

Celebrating

1975 - 2025

50

citizens  
advice

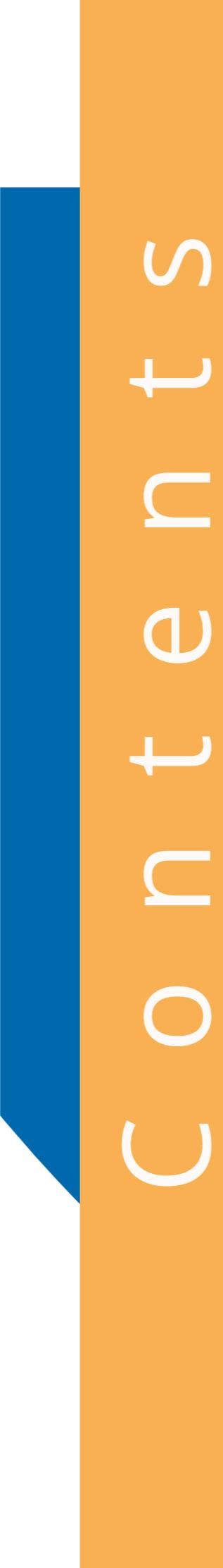
Worcester &  
Herefordshire

# Annual review

2024-2025



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A copy of the Report of the Trustees and Audited Financial Statements for the year ended 31 March 2025 can be obtained on request.

Citizens Advice Worcester and Herefordshire

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# Report by the Chair



## Sam Lister

### Celebrating 50 Years of Service

This year marks the 50th anniversary of Citizens Advice in Worcester — a milestone that reflects both our longevity and our continuing relevance. Demand for our services remains as strong as ever, demonstrating the enduring need for free, impartial advice.

While our earliest clients accessed help face-to-face or by telephone, we now deliver support through multiple channels, improving accessibility and choice for everyone in our communities.

### Expanding Our Reach

Our service options now include the Worcestershire Adviceline (telephone), email and text call-back services, and a range of outreach projects in partnership with Macmillan, St Richard's Hospice, and market towns across Herefordshire.

These complement our open-door drop-in sessions (three days a week) and face-to-face appointments following initial contact.

### Key Achievements 2024-25

- 15,100 individuals supported, 52% of whom had a disability or chronic illness
- Over 45,000 client contacts via face-to-face, telephone, email, letter, and webchat
- Top advice areas: benefits, housing, debt, charitable support, and financial capability
- University of Worcester Law School students advised 137 clients, securing £504,000 in income gains



# Report by the Chair

- Pension Wise (delivered nationally with 38 local Citizens Advice offices) supported 83,000 clients aged 55+, achieving satisfaction rates above 91%
- Debt Advice (MaPS): 1,125 clients; £1.72 million of debt written off or rescheduled; £38,000 in additional gains
- Macmillan Welfare Benefits Advice: 1,255 clients and families affected by cancer supported; £3.66 million in financial gains
- Housing Loss Prevention Advice Scheme (HLPAS): 245 individuals helped at court; 138 supported through casework funded by the Legal Aid Agency and National Lottery
- 695 people at risk of homelessness received advice and assistance
- SmartLets managed 86 properties providing 119 accommodation units; 170 tenancies managed or secured across Worcestershire



### Volunteers and Partners

- Our achievements are made possible by the dedication of our volunteers and the generosity of our funders
- 123 volunteers contributed over 31,000 hours — equivalent to 16 full-time posts or £580,000 in staff value
- 35 new volunteers were recruited and trained across both counties

### We are deeply grateful to:

- Worcester Municipal Charities CIO (WMC) — for funding our core activities, rent-free premises, and management fees totalling £306,000
- Herefordshire Council — for rent-free premises
- The National Lottery Community Fund — for core funding of £126,400
- Bromyard & Winslow Town Council, Ross Town Council, The Hope Centre, and Bromyard & Newton Farm Community Association — for generous grants of £10,000 each

***To all our supporters, partners, staff and volunteers, thank you for your continued commitment to ensuring Citizens Advice remains a trusted and vital resource for our communities.***



## Geraint Thomas

### Resilience and Growth

I am pleased to report that 2024-25 was another year of growth and resilience for Citizens Advice Worcester and Herefordshire, despite ongoing uncertainty around both project and core funding.

Thanks to the hard work of our management team, staff, and volunteers, we maintained and expanded our services through new funding secured from the Household Support Fund (in partnership with Worcestershire County Council, Herefordshire Council, and Worcester City Council) and other sources some of which related to projects that started mid-year and will continue into 2025/26.

### 50 Years of Citizens Advice Worcester

This year also marks 50 years since the planning and opening of Worcester Citizens Advice Bureau on 3 June 1975, at Queen Elizabeth House.

From those modest beginnings — two members of staff and a dozen volunteers — the organisation has evolved into a regional service covering two local

authority areas, employing 57 staff and supported by 117 volunteers during 2024-25.

Volunteers have always been at the heart of our service, and their contribution remains essential to everything we do as they provide a gateway to our services and provide vital frontline advice.

### Our Volunteers

During 2024-25:

- 117 volunteers contributed 3,921 hours of work — equivalent to 16 full-time posts valued at £580,000
- 35 new volunteers were trained across Worcester and Herefordshire

Volunteers receive comprehensive training, ongoing support, and supervision from paid staff. This enables them to provide advice that meets the Advice Quality Standard, ensuring clients receive accurate, high-quality support.

We have been fortunate enough to have received support from volunteers of all different backgrounds, ages and careers over the 50 years of the organisation. Having worked for Citizens Advice Worcester and Herefordshire for over 24

years, the contribution of our volunteers has been extremely beneficial as the team working of both volunteers and staff has undoubtedly been improved as a result of the different experiences that our volunteers bring to the service.

### Funding and Acknowledgements

Securing funding for core activities remains essential.

We extend thanks to: Worcester Municipal Charities CIO (WMC) our largest funder, contributing a £205,865 core grant and £36,755 in rent-free accommodation, in 2024-25 and their constant support over 50 years.

The Eveson Charitable Trust and The John Martins Charity — for decades of support, particularly for our services to single homeless people.

Laslett's Charity who have supported us throughout the last 10 years and The Hopmarket Charity for its past decades of support.

Their continued commitment has sustained our core and specialist services for many years.

### Service Highlights 2024-25

Building on the achievements outlined in the Chair's Report, our teams delivered outstanding results across all service areas:

- 15,148 individuals supported (over 31,000 including dependents)
- 45,130 client contacts and 36,877 advice issues handled

### Service Outcomes:

- Macmillan Welfare Benefits Advice: 1,255 clients; £3.66m financial gains
- Debt Advice (MaPS): 1,125 clients; £1.72m of debt written off
- Housing & Benefits Casework: 599 clients; £1.4m gains secured
- Money Management Projects: 717 clients; £570k+ gains; £61k debts written off
- Pension Wise: supported part of 83k national clients; 91%+ satisfaction
- SmartLets: 695 homeless or at-risk clients supported; 70 housed; 170 tenancies maintained

### Looking Ahead

*As we move into 2025/26, we face challenges around short-term funding for our core and specialist services. National programmes — including some funded by the Money and Pensions Service — are due to be recommissioned or delivered directly in-house, presenting additional uncertainty.*

*Our priority is to sustain and strengthen our core advice and specialist housing services, particularly for those at risk of homelessness.*

*For 50 years, our organisation has weathered financial challenges through the resilience, dedication, and professionalism of our volunteers and staff. With their continued commitment, Citizens Advice Worcester and Herefordshire will remain a vital and trusted source of support for local communities.*

# Celebrating



Worcester &  
Herefordshire

*This year marks the 50th anniversary of the local Citizens Advice service that traces its local roots back to 1975. Over five decades the organisation has grown from a small volunteer-led bureau into an independent charity serving both Worcester and Herefordshire - providing free, confidential advice on benefits, housing, debt, employment and more, and campaigning to fix the problems behind people's issues.*



## Bureau Locations

### Queen Elizabeth House, Trinity Building, 1975-1988

Worcester CAB opened on 3 June 1975 in the Queen Elizabeth House (Trinity Building), a small black-and-white Elizabethan building. The premises comprised two tiny interview rooms, a waiting area, a small cloakroom/toilet, a general administration office for twelve volunteers, and an office for two staff — the Manager and Deputy Manager.

The Trinity Building was hot and stifling during summer and bitterly cold in winter. Some volunteers interviewed clients wearing gloves and took breaks to warm up with hot drinks. The upstairs rooms were connected by an external balcony, exposing staff to wind, rain, and snow. Donations provided second-hand furniture and basic equipment.



### The Crypt, St. Nicholas Church, 1988-2001

By 1988, client contacts had more than tripled, so it was a considerable relief to move into the larger premises within the crypt of St. Nicholas Church. Substantial renovation work was required, during which human bones were uncovered. Gravestones were used as flooring, which caused some contamination concerns.



The crypt housed interview rooms, a telephone room, a large general office, and a manager's office. Although the general office could feel hot and stuffy with limited ventilation, the space was undeniably atmospheric, with its high-arched ceilings and memorial stones visible in the interview rooms.



### The Hopmarket, 2001-Present

After thirteen years of continued growth, the Bureau moved into its current location at the Hopmarket. This purpose-built facility was designed in consultation with staff and volunteers. The move was made possible through a substantial grant from Worcester Municipal Charity and a £4,000 grant from the National Lottery. Additional funding from the Tudor, Just, and Ipsen Trusts provided furniture and a lift essential for disabled volunteers, staff, and clients.

As services continued to expand, further accommodation was secured with the two Inglethorpe Court buildings.



### The Old Glove Factory, Lowesmoor, 2009-Present

This location was established following the merger of Worcester CAB and Worcester Housing and Benefits Advice Centre (WHABAC), providing expanded space for joint service delivery and collaboration.

## Herefordshire, October 2018-Present

*In 2018, following the decision of the former Citizens Advice Herefordshire to close their services from October 2018 and 'wind up' their organisation, the trustees of Citizens Advice Worcester and WHABAC took the decision, (following consultation with the former Citizens Advice Herefordshire and National Citizens Advice) to deliver Citizens Advice Services in Herefordshire. This decision created a larger, more resilient organisation, enabling consistent, high-quality services across both counties due to greater economies of scale. In addition, this decision has broadened the reach of our organisation and placed it in a stronger position to secure specialist advice services for Worcester and Herefordshire as part of future collaborative and regional commissioning.*



## Clients

The number of annual client contacts has risen dramatically over the last 50 years — from 5,633 in 1975-1976 to 20,335 in 2014-2015, and 15,148 individuals, over 30,000 people including dependants, spouses and partners in 2024-2025.

Worcester's population has also grown, from 73,485 in 1971 to 99,600 in 2011 and 103,600 in the 2021 census. The increase in client contact reflects both population growth and the expansion of services following the merger with WHABAC and later with Citizens Advice Herefordshire, as well as the continued delivery of outreach advice across the community.

Outreach locations have included St. Richard's Hospice, ASHA Centre, Children's Centres, Worcestershire Royal Hospital, Stuart Kennedy House, Newton Psychiatric Hospital, Marksdale Centre, Probation Offices, Worcestershire County Courts, and local Community Centres. Throughout its history, the Bureau has supported some of the most vulnerable and marginalised members of society. The waiting room has

rarely been empty, reflecting the enduring demand for advice and support.

Initially, the Bureau was open four hours a day, five days a week. Over time, opening hours expanded to meet growing need. Up to 2020, Citizens Advice Worcester and WHABAC operated from 9:00 a.m. to 4:00 p.m., Monday to Wednesday and Friday, offering both drop-in and appointment-based services. Post pandemic we currently deliver drop-in 3 days per week, with an additional day for appointments. The specialist advice services are delivered 5 days a week.

## The Covid-19 Pandemic (2020)

The pandemic posed an unprecedented challenge for Citizens Advice Worcester and Herefordshire, as it did for the UK and the world. When public spaces closed, we had to rapidly rethink our service model. The demand for advice — particularly on pandemic-related financial, employment, and housing issues — increased sharply. Our staff and volunteers adapted quickly, embracing remote systems to ensure that



those most in need continued to receive support.

From 2020, we introduced a text and ring-back service, which we have continued to operate successfully. This innovative approach — offered by only a handful of local Citizens Advice nationwide — ensures that we provide a truly multi-channel access service for our clients.

#### Preserving a Piece of Our History

The oak "Worcester Citizens Advice Bureau" sign was specially made for Queen Elizabeth House, as the building was listed and required a traditional wooden design. When the bureau later moved to the Crypt, the sign was re-used on the railings outside, and it now has pride of place mounted on the wall in the Hopmarket reception. It was installed by Denis Compton, one of our long-standing volunteers. Remarkably, the sign was rescued after spending over 15 years stored in a cellar in Inglethorpe Court — narrowly avoiding a trip to the skip!



#### Trends in Enquiries, Core and Specialist Services

In the 1970s, consumer issues dominated enquiries following investigations by the Office of Fair Trading. Widespread redundancies during this period also led to greater demand for advice on employment, benefits, and debt.

The economic recessions of the 1980s intensified the need for debt and welfare support. In response, local charities funded a Specialist Debt Adviser role in 1984.

Following the 1988 reforms to Social Security and further benefit changes in 1990, enquiries relating to benefits surged. The introduction of zero-hours contracts in 1996 further increased employment-related enquiries.

