adviser**

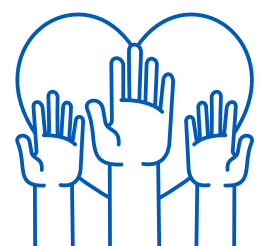
Since March, I have been volunteering as an adviser at Perth Citizens Advice Bureau (CAB). The experience has opened my eyes to the full extent of the impact that the cost of living crisis is having on the residents of Perth and Kinross and disproportionately affecting the most vulnerable in the community.

The cost of living crisis has clearly led to a rise in the number of clients accessing the CAB for advice and help with a range of issues. One of the most common issues that clients access the CAB for help with relates to paying for fuel and energy charges, and consequently this has resulted in the CAB making a large number of applications on behalf of clients for £30 fuel bank vouchers. As the winter months approach and fuel and energy bills rise, it can only be imagined that this demand will increase.

While volunteering, I have also witnessed clients contacting the CAB because they have no money and are therefore unable to afford basics such as food. Many of these clients require crisis grants or referrals to food banks. It has become very clear while volunteering that people face barriers when trying to access financial support. Many people are unable to access vital services or are not aware of the services and their entitlements. Unfortunately, people also often feel stigmatised because they are experiencing financial hardship. The Citizens Advice Bureau plays a major role in enabling clients to empower themselves to access these services and entitlements.



**Thank you to all our
volunteers!**



Impact of the Cost of Living Crisis

Our frontline team see many clients with various kinds of enquiries. However, over the last year there has been a continued increase in demand on our service from those in crisis situations. Unfortunately, the cost of living crisis has not gone away and this has meant an increase in issues regarding access to money, food, fuel and/or issues with accommodation - and quite often a combination of all of these issues.

Our frontline advisers not only help with advice, guidance and referrals to ensure the clients' crisis is dealt with the same day, but have been unrelenting and creative in finding quick solutions to help ease pressure brought on by the cost of living crisis and help our clients plan ahead.

The impact of the cost of living crisis has also meant that clients are now more likely to be susceptible to additional issues, such as financial stresses, mental ill-health, isolation and loneliness. Therefore, the quick action by our frontline team to deal with crisis situations has alleviated immediate pressure by assisting the client to apply for statutory help and access to fuel vouchers and food parcels. Referrals are also made to our specialist teams for ongoing support and help with income maximisation and dealing with debts, and to external agencies for specialist support.

We are aware of the stressful impact the cost of living has had on our frontline advisers when clients present in emergency situations, but despite this they have played a critical role in our community by ensuring we can deliver a service to continue to help clients and continue to raise social policy concerns. We are very grateful to the volunteer advisers and our core team for their determination to provide essential help to those in crisis situations.

Top 3 Housing Issues:

1. Private sector rented property
2. Local Authority rented
3. Owner occupier property

5,670 clients supported
with
9,057 issues

Top 3 Relationship Issues

1. Divorce / Separation
2. Children
3. Death / Bereavement

Top 3 Employment Issues:

1. Terms and conditions of employment
2. Self employment/business
3. Redundancy

Money and Debt Advice

Impact of the Cost of Living Crisis

Despite stagnant income levels and significant inflation over the past eighteen months (especially regarding essential items such as food and fuel), we have been advising more households with good control over their expenditure who still find themselves with a monthly deficit in their financial statement (detailed income and expenditure).

This makes Debt and Financial Capability advice more complex as there is more often no clear way forward as income has already been maximised and astute budgeting has already been undertaken by the client. Essentially, expenditure is simply outstripping income in a lot of cases. This is often coupled with clients having assets to protect, such as a home, making statutory debt solutions like bankruptcy a less suitable option than it normally would be for clients with deficit monthly budgets.

Typically, these are households with one or two working adults that had a finely balanced income and expenditure, which have been tipped into deficit due to the Cost of Living Crisis. What this means for these households is increased anxiety and stress as they cannot get long term relief from their creditors, and/or having to make very difficult decisions on what household bills to pay week to week.

**30% of clients
had
unmanageable
debt of less
than £1,500**

**4% of clients
had
unmanageable
debt of more
than £50,000**

**4,312
client
contacts**

**£4,417,000
of client debt**

**£2,170,000
of priority
debt**

Top 5 debts

- 1. Council Tax Arrears**
- 2. Fuel Debts**
- 3. Rent Arrears**
- 4. Credit Debts**
- 5. Moratorium**

Benefits Advice

Impact of the Cost of Living Crisis

From the benefit team's perspective, the cost of living crisis has had far reaching implications for individuals and families relying on various forms of social assistance. As the cost of essential goods and services surge, this continues to impact those on fixed or limited income who are continuing to face increasing challenges.

