

# Citizens Advice Watford Annual Review 2022-23



**citizens  
advice**

**Watford**

# Chief Officer's Introduction



Welcome to the Citizens Advice Watford Annual Review for 2022-23. We're looking back on a year that brought untold financial pressure and hardship for households. Amidst the highest inflation rates since the 1980s, spiralling energy bills and soaring food prices pushed many into debt, and an increasing number of households into financial deprivation. One in four children are now living in poverty. Our service has been on the frontline of this cost of living crisis, and I am exceptionally proud of how our staff and volunteer team responded, working immensely hard to give advice to 8,012 people, many in crisis, or facing complex, difficult situations.

With few immune to the economic pressures, our provision of advice via multiple channels was maintained to meet differing needs. Priority was given to extending our drop-in service to ensure that the most vulnerable, the digitally isolated and those in crisis could access help easily. A 105% year on year increase in charitable support is evidence of the very real crises hitting many households who struggled to stay warm, afford meals, or avoid debt.

In this environment, collaborative working with partners was critical to maximise help available to the community. I was very pleased to support the Mayor's Cost of Living partnership meetings and to share the insights and evidence that our service data gives about the impact of the increasing costs on residents.

I believe there is more work to be done to meet unmet need in Watford, to help prevent the accumulation of debt and to ensure easy access to information and support. I look forward to extending our successful work with partners to drive further change. We will also continue to campaign for change to the underlying policies that contribute to deprivation and hardship.

Finally, I would like to express my sincere thanks and gratitude to all the staff, volunteers and trustees who have worked tirelessly to ensure that our clients are provided with the advice and help they need. The achievements highlighted in this Review are only possible due to their skills, knowledge and extraordinary levels of commitment. It is a privilege to work with them all.

**Emma Burgham**  
Chief Officer

## Benefits to the Watford economy and community\*

For every **£1** invested, we generate **£38** in added value

**£297,024** value of hours contributed by volunteers

**£536,824** savings to local partners by preventing homelessness and mental health crises

**£5,095,194** total financial value to the community

\*National Citizens Advice Treasury approved model



# Treasurer's Report



On behalf of the Trustee Board, staff, volunteers and clients, I extend our grateful thanks to all the funders whose support enables us to deliver our vital advice service. As a charity, we rely on the generosity of organisations to provide our wide range of services to those who live and work in Watford. In particular, I record our grateful thanks to the Councillors and Officers of Watford Council who have consistently provided us with funding each year, plus the use of the premises at St Mary's Churchyard.

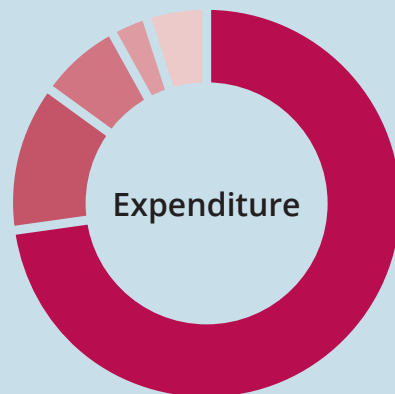
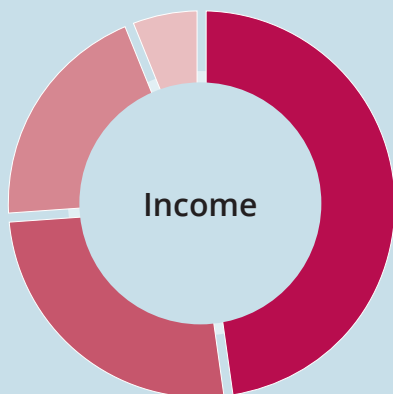
Our accounts show that both income and expenditure in the financial year 2022-23 were higher than the previous year, reflecting the new projects secured and additional associated resources.

Our unrestricted reserves at the end of the financial year equate to approximately 8 months of operating expenditure, which is consistent with our reserves policy. It also means that we are well-positioned financially for the 2023-24 financial year. Funding beyond 2024 remains a concern as we continue to try and meet demand for our service while income is projected to reduce.

We will need to sustain existing funding streams and continue to seek additional funding.

Finally, while the financials are of course important, the biggest donation to the service is the time and effort generously donated by our amazing volunteer team to whom our grateful thanks are due for their continuing hard work, professionalism, enthusiasm and care.

