

**citizens
advice**

Redbridge

Annual Review

2022/2023

**In
Debt**



A message from the Chair

Having been on the Board of Trustees of Citizens Advice Redbridge for the last two years (the last nine months as Trustee Board Chair), I am immensely proud of the contributions that Citizens Advice Redbridge has made towards the provision of free, confidential, impartial and independent advice and information for the benefit of Redbridge citizens. While the socio-economic challenges faced by Redbridge citizens continue to increase alongside an increasingly competitive voluntary sector fundraising landscape, I'm sure that I speak for myself and all of my colleagues at Citizens Advice Redbridge (staff, volunteers and trustees) when I say that we remain passionate and committed to the continuing provision of free advice and support to the people of Redbridge so that they can find a way forward, whatever problem they face.

As every year, we are using this publication, the annual review of our activities, to shine a light on a particular aspect of our work. This year it is household debt, which is on the increase and a common theme for our advisers. In Redbridge it is of keen importance as there are no local debt advice agencies that can help. So we must refer our clients out of borough, which is not a situation that suits everyone. We hope that working with partners we can encourage those with the power to invest to do so and that the stories in this review make a case that cannot be ignored.

We are of course indebted too – to our partners, funders and supporters. Without them our work would be impossible. Thank you.

Thank you for taking the time to read about our achievements, the learning from our challenges, and our collective commitment to embark on another year of collaborative service to make a positive impact in the lives of those we serve.



Abi Olapade
Chair, Citizens Advice Redbridge

In debt

Since the beginning of the cost-of-living crisis, our national Citizens Advice network has monitored how people are affected as pressures on households grow. Inflation and skyrocketing energy bills have had a big impact, and we are now seeing worrying signs that **the cost-of-living crisis is developing into a debt crisis**.



Across the country, Citizens Advice is helping almost 40,000 people every month with debt issues - and as analysis shows, the number of people in debt has risen by 34% in the last three years. These worrying statistics are also reported by the Money and Pension Service, covering insights from their annual debt need survey:

8% of the UK adult population need debt advice, around 9.3 million people. This is an increase of 800,000 compared to 2021. This group have not fundamentally changed in terms of their demographics: they tend to be aged under 35, with children, on low incomes, renting their home and from minority communities. They also were more likely to have had an income shock in the previous three years.

London continues to have the highest need for debt advice at 30%, up from 27% in 2021.

Another notable change to the people needing debt advice is a steep rise in the proportion of people from minority communities who need debt advice: 30% in 2022, an increase from 26% in 2021 and 15% in 2020. This is consistent with the findings of our evidence review of the [Impact of Covid-19 on financial wellbeing](#) which found that people from minority communities suffered more from labour market disruption as they are more likely to work in industries impacted by the pandemic.

There are other actions that make people who need debt advice stand out from the rest of UK population. More of them are cutting back on household energy, by reducing gas and electricity usage and, to a lesser extent, burning coal, wood or smokeless fuel instead. Around a quarter have cut back on using or sold vehicles and a fifth are using a food bank.

Extracts from MaPS Financial Wellbeing Blog, January 2023

These insights are well reflected in the experiences of our advisers. Rarely do clients present simple matters but they come with multiple, complex and interconnected issues. Frequently they ask for help with benefits as they have not enough money. Often they need emergency support. And a large percentage of our clients (20.8%) told us they had debts.

Half of the people coming to us in debt have a negative budget (spending more on essentials than they have coming in) and we're supporting more and more people who haven't come to us before, like mortgage holders and those in full time employment. Households falling into debt will find that current systems are stacked against them, presenting endless hurdles and little chance of escape. Aggressive debt collection practices push people further into debt, the market for pre-IVA advice is like the Wild West, and upfront fees for debt solutions are unaffordable.

At times like this, somewhere to turn to is vital – yet debt advice services are scarce, particularly in Redbridge, with no advice agency offering face-to-face appointments in Redbridge or neighbouring locations.



Citizens Advice Redbridge can help in different ways: we calculate benefit entitlement to maximise income, assist with form filling, mandatory reconsiderations and appeals. We provide foodbank and energy vouchers and put clients in touch with charities that provide white goods. We advise on housing issues, e.g. what to do if a Section 21 notice has been served. We can provide case work support if a client has been unfairly treated at work.

