Performance Review 2025 -2026

Our Impact report

Citizens Advice Ipswich provides free, confidential, impartial and independent advice and information for the benefit of the local community to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through a lack of knowledge or an inability to express their express their needs effectively.

Demands on our services continued to be high, we felt the pressure of the closure of many services face-to-face access and the impacts of increasing costs to living. We saw our demographics change as we supported more working age families.

The team continued to do an excellent job with the limited resources available, in addition to the continuing provision of quality assured advice services to the local community, the primary objectives for the year were to increase capacity of the team to meet the additional needs and continue maintain the partnership with key stakeholders.

Public Benefit

The principal activity of Citizens Advice Ipswich remained the provision of free, confidential, independent and impartial advice, information and counsel for members for the public. This is provided Monday to Friday through the central office, Tower House, 17 Tower Street, Ipswich, IP1 3BE.

In addition to generalist advice, the following specialist advisory services were provided:

- Specialist Debt
- Specialist Welfare Benefits Advice
- Social Prescribing services
    - Connect for Health (Delivering services in partnership with GP surgeries across Ipswich)
    - REACT team
- Energy Advice
- Income Maximisation (Addressing Fuel and Food Poverty)

We are Gateway partners for and administer several charitable support options:

- Gateway Partners for charitable support from LWAS,
- Glasspool Trust administrator
- Food Bank referrals
- Fuel Vouchers
- Local Grant giving Trusts

Community Impact

Citizens Advice Ipswich has the knowledge, skills and experience to make an impact where clients experience greatest need: most significantly in terms of preventing homelessness, maximising benefits and managing debts, including priority debts such as council tax and rent arrears outcomes. This generates tangible savings for statutory services in terms of lower costs incurred in a range of areas including temporary accommodation, debt enforcement, social care support and primary health care. The charity strives to empower people to help them solve the problems they face and to help them own the solutions to them.

Citizens Advice Impact tools help us to evaluate the difference we make to local communities. These include a New Economy and HM Treasury approved methodology and draws together evidence of the impact of all our activities. The benefits to the community can be expressed in money terms as:

- Fiscal savings
- Public value
- Benefits to individuals
- Improved emotional wellbeing

We recognise and are proud of the impact that **volunteering** has on the local community members who generously donate their time and skills to support delivery of our services.

Achievements and Performance

Citizens Advice Ipswich remains one of the busiest local citizens advice offices in Suffolk, approximately one third of the clients using citizens advice in Suffolk used the Ipswich local office. This is reflected in key statistics; our client management system known as Casebook records clients and client issues in the following way: -

- Unique clients – individual clients were counted once only during the period.
- Client Issues – client enquiries may include more than issue e.g. employment rights and tax credits or clients may return in the period with new enquiries
- Client Contacts – contact with clients by phone, letter, email or in person.

The data generated by the system shows that during 2025 – 2026 reporting period Citizens Advice Ipswich supported 7,496 clients presenting with 33,453 issues
(2024/2025: 9,032 client contacts with 31,846 issues)
The numbers of clients were slightly reduced from the previous year; this is due to the reduced services on many days through lack of resources.
The clients we did support presented with more issues that previously experienced as the complexity of situations rises.

We are aware that we are unable to meet the full demand we are experiencing, we are continually reviewing our procedures and looking at ways to be more efficient, ensuring that we continue to meet vulnerable client needs.

Combating Fuel Poverty

During 2025 to 2026 we worked to address fuel poverty through several different ways, all generalist advisers are being upskilled to be able to deliver basic energy saving advice. We have dedicated energy advisers (trained up NEA/City & Guilds Level 3 Award in Energy Awareness. We have been active in administering the **Fuel Voucher Scheme** which extends across Suffolk.

Our energy specialist works in partnership with **Cadent Energy** undertaking casework with vulnerable clients needing support to reduce their outgoings and energy costs alongside increasing their income to be able to better heat their homes. The demands for income maximisation are high with the assistance of Health Inequalities funding we were able to increase the capacity of this team.

An award from the **Suffolk Community Foundation and Sizewell C** enabled us to expand our reach to work with the Ipswich Top Up Shops offering advice and support directly to those most in need.