In 1999, the Bureau secured a contract with the Legal Services Commission (LSC) to fund a Specialist Welfare Benefits Caseworker, later expanding to support patients within the Community Mental Health Team. From 2000 onwards, benefits, employment, debt, and housing remained the core areas of advice, supported by additional LSC contracts. These enabled services such as advice at St. Richard's Hospice and NHS complaints support.

In recent years, client issues have become more complex, as straightforward problems are increasingly resolved online. This evolution continues to shape the skills and knowledge required of advisers.

#### Developments 2015-2025

##### Herefordshire - National Lottery

##### Awards for All

Following successful grants from local funders and the National Lottery Awards for All programme, we recruited 20 new volunteers in 2018-2019 and piloted outreach services. Building on this success, we secured a four-year National Lottery grant to develop outreach provision across Herefordshire, as well as Benefits and Housing casework services.

#### New Specialist Project Funding

In addition to established nationally funded projects secured through Citizens Advice — such as MaPS-funded Community Debt Advice and Casework — we were selected to deliver the following:

- Pension Wise (2015-2016 onwards)
- Help to Claim (2019-2022)

#### New Partnership Working

Building on earlier countywide collaboration, Citizens Advice Worcestershire (CAW) led the creation of the Worcestershire Advice Network Partnership (WAN) in 2016. This partnership brought together the four Worcestershire local Citizens Advice offices, two Age UKs, and two DIALs. Funded by Worcestershire County Council (WCC), WAN secured three years of stable funding in 2016, with further extension funding, and a new five year contract in 2023.

#### New Client-Focused Services

From 2020, additional Covid-19, Cost of Living, and Household Support Fund funding enabled the development of new core service initiatives to reach seldom-seen clients, including:

- Money Management Services in partnership with Act on Energy
- Specialist advice for people with specific needs, such as BSL users, and weekly sessions at Aspie and Worcestershire inpatient mental health wards
- Money Management Advice for foodbank users, funded by and delivered in partnership with The Trussell Trust and Worcester Foodbank
- Finally, our successful bid for Access to Justice "Improving Life Through Advice"

funding (2024-2029) will sustain and strengthen our Welfare Benefits casework, providing long-term stability and enabling us to plan for the future with confidence.

#### Fifty years of Research and Campaigns

Research & Campaigns is one of the twin aims of Citizens Advice, alongside the provision of advice.

Over the past five decades, Citizens Advice Worcester and Herefordshire has built a strong reputation for independent analysis and social advocacy. Key campaigns and research activities have included:

- Supporting the retiring workforce as a major local employer (1982)
- Hosting legal sessions delivered by Worcester solicitors (late 1980s)
- Campaigning and gathering evidence on the conduct of bailiffs (2004)
- Influencing the creation of the Tenancy Protection Scheme (2004)
- Promoting rent deposit schemes with local estate agents (2004-2005)
- Lobbying for paypoint facilities in neighbouring towns following the introduction of energy payment cards (2007)
- Engaging with local employers to raise awareness of workplace responsibilities
- Campaigning for improved access to NHS dentistry
- Researching and raising awareness of irresponsible lending practices
- Highlighting poor working conditions for foreign nationals
- Lobbying for improvements to the civil legal aid system



- Publishing a guide on the challenges of purchasing park homes (2022)
- Collaborating with local housing associations to address poor housing conditions (2023)
- A key achievement - After approaching National Citizens Advice, two new Advice Issue Codes (AICs) launched in March 2024 and a full set published in October 2024.
- Digital Exclusion highlighted from tagged cases and the Worcestershire Advice Network Partnership, showing clients disadvantaged due to lack of digital access, equipment, or skills.

### Staff and Volunteers

Staff and volunteer numbers have grown steadily alongside client demand. The 2009 merger of Worcester CAB and WHABAC prompted a significant increase, followed by another in 2010–2011 when Ethnic Access joined, bringing 27 trained volunteer interpreters.

Volunteer recruitment remains a challenge, and workloads have intensified as the complexity of client needs has increased. Our Advice Quality Session Supervisors and Advisers continue to receive training and professional development to adapt to these changing demands.

The merger in 2009 with WHABAC created a stronger, integrated organisation with improved cross-referral capacity. The Bureau also embraced technological progress, transitioning from Electronic Information System (EIS 1999) to Advisernet (2005), maintaining financial resilience and community focus.

The 2019 merger with Herefordshire Citizens Advice further strengthened the

organisation. We now have 57 paid staff and over 100 volunteers, united by shared values and commitment.

Despite many changes, our core principles remain constant — providing confidential, impartial, independent, and free advice to all. Our staff and volunteers continue to demonstrate professionalism, dedication, and compassion in every client interaction.

### Looking to the Future

Citizens Advice Worcester and Herefordshire is embracing innovation to enhance advice quality and efficiency. Funded by the Debt Modernisation Fund, we are introducing AI tools to support advisers and improve client experiences. In partnership with Wyser Ltd, we're integrating WyserASSIST, an AI transcription tool that records and analyses client calls, extracts key data, and drafts structured case notes, reducing admin workloads. A new AI Document Builder will create client documents from transcripts using standardised templates and summaries. These tools improve accuracy, consistency, accessibility, and staff wellbeing while aligning with MaPS objectives to modernise, innovate, and expand access to debt advice.

This project directly supports the Money and Pensions Service (MaPS) objectives of improving access to advice, modernising delivery, and fostering long-term innovation across the debt advice sector. As we look ahead, Citizens Advice Worcester and Herefordshire remains committed to using technology responsibly to enhance both adviser capability and client outcomes, ensuring the continued delivery of trusted, high-quality advice for years to come.



*Every day, we're proud to provide advice and support that helps people take control of their finances, their wellbeing, and their futures.*

## Overview of our service in 2024-2025

During 2024-2025, 15,148 individuals benefited from our services, representing a **2% increase** on the previous year (14,825 in 2023-2024). When dependents, spouses, and partners are included, our support reached an estimated **30,000 people** across the region.

The profile of our clients reflects the need among older and more vulnerable groups:

- **65%** of clients were aged 50 or over (compared with **64%** in 2023-2024).
- **48%** of clients reported a disability and/or long-term health condition, down from 50% last year



Over the year, we responded to **18,886 individual enquiries**, resulting in approximately **45,130 client contacts** via telephone, email, letter, and face-to-face meetings.

These levels are consistent with those recorded in 2023-2024, demonstrating the sustained demand for our services.

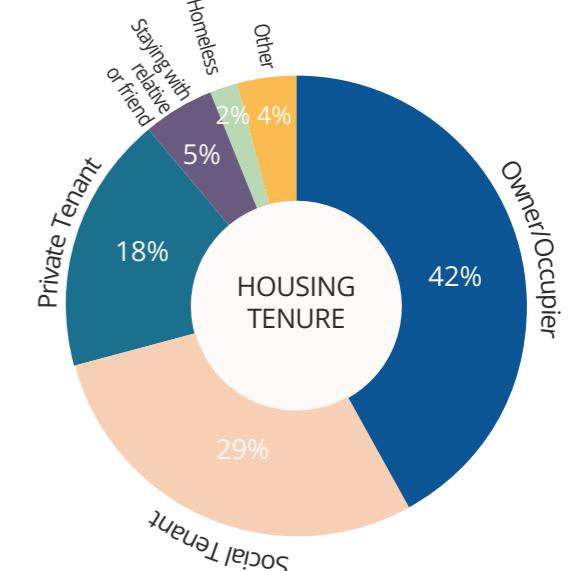
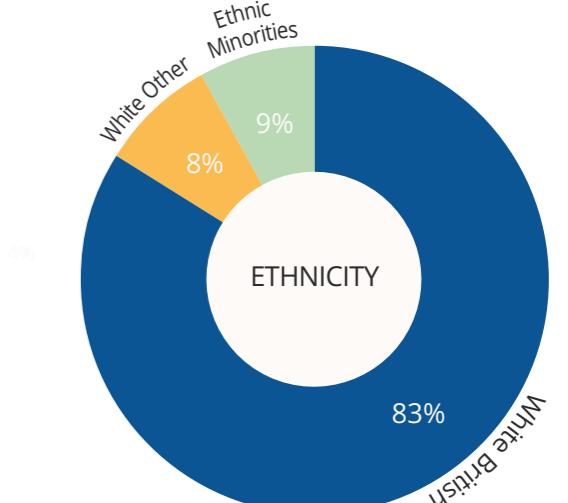
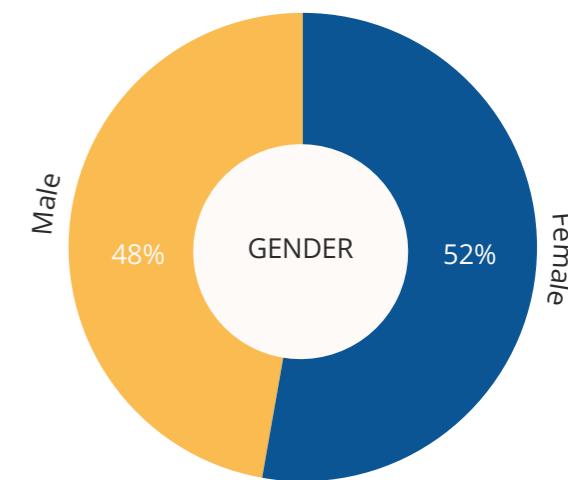
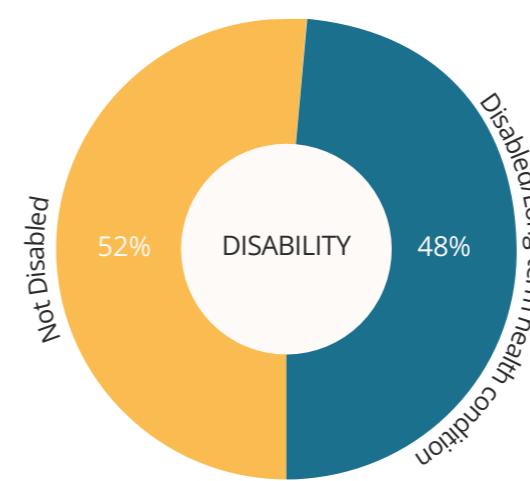
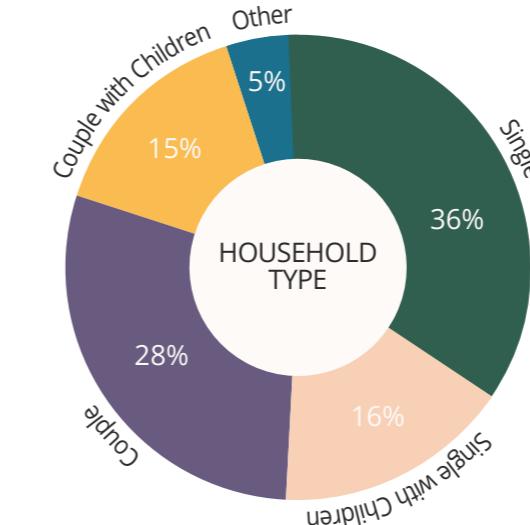
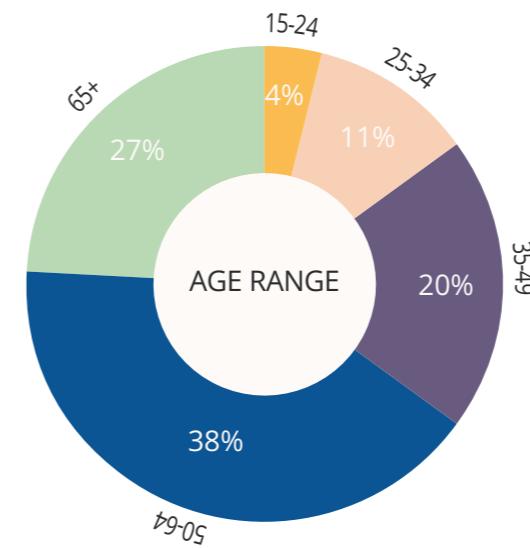
In total, we supported clients with **36,877** separate issues. The majority (80%) related to our five core advice areas:

- **Welfare Benefits**
- **Housing**
- **Debt**
- **Charitable Support**
- **Financial Capability and Services**



## About our clients

These figures highlight the complex, interlinked nature of the problems our clients face. Increasingly, cases require multiple interventions and sustained support, often involving both direct advice and liaison with third-party organisations on behalf of clients. This complexity underscores the vital role of our advisers in helping clients navigate challenges that affect not only their financial security but also their overall wellbeing.



## Core service

We are committed to ensuring our services remain accessible to the whole community. Throughout 2024–2025, one of our key priorities was to increase access to appropriate face-to-face support where needed.

We operate three weekly drop-in sessions, where clients receive an initial assessment and information or advice, with follow-up specialist casework provided where required. In addition, we have expanded our capacity for booked appointments, enabling us to support people with more complex or urgent issues.

Recognising that not everyone can access face-to-face support, we have further developed our telephone, text, and ring-back services. Alongside our role in the Worcestershire Adviceline partnership, we responded to 4,684 ring-back requests received via text, email, and voicemail — a 6% increase on the previous year.

## Responding to the Cost of Living Crisis

Our core service has remained extremely busy, reflecting the continuing impact of the Cost of Living crisis. We have supported clients with issues such as:

- **Rising fuel bills**
- **Increasing rent and mortgage costs**
- **Severe budgeting challenges**

Many of these clients were seeking our help for the first time, despite being in employment and already cutting back on all but essential expenditure.

## Partnership Working

We worked closely with our Worcester Advice Network partners to help clients access funding from the Household Support Fund, distributed by Worcestershire County Council. This vital support has enabled many households to meet rising energy and daily living costs.