**Pui Wah Carter**  
Treasurer



- Watford Borough Council 48%
- Herts County Council 26%
- Donations, trusts & foundations 20%
- National Citizens Advice 6%

- Salaries 73%
- Office/ IT 12%
- Premises 7%
- Training 3%
- Other 5%

# Impact at a glance

**8,012** clients helped by



**12\*** reception & admin

**33\*** advisers

**9\*** caseworkers

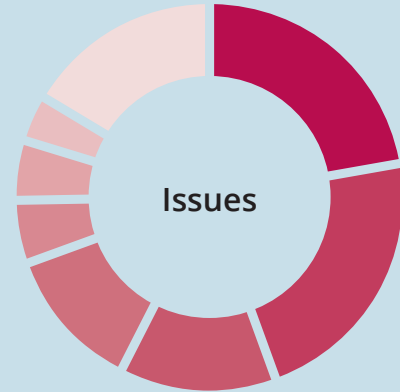
**3,224** advice calls

**2,464** follow-up advice appointments

**1,772** drop-in visits

\* Not FTE

**13,014** client issues



- Benefits 22%
- Debt 22%
- Housing 13%
- Charitable Support 12%
- Relationships & Family 5%
- Employment 4%
- Utilities & Communications 4%
- Other 16%

## Bringing financial stability



**£980,000** debt written off & debt stabilised



**£1,230,884** income gain



**£5,431** average benefit increase

### Client feedback

"Absolutely amazingly helpful. So kind and caring. Super efficient. The service I received you would of thought I was paying top money for it. So grateful!"

## The difference we make



**9 in 10** clients said we helped them find a way forward



**8 in 10** clients said our help improved their lives



**9 in 10** clients said they would recommend us

"I was so anxious and depressed by the whole thing. Your help was lifesaving."

# Impact at a glance

## Changing needs

As prices soared, the needs of people seeking our advice changed

**+105%**

charitable support, including foodbanks

**+54%**

help with cost of living issues

**+82%**

help with energy/ fuel issues

**+30%**

help with Council Tax debt/ reduction

## Client feedback

**"I have debt building up on all my cards and now have to pay rent due to the Benefit Cap. This is causing me to be more in debt & not afford basic essentials and really rely on food banks & vouchers to get by."**

## Responding to changing needs

As financial pressures on households became acute, we took action to help the community, including:



Extending our drop-in hours



Setting up projects with Watford Community Housing and Watford Foodbank to extend and target our reach to those struggling the most



Launching a new website with improved self-help resources



Introducing a newsletter to give information to partners to share with the community



Providing talks in the community on help with energy bills

## Client feedback

**"Just a huge thank you for all the good work you do. So many people would be in a very different place without you when they have no-where else to turn."**

# How we help

## Advice on complex problems

Over the last year we've helped people with increasingly complex problems, many coming with multiple, interrelated issues. Of those we helped, 10% required more than 6 appointments, and another 10% needed more than 11 appointments. We've also seen how vulnerable people have been the worst hit by price rises. 53% of those with cost of living issues were disabled or living with long term health conditions. We've worked hard to help individuals find a way forward with challenging issues in exceptionally difficult circumstances, speaking up for them where necessary to ensure they get rightful access to services and benefits.

## Case study

Rukshana\* came to us in a financial crisis: in rent arrears (putting her family's accommodation at risk) and unable to cover essential costs, including food.

Rukshana was disabled. Unable to drive, she could not travel on public transport, or do household tasks alone. She faced significant language barriers. In receipt of Universal Credit (UC), Rukshana had to attend frequent DWP appointments and look for work.

First, we referred Rukshana to an emergency food programme and conducted a benefits check. We identified that she should have a DWP limited capability for work assessment and helped her apply.

We also identified that Rukshana wasn't receiving the full UC Housing Element. This was because her husband's name was on the tenancy even though he wasn't living there. We helped Rukshana make an application under 'untidy tenancy' rules to get this changed.

Rukshana was spending a lot of money on taxis to attend medical and DWP appointments as she couldn't travel alone. We contacted Hertfordshire Transport to request a companionship pass to enable her to travel by bus.

We also made a successful grant application to fund replacements for Rukshana's broken fridge and washing machine, and helped her apply for free school meals for her children.

Following the limited capability for work assessment, the DWP confirmed there was no longer a requirement for Rukshana to find work, and she also gained a £4,000 UC increase. In addition Rukshana now receives the full UC Housing Element and is no longer in rent arrears.