Digital Inclusion
Continues to be an issue in Ipswich presenting a greater challenge for clients needing to access services that have to a greater or lesser extent moved to remote delivery.
Continued funding from **Suffolk County Council** under the hardship fund enabled us to support clients accessing Local Welfare Assistance (LWAS) providing much needed financial support for many households.

The increase in demands for face-to-face services has promoted a greater focus on gathering data to understand the extent to which our services are being sought due to digital exclusion.

The National Lottery fund our specialist Welfare Benefits team. Advice on welfare benefits continued to be in high demand we approached in the past year, with many queries around eligibility for claiming benefits predominantly Personal Independence Payments (2,401 clients). The reduction in other town centre charities resulted in additional demand, a grant from **Suffolk County Council** to assist with capacity has been welcomed.

Charitable Support: We have continued to support local charitable trusts as an agent in the administration of grants payable to individual clients. The grants have a range of different criteria that advisers consider in line with client circumstances.
As a gateway to grants and support for many in need, we referred 754 clients to the local food bank and assisted 679 clients accessing a range of other essential grants.

Housing advice we supported 1.,126 clients presenting with 2,329 housing issues we were able to prevent 96 clients becoming homeless. Supporting others with a range of different housing related problems.

Social Prescribing: We continue to work with health colleagues to address the non-medical issues patients present with that impact on their health and wellbeing. We have a team supporting keeping patients out of hospital working as part of the with the Reactive Emergency Assessment Community Team (REACT), The Connect for Health Team work across Ipswich East and West Integrated teams taking referrals from health care professionals and directly from individuals.

Money Advice: During 2025-26 the Money Advice team continued to support clients and have written off £387,875 worth of debt. The team supported 447 clients and undertook 226 different cases. Presented with £3,533,635 of arears with 2057 issues.
The team undertook 19 Debt Relief Orders 1 bankruptcy and 4 write off requests. It has been a challenging year, with increasingly vulnerable clients presenting and needing a great deal of support to resolve their money issues and get cases through to a conclusion.
The team saw a notable increase in rent arrears, both with private rented properties and social housing.

There has been an increase in demands for **Income Maximisation**, driven by the impacts of the higher cost of living especially on working families on limited incomes. We have a specialist resource to review income and expenditure and seek areas to maximise household resources.

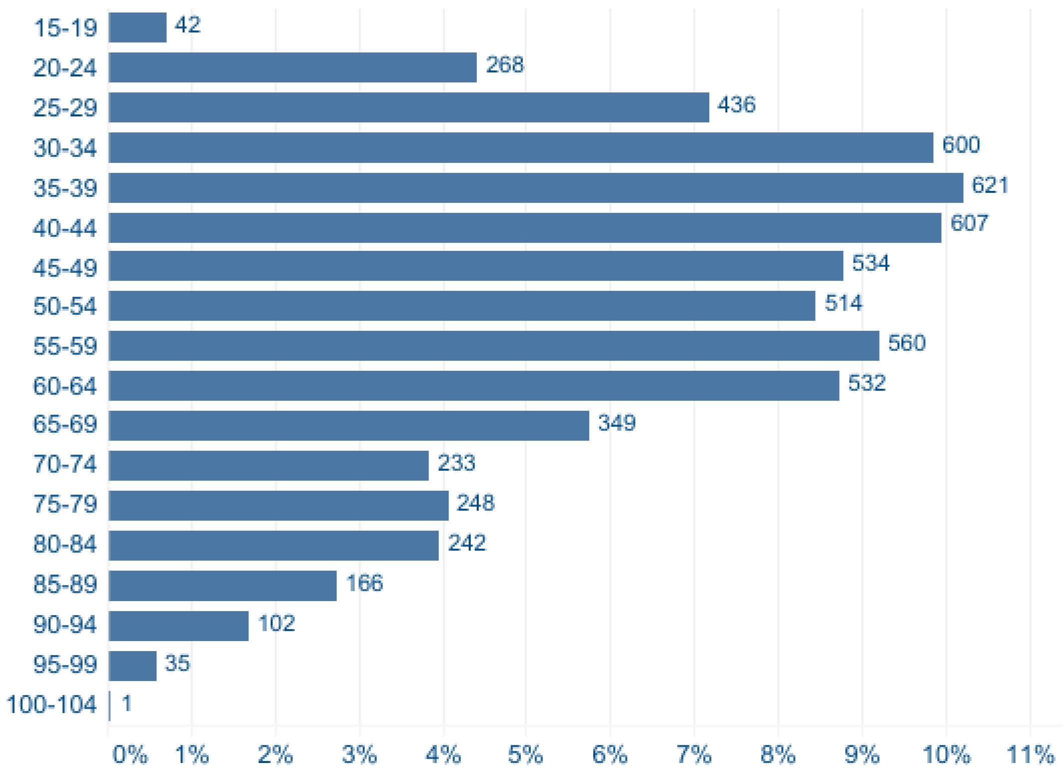
Outcomes	
Income gain	£1,637,740
Re-imbursements, services, loans	£123,315
Debts written off	£387,875
Repayments rescheduled	£4,637
Other	£294,194