## Fuel Bank Foundation

Through collaboration with the Fuel Bank Foundation, we have also been able to issue Fuel Bank Vouchers directly to clients. Our trained staff can provide this emergency financial support, which offers breathing space to cover energy costs and helps clients stabilise their situation during periods of financial crisis.

## Deaf Community



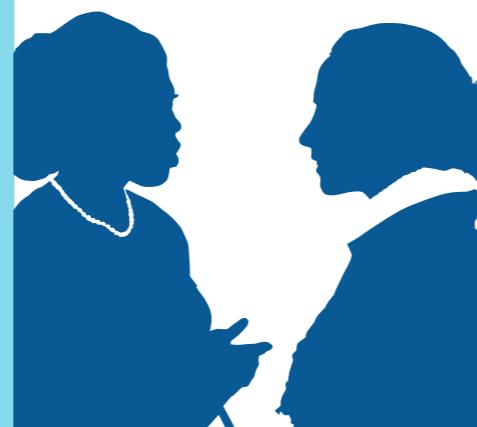
### British Sign Language Advice Sessions

We provide a bespoke advice service for the deaf community across Worcestershire.

This includes face to face, telephone and online appointments held via video call.

Appointments on Wednesdays available by request.

To arrange an appointment contact Anne Limbert at: [anne.limbert@citaworcester.org.uk](mailto:anne.limbert@citaworcester.org.uk)



## Working Together with Worcester Foodbank

We're proud to keep building on our partnership with Worcester Foodbank, supported by Trussell, to help local people who struggle financially.

Thanks to extra funding received in May 2024, we were able to appoint an additional Money Management Adviser (4 days a week). We now have two advisers who can offer personal support — helping people manage their money, increase their income, and ease financial worries.

Worcester Foodbank funds a general administrator, who focuses on supporting the core service issuing foodbank vouchers and making sure people get the help they need quickly and smoothly.

Together, we're making a real difference in supporting people facing hardship in our community.



## Additional Needs Services

In quarters 3 and 4 of 2024–2025, 12 months of funding was secured from the Household Support Fund and Strengthening Worcestershire. This investment enabled the establishment of two new outreach services, expanding our provision for clients with complex and additional needs:

**The Elgar Unit, Worcestershire Royal Hospital** – providing tailored benefits and debt advice to Mental Health inpatients preparing for discharge.

This targeted service helps reduce financial barriers to recovery and enables clients to leave hospital with greater stability and confidence.

**ASPIE** – a Worcester-based charity supporting autistic adults across the county. Through this partnership, advice is now provided during meetings attended by their service users.

The collaboration is further strengthened through regular liaison with ASPIE's management team and counsellors, who refer members for advice as appropriate.

ASPIE Director, **Julia Micklewright**, reflected:

"Many autistic people experience difficulties accessing services. Having an adviser with us every Wednesday is invaluable, enabling our members to receive advice on a wide range of issues in familiar surroundings. The help can be life-changing, reducing the likelihood of spiralling into self-harm and suicidal thoughts."

Together, we're making sure people across Worcester have somewhere to turn when life gets tough.

## Case Study - Pension Credit Katherine's Story



Summary of Annual Financial Gains	
Money Saving Measure	Annual Financial Gain
Pension Credit	£2,964
<b>Total yearly increase</b>	
Total yearly increase	£2,964
One off payments	
Household Support Fund	£150
Backdated pension credit	£9,362
Total one off payments	£9,512
<b>Total</b>	<b>£12,476</b>

### Background

Katherine was referred to **Oasis, Community Hub**, after struggling to manage on her limited income. She lives alone in a three-bedroom home that she owns outright, following the loss of her husband three years ago.

Katherine suffers from ongoing cancer treatment, COPD, poor dexterity, and reduced mobility. She is largely housebound and relies heavily on her daughter and a close friend for daily care and support.

Despite applying for **Pension Credit (PC)** shortly after her bereavement, she was told by the Department for Work and Pensions (DWP) that she did not qualify. Without

sufficient income, she lived for nearly three years without a working boiler, unable to afford a replacement.

### Issues

- Severe health conditions, including cancer, COPD, and anxiety
- Social isolation and bereavement following her husband's death
- Inability to heat her home due to lack of income and broken boiler
- Long-standing financial hardship caused by an incorrect DWP decision

### Actions Taken

- Completed a full benefit check.
- Supported Katherine to submit a new Pension Credit claim and liaised directly with DWP
- Identified incorrect information on her original claim; requested and secured a backdate to the original application date.
- Made a successful **Household Support Fund (HSF)** referral
- Referred to Act on Energy (AoE) for a boiler replacement, as she met the eligibility criteria

### Outcomes

- Awarded ongoing Pension Credit of £2,964 per year
- Received a backdated lump sum of £9,362.04, giving her financial stability for the first time in years
- Secured Household Support Fund assistance
- Act on Energy approved referral for a new boiler, ensuring her home will finally be heated

### Client's Voice

*"I want to say a big thanks to Mohinder who persisted with me to make another claim to Pension Credit. Not only did she help me make the claim, she went the extra mile of requesting the backdate. I now have savings of over £9,000. For the first time since my husband died, I feel I have choices in life. Thank you so much!"*

## Case Study - Immigration/Benefits Peter's story

### Background

Peter is a German national who arrived in the UK from Romania 65 years ago. He was unaware that he needed to apply for Settled Status until he attempted to claim Attendance Allowance with support from Age UK and was refused because he did not have the required immigration status.

### Issues

Peter approached the service in November 2024 seeking assistance. He has been living with dementia for at least three years and requires daily support from his wife. He is unable to use a computer and relies on prompts from his wife due to poor memory.

### Actions Taken

An appointment was arranged to assist Peter in completing his **EU Settlement Scheme** application. During this appointment, the adviser contacted the EU Settlement Scheme on Peter's behalf to request a paper application form, as he was unable to access the digital system. A follow-up appointment was then booked to complete the form, which was subsequently posted to the Home Office.

In December 2024, Peter attended another appointment after receiving a letter from the Home Office confirming that he had been granted Indefinite Leave to Remain under the Settled Status Scheme. He now required advice

on how to use this status to progress his claim for Attendance Allowance. Peter had attempted to contact UK Visas and Immigration (UKVI) by phone but was unsuccessful, and he also wished to create an online eVisa account to view his immigration status.

The adviser researched this and explained that Peter could use a trusted person's contact details—such as his daughter's email and phone number—to set up the account. This option suited the family's needs better than using Peter's own details. Peter and his wife were reassured that they would not need to regularly access the account, as the share code generated from it is mainly used to prove immigration status for employment, renting, or travel—all of which were not relevant to Peter, who already receives a full UK State Pension.

Nevertheless, the adviser assisted Peter in logging onto GOV.UK, updating his contact details, and requested a new Attendance Allowance form from the DWP.

In January 2025, Peter attended an appointment with his wife to complete the Attendance Allowance application. The adviser carried out a full discussion of Peter's health and care needs and completed the form on his behalf. Advice was given on what level of award to expect and on how to challenge the decision if necessary.

### Outcomes

In February 2025, Peter's wife contacted the service to confirm that the Attendance Allowance claim had been successful, providing valuable financial support to help with Peter's care needs.

Peter has been assisted with two linked enquiries:

- Successfully applying for EU Settled Status
- Securing Attendance Allowance, providing an additional £110.40 per week

This support has significantly improved Peter and his wife's financial security and will help them manage the ongoing costs of care related to Peter's condition.

## Case Study - Mental Health Unit

### David's story

#### Financial Outcome

Money Saving	Annual
Measure	Financial gain
PIP backpayment	£2,329.73
Ongoing PIP award	£9,747.40
Total	£12,077.13

#### Background

David, an inpatient at the mental health unit, had multiple hospital admissions over the previous year. He lived with an elderly relative and was unable to work. He was receiving Universal Credit (UC), but his Personal Independence Payment (PIP) had been stopped following a review. With no phone or email, he struggled to communicate with DWP or follow up on his claim.

#### Issues

Two initial advice sessions failed to reach the PIP helpline. On the third attempt, DWP confirmed that PIP had stopped because they could not complete a review assessment earlier in the year. David reported that he had completed a review form with his community mental health nurse that same month.

#### Actions

The adviser contacted the hospital team and the community mental health practitioner (CMHP), who confirmed assisting with the form but had no copy. The adviser then worked with DWP's Advocacy Stakeholder team, hospital staff, and consultants to compile admission details, treatment evidence, and contact information for all involved professionals.

**Outcomes** A DWP quality assurance case manager reopened the claim, repaid arrears, and extended David's PIP award for two years at the same rate. The total annual financial gain was £12,077.13

## HSF Additional Needs Project

### Case Study - Mental Health Unit

### David's story

#### Financial Outcome

Money Saving	Annual
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Ongoing PIP award	£9,747.40
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The adviser contacted the hospital team and the community mental health practitioner (CMHP), who confirmed assisting with the form but had no copy. The adviser then worked with DWP's Advocacy Stakeholder team, hospital staff, and consultants to compile admission details, treatment evidence, and contact information for all involved professionals.

**Outcomes** A DWP quality assurance case manager reopened the claim, repaid arrears, and extended David's PIP award for two years at the same rate. The total annual financial gain was £12,077.13

### Case Study - Aspie

### Matthew's story

#### Financial Outcome

Money Saving	Annual
Measure	Financial gain
Debt relief order (expected)	£36,588.06
UC deductions refunded	£900
LCWRA* award	£5,079.24
HSF voucher	£75
Total	£42,642.30

\*Limited Capability for Work-Related Activity

#### Background

Matthew, a single man in his thirties referred via his DWP work coach, attended the Aspie drop-in. He had been unable to work for over a year due to mental ill health and autistic burnout. Living with his parents and receiving Universal Credit (UC), he could not contribute to rent or afford regular contact with his young daughter.

#### Issues

He had significant debt, unexplained UC deductions, and delays in his work capability assessment. His Personal Independence Payment (PIP) claim had also been refused.

#### Actions

The adviser referred him to the debt team for a Debt Relief Order (DRO), confirmed UC deductions were based on outdated capital information, and secured a £900 refund. The adviser chased Capita to arrange his work capability assessment, supported a new PIP application, and obtained a £75 Household Support Fund voucher.

#### Outcomes

A DRO was submitted. LCWRA was awarded, increasing UC by £423.27 per month. Matthew can now contribute to household costs and increase maintenance for his daughter.

## Core Service

Our core service continues to provide three weekly drop-in sessions, alongside face-to-face appointments, telephone advice, and a text-and-callback service. Clients are referred to specialist casework where appropriate, ensuring they receive the most effective support for their individual circumstances.

## Herefordshire Outreach and National Lottery Project

In 2021, we were awarded four years of funding from The National Lottery (2021–2025) to expand our services and make advice more accessible across rural Herefordshire, where free advice services are often limited. The project is now well established, and we will seek continuation funding to maintain this provision beyond 2025.

### Key activities in 2024–2025 (Year 4):

- Continued recruitment of volunteers to strengthen delivery at outreach venues
- Increased visibility of the service through pop-up events at community days and fairs
- At **Leominster Community Centre**, expanded provision to a fortnightly drop-in service from September 2024, following the earlier increase in booked appointments from fortnightly to weekly in 2023
- Maintained and promoted outreach services in **Leominster, Ross-on-Wye, Bromyard** and **Kington**, all of which are well used

### New outreach venues:

- Newton Farm, South Wye** – weekly appointments launched in January 2024, in collaboration with Newton Farm Community Association and funded by the National Lottery
- Peterchurch** – fortnightly appointments launched in September 2023



## Herefordshire Household Support Fund (HSF)

### Phases 5 and 6

We successfully secured further HSF funding to provide preventative support to parents and guardians of 0-5s, foodbank recipients, and vulnerable pensioners.

**197** families with children under 5 and vulnerable pensioners in Herefordshire were supported with **welfare benefits advice and money management guidance**.

We have continued our partnership with Hereford **Foodbank** through **HSF**.

### Afghan Refugee Families Project

Funded by Herefordshire Council, this service provides welfare benefits advice, money management support, and practical assistance to Afghan refugee families recently arrived in the UK. Referrals are made via the Council's Community Wellbeing Team.

#### Support includes:

- Establishing financial stability through welfare benefit entitlements
- Guidance on household budgeting and sustainable money management
- Assistance in navigating UK systems, including utilities and agencies
- By addressing immediate financial needs alongside longer-term stability, this project helps refugee families build independence and resilience within their new communities



### Promotional activity and partnership work in Herefordshire:

- Visit from Rt Hon Ellie Chowns MP
- Engagement with NMITE Skylon Campus Training Venue, HVOSS Volunteer Fair
- Collaboration with Herefordshire Homelessness Forum, Healthwatch, Primary Care Network Meetings, and Talk Community HSF meetings

## Case Study Lucy's story

### Background

Lucy was referred to our service through the Household Support Fund by the Herefordshire Council Family Support Team. The referral highlighted financial strain within the household, a single-parent family with four dependent children, one of whom is four years old. Although Lucy is employed, her income is irregular, which has impacted her Universal Credit payments and household stability. Initial support focused on alleviating immediate financial pressures, particularly regarding food and essential household needs.

### Household Overview

Lucy lives with four dependent children, aged 17, 13, 9, and 4.