When it comes to debt advice, Citizens Advice Redbridge is regulated by the Financial Conduct Authority and all our advisers are trained to undertake debt assessments. However, as one of the smallest advice services in London without specific debt advice funding, we do not have the capacity to provide casework and in-depth debt support. We use our referral networks to signpost our clients to helplines and agencies such as StepChange, Debt Free Advice or the Mary Ward Legal Centre.

Advice at times of crisis

In 2022/23, we were able to assist **3,943 clients** with **6,433 different issues**. This is a reduction in the number of Redbridge residents that we were able to advise and due to the Help to Claim contract moving to CA Havering.

As every year, benefit queries were at the top of the list, a total of 1,849. We also saw an increase in housing and debt enquiries.

Citizens Advice Redbridge is a small local charity, making the most of limited resources. With our help, clients gained £1,119,572 in income, and £123,201 in other financial gains.

56% of the advice we gave was provided by **telephone**, **32%** was **email** advice. **10%** of our clients were seen **in person**. **60%** of our clients had a **disability** or **long-term health condition**, **the majority** (63%) came from a **minoritised ethnic background**.

Behind statistics are stories: the lives of people facing a crisis, affected by misfortune or tragedy. Small problems that if left unattended can turn into major issues. Events that are hard to cope with and turn comfortable lives into struggles with poverty. In these situations, the support that Citizens Advice offers is invaluable. It helps people develop strategies and find solutions.

Meet Clive, aged 62



Clive was referred to us by the local authority's Rent Recovery Team for help because he was in debt.

Clive was confused and did not know that his Universal Credit had stopped. He had spent three months in hospital and rehabilitation which left him incapacitated. He had not checked his benefits.

A little while later, Clive received a call from a rent officer informing him he was in rent arrears. The same officer referred Clive to Citizens Advice for assistance.

Clive came to us not knowing what to do. We did a benefits calculation and found that he was entitled to more than £1,300 of Universal Credit per month plus Council Tax Support. To provide him with immediate help we issued a foodbank voucher. We liaised with Jobcentre Plus on his behalf and requested a mandatory reconsideration of the decision to stop his Universal Credit. As a result, Clive has regained his financial security.

Clive says: *"I just did not know what happened and what I needed to do. I am so relieved that my adviser helped me to sort the situation out and I feel much better now."*

Adviser Jasmin's view

"We come across cases where collaboration between authorities can make all the difference. Nobody wants to see vulnerable people in debt. Working together, we can support people find their feet again."

The advice we provide to Council tenants is funded by LB Redbridge's Rent Recovery Team. Such investment makes good sense as it avoids tenants getting into rent and council tax arrears that are costly to manage for tenant and local authority alike. In 2022/23, we advised 175 clients in total, achieving income gains of £417,000 plus almost £50,000 in other financial outcomes.

Meet Lenny, aged 54

Lenny had been working as a bus driver for five years when he suffered a stroke. As a consequence, the DVLA suspended his driving licence for 12 months (it was eventually restored). Unable to drive, Lenny's employer dismissed him.



Lenny came to us for advice and our employment law solicitor helped him appeal. Although the scenario was deemed to be a reason for lawful dismissal under the contract, we argued that he should have been provided with alternative employment by reason of his disability. The employer did not uphold our appeal and we had to institute unfair dismissal and disability discrimination claims.

After nearly two years and several hearings, Lenny surprisingly got reinstated to his job and after his sick pay was exhausted an order was made for backdated pay. The value of his claim was more than £50,000 and he was very pleased with the outcome. Since then, Lenny has joined a trade union and is very active as he does not wish his experience to be replicated.

Lenny says: *"Without Citizens Advice my old employer would have just dismissed me. I am so glad I had someone to support me throughout and ensure I got financial compensation."*

Adviser Abdullah's view

"Some employers believe that they have the right to fire their staff at will. Not everyone has the confidence to challenge such practice or the knowledge to do so successfully. That is why our service is so important."