The benefit team are acutely aware of the strain the crisis places on the most vulnerable members of society. As inflation rises, this erodes the purchasing power of benefits. Claimants are finding it increasingly difficult to cover their basic needs such as housing, food and utilities. Westminster's benefits were uprated 10% in April 2023 which has helped, the Scottish Government's devolved benefits are having an impact on child poverty through the Scottish Child Payment and providing additional funds to local government to help those most in need.

The cost of living crisis has created a domino effect, pushing more people into poverty. The benefit team have seen demand increase as those who may not have previously considered checking their benefit entitlement are finding themselves financially stretched and enquiring what support is available. A benefit check only takes 10 minutes and can increase a household income by hundreds, if not thousands, of pounds per year. There is a perceived stigma around benefit claimants which has to be challenged at every opportunity; the benefits system is a safety net that needs to be advertised as there is an estimated 15 billion pounds of state aid that is unclaimed every year throughout the United Kingdom.

The benefit team at Perth Citizen's Advice have the expertise to identify and then assist those to claim what they are entitled to and are playing a vital role in Perth and Kinross to try and alleviate poverty.

208 clients facing homelessness supported to maintain tenancies

1,528 clients supported by our Universal Credit Help to Claim team

3,122 clients supported with benefits advice

£321,620 awarded for those above pension age

£2,600,000 awarded in UC claims

£697,711 awarded in disability benefits

Energy Advice

Impact of the Cost of Living Crisis

Over the past year, the impact of the increasing cost of energy on our clients has been huge and has affected clients of all incomes. From dealing with clients' queries on a daily basis, we have seen a particularly large number of clients who are on a prepayment meter who do not have the funds to top up. Many clients are often using the meter's emergency credit or have ran out of power completely. Our partnership with the Fuel Bank Foundation has helped clients claim fuel vouchers to help them stay on supply during times of crisis.

Furthermore, the rising cost of energy has also seen an impact on clients' Direct Debits where suppliers are increasing these to amounts which are not affordable. This is leading to clients either cancelling their Direct Debits with the supplier, an approach which leads to other issues, or not having enough money in their own pockets for other essentials like food. We have helped clients contact suppliers to help arrange a more suitable payment plan in these cases.

This year we have had more and more clients who have approached us for help with energy debts, and it is common for the energy debt to be much larger than we would usually see. Where suitable, we can apply for funding for these clients, however this is not always the case. In these cases, and others, we are encouraging clients to take up good energy saving habits to keep bills to a minimum. As the Energy team have attended at events in the community, our energy saving tips and small measures are popular. with more people taking an interest in trying to save energy at home.

The energy crisis is continuing to have an impact on our clients everyday so this work we are doing will continue into the future.

838 client contacts

Top 3 issues:
1. Fuel
2. Billing
3. Complaints

211 clients supported

PASS Project (NHS Complaints)

149 Patients supported

Top 3 issues:
1. Clinical Treatment
2. Staff - Complaint Handling
3. Rights and responsibility

338 client contacts

Social Policy

Examples of Issues Raised

Communication difficulties with Social Security Scotland

Issues with Department of Work and Pensions Illness and Disability Scoring Systems

Support for those who are 'off grid' for fuel supply

557 cases sent to Citizens Advice Scotland as Social Policy Evidence

121 energy cases

132 debt cases

252 benefit cases

Finance & Funding

Our full accounts for 2022/23 are available on request

	Unrestricted Funds	Unrestricted Designated Funds	Restricted Funds	Total Funds
Income	£444,759	£-	£577,667	£1,022,426
Expenditure	£402,703	£37,961	£540,369	£981,033

With thanks to our funders:

Scottish Government and UK Government

NHS Scotland

Poppy Scotland

The Gannochy Trust

European Social Fund

The Trussell Trust

Energy Savings Trust

Independent Age

Letham 4 All

**Special thanks to
Perth and Kinross
Council
for their continued
support**



**Thank you to the fantastic team
at Perth Citizens Advice Bureau
for all of their support and efforts this
year.**

**We also want to take the opportunity
to thank our funders, without whom
none of the activities in this report
would be possible.**



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