- Eldest child (17) – Has ADHD, tics, and insomnia. He previously lived temporarily with his girlfriend and baby but has since returned home. He is currently attending college and holds an EHCP. He has a court hearing scheduled in December to determine potential weekend access to his daughter
- Youngest child (4) – Diagnosed with autism and ADHD, requiring ongoing care and support

Lucy herself has several health conditions, including fibromyalgia, endometriosis, and hidradenitis suppurativa. She receives Universal Credit and is currently in the LCWRA group, with a review due in three years.

### Financial Situation

Lucy has experienced significant debt difficulties, including rent arrears (two months), Council Tax arrears, and two credit card debts. She also has one active County Court Judgment (CCJ).

Previously, Lucy and her former partner had begun working toward a Debt Relief Order. Following their separation, the debt support organisation involved continued

assisting her ex-partner but could not support both parties, creating a conflict of interest and leaving Lucy without debt advice at that stage.

### Client Goals

Lucy's main aims are to:

- Resolve her outstanding debts and stabilise her financial position
- Support her eldest son in applying for Personal Independence Payment (PIP) and help him prepare for his court hearing regarding access to his daughter
- Submit her own PIP claim once her financial situation is more manageable

### Actions Taken

- A debt assessment was completed, and an internal referral made to our Debt Advice Team for ongoing support
- Agreement reached with Lucy to arrange appointments for both her and her eldest son to begin PIP applications when her debt situation is stabilised
- Consent obtained for an application to the Household Support Fund (via Ethos) for essential furniture items — a slimline wardrobe and single metal bed frame

### Outcomes

- The Ethos application was approved, and Lucy received household furniture valued at £400

- An appointment has been confirmed with our Debt Team to provide continued guidance on debt management and explore suitable solutions

### Next Steps

- Continue working with the Debt Team to assess suitability for a Debt Relief Order or alternative debt solution
- Support Lucy and her son in completing PIP applications once finances are stabilised
- Review progress on debt reduction and benefit claims at the next follow-up



## Referral Case Study – Household Support Fund

Referred to Hereford Foodbank by: Herefordshire Mind

Referred by Hereford Foodbank to: Citizens Advice Hereford

### Reason

Andrew was referred to Hereford Foodbank from Herefordshire Mind, due to low income.

Andrew has zero hour contract job and was not being given any regular hours.

Andrew is in receipt of Universal Credit (UC) due to low income and Personal Independence Payment (PIP) due to disability. He has received two food parcels in six months.

We referred Andrew to Citizens Advice Hereford for support with his debts.

### Andrew's Feedback

'I had an appointment with a Debt Adviser at Citizens Advice Hereford and they managed to get me a £100 voucher from Yes Energy towards my energy bills. I'm being advised by Citizens Advice Hereford on which bills to prioritise and when to make debt repayments and for how much each time. I have managed to save some money now. Thank you for helping me with the food parcels I received'.

### Outcome

- Andrew hasn't had to use Hereford Foodbank again since.
- Received £100 voucher from Yes Energy.
- Having support from Citizens Advice Hereford to manage debt and bills.

## Case Study - Employment and Benefits

### Supporting Natalie Through Workplace Challenges and Mental Health Struggles

Natalie is a single mother raising her 12-year-old autistic son, whilst also managing her own mental health issues and difficult personal history. With no savings and a tight monthly budget, she relies on Universal Credit, Child Benefit, and Council Tax Reduction to help make ends meet.

In January 2024, Natalie began work as an apprentice joiner while studying for her carpentry qualification. She passed her course with distinction, but soon encountered bullying and harassment at work. After making a small mistake, she was shouted at by her boss, treated unfairly by colleagues, and moved away from skilled work into more basic tasks. When she stood up to verbal abuse over the phone, her boss responded: "If you don't like it, you know where the door is."

By January 2025, Natalie felt she could no longer continue and resigned from her job.

### The Wider Impact

Natalie's struggles at work have worsened her mental health. She lives with anxiety and emotional dysregulation disorder, and her past experiences of abuse and bereavement weigh heavily on her. Recently, she has felt suicidal on several occasions. Her GP increased her medication, referred her to Healthy Minds, and provided urgent contact numbers.



Natalie is determined to move forward. She has been applying for new jobs, updating her CV, and trying to stay active outside the home. She came to us to understand her rights and options.

### Our Advice

We supported Natalie in several key areas:

- Mental health support – We provided details for MIND and The Living Room, a local safe space, to supplement NHS support
- Employment rights – Although she left voluntarily and had not worked for two years, she may still have grounds for a constructive dismissal claim based on gender discrimination. We advised her to take a free 30-minute consultation with an employment solicitor. She plans to contact Harison Clark Rickerby first
- Universal Credit – Because she resigned, Natalie could face a sanction. We advised her to explain the bullying and mental health issues to the DWP, and reassured her that if sanctioned, she could request a mandatory reconsideration (MR) with our support
- Council Tax – We encouraged her to contact the council about a possible low-income reduction in addition to her single person's discount
- Household support – We suggested applying to Yes Energy for help with utility costs, and confirmed her son's eligibility for Free School Meals, although because of his autism Natalie to talk to his school

### Moving Forward

Despite facing significant challenges, Natalie left with practical steps to protect her income, explore her employment rights, and access more support for her and her son.

Her story shows how financial insecurity, workplace discrimination, and mental health struggles can combine to leave people vulnerable — and how compassionate advice can help them take back control.

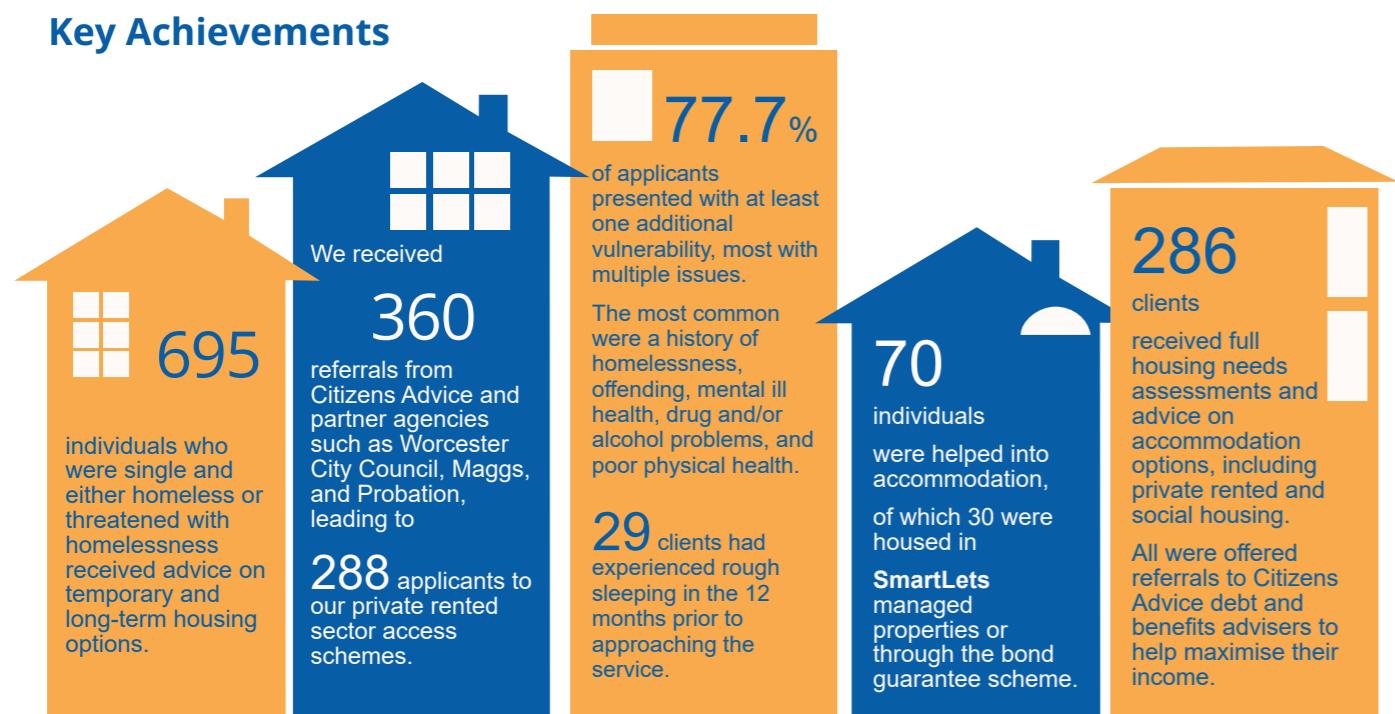




In 2024-2025, our SmartLets social lettings agency and bond scheme (formerly known as SmartMove and SmartLets) continued to provide secure and affordable accommodation for single individuals and childless couples who are homeless or vulnerably housed in Worcester City.

- At the end of March 2025, SmartLets managed 86 properties (13 Houses in Multiple Occupation (HMOs) and 73 self-contained flats), providing 119 units of accommodation. Across Worcestershire, there were 170 tenancies or licences where Citizens Advice Worcester and Herefordshire had either provided a deposit guarantee bond to the landlord or directly managed the property through SmartLets
- Alongside accommodation, the project provides housing advice and practical support, including applications for charitable grants to cover rent in advance or deposits, and the use of a bond scheme in place of a cash deposit. Many clients face additional vulnerabilities such as mental or physical health problems, addiction, or a history of offending, all of which can create barriers to securing stable housing

## Key Achievements



 We introduced a formal 'Move-On Plan' for the 48 residents living in our 11 shared houses. Each resident meets weekly with their allocated Project Worker to review progress, identify areas where additional support is needed, and develop the skills required to move on to self-contained accommodation within two years.

## Looking Ahead

We aim to expand the number of units available through SmartLets in the coming year, enabling more vulnerable clients to secure safe, affordable housing and begin their journey toward independent living.

## Case Study – SmartLets

### Robert's story

#### Background

Robert came to the UK as a refugee and was granted leave to remain. This meant he had to leave his Home Office accommodation, at which point he was referred to us for support.

#### Issues

Robert was initially offered a room in one of our shared houses (HMO). Following an altercation with another resident, he reported concerns for his safety. We responded the same day by moving him to another property, where he reported feeling safer.

As part of his Move-On Plan, it became clear that his Housing for You application with Worcester City Council had never been processed. Our Housing Project Worker intervened, and within 24 hours his application was approved and his banding increased to Band 2. This gave him a stronger position when bidding for social housing. Around the same time, Robert secured a full-time job.

Unfortunately, Robert continued to struggle in shared housing. After a further altercation with other residents, he was moved into a bedsit that had just become available. He was also referred to a local drop-in centre for help setting up utility bills, as the UK system differed from that in his home country. Robert is now settled, and he reports that his mental health has improved as a result of living independently.

#### Actions Taken

- Liaised with Worcester City Council to ensure his housing application was approved and banding raised
- Provided accommodation, initially in shared housing and later in self-contained accommodation
- Sourced free furniture to enable him to move into his new home
- Supported him in finding work opportunities online, leading to full-time employment within a week
- Referred him for additional support to set up and manage his utilities

#### Outcomes

- Robert was provided with safe accommodation tailored to his needs
- Rapid responses to issues in shared housing enabled him to move into self-contained accommodation
- Having a stable address allowed him to secure full-time employment
- His housing application was approved and prioritised, significantly improving his chances of securing long-term housing
- He reports improved mental health and feelings of safety

#### Client Quote

*"I feel a lot safer now and my mental health has improved."*

### Macmillan Citizens Advice Welfare Benefits Service

In 2024–2025, our Macmillan Welfare Benefits team supported **1,255** individual clients across Worcester and Herefordshire.

This specialist service provides advice and guidance to people diagnosed with cancer, and their families, on entitlement to welfare benefits and related financial assistance.

**Over the year, our work delivered £3,659,495 in financial gains for clients and their families.**

We continue to see clients facing late diagnoses, limited treatment options, and complex circumstances that significantly affect their financial situation. Many of these challenges stem from ongoing delays and pressures within NHS services.

Our team works in close partnership with the Cancer Information Centre hubs at Worcester Royal Hospital, Alexandra Hospital (Redditch), and The County Hospital (Hereford). Weekly information sessions at the Macmillan hubs, alongside outreach services at Worcestershire and Herefordshire hospitals, ensure that vulnerable clients can access support at the point of need.

Collaboration remains central to our approach. We liaise regularly with Macmillan Information and Support teams, Clinical Nurse Specialists, and the Macmillan Living With and Beyond Cancer teams, while



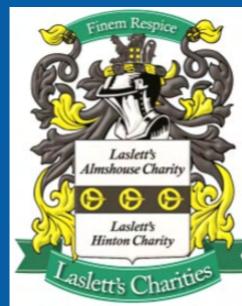
### MACMILLAN CANCER SUPPORT

working in partnership with Citizens Advice Wyre Forest to ensure timely referrals.

We also facilitate the Macmillan Cancer Support Network, hosting quarterly virtual meetings to keep local professionals updated on available services. This year, we strengthened links with new referrers, including local social prescribing teams.

Referral numbers have continued to rise, particularly from patients and close family members. This includes returning clients seeking follow-up support, such as help with grants after initial benefits advice. The increase reflects the growing complexity of client circumstances, compounded by the ongoing Cost of Living Crisis.

Many clients reach us during financial crisis—after exhausting statutory sick pay or savings, or following a shift in caring responsibilities. In some cases, patients who were carers prior to their diagnosis face new care costs, while family members taking on caring roles experience reduced income. We also provide vital support to bereaved partners and relatives, often left in financial hardship following the loss of a loved one due to cancer, with challenges including funeral costs, sudden changes to benefit entitlement, and the need to navigate new claims during a time of grief.