Our employment law project is the only service that supports Redbridge residents when they need to challenge bad employment practice. Funded by the Trust for London, we dealt with 650 employment issues and supported 38 clients with in-depth advice and casework. The outcomes of our cases vary greatly: from reinstatement/re-engagement upon appeal, unpaid wages (deductions, accrued holiday pay) paid up, grievances upheld and successful settlement with favourable outcomes for clients - not only in terms of a financial package but securing positive references to enhance future job prospects.

Meet Sharon, aged 28

Sharon was referred to our GP Outreach Project by a social prescriber from a Primary Care Network because she could not cope with the stress of trying to make ends meet, causing her anxiety and mental health issues. Sharon has a small child and urgently needed a new fridge and washing machine. Both had broken down but her benefits were not enough to allow her to replace them.



Our adviser carried out a benefits calculation and in conversation found that Sharon also had debts that she could not afford to repay. These included credit cards, overdrafts and loans. We provided preliminary information and advice to Sharon about her debts including advice about liability and prioritisation, as well as advice regarding potential enforcement action and her rights and options.

For further debt advice, we referred Sharon to Debt Free Advice to enable her to access specialist debt advice and casework support. We explained how the debt advice process works and the ongoing support that Sharon would be able to access. We also supported Sharon to apply to All Saints Church for a charitable grant for a new fridge and washing machine, which was successfully awarded with the new items being

purchased by the church as part of their local assistance scheme. Sharon is now being supported by Debt Free Advice to apply for a DRO.

Sharon says: *"I was so grateful that someone actually listened to me and understood my situation. I now feel confident that my problems can be solved."*

Adviser Sophia's view

"Sometimes you cannot provide all the help a client needs but you need good knowledge of available services plus the right connections to refer people on."

The GP Outreach Project is designed to work closely with social prescribers and medical professionals to support patients with problems that impact their health and wellbeing. Funded by City Bridge Trust, our advisers take more than 50 referrals per month. Our clients experience low income, debt, fuel poverty, homelessness, domestic abuse, child poverty, disability and long-term health conditions, all key Marmot indicators.

Meet Farzana, aged 39, and her children aged 4 and 7

Farzana came to us on referral from the Redbridge Foodbank because she needed housing advice. The property she was living in, as a single mum with two children, had major issues with mould. The extent of this was such that many of the walls in the property were covered in large patches of damp and mould, also affecting the furniture.

In desperation, Farzana had thrown away various items as they became unusable and a health hazard. One of her children had developed a serious skin irritation, which Farzana felt was caused by his exposure to the mould.

Our adviser provided detailed advice on the legal responsibilities of landlords with regard to responding to reports of disrepair, specifically mould and damp, and also provided Farzana with options for taking the matter forward. She was advised in detail about how to submit a complaint, and the stages that could follow, including the format and wording of a potential complaint as well as what evidence she was required to submit. In addition, our adviser booked an appointment for pro-bono advice with a housing solicitor who could offer additional specific advice and casework support.

The adviser also supported Farzana by submitting a grant application on her behalf to All Saints Church which resulted in the provision of a new washing machine and items of furniture. The disrepair issue is being pursued and this aspect of the case is ongoing.

Farzana says: *"I feel so helpless seeing my little boy suffer as a result of my landlord's neglect and not knowing what to do. We were hungry, cold and damp and nobody cared. This only changed when I finally contacted the Foodbank and Citizens Advice."*



Adviser Christian's view

"We help people with the essentials in life: food, money, home and work. All the things that many of us take for granted."

Most of our clients come to Citizens Advice for benefit and debt advice. This year we dealt with 1,849 benefit and 677 debt issues. There were also 1,209 housing issues. We had to assist our clients with 542 requests for charitable support. Through our partnership with the Redbridge Foodbank, we can offer foodbank vouchers. We can also issue Fuelbank vouchers. If clients need household items, white goods or baby clothes, we refer them to local charities that can help.



Meet Sofia and Mohamed, aged 33 and 38

Sofia called our helpline to ask for a benefit check. She told our advisor that she had been putting off the call as she was so ashamed and embarrassed to be in such a situation.