The amazing team through the combined efforts of applying for welfare benefits, supporting charitable grants, reducing expenditure and maximising Income gained **£1,637,315** for our clients that went back into the local economy.

Demographics

There was a noticeable increase in demands from younger working age households, many with children seeking advice and support.

Age



Clients numbers		
Alexandra	492	
Gipping	443	
Westgate	429	
Bridge	397	
Whitehouse	318	
Priory Heath	305	
Stoke Park	284	
Sprites	261	
Whitton	259	79.82%
Gainsborough	258	
Holywells	231	
St Margarets	210	
St Johns	229	
Rushmere	196	
Castle Hill	148	
Bixley	132	
East Suffolk	554	9.62%
Babergh	358	6.22%
Mid Suffolk	251	4.36%

Clients from across the area use our services, the majority are from the Ipswich Borough, although the Ipswich footprint extends outside of the existing boundary.

Partnership Working:

The advice and support services we deliver have expanded over the years, working in partnership with many different funders we are able to offer a far wider range of support.

Money Advice and Pensions Service	Specialist accredited debt advice
St Giles Trust	Delivering in partnership specialist debt advice to the probation service.
Suffolk and Northeast Essex Foundation Trust Integrated Care Board	Social Prescribing projects: - Connect for Health: (working with Primary care across Ipswich) REACT (Reactive Emergency Assessment Community Team): provide care and support to patients within their own home, avoiding the need for them to come into hospital. Long Covid Support: Supporting the Long Covid clinic based in Ipswich Hospital
The National Lottery	Specialist Welfare Benefits Advice including tribunal representation.
Cadent Energy	Offering energy casework, to maximise household income for vulnerable clients.
Sizewell C	Offering outreach support on energy advice and income maximisation
Yorkshire Building Society	Working in partnership to provide advice and support for YBS customers

These projects and partnerships bring not just much needed additional finances into the charity but also offer added value to the services we provide for the community enabling access to specialist services within the same organisation.

There is a greater understanding of the impact that Quality Assured Advice and Support has on improving individual Health and Wellbeing. We aim to enable clients to address the social economic issues that cause stress and anxiety, and support with advice on Housing, Employment. Money worries, Relationships, Consumer matters and more.

Customer Satisfaction

What our customers think about our services is important to us, we are always looking to improve our services to ensure that we are accessible to everyone in the community that needs support.

We hold the advice Quality Standard; this denotes that we meet National standards for the advice that we provide. To continually monitor and ensure that we retain this standard we undertake significant ongoing training to the team, we undertake checking of the casework they undertake, and we are externally checked every month to ensure standards do not slip.

We know that we have struggled to meet the demands we are seeing, which has generated frustration among clients. We have implemented performance improvement measures and strengthen our team to assist with addressing these problems.

We also know that due to the complexity of the issues clients are facing we are often working with them for longer.

Here is a sample of the work our team undertakes

Wellbeing	
Summary	The client is 69 years old male in receipt of State Pension and a small private pension of £23 per week, placing them on a very low income. They are in ill health and experiencing mental health difficulties, which increases their vulnerability. The client has recently received a bill from British Gas for £534.32 and is now facing significant financial hardship. Due to their limited income and rising energy costs, they are experiencing fuel poverty and are struggling to afford adequate heating, placing them at risk during colder weather.
Issue(s) to be addressed	The client’s immediate fuel debt of £534.32 with British Gas, their ongoing inability to afford heating due to low income, and their vulnerability arising from ill health and mental health difficulties. The client is experiencing fuel poverty and financial crisis, with insufficient disposable income to meet essential living costs. The client expressed that they would like support from CAB in contacting British Gas on their behalf to address the energy debt and ongoing daily contact, and to help reduce the impact this situation is having on their mental health and wellbeing.
	Their ill health and mental health difficulties increase their vulnerability and the risks associated with living in a cold home. In addition, although the client has contacted the Attendance Allowance helpline to initiate a claim, they require support to complete the application form due to the complexity of the process and their health conditions. Maximising income through a successful Attendance Allowance claim, alongside a full benefit entitlement check, is essential to improve financial stability and address the underlying affordability issues. The options available included contacting British Gas to request a hold on recovery action, agree an affordable repayment arrangement, and ensure the client is registered as vulnerable.