### John's story

John, immobilised due to oedema and arthritis, also suffered PTSD and depression. We assisted with a PIP application, obtained food bank support, accessed a Household Support Fund grant (£75), and referred him to our Money Management debt and budgeting services. The expected financial gain is estimated at **£7,091**.

#### John said:

*"Thank you for the support you have given me. I was not sure how to go about doing what I needed to do but you have made it a lot easier."*



### St Richard's Hospice

In 2024–2025, **101** patients and family members were referred to our Benefits Advisers, who are funded by and based at St Richard's Hospice. Advisers managed **225** individual issues, providing tailored benefits advice and casework.



**This support generated £226,574 in new income for clients and their families, with an additional £55,088 in financial gains secured through other forms of assistance.**

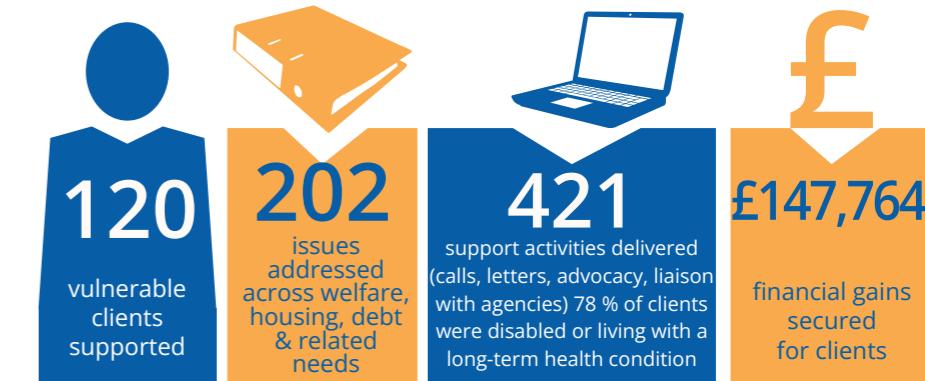
Operating as part of the Family Support Service Team and integrated within the hospice's multi-disciplinary palliative care team, our advisers deliver a holistic, accessible welfare benefits advice service. This person-centred approach ensures that both patients and their families receive comprehensive guidance that addresses not only benefits entitlement but also related issues affecting their wellbeing and stability.

### Supported Advice Worker Project funded by Laslett's

#### Overview

- Citizens Advice Worcester & Herefordshire supported **14,410** clients in 2024 (+5 % vs. 2023)
- The Laslett's Advice Support Worker role provides targeted, ongoing support for the most vulnerable clients, beyond one-off advice
- Clients often face multiple, complex issues involving benefits, housing, debt, and health

#### Key Achievements (Jan–Dec 2024)



#### Impact

- Enabled clients with severe mental/physical health conditions, learning difficulties, and social isolation to access entitlements and sustain engagement
- Delivered risk-assessed home visits and intensive support for complex benefits transitions, appeals, and housing issues
- Case studies show life-changing support: helping a man with autism through his pension transition, a survivor of domestic abuse through health assessments, and a wheelchair user client access disability benefits and debt support

#### Challenges

- Increasing case complexity demands more adviser time
- Reluctance of some clients to attend face-to-face meetings requires flexible, trust-based remote support
- Sustained funding is essential to preserve the role's continuity and effectiveness

#### Going Forward

- Continue targeting the most vulnerable clients for structured, proactive support
- Expand hybrid (face-to-face + remote) delivery to meet diverse client needs
- Strengthen volunteer training and integration with specialist caseworkers
- Secure ongoing funding to sustain this high-impact service

During the year our Benefits Casework and Advice services continued to deliver significant support to clients across Worcester and Herefordshire, thanks to strong partnerships and targeted funding.

### Lottery-Funded Outreach Project (Herefordshire Focus)

Through our Lottery-funded outreach initiative, we provided specialist advice and casework to



individual clients appealing decisions made by the

Department for Work and Pensions regarding

- Universal Credit
- Disability Benefits
- Incapacity Benefits

Total financial gains for clients and their families:

**£ 278,167**

### Access to Justice Fund - Improving Lives Through Advice (ILTA)

With support from the ILTA fund, we expanded our capacity to deliver specialist benefits advice and casework in both Worcester and Herefordshire. This enabled us to assist



**345** clients during 2024-25.

Total financial gains through new and backdated income:

**£ 636,959**

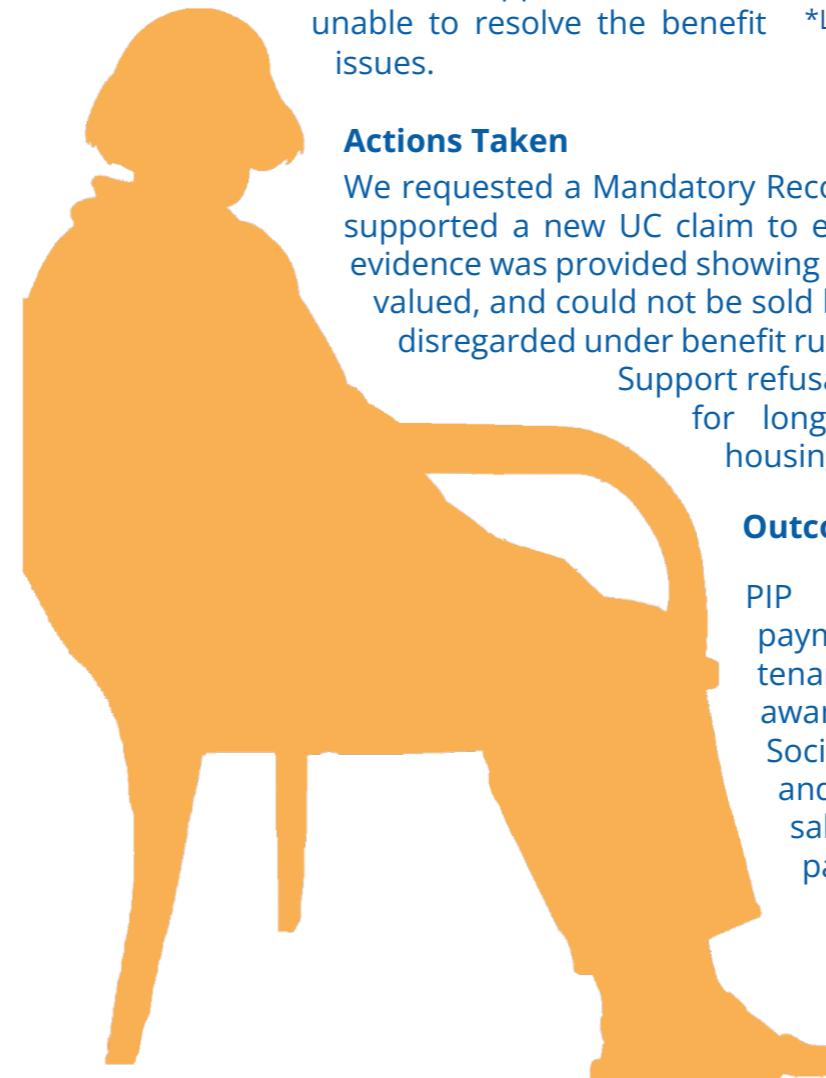
### Case Study

#### Jane's story

##### Background

Jane, who has a significant cognitive disability, was rehoused by the local authority after her former home was condemned in October 2024. In March 2025, she sought help when her Personal Independence Payment (PIP) was reduced. Her tenancy support service also raised concerns after her Universal Credit (UC) claim was closed because of capital linked to the condemned property, jointly owned with an estranged sibling.

With no income beyond basic PIP, Jane faced rent arrears and the risk of homelessness. Her cognitive difficulties made communication and problem-solving challenging, and both her housing officer and support team were unable to resolve the benefit issues.



##### Actions Taken

We requested a Mandatory Reconsideration for the PIP reduction and supported a new UC claim to enable appeal of the closure. Detailed evidence was provided showing the property was uninhabitable, under valued, and could not be sold by Jane, meaning the capital should be disregarded under benefit rules. We also challenged the Council Tax Support refusal, referred Jane back to social services for long-term assistance, and clarified UC housing payments to maintain her tenancy.

##### Outcomes

PIP and UC were reinstated, direct payments to her landlord secured her tenancy, and Council Tax Support was awarded from the tenancy start date. Social services support has been restored, and the council is assisting with property sale options. LCWRA and backdated UC payments are pending.

Summary of Financial Gains	
Benefit Awarded	Annual Financial Gain
PIP reinstated	£ 4,386.20
Universal Credit reinstated	£11,281.68
Council Tax Reduction reinstated	£1,303.50
Total confirmed gain	£16,971.38
Expected additional (LCWRA)*	£5,079.24
<b>Total expected gain</b>	<b>£22,050.62</b>

\*Limited Capability for Work-Related Activity



### Helping Worcester residents during the year

#### Money Management Adviser

- In 2024–2025, our Money Management Adviser, funded by Worcester Municipal Charities (WMC), supported **210** individual clients in Worcester
- 114** clients were referred directly by the WMC Grants Committee or by our volunteer advisers, receiving help with benefit entitlement and income maximisation, energy and water bills, financial management, and access to crisis support
- A further **96** clients were assisted through our Worcester Open-Door Drop-in Advice Service, where they received advice on money management, charitable support, foodbanks, utilities, and welfare benefits

#### Our service supports clients by:

- Improving financial literacy** through budgeting advice, exploring expenditure, and identifying potential savings on household costs such as utilities, food, and insurance
- Maximising income** via benefit checks and identifying additional sources of financial support
- Providing energy advice**, including help with complaints against suppliers
- Offering crisis support**, linking clients with the City Council's Discretionary Welfare Assistance Scheme and local charities
- Completing debt assessments**, including income and expenditure calculations, and referring clients to specialist debt advice where appropriate
- Supporting clients** in arrears, particularly with water bills, by setting up manageable payment plans. Through the Big Difference Scheme in Worcester, clients achieved average annual savings of around £200

In addition to direct client work, the **Money Management Adviser** provides ongoing supervision for one of our weekly volunteer adviser sessions, strengthening the capacity of our wider service.



#### Student feedback

*"Working at Citizens Advice this year has been an amazing experience. I am surrounded by knowledgeable volunteers, and it has been fascinating to observe client interviews, behind-the-scenes processes, and the support available. As a student volunteer on placement, I have had a very supportive host who clearly explains each step so I understand the work involved."*

*"Volunteering at Citizens Advice has been a great way to gain practical legal experience. With guidance, I have developed key skills that benefit my law studies and future career. Through the Law School Project, I gained experience interviewing clients, handling documents, and improving communication while developing a stronger understanding of benefits and housing issues."*

*"This experience has been a valuable opportunity to support those in need while applying my legal knowledge in a safe and welcoming environment."*

#### Worcester Law School Partnership Project

Through our Benefits Casework Project, delivered in partnership with students from Worcester University Law School and supported financially by Worcester Municipal Charities, **137** clients received advice and assistance in 2024–2025.

Participating students are trained, supervised, and supported throughout, gaining valuable experience while helping deliver a high-quality welfare benefits service. The project achieved significant outcomes for clients:

- £473,906** in new income secured
- An additional **£30,753** in financial gains achieved through maintaining or reinstating clients' previous benefit entitlements

This partnership continues to provide a dual benefit: delivering meaningful financial impact for clients while developing the skills and experience of the next generation of legal professionals.

**The work placement and volunteer students:** Joseph Parsons, Alicia Robinson and Katie Costis, Myra Nadkyrnychna, Jack Daniels and Shivani Kumar.

#### Community Languages

The number of volunteer interpreters on our register has fallen during and since the pandemic and Brexit. The main languages for which we retain interpreters are Armenian, Bulgarian, French, German, Italian, Polish, Portuguese, Punjabi, Russian and Spanish.

Our intention is always to recruit and train more volunteer advisers who speak other languages, in addition to English, in order to improve our client services on the telephone and at our open-door drop-in advice sessions.

We continue to recruit more bilingual volunteer advisers.

#### Volunteer Advice Service in Worcester

Worcester Municipal Charities also support our Worcester Volunteer Advice Service which provides advice to help clients with the problems they face and access to all our services for Worcester residents. Our core volunteer advice service also supports Worcester clients to meet any emergency need from the local Discretionary Welfare Assistance Scheme and the Fuel bank Foundation scheme. The Fuel Bank Foundation aims to address fuel poverty by providing financial support and practical advice to people who cannot afford to pay for their energy. We submitted a total of Fuel Bank vouchers worth **£16,913**.

#### During the year our advisers issued

**2458**  
foodbank  
vouchers



**These vouchers fed**  
**5324** people of whom  
**3252** adults  
**2072** children

**Funding from the Money Advice and Pensions Service (MaPS) enabled us to provide face-to-face, and telephone, debt advice to people across Herefordshire and Worcestershire during 2024-2025.**



In total, **1,125 clients** received support through this project, including **1,060 new cases**. Despite reduced staffing following the retirement of a 0.5 FTE Caseworker — linked to a **10% reduction in national MaPS funding** — our smaller team continued to deliver an essential service for local people facing increasingly complex financial situations.

We continue to see growing demand from clients managing **multiple debts**, often alongside challenges such as **mental health difficulties, addictions, or extremely limited incomes**. Many clients live with very low or negative disposable income, contributing to heightened **stress and anxiety**. Our advisers provide practical debt solutions and help clients maximise their income, often identifying **previously unclaimed benefits and entitlements**. Where appropriate, clients are also referred to **specialist support organisations**, including Welsh Water HelpU, Severn Trent BDS, and various **Energy Trust Funds**.