Sofia was on maternity leave having given birth three months previously and was receiving statutory maternity pay. Sofia's husband Mohamed works full time, taking home £1,900pm. In addition to the newborn baby, they also have shared custody of Mohamed's daughter from a previous relationship.

The family lives in their own home for which they pay a mortgage of just over £1,000pm. This deal is due to expire next month and they have been advised that the new payment will be £1,600. Sofia explained

to our advisor that there is no way they can possibly afford the new amount as they are already struggling and on one occasion had to resort to a foodbank.

Having performing a benefit check, our advisor had to inform Sofia and Mohamed that despite their difficulties they would not be entitled to any help. The main reasons for this are:

1. The rules around joint custody mean that only one parent can claim the child element. In this case Mohamed's ex-partner is already doing so.
2. As Sofia and Mohamed pay a mortgage rather than rent, they are not entitled to any help with their housing costs. If they were entitled to Universal Credit, they could get some help after nine months, but this is in the form of a loan that has to be paid back.

As they are unable to claim Universal credit, the family will miss out on cost-of-living payments and the Sure Start Maternity grant.

Sofia says: *"It was good to have the situation explained to us by someone who we can trust – even if we could not be helped. The system is just stacked against us."*

Adviser Roger's view

"Sometimes there is little that we can do to help because rules don't work for everyone. In those situations, we raise the case with our national office. If they find that there are many people like Sofia and Mohamed, they will raise the issue through their campaigns in the hope that our experiences can lead to change for our clients."

Research and Campaigns

The stories that our clients bring serve to highlight what needs to change in policy and practice so that everyone has better life chances. Our research and campaigns work helps to make a case for change – nationally and locally.

A large part of our work is to support Citizens Advice national campaigns by responding to their requests for evidence arising from the problems our clients present to us. This year these have focussed again on issues arising from the cost-of-living crisis on people's incomes, employment, and housing.

As the cost-of-living crisis continued to show its impact, we kept our MPs and local elected members informed of the impact locally. Supported by national and local data, we raised the issue of rising prices regularly from December 2021.

A particular focus was the household debt crisis, which has become more acute as the rising cost of living continues. We supported the campaign by writing to the three Havering MPs asking them to make representations to the Chancellor and providing them with briefings showing the impact on their constituents of negative budgets and rising household debt.

We also explore opportunities for identifying and working on local campaigns in partnership with our neighbouring services and to this end monthly meetings are taking place with colleagues in Havering and Barking & Dagenham.

Going forward we note with interest data from the 2021 Census, which show Redbridge as a changing Borough. This will require a refreshed approach to our advocacy work as we continue to make the case for policy and practice that meets the needs of everyone in Redbridge.

Debt has always hit some groups harder, but the impact is spreading. Citizens Advice is here to help everyone.



Our organisation and governance

Trustees

Dr Ebenezer Anjorin
Royston Emmett
Bernard Hunter
Alan Jeffery
Abirede Olapade – Chair (from Feb. 2023)

Dr Cyril Onwubiko
Adesola Orimalade – Chair (to Feb. 2023)
Nadia Qayum
Mandy Roberts
Alison Sheppard – Treasurer

Our staff team

Our services were delivered by a skilled and dedicated staff team. In 2022/23, we employed a team of 16 staff, many of whom are on short-term contracts and/ or working part-time.

Barbara Adams (team support manager)
Ruthba Amin (Community Resilience Coordinator) (left in May 2023)
Desiree Anwar (Adviser)
Christian Caffrey (Adviser)
Jasminara Chowdhury (Adviser)
Rajbinder Johal (Service Manager)
Sophia Kashif (GP Outreach Project Coordinator)
Angelika Okaj (Adviser)
Tara Mahmood (Adviser) (left in February 2023)
Abdullah Mohammed (Employment Law Solicitor)
Akram Mubenga (Social Media Assistant) (left in July 2022)
Elvia Punitharaj (Volunteer Support Assistant) (left in July 2022)
Joy Paul (Advice Sessions Supervisor)
Susanne Rauprich (Chief Executive)
Mohammed Uddin (Adviser) (left in September 2023)
Stephen Young (Quality Manager)



Since the year ended, Sam Applegate, Kristina Balciunaite, Eme Bassey, Dagmar Halabicova and Dovile Slapikaite joined us to work on different projects.