	An application can also be made to the British Gas Energy Trust for potential assistance with clearing energy arrears. A full benefit entitlement check should be undertaken, including support to complete an Attendance Allowance claim and assess entitlement to Pension Credit, to maximise income. Additional support may be sought from the local authority for emergency fuel assistance and from advisory organisations such as Citizens Advice. If no action is taken, the consequences may include escalation of the energy debt, potential enforcement or recovery action, ongoing inability to afford adequate heating, and worsening fuel poverty. This could negatively impact the client's physical and mental health, particularly given their existing vulnerabilities. Failure to maximise income may result in continued financial instability and increased risk of hardship.
What did the client wish to do?	The client expressed that they would like support to contact their energy provider, British Gas, regarding the outstanding fuel debt, and to make enquiries with their water supplier as they believe there may be arrears on the water account. The client is digitally excluded and does not have access to, or confidence using, online services. In addition, due to memory difficulties and poor mental health, they struggle to manage complex conversations over the telephone and to retain information provided.
Action taken	Emergency issues were addressed by contacting British Gas regarding the outstanding energy debt of £534.32 to prevent further escalation. The client's vulnerability due to age, ill health, and mental health difficulties was highlighted during the call. A formal complaint was raised with British Gas with the provider advising that they have up to 8 weeks to investigate and resolve the matter. A request was made for recovery action to be placed on hold, and a 42-day hold was confirmed to allow time for the client's circumstances to be reviewed. During this period, a full benefit check will be undertaken to maximise income. A referral has been made to CORE for support with completing an Attendance Allowance application to help increase the client's income and improve financial stability

Outcome	**Debt management and recovery hold** • 42-day hold placed on energy recovery actions for the £534.32 debt. • New direct debit set up with Anglian Water at £21/month to manage ongoing usage (£15) and reduce the £65 debt. **Financial support applications submitted** • Grants' application submitted to cover the additional £871 energy debt. This was successful • LWAS (Local Welfare Assistance Scheme) completed to provide immediate support for food and fuel. £250 Complaint raised with British Gas initiating an 8-week investigation. **Soft outcomes:** The soft outcomes from the actions taken reflect significant improvements in the client's wellbeing and sense of security. By highlighting the client's vulnerability due to age, ill health, and mental health difficulties, the risk of further escalation and stress from debt recovery was reduced, providing immediate psychological relief. The client was empowered through practical support, such as setting up a manageable direct debit and accessing benefit applications, which increased their confidence and control over their finances. Additionally, engaging multiple providers—including British Gas, Anglian Water, and grant agencies—helped create a coordinated support network, ensuring that the client has ongoing assistance in emergencies and a clear pathway to longer-term financial stability. **Thank you email from client.** Spoke to client and explained that an application to help client with the outstanding energy debt had been submitted. Upon hearing confirmation that all the debt has been cleared the client said 'oh my god, that is the best news I have ever received. Thank you, thank you so much'

These are a sample of the broad range of issues and situation that we are presented with that the advisers work to resolve. We support on average **180 clients a week**

The Future

Reviewing the demands and our service delivery model we are implementing some changes to optimise access to services at the right level for all those who reach out to us.

Thanks to changes in funding, we will be increasing our team to meet additional referrals

The additional staff and client numbers demand additional space, we will again be having a presence at No 19 Tower street in addition to the Tower Street Offices

.

This will enable us to deliver more support including Digital Support appointments, assisting with form completion and helping navigate services digitally

Join Us

We are always on the lookout for people that want to make a difference and have several volunteer positions through the business if you have a few hours to spare.

If you have the skills, we can provide the training and support to a fulfilling role.

We thank all our partners, funders, staff, volunteers and clients for their ongoing support

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