While **face-to-face advice** remains at the heart of our service, we continue to offer **telephone appointments** for those unable to attend in person due to mobility or mental health challenges.

Policy changes introduced in **April 2024**—including the **removal of the Debt Relief Order (DRO) fee** and an **increase in the qualifying debt threshold to £50,000**—made this form of debt relief significantly more accessible. These changes have enabled many clients, who might otherwise have faced bankruptcy, to achieve a more sustainable financial fresh start.



**As a result of this work in 2024-2025, the service achieved:**



**1,125**  
clients supported through debt advice

**£1,367,000**

of debt written off through Debt Relief Orders

**£308,000**

of debt written off through bankruptcy

**£14,000**

of debt rescheduled through negotiated repayment plans

**£38,000**

secured through full and final settlement offers

**£38,000**

in additional financial gains for clients

This represents a total of **£1.72 million** in debt relief and financial support — a notable increase from **£1.5 million** in 2023-2024.

### **Debt Adviser impact making a difference to local people**

- **2,000** issues addressed
- **11,500** activities: client interviews, calls, letters, and third-party interaction
- Every interaction helps clients gain confidence, financial stability, and peace of mind

**Beyond the numbers, this service has helped people regain stability and confidence — reducing the stress of unmanageable debt and allowing them to move forward with their lives.**

## Case Study

## Sara's story

Summary of Annual Financial Gains	
Money Saving Measure	Annual Financial Gain
Debts cleared	£18,500
HelpU Welsh Water	£320
<b>Total</b>	<b>£18,820</b>

## Background

- Sara is a single parent with 4 children aged between 17 and 7. One of her children has ADHD and Tourette's syndrome and requires additional care
- Sara has ADHD, which affects her concentration and money management skills
- In receipt of Universal Credit with numerous deductions as well as Carers Allowance, Disability Living Allowance for their child. In addition, they receive Child Benefit, Council Tax Reduction and Single Person Discount on council tax

## Issues

Sara approached our office due to numerous debts including; car park fines, Magistrates Court Fine and County Court Judgements (CCJs). A number of these debts had been passed to debt collection and bailiffs had started to pursue the client.

Sara was dealing with challenges in decision making, limited capability and increased stress due to this. She had researched prior to contacting us and wanted to apply for a Debt Relief Order (DRO).

## Actions Taken

We:

- Supported the client to complete an accurate income/expenditure

- Applied for Breathing Space for the client
- This did not cover the Magistrates Court fine. The adviser made contact to return the debt to the courts to then deduct from benefits or accept £20pm
- This offer was refused and instead requested the client pay £160pm. Additionally, they would not put enforcement action on hold
- The adviser then contacted the Fines Department and requested they recall it from bailiff, but they refused
- The adviser then asked the bailiff to pass it to their Welfare team, and they refused
- The adviser went on to ask the courts directly to recall the debt and they refused
- The adviser followed this up for 2-3 weeks and an agreement to deduct £20pm from client's benefits was put in place, the debt was also taken back from the bailiffs
- Applied for Welsh Water HelpU Tarriff (social tariff)
- Applied for a DRO

## Outcomes

- All enforcement action was stopped during DRO application period
- Application to HelpU reduced clients water costs by approx. £30pm
- DRO application successfully cleared £18,500 total debt for client
- Client has deductions from benefits for the Magistrates' court fine and an old social fund loan, not covered by DRO

**Sara was extremely grateful for our help and persistence with the Magistrates' Court Fine and now feels she can afford her ongoing bills and start afresh without the constant stress and worry the debts were giving her.**



## This year, we celebrate 10 years of the Pension Wise service!

Citizens Advice Worcester and Herefordshire is one of 38 local Citizens Advice who have been delivering the government's Pension Wise service since its launch in April 2015. Pension Wise is a guidance service from MoneyHelper, that supports people aged 50 and over with their defined contribution pension options.

## This year Pension Wise:

## Supported



**83,000**

clients with their pension options across the service in England, Wales and Northern Ireland

Reduced the waiting time for an appointment, dropping from **30** days to an average of **18** days, meaning people could get the support they needed more quickly

## Client satisfaction rates remained high, exceeding

**91%** across the year

Clients reported an increased confidence in recognising and avoiding pension scams

with **92%** saying they

felt confident in this area after a Pension Wise appointment



## Case Study - Linda's story

### Background

Pension Wise appointments are available to individuals aged 50 and over with a pension fund. Many clients, including those well into their 80s, have yet to access their pension pots. These sessions provide tailored guidance on the options for accessing pensions and highlight the potential benefits of leaving funds untouched when they are not immediately required.

Linda is in her early 60s. She attended a face-to-face Pension Wise meeting with her daughter, following a recommendation from her pension provider. Linda had been diagnosed with a terminal illness and was informed that she might have only two weeks to live. Believing she was easing the administrative burden for her daughter, she had decided to cash in her pension plans.

Under current legislation, she was entitled to withdraw the full value of her pensions without incurring personal income tax. However, after exploring her wider circumstances, including property and savings, it became clear that the pension funds would form part of her estate if withdrawn, resulting in a significant inheritance tax liability for her daughter.

### Outcome

Through the Pension Wise discussion, Linda learned that by leaving her pensions untouched, the nominated beneficiary—her daughter—would be able to inherit the pension pots tax-free outside of the estate. This approach not only avoided unnecessary tax but also aligned with the client's wish to reduce the financial and administrative burden on her daughter.

Linda expressed relief that she had not proceeded with her original plan and was grateful for the provider's referral to Pension Wise. She left the appointment reassured that her decision would safeguard the full value of her pensions for her daughter.

### Key Learning

This case highlights the importance of Pension Wise appointments in helping clients make informed decisions, particularly in complex and sensitive circumstances. Even where direct advice cannot be given, providing clear, relevant information enables clients to make choices that best support their personal and family circumstances.



## Case Study - Penny's story

### Background

Penny moved in with her sick mother to care for her until she passed away. The property had no succession rights, because her mother had previously succeeded the tenancy.

The Housing Association served a notice to quit on Penny, as she had no rights to remain in the property, giving the risk of homelessness.

### Issues

- Penny is bi-polar, and has osteoarthritis, chronic stage 3 kidney disease, herniated discs, vocal palsy and was at the time being investigated for dementia
- The Council had reduced Penny's banding from 4 to 2, and then suspended her from bidding, stating that she did not have a local connection
- The Council had been slow to respond with regards to Penny's homelessness application
- Penny had a need for a 2 bed ground floor property in the same area, due to her medical conditions, and the need for carers to sometimes have to stay overnight

### Actions Taken

- We supported Penny with a request to review the **banding decision** to enable her to bid at the correct band
- We supported Penny with her homelessness application, to ensure the homelessness team was fully aware of her medical circumstances, and the urgency of the case, based on the notice to quit having been served

### Outcomes

- Penny had her **banding decision** overturned
- Penny had her bedroom need increased from 1 to 2 bedrooms
- The Council accepted the main housing duty for Penny
- Penny was offered and accepted a 2 bedroom ground floor flat in the same area as she had been living while caring for her Mother
- Penny did not need to move into temporary accommodation, which would have caused further upset and challenges

### Quote

*"This was a very frustrating and deeply worrying time for me as I tried to support my mother with her housing situation. It was a real help to get the support of a Citizens Advice housing officer, who was there to ensure that the Council fulfilled their duties, and dealt with the case with the urgency that was required. I was pleased that I was ultimately offered a 2 bedroom ground floor flat without the need to move into temporary accommodation".*



Legal Aid Agency



In 2024-2025, our Housing Casework team continued to provide vital support to individuals facing the risk of homelessness through a combination of funded projects

245 individuals received emergency assistance at court under the **Housing Loss Prevention Advice Scheme (HLPAS)** at Worcester and Hereford County Courts. Funded by the Legal Aid Agency, this service provided urgent advice and representation to clients at risk of losing their home due to possession proceedings brought by both social and private landlords.

138 individual clients were supported through Housing Casework delivered under a range of funding streams. This included:

- Early Legal Assistance (ELA)** as part of HLPAS, supporting clients prior to County Court possession hearings
- Controlled Work under the **Legal Aid Agency's Legal Help Scheme**, where clients were eligible and cases fell within scope
- Lottery-funded outreach casework**, which provided additional capacity to assist clients with housing issues that fell outside the scope of Legal Aid

Through these projects, we ensured that vulnerable clients were able to access timely, expert advice and representation, reducing the risk of homelessness and supporting housing stability across the region.



## Worcestershire Advice Network Partnership

- The Worcestershire Advice Network Partnership (WAN) is made up of seven local organisations delivering the Worcestershire Community Advice Services. Citizens Advice Worcester is the lead partner, managing the relationship with Worcestershire County Council and coordinating delivery across the partnership

### Partnership Members

- Local Citizens Advice:** Worcester, South Worcestershire, Wyre Forest, Bromsgrove & Redditch
- Age UK Wyvern and Age UK North Worcestershire**
- DIAL** Disability Information and Advice Line Worcestershire

### Core Service Delivery

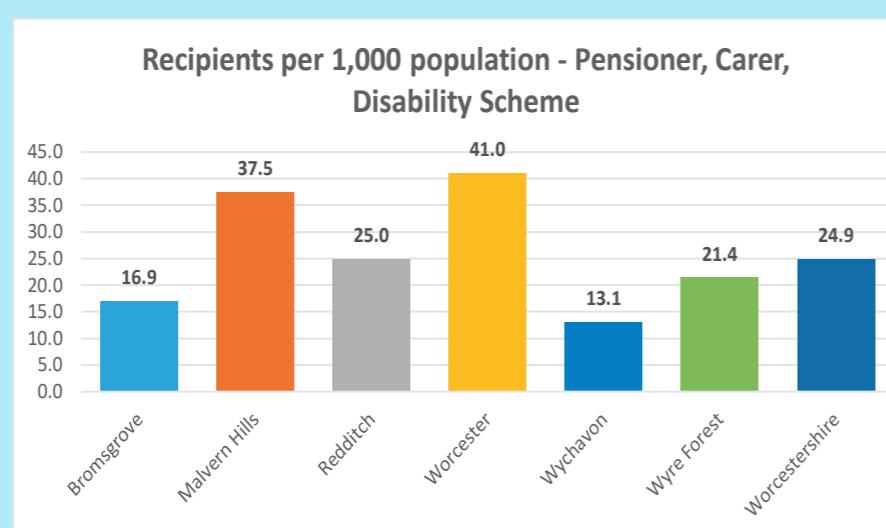
Funded by Worcestershire County Council, the partnership entered Year 2 of its main contract in 2024-25, ensuring a seamless continuation of free, accessible advice for residents across Worcestershire.

Together, the partners delivered **multi-channel** advice services, including:

- Face-to-face** booked appointments and drop-in sessions
- Telephone advice, text and call-back services

Period  
September 2022  
- January 2025

Number of recipients across Worcestershire  
12,187, population of Worcestershire  
490,282



### Partnership with Act on Energy funded by Worcestershire County Council

- Outreach sessions in community venues
- Home visits for the most vulnerable clients

### Household Support Fund (HSF) Additional Funding

#### Funded by UK Government

From April 2024 to March 2025, the partnership secured further **HSF funding**, enabling us to:

- Increase volunteer supervision and specialist services
- Expand AdviceLine capacity and outreach provision
- Improve access for seldom-seen groups
- Strengthen services in rural communities
- Enhance Welfare Benefits and Debt advice capacity

#### HSF cash vouchers

The partnership also delivered direct support to residents through HSF vouchers. In Phases 5 and 6, we issued:

**5,609** vouchers to **3,739** clients,

injecting **£615,375** into the local economy.

Support also included targeted help for people living off-grid, assisting with energy and fuel costs.

Household make up includes:  
**52%** pensioners and **40%** with disabilities

Through HSF, the four local Citizens Advice worked with Act on Energy to deliver Money Management Advice to vulnerable clients.

#### Key outcomes included:



**519**  
clients supported with

**1,535** issues

**£218,630**

in financial gains, averaging

**£421** per client

#### Top advice areas:

- Benefits, Utilities**
- Debt & Financial Services**
- Localised Welfare & Charitable Support**

## Overall Impact in 2024-25

 **37,000**  
people supported

 **90,000**  
issues dealt with,  
10,000 more than in 2023-2024

**£15,000,000**  
in financial gains secured  
for clients, a **20%** increase on last year,  
boosting household stability and the  
local economy

## Who We Helped

**57%** of clients were aged **50+**

**64%** lived in rented accommodation

**77%** had a disability

and/or long-term health condition

up **7%** from last year

**Anne Limbert**

Worcestershire Advice Network Partnership Manager



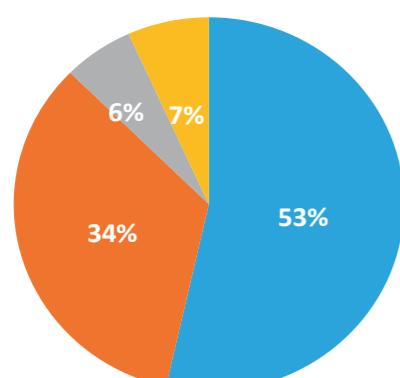
These figures show how vital our services are to seldom seen and vulnerable residents in Worcestershire, demonstrating the partnership's crucial role in supporting financial resilience and wellbeing.