We successfully helped Rukshana through this crisis period, providing charitable support with food and essential appliances, and ensuring access to public transport, freeing up money for essential bills.

Unable to speak up for herself and facing complex issues, our advisers helped Rukshana stabilise her financial situation and brought security of accommodation to the whole family.

\*name changed

**"I felt so supported by my advisor. She was empathetic and guided me through the best way to solve my problems. I also learned new skills for the future if such problems arise again. She gave me confidence to carry on with my life."**

# How we help

## Expert debt advice

Helping people manage their money is a key part of our advice provision. Over the last two years, as households have struggled with increasing costs, our help with debt has risen by 116%. Council Tax arrears, credit card debt and fuel debt were the biggest debt issues. Our team of expert money and debt advisers give comprehensive debt and budgeting advice, helping people explore options for the way forward and empowering them to make informed decisions that will bring financial stability and security to their lives.

## Case study

Jackie\* contacted us when bailiffs tried to enter her home to collect debt payments arising from non-payment of Council Tax.

Trying to resolve the debt herself, Jackie had entered into an aggressive, unaffordable repayment plan, and consequently defaulted on payments.

First, we registered Jackie for the Breathing Space Moratorium scheme, which gives people temporary protection from debt collection so they can take action to get on top of their debt.

We helped Jackie complete a budget so that an affordable plan could be agreed with creditors to resolve her debts. This detailed work revealed that Jackie was making payments to support an online gambling addiction, exacerbating her financial struggles.

Jackie was very relieved to share this situation with us and eager for help. We put her in touch with Gamstop, the Gambling Self Exclusion Scheme. She immediately signed up to the scheme, which automatically excluded her from online gambling on all sites.

We then started extensive negotiation with Jackie's priority creditors, including the Council Tax debt recovery company, who eventually agreed to an affordable

repayment plan after hearing of Jackie's determined efforts to get help with her addiction, her detailed budget plan and its proof that she had no spare funds.

We helped Jackie maximise her income by applying for Council Tax Reduction and the cost of living Council Tax Energy Rebate. Although Jackie was just able to manage, varying Universal Credit payments were creating a cash flow problem. We advised her to try to increase her working hours to create a buffer for the varying payments, and to enable her to cover essential household costs.

Helping Jackie with detailed budgeting enabled her to stabilise her finances. She worked hard to maximise her income and reduce spending to manage on a very tight budget. Jackie is confident that she is now free of her addiction and she and her family are now also free of worry about bailiffs visiting their home.

\*name changed

**"I am so grateful. I could not have got myself out of this situation without your support and advice. I am recommending Citizens Advice Watford to all my friends and relatives."**



# Volunteers

The volunteering landscape is changing. Voluntary sector organisations are seeing a reduction in applications for volunteering roles, and more volunteers are looking for flexible ways of getting involved, such as remote, short term or ad hoc volunteering. Citizens Advice is no exception, and we must adapt to these changes to ensure we provide a consistent service to our clients.

The pressure on our service continues to grow as more people struggle to cope with the increased cost of living. Without our volunteers, we would not be able to meet this demand and many people would have nowhere to turn.

The Big Help Out in May encouraged people to 'join in, lend a hand and make a change', by volunteering in their communities. Every day we have the privilege of seeing the life-changing impact of our volunteers, working together to help people in their community. It is thanks to them that we can open our doors four days a week to see clients in person - we know that's what people want and need. It's by being there in person, in the heart of the local community, that we can help those who are homeless, those in crisis, who don't have access to digital information and services, or those who speak a language other than English, as many in our community do.

As we welcome new volunteers in the coming months, we are committed to providing a positive environment where everyone can thrive and develop, regardless of their background or experience. Working together, we will continue to support residents in Watford, so they have somewhere to turn when they need advice. We hope the example of our volunteers will inspire more people to join in and help make a change in their local communities.

**Rosie Woodhouse**  
Learning & Development Manager



## Client feedback

**"Citizens Advice Watford is such an essential service for our community. Without the many people giving up their time and volunteering, so many people would be alone and very distressed. Thank you all and God bless you for the kindness you always give."**



# Advice Service

We offer independent, confidential advice by email, on the phone, and in person, for free.

Our office is open for drop-in appointments for emergencies and for those who cannot access advice remotely.

Our website provides comprehensive self-help advice.

Generalist advice is given on a wide range of issues including money, benefits, energy, housing, consumer, employment, legal rights, and discrimination.