We also contract Roby Dogwoh for the provision of accounting services.

Our volunteers

In 2022/23 we had **56 volunteers** who gave their service to Citizens Advice Redbridge. In addition, there were 36 volunteers in training. They listened, signposted, gave advice, greeted clients, supported the team and helped with administrative tasks. Our service is dependent on the many hours they give.

Most of our volunteers are Redbridge residents. They volunteer because they care and want to make their local area a better place to live. Some continue to use their skills and experience after retirement. Some want to gain experience, and they usually find paid work after a while. Whatever their motivation and back story – our volunteers make us who we are.

Our thanks go to:



Abhilasha Pawar, Adeela Khan, Afsana Rashid, Alicia Correia, Amna Khalid, Asma Ben Amor, Avin Shakarchi, Azeez Ibitoye, Caroline Bell, Dara Khursheed, David Okun, Edith Almeida, Forida Ali, Francesca Conte, Gerri Ellis, Hamza Mirza, Helen Edwards, Jagdish Sehmi, Jama Akram, Jamal Elliot, Johnisha Kwakye, Joshua Yousaf, Katharine Rees, Kelly McKenzie, Kumar Bhutt, Kylie Harris, Laila Butt, Les Bock, Lola Targanova, Lorraine Bay, Lucas Cizikas, Lynne Patchett, Maureen Foakes, Natasha Wilmans, Nirvana Araujo, Noorain Haroon, Olufemi Soduinde, Philip Copeland, Rahma Abdi, Ranbir Bhangu, Robert Mullis, Roger Harris, Roger Middleditch, Ronita Bexigas, Roopal Mehta, Samirah Rashid, Sangida Uddin, Saron Butler, Shania Essah Aurelio, Sheron Baker, Sofia Hayat, Sophia Siddique, Sudha Radia, Sweetie Akter, Tara Mahmood, Tasnim Hoque, Tayo Aina, Tee Collins, Theresa Reynolds, Tiffany Acheampong, Umeh Jamiath, Yvonne Kelly.

Some of those listed began advising after year end having completed their training.

Advice in crisis

The past year has shown how much Citizens Advice is needed in Redbridge. As our local struggle to make ends meet, we have seen demand for our service increase. The data and statistics that we collect show clearly how energy debts are becoming more prevalent, that many more people require crisis support (food bank vouchers, for example), that disabled people are disproportionately affected by the cost-of-living crisis and that people from minoritised communities have greater debt. But advice services are under pressure as Citizens Advice Redbridge and its funders also feel the pinch due to soaring costs.

At Citizens Advice Redbridge we believe this situation can only be tackled by working in partnership to achieve three things:

(1) Be more efficient

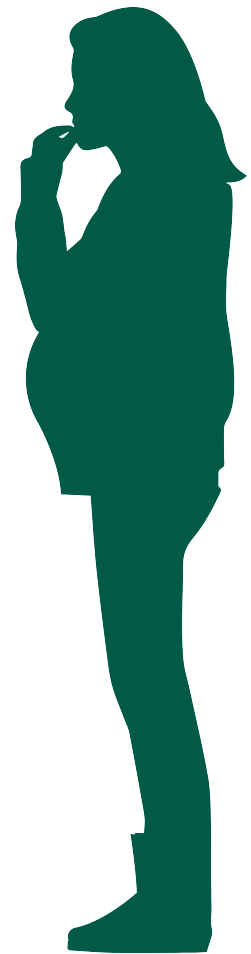
In 2022/23 our partnership with Citizens Advice Havering moved from strength to strength as we began to work on the basis of a shared strategy and business development plan. By sharing resources and working to our respective strengths, we are planning to use our limited resources better across both Boroughs.

(2) Increase our reach

We also planned for more delivery partnerships in Redbridge. By working with the local authority and partners in communities and neighbourhoods we want to become more accessible. For example, at the end of the year under review, we were preparing to starting the Help for Ukrainians project in partnership with Work Redbridge with whom we also share premises at Hub Central in Ilford. And our collaboration with the Redbridge Foodbank has expanded and we now deliver two projects together.