**So how did we do?** Clients told us;

**92%** of our clients found it easy/very easy to contact us

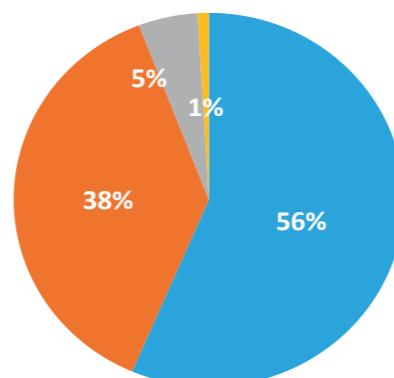
**99%** of our clients would recommend us

87% of our clients said we had made a difference to their peace of mind and wellbeing



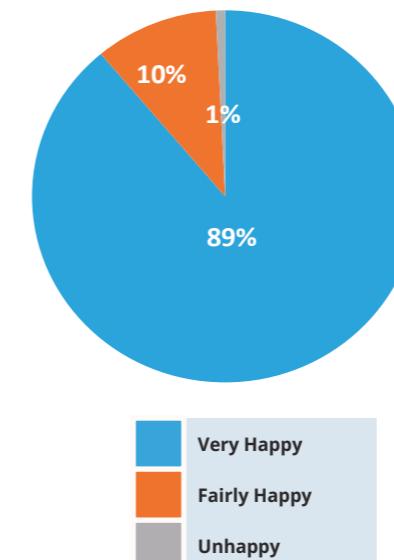
A lot of difference  
Some difference  
No difference  
Not Applicable

94% of our clients found it very easy/easy to contact our service



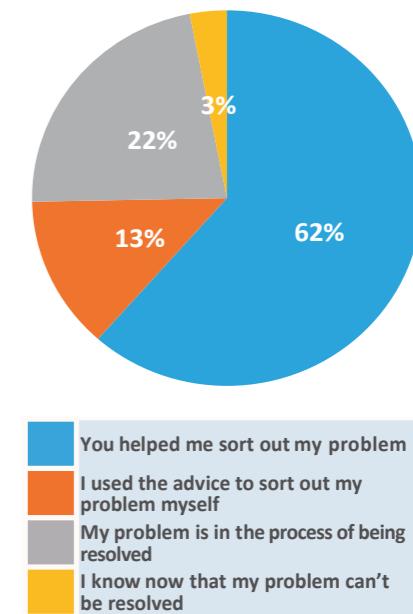
Very easy  
Easy  
Difficult  
Very Difficult

**99% of clients are happy with our services**



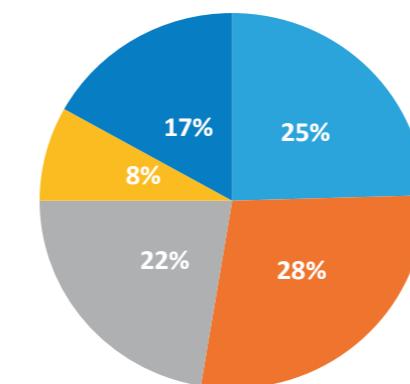
Very Happy  
Fairly Happy  
Unhappy

**75% of problems were resolved as a result of our help**



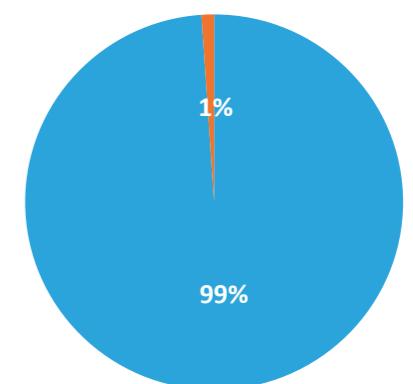
You helped me sort out my problem  
I used the advice to sort out my problem myself  
My problem is in the process of being resolved  
I know now that my problem can't be resolved

47% of clients don't have access to, don't want to use, or don't feel confident in using the internet



I was already confident to access information and advice online  
I am now more confident in finding information and advice online  
I am still not very confident in finding information and advice online  
I don't have access to the Internet  
I don't want to use the Internet

**99% of our clients would recommend our services**



Yes  
No

**The digital divide is a current focus of our Research & Campaigns group**

## Contribution of Volunteers

Our highly trained volunteers are an essential part of our service.

They come from all sorts of backgrounds and help with everything we do. Team working is one of the benefits of volunteering.

Our Volunteers deliver advice by phone or face to face from our offices in Worcester and Herefordshire. Some volunteers choose to volunteer from home, using the Voipfone technology, and the new Adviceline 'Connect' equipment accessed via the internet.

Generalist advice is provided almost entirely by volunteers and without their time and commitment we would be unable to deliver this service.

## During 2024-2025:

The Charity receives help and support in the form of voluntary assistance in advising the public and the charity's administration.

During the last **12** months we recruited and trained **35** new volunteers: **12** at our sites in Herefordshire and **21** in Worcester City and **2** in non-advice roles across both areas.



## My Citizens Advice Adventure

I began my training as a Generalist Adviser in the autumn of 2004, in Bolton. At the time, Bolton Citizens Advice was a very different place from the Worcester office. Housed in a Dickensian yard, the building was extremely run-down – there were even old, unused gas lamps still in place.

Much of the work then centred on asylum seekers and their support, with dedicated Immigration Caseworkers attached to the office. Debt advice was also a major part of our role, and Generalist Advisers were expected to handle much of it, including calculating pro-rata payments to creditors. Luckily I have always enjoyed doing sums! Alongside this, there was the usual benefits and consumer work, but very few tax enquiries, and at that time, far less pressure on housing than we see today.

I completed my training with a two-day course in Manchester, which included role-play interviews and telephone assessments. Alongside my Citizens Advice role, I also worked part-time at Stockport College and volunteered as a Brown Owl.

In 2010, my mother developed dementia, and we decided to move to the Midlands to help with her care. That December, my then-husband and I moved to a rented property in Hallow. Determined to continue my work with Citizens Advice, I arrived on your doorstep in January 2011. Rachael greeted me warmly, thrilled to discover I wouldn't need training. On my first session, I shadowed Colin Stuart, followed by a supported interview with Nigel, before being let loose on the Worcester public.

At that time, most of our work was through drop-ins, open four days a week, supplemented by appointments. Not long after, the Gateway system was introduced. Since then, I've witnessed our case management system evolve from Case, to Petra, and finally to Casebook.

My life has changed a great deal since moving to Worcester. I am now divorced, living in the city centre, and the proud grandmother of two grandsons in Bolton.

When Covid closed our office in 2020, I was grateful to keep busy working from home on the phones. It was an anxious time, especially as my younger daughter was nursing on the Covid wards. The arrival of VOIP phones and headsets made a huge difference, but it was still a relief to return to the office in August 2021.

Working at Citizens Advice has been one of the most rewarding parts of my life over the past 21 years. It always gives me immense pleasure to help our clients, and I do my best to ensure they leave with fewer problems than they arrived with. A good sense of humour has been an invaluable tool, and I often feel that I gain as much – if not more – from Citizens Advice as the clients themselves.

Through all the changes in my life, my friends and colleagues at Citizens Advice have been a tremendous support. I would like to end by thanking you all for that.



**Jenefer  
Thomason**

*Working at Citizens Advice has been one of the most rewarding parts of my life over the past 21 years*

*Through all the changes in my life, my friends and colleagues at Citizens Advice have been a tremendous support*



**Michael Chandler**

I'm still amazed at the extraordinary variety of problems that clients describe...

... the warm support of colleagues, supervisors and admin staff in dealing with all issues

### Volunteer story

On a rather bleak January day in 2006, having recently retired from long-term employment in Africa and Asia, I was tramping around Hereford searching in vain for an NHS dentist, or indeed any dentist, with vacancies for new patients (first social policy issue!). After two failed attempts at practices in St Owen Street, I was passing a narrow and rather run-down three-story building and noticed a CAB sign outside. In one of those out-of-the-blue moments, it occurred to me that this might be a worthwhile retirement project. And so began an association which, after nearly 20 years, has been both revelatory and rewarding.

Following an undemanding interview (in which I was laughed at for asking if I was too old), there were eight months of training before I was allowed anywhere near a client. After a career in education, the learning curve was steep, since I knew virtually nothing about benefit rules, employment law, housing options, debt advice, consumer protection .... The process was, frankly, somewhat tedious, since the training consisted mainly of reading through rather stodgy manuals and case records. However, it was lightened by a series of courses in Cardiff, where all the other participants were from the valleys ("Hereford? Where's that? Is it in England?").

My first 'observed interview' began with the client demanding to know how she could evict her son – in at the deep end but rescued by a sympathetic supervisor. Hundreds of appointments, drop-in interviews and phone calls, and thousands of emails later, I am less likely to be startled by a client's opening gambit, but I'm still amazed at the extraordinary variety of problems that they describe; ranging from the superficially trivial (being overcharged by 10p for a bag of chips?) to complex multi-issue situations affecting every aspect of daily life.

Much has changed over the past 20 years, mainly for the better. We have moved from the original cramped offices, with no proper waiting room and clients sitting on the stairs on busy days, to more spacious repurposed council offices with sufficient interview rooms. We have survived near extinction due to a withdrawal of funding, thanks to the merger with our counterparts in Worcester. Training procedures have become more varied and interactive, with client contact introduced at an earlier stage. Parts of the service, in particular email and callbacks, have expanded dramatically. Case recording has evolved from printed Word documents to the clunky Case, the unloved Petra and the current more user-friendly Casebook. And no more pen-and-paper benefit calculations, with the availability of online calculators.

On the other hand, many aspects of being a generalist adviser have remained constant. Although it is easy to take it for granted, I still feel that it is a privilege to be entrusted with the details of clients' concerns and practical problems. The tools for tackling these may have changed to some extent, but many of the issues are familiar – unreasonable employers, negligent landlords, incompetent customer service, the benefits maze.... Another constant has been the warm support of colleagues, supervisors and admin staff in dealing with all this, and I have never regretted that decision back in 2006.

### A fantastic way to build confidence

My name is Ronke Akintan, and I am proud to be one of the youngest volunteers at Citizens Advice Worcester & Herefordshire. Volunteering has always been close to my heart. I began my journey about seven years ago with Executives Helping Initiative, where I discovered how much joy and purpose I found in helping others. That experience sparked a passion that has stayed with me ever since.

When I moved to Worcester in 2021, it was not just my first time in the United Kingdom; it was my first time leaving Nigeria. I came for my undergraduate law degree at University of Worcester, and from the moment I arrived, Worcester felt like home. I knew I wanted to be part of the community and contribute in a meaningful way. One day, I spoke to someone who volunteered at Citizens Advice. She shared her experience, and I immediately felt drawn to the role. It sounded like the perfect opportunity to continue doing what I love.

I applied and was invited for an interview with Colin, who was incredibly kind and welcoming. After being accepted, I began my training and quickly realised that Citizens Advice Worcester & Herefordshire would be the perfect place for my university placement. It turned out to be one of the best decisions I have ever made. Although the Law School had a placement scheme focused on benefits advice, I asked to be placed under the generalist advice stream. Since then, four more students have joined through the same route.

I studied Law at the University of Worcester and graduated with a 2:1. Alongside my studies, I completed over 100 hours of volunteering across the university and the wider community. Volunteering at Citizens Advice felt different from other roles, it felt like being part of a professional team. I developed valuable skills such as client communication, phone etiquette, and attention to detail. These skills have been incredibly useful in my current role as Student Union President, where I continue to serve and advocate for students.

I always encourage others to volunteer with Citizens Advice. It is a fantastic way to build confidence and gain practical experience, especially for international students who are looking to grow and connect. The work Citizens Advice does in the community is so important and often goes unnoticed. I have supported clients with housing issues, food bank referrals, and benefit queries. Seeing the relief and gratitude on their faces is something I will always treasure.

No matter where life takes me, I will always be a Citizens Advice volunteer. If I ever move away from Worcester, though I hope not, I will find another local Citizens Advice to join. The support, kindness, and sense of purpose I have found here are truly special. I have met incredible people, learned so much, and I am proud to be part of a team that makes such a meaningful difference.



**Ronke Akintan**

The support, kindness, and sense of purpose I have found here are truly special.

I have met incredible people, learned so much, and I am proud to be part of a team that makes such a meaningful difference.

## R&C Group

The Group met five times during the year. The core membership comprises:

**Dave Lincoln (Chair), Anne Limbert, Jill Jones (Trustee), Anny Martin, Sam Evans, and Clare McCallan.**

During the year, **Gwen Fraser** and **Karl Thompson** stepped down from the Group. **Sheena Reid** and **Colin Mitchell**, both Generalist Advisers in Worcester, expressed an interest in joining and began the onboarding process in February 2025.

## Research & Campaigns Activity

### 1. Monitoring and Directing Tagging

Research & Campaigns is one of the twin aims of Citizens Advice, alongside the provision of advice. Advisers record client issues on the Casebook system and are asked to apply a tag when a case:

- Responds to a local or national call for evidence
- Illustrates a clear example of unfair policy or practice
- Highlights a new or previously unseen issue

At the end of Quarter 3 (2024–2025), a review of tagging activity revealed a **notable reduction** in the number of tags compared to the previous year.

- 2023–2024: **485** tags
- 2024–2025: **355** tags (Herefordshire: 156; Worcester: 185)

This represented 49% of Worcester's total for the previous year and 75% for Herefordshire.

In February 2025 an **Aide Mémoire** was drafted and shared with all advisers.

### Proposed Actions

- Provide refresher training to ensure all advisers understand the tagging process.