Specialist advice is provided with benefits and debt. We have access to legal advice on family, immigration and employment.

We have been awarded the Advice Quality Standard (AQS) by the Advice Services Alliance for the quality of our service.



## By phone:

Call our free Adviceline:  
0800 144 8848  
For foodbank vouchers:  
0800 061 4808



## By email:

Complete our enquiry form at  
[cawatford.org.uk](http://cawatford.org.uk)



## In person drop-in service:

Mon -Thurs 9.30am to 12.30pm  
Watford Advice Centre  
St. Mary's Churchyard,  
High Street  
Watford, WD17 2BE



## Online and self-help: [cawatford.org.uk](http://cawatford.org.uk)

Advice in British Sign Language  
Translation services in-house or  
through LanguageLine

# Research and Campaigns

The service has two aims: to give advice, and to use the evidence from our data to campaign for change to policies and practises which create, or contribute to, the problems people face. Our priorities are to challenge discrimination, alleviate poverty, improve access to services, uphold individuals' rights and secure access to justice. Highlights of 2022/23:

- Campaigning for targeted support for the most vulnerable, including with energy bills, and for welfare benefits to be raised in line with inflation
- Working with Watford Council to ensure information was shared with the community about the Council Tax Energy Rebate Scheme, and other support available with the cost of living
- Conducting a cost of living survey and publishing a report with recommendations for action
- Sharing service data with partners to inform a collaborative response to the cost of living crisis
- Running a Scams Awareness Campaign focussing on scams linked to the cost of living crisis
- Continuing to highlight the shortcomings in Personal Independence Payment and campaigning for change, with a focus on mental health



# A snapshot of our team in pictures





# Citizens Advice Watford Team

The majority of our team are volunteers without whom we would not be able to deliver our service. We would like to thank the whole team, staff, volunteers and trustees alike for their dedication and hard work.

Agata Kalinowska	Elena Fira*	Jim Blair	Pui Wah Carter
Alan Boughton	Elizabeth Howard	John Beauchamp	Richard Boulton
Ann Pyatt	Emma Burgham	Jonathan Isaacs*	Rita Bugler
Annette Hakham	Farrukh Siddiqi	Judith Burkett	Rob Liddell
Anthony Swabe	Franck Pizzoferrato	Judy Moss	Rosie Woodhouse
Becky Atcheler*	Frank Neale	Kalpana Hari	Rosy Aggarwal
Betty Bakalian	Gary Waller	Kalpna Budhdeo	Roy Sloan
Birgit Remmert	Gee Addison	Karen Kwan	Ruth Davison
Carmel McKean	Geoff Dennis	Keith Holmes	Shelley Cooper
Catherine Markowski	Gillian Heyes	Cllr Kennedy Rodrigues	Simon Midgen
Christine Martindale	Gladys Oghenekaro*	Laila McDermott	Stella Zoura
Christine Szewcykowski	Heather Harris	Laurence Blake	Steph Sykes
Daniel Landsman	Helen Hartley	Leena Nagrecha	Sue Gross
Danielle Sherman	Ian Lightbourne	Maggie Bryant	Susan Harvey
David Fisher	Izra Hussain*	Mahtab Munshi	Tricia Dent
David Harley	James Beasley	Malcolm Rodger	Vanessa Moura*
Desi Peneva	Jan Evans	Patricia Santos*	Vikki Molloy
Dillu Daruwalla	Jane Langton	Patsy Denness*	Yomi Akisanya
	Cllr Jennifer Pattinson	Paul Littlefair	Zaynab Fatima
		Penny Marriott	Zuma Ibeh*

\* left during the year

**“A very big thank you to the whole team at Citizens Advice Watford - volunteers, staff and trustees. Being a local charity at the heart of Watford, I have seen how you transform individuals’ lives and the huge difference you make to our community as a whole. I cannot thank you enough for all that you do.”**

**Mayor Peter Taylor**

# Citizens Advice helps people find a way forward.

We provide free, confidential and independent advice to help people overcome their problems. We are a voice for our clients and consumers on the issues that matter to them.

We value diversity, champion equality, and challenge discrimination and harassment.

We're here for everyone.

[cawatford.org.uk](http://cawatford.org.uk)



Charity Registration Number: 1109872  
Company Number: 5453262  
Authorised and regulated by the  
Financial Conduct Authority: FRN: 617787



Artwork by Tom Robinson

## Our Main Funders