(3) Make the case for investment

We also need to make the case that investment in advice means cost savings down the line. As member of the Citizens Advice network in London, we benefit from such investment made by the Greater London Authority as they support a strategic partnership to address the cost-of-living crisis. This offers a model for replication locally.



Our finances

This year was a transitional year as our income reduced. This was largely because Citizens Advice consolidated the number of providers delivering the Help to Claim contract and our service transferred to Citizens Advice Havering. The loss of the contract was mitigated by the gain of other grants and contracts. This was however not enough to compensate for the loss of income and we finished the year with a negative balance. Plans already show signs of success and we look forward to a more secure financial future.

Income 2022/23

Income from:	Unrestricted	Restricted	Total 2023	Total 2022
	£	£	£	£
Donations, grants and legacies	180		180	5,100
Charitable activities	116,195	259,280	375,475	565,301
London Borough of Redbridge: Strategic Partners Grant (core funding)	65,000		65,000	65,000
London Borough of Redbridge: Housing Advice Project	31,000		31,000	31,000
London Borough of Redbridge (via subgrant from the Home Office): EUSS Project		69,449	69,449	138,264
Citizens Advice: Core funding	5,000		5,000	5,780
Citizens Advice (via subgrant from DWP): Help to Claim Project				135,608
Citizens Advice (via subgrant from BEIS): Youth Innovation Project				6,855
DWP: Kickstart Placements	12,695		12,695	48,985
Trust for London: Employment Law Project		46,500	46,500	41,500
City Bridge Trust: GP Outreach Project		53,650	53,650	35,850
City Bridge Trust: Core funding				
NAVCA (via subgrant from Redbridge CVS): Cost-of-Living Fund	2,500		2,500	
Redbridge Food Bank (via subgrant from Asda/ The Trussell Trust): Food Bank Advice Project		33,278	33,278	11,402
GLA (via subgrant from RCJ Advice): Cost of Living Crisis Prevention Project		24,000	24,000	
Trust for London (LCRF): Community Resilience Project		13,250	13,250	23,550
Energy Saving Trust: Redress Winter Energy Fund		19,153	19,153	28,362
Bank interest	346		346	17
Other income	31,597		31,597	32,635
Total income	148,318	259,280	407,598	603,053

Expenditure 2022/23

Expenditure on:	Unrestricted	Restricted	Total 2023	Total 2022
	£	£	£	£
Charitable activities	197,364	297,683	495,047	590,026
General Advice	153,669		153,669	101,987
Housing Advice Project	31,000		31,000	31,000
EUSS Project		69,449	69,449	138,373
Help to Claim Project				135,608
Youth Innovation Project	12,695		12,695	48,985
Cost of Living Crisis Prevention Project		24,000	24,000	
Employment Law Project		51,862	51,862	41,500
GP Outreach Project		61,203	61,203	35,850
Volunteering Pathways Project				13,561
Food Bank Advice Project		33,278	33,278	11,402
Community Resilience Project		18,586	18,586	23,550
Winter Hardship Fund		39,305	39,305	8,210
Fundraising costs	2,504		2,504	
Total expenditure	199,868	297,683	497,551	590,026

The largest expenditure item was the cost of staff (£389,652), direct costs were £70,181, governance costs £1,697 and support costs £33,517.

Balance sheet

Statement of financial position	2023	2022
	£	£
Fixed assets		885
Current assets	133,585	253,774
Creditors	(56,126)	(87,247)
Net assets	77,459	167,412
Funds (restricted)		33,067
Funds (unrestricted)	77,459	134,345
Total charity funds	77,459	154,385

Our thanks go to **Charles Ssempijja** of **NfP Accountants Ltd.**, our independent examiner. A full report and accounts are available on request from our registered office.



A Big Thank You to Our Funders

London Borough of Redbridge
City Bridge Foundation
Trust for London
Greater London Authority
Home Office
Redbridge Foodbank / the Trussell Trust
Energy Saving Trust
Citizens Advice

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