- Improve visibility of current calls for evidence.
- Consider introducing a minimum tagging requirement

### 2. Writing and Analysing Evidence Forms (EFs)

Members of the R&C Team review tagged cases and create Evidence Forms (EFs) in Casebook. These are analysed nationally by the Citizens Advice R&C team with local tracking also maintained in a shared Google spreadsheet:

During 2024–2025:

- **440** cases were tagged
- **275** EFs were written, a **63%** conversion rate. This compares favourably with **616** tags and **249** EFs in 2023–2024 (a 40% conversion rate, or 47% excluding Food Bank Voucher-only cases). The improvement likely reflects more consistent resource allocation to EF writing.

### Top categories:

- Benefits (105)
- General (93)
- Housing (62)

### 3. Research

#### Overview

Research proposals are developed from

trends identified through tagged cases. In 2024–2025, focus areas included **Housing Associations** and the **Digital Divide**.

A local call for evidence on mixed-age couples and the impact on Pension Credit eligibility was also created but did not yield any tagged cases.

All active calls for evidence are shared at Team Meetings and included in the Weekly Briefing, alongside a monthly list of EFs created.

### Housing Associations

The local call for evidence on poor condition and repair of Housing Association properties, established in 2022–2023, continued this year. In **May 2024**, the **Platform Protocol** was approved and rolled out.

The referral process is intended as a model for future collaboration.

### Digital Exclusion

This research area arose from tagged cases showing clients' disadvantage due to lack of digital access, equipment, or skills. A local call for evidence was created in January 2024.

**Following discussions with the National R&C Team, two new AICs were introduced in March 2024, and a more comprehensive set published in October 2024—a key achievement for our Group.**

Advisers were asked to note in Case Notes where digital exclusion was relevant. However, only **46% of cases with EFs** recorded this information.

### Digital Divide Relevance

Number of EFs

Yes	81
No	44
Not recorded	147

To address digital exclusion directly, the

**Trustee Board approved an application to the Good Things Foundation** for 30 free SIM and data cards per month for eligible clients. We received 60 SIMs in July 2024.

To improve uptake, specific staff leads were identified in both Hereford and Worcester, with training now underway. This remains a **work in progress**.

### 4. Working with Others

Members of the Group actively participated in:

- **West Midlands R&C Cluster Group meetings**
- **National R&C Conference (April 2024)**
- **Ledbury Community Day**
- **Regional R&C Group sessions**

The R&C is a **standing agenda** item at bi-monthly Team Meetings.

### Conclusions

The R&C Group has continued to make progress in developing local evidence and influencing activity despite challenges around tagging engagement and awareness of key protocols. The increase in the Evidence Form conversion rate and the successful introduction of new AICs on the Digital Divide are particular highlights.

Further focus in 2025–2026 will be placed on:

- Strengthening tagging consistency and understanding
- Increasing awareness and application of the Platform Protocol
- Expanding research areas to include **Debt**
- Improving the rollout and monitoring of the **SIM card initiative**

**Thanks are extended to the volunteer R&C group for their determination and hard work throughout the year.**

We would like to thank all the organisations that have provided funding for Citizens Advice Worcester and Herefordshire during the year:

citizens advice

Worcester & Herefordshire

THE  
ACCESS  
TO JUSTICE  
FOUNDATION

The  
**EVESEN**  
Trust

 BROMYARD & WINSLOW TOWN COUNCIL

 Money & Pensions Service

**TALK COMMUNITY**

 Herefordshire Council

*John Martin's Charity*



 Wyre Forest District Council

 Ministry of Housing, Communities & Local Government

 Ross-on-Wye Town Council

**HOUSEHOLD SUPPORT FUND**

 NEW MODEL INSTITUTE FOR TECHNOLOGY & ENGINEERING

 Trussell  
Ending hunger together

 Department for Work & Pensions



 Strengthening Worcestershire

 Pension wise

 MACMILLAN  
CANCER SUPPORT

 Legal Aid Agency

 Southall Trust  
Est. 1937

 HOPE

 St Richard's Hospice  
Caring for life

 Funded by  
UK Government

 Worcestershire  
county council

 HEREFORD  
FOODBANK

 nfca  
Newton Farm Community Association

 Worcester  
CITY COUNCIL

 Worcester  
foodbank

All our volunteers are fully trained and follow a course of study which is validated by Citizens Advice.

We have volunteer roles including:

Generalist Advisers and Telephone Assessors are asked to give 15 hours a week during the initial training, and then 10-12 hours per week for at least two years.

Reception volunteers are asked to give four hours a week for at least one year

Research and Campaigns volunteers are asked to give four hours per week for at least one year

Admin and IT Support Volunteers are asked to give four hours per week for at least one year



If you would like further information or an application pack, please download an application form from [www.citizensadviceworcester.org.uk](http://www.citizensadviceworcester.org.uk) or [www.herefordshirecab.org.uk](http://www.herefordshirecab.org.uk)

or contact our Volunteer Operations and Training Managers:

[bill.scott@citaworcester.org.uk](mailto:bill.scott@citaworcester.org.uk)  
(Worcester) or

[stephanie.large@citaherefordshire.org.uk](mailto:stephanie.large@citaherefordshire.org.uk)  
(Hereford)

**Alternatively, you can write to:**

Volunteer Operations & Training Manager,

**Citizens Advice Worcester**,  
The Hopmarket,  
The Foregate,  
Worcester  
WR1 1DL

Or

Volunteer Operations & Training Manager,  
**Citizens Advice Herefordshire**,  
8 St Owens Street,  
Hereford  
HR1 2PJ



## The following Trustees and Staff contributed to our work in 2024-2025

### Trustees

Sam Lister (Chair), Ron Tyler, Paul Griffith, Bryn Griffiths, Matthew Jenkins, Dawn Wiltshire, Jill Jones, Claire Morgan-Jones, Sue Furnival, Ben Close, Adam Scott

### Staff

**Chief Executive Officer**  
Geraint Thomas

**Senior Management Team**  
Sue Reeves, Dave George, Sonya Gregory, Anne Limbert, Tony Catchpole, Kirsteen Borthwick, Lynsey Flight

**Worcester Hopmarket Advice Team**  
Colin Stuart, Bill Scott, Vanna Di Placito, Sue Hegerty, Mohinder Sokhal, Leanne Burnside, Louise Taylor, Jack Vale, Jim Waugh, Josh Duggal, Viv Todd

**Herefordshire Advice Team**  
Gwen Fraser, Stephanie Large, Stoyan Tenev, Leah Edmonds, Gay Cheeseman, Neal Fleming, Rich Betterton, Amanda Powell, Karl Thompson, Jane White

**Lowesmoor Advice Team**  
John Unitt, James Gulliford, Owen Raybould, Tony Chadd, Steve Hemming, Dan Marlow, Mike Hamer, David Turner, Chris Cox, Rebecca Moir,

## The following Volunteers contributed to our work in 2024-2025

### Worcester Volunteers

**Advice Session Supervisors**  
Paul Francis, Jane Crysell

**Advisers**  
Peter Cole, Linda Beeley, Jenefer Thomason, Jane Long, Sheena Reid, Angie Wall, Kate Macdonald, Shirley Millington, Paul Smith, Peter Spargo, Fran Stallard, Sue Fairchild, Jude Howells, Julia Sandy, Nicholas Scot-Simmonds, Heather Hazell, Eamon Mullin, Julia Mussett, Paul Morgan, Ronke Akintan, Steve Farrar, Bex Lake, Hafsa Abdulla

**Trainee Advisers**  
Ed Cooper, Colin Mitchell, Duncan Mann, Helen Normington, Parampreet Kaur, Cyril Shibu, Michael Conry, Shannon Kaur, Roberto Pereira, Amy Francetti, Claire Dallaway, Maxine Chong, Victor Basinyi, Madders Kinnersley, Katherine Leydon, Elijah Kintu, Bonnie Clarke, Thomas Elliott, Aiden Lee, Alice Harper-Overton, Varsha Nair

**Reception/Admin**  
Pat Clarke, Muriel Tinsley, Jason Carrey

**Research & Campaigns team Worcester and Herefordshire**  
Clare McCallan, Anny Martin, Dave Lincoln, Jill Jones, Sam Evans, Annette Bishop

### Hereford Volunteers

**Advisers**  
Michael Chandler, Wayne Stinton, Dave Lincoln, John Fox-Mills, John Edgecombe, Susan Marsden, Amanda Smith, Tessa Baring, Viv Nugent, Deanne Fishbourne, Susan Young, Mike Hill, Maria Williams, Peter Baldus, John Pelly, Helen Tank, John O'Grady, Lynne Thorn

**Trainee Advisers**  
Rosie Winyard, Kinjell Singh, Blair Priday, James Whitehurst, Rachel Millard, Catherine Pullin, Ann McKay, Corinne Harris, Paul Miles, Lily Baker, Fiona Hall, Elaine Phillips, Stuart McNeil, Damien Dill, Joanna Jenkyn-Jones, Nicholas Rynn, Rosie Davidson, Jane White, Fiona Prismall, Robert Yeoman, Tanith Overby

**Reception/Admin**  
Pauline Remes, Benjamin Hoverd, Matthew Jones, James Gilling, June Howden, Mary Lake



Worcester & Herefordshire



## Citizens Advice Worcester

The Hopmarket,  
The Foregate, Worcester WR1 1DL  
**Advice Line: 0808 278 7891**

### Text

Send a text message with your name and postcode and the type of advice needed (eg. DEBT or BENEFITS) to **07984 439479** and a call back will be arranged within the next five working days.

### Our drop-in service

Monday and Tuesday:  
9.30 am to 12.00 noon  
Wednesday: 1.00 pm to 3.00 pm

### Worcestershire Macmillan

**Citizens Advice**  
**Tel: 01905 725946**  
**Email: macmillan@citaworcester.org.uk**

### Herefordshire Macmillan

**Citizens Advice**  
**Email: macmillan@citaherefordshire.org.uk**  
**Telephone Advice Service and Appointments:**  
Monday, Tuesday, Wednesday and Friday:  
9.30 am to 5.00 pm

**Email: enquiries@citaworcester.org.uk**



## Citizens Advice Hereford

8 St Owen Street, Hereford, HR1 2PJ

**Advice Line: 0344 826 9685**

**Text: 0786 00 77 311**

**Email: advice@citaherefordshire.org.uk**

### Telephone Advice Service and Appointments:

Monday, Tuesday, Wednesday and Friday:  
10.00 am to 3.00 pm.

### Drop-In

Every Monday, Tuesday and Wednesday  
10.00 am to 12 noon.

### Ross-on-Wye Outreach

The Larruperz Centre, Grammar School Close,  
Ross-on-Wye HR9 7QD  
By appointment, contact the Hereford office above.

### Bromyard Outreach

The Hope Centre, Hereford Road,  
Bromyard HR7 4QU  
By Appointment Tel: **01885 488495**

Bromyard and Wimslow Town Council  
Drop-in fortnightly Fridays 10.00 am to 12 noon.

By appointment, contact the main office above.

### Kington Outreach

Markwick Close community room, Kington  
HR5 3UE  
By appointment, contact the main office above.

### Leominster Outreach

The Community Centre, School Rd, Leominster HR6 8NJ

Drop-in fortnightly Wednesdays 10.00 a.m. to 12 noon.  
By appointment, contact the main office above.

### Newton Farm Community Association

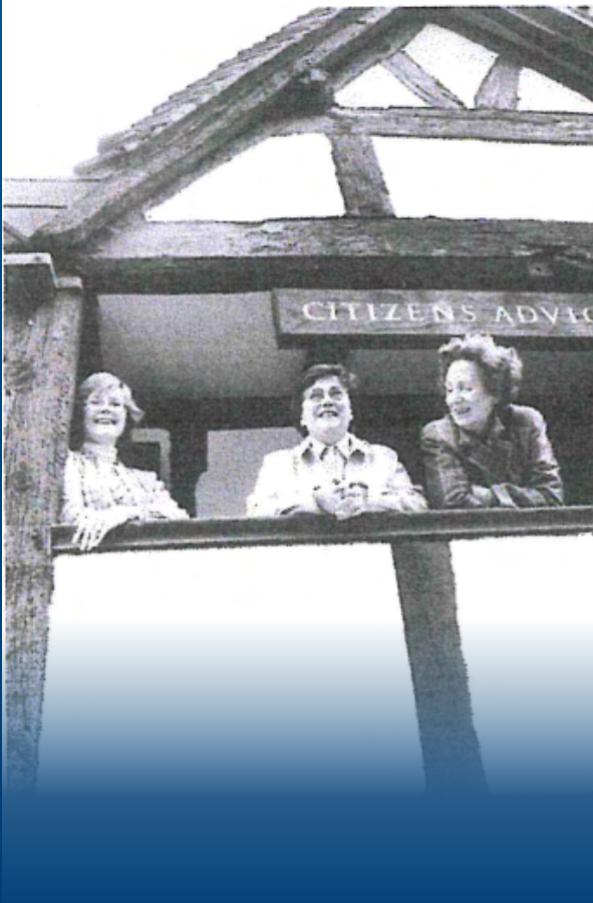
21-23 The Oval, Newton Farm, Hereford,  
HR2 7HG

By appointment, contact the main office above.

### Peterchurch

The Hub Peterchurch at St Peter's Church, Church Road,  
HR2 0RT  
By appointment, contact the main office above.

Please check outreach days and times on our website:  
[herefordshirecab.org.uk/outreaches](http://herefordshirecab.org.uk/outreaches)



[www.citizensadviceworcester.org.uk](http://www.citizensadviceworcester.org.uk)  
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