Citizens Advice Central Nottinghamshire

ADVICE FOR OUTCOMES

IMPACT REPORT YEAR 1 JULY 2024 TO JUNE 2025

COMMUNITY FUND

CLAIRE WARD MAYOR OF THE EAST MIDLANDS | East Midlands Combined County Authority

Broxtowe Borough Council

Funded by UK Government

The Henry Smith Charity founded in 1628

EXECUTIVE SUMMARY

This project has been established to provide a replicable model of proactive support for our most disadvantaged clients that represents system change for advice organisations and their clients.

The project has been successful as measured against its objectives. More people have become economically active or are taking steps towards economic activity and overall financial resilience has improved measured by increased income, reduced spending and an improving assets situation. Based on our table of financial resilience outcomes 80% of respondents reported improved financial resilience and the most common reasons for improved financial wellbeing were increased income, reduced bills, improved ability to budget and feeling more secure in their housing tenure.

This a significant achievement given that recent trends reported to our Citizens Panel show that people approach Citizens Advice for the following reasons:

- 50% of our clients have a negative household budget
- 57% have long-term health problems
- The majority of client debts are priority debts
- The peak age group are in their later working life (55-65)
- Digital exclusion is increasing spending inequality in an already over complex market.

Likewise, our evaluation model tells us that participants are better able to manage the problems they face and are able to access help at the earliest point if required. The project keeps our most vulnerable services users, those with severe and multiple disadvantages out of crises. This support system increases feelings of connectivity with respondents reporting they feel more supported, less isolated and have increased feelings of optimism about the future.

The project's core principles have embedded themselves into our work across the three districts of Ashfield, Broxtowe and Newark & Sherwood. Not only do the majority of referrals come from our core service there is an impressive level of joined up working between the project's workers, staff and the volunteers involved in delivering outreach and specialist casework services not to mention other partners such as those funded to deliver home energy advice, careers advice and mental health support.

The project has dovetailed with the objectives of public bodies, especially in health. A drive towards reducing Nottinghamshire's health inequalities through the Building Blocks of Health has proven a perfect match with the objectives and outcomes of the project. The project's drive to increase economic activity and especially good work has also delivered mutual objectives with local and central government to increase economic activity. Both elements of mutuality have led to increased funding for our work.

Citizens Advice Central Nottinghamshire are proud to present this Year 1 report on the Advice for Outcomes Project.

THE PROJECT

Advice for Outcomes is a project dedicated to supporting our most vulnerable clients who experience severe and multiple disadvantages (SMD) or financial exclusion. It was developed with the help of our Citizens Panel and learning from the previous early intervention project. It provides a proactive and systematic approach to helping people with SMD that has been replicated in response to the high number of clients who experience financial exclusion and negative budgets or who face SMD. There are two stands to the project, Early Intervention Work and Financial Resilience Work. Each participant is subject to an action plan based on our own theory of change.

The main outcomes are as follows:

- More people will become economically active
- People will report an increase in income
- Household spending will be reduced thanks to things like cheaper tariffs for services, improved energy efficiency and scam avoidance

- People will feel improved security in relation to their housing tenure
- People will report improved budgeting skills
- Clients will protect and increase assets. Things like savings, NI contributions and accessing pensions advice

- People will be better able to manage the problems they face, keeping out of crisis
- People will be better able to access advice at an early stage and know where to go for the support they need

- People will report feeling more supported and less isolated
- People will have improved optimism about the future

Over the course of the project, 300 people experiencing severe and multiple disadvantages will be helped to better manage the problems they face keeping them out of crisis. The project will also support 600 people to improve their financial resilience.

There will also be outcomes for the organisation.

With additional resources to proactively help clients facing the most entrenched and multiple problems, the organisation will free up core resources to help more clients across the three districts.

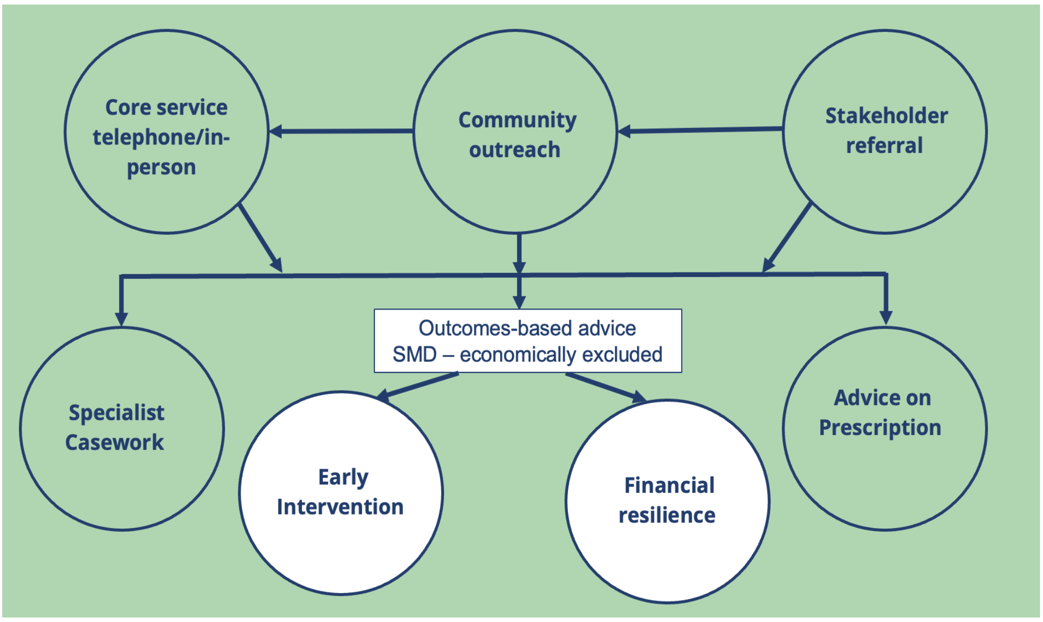
Through the investment, a common service offer will be embedded in the three local authority districts of Ashfield, Broxtowe and Newark and Sherwood, supporting the consolidation of the merger of the main advice providers in Central Nottinghamshire.

For the wider community and stakeholders, the project will help to achieve priorities in health, economic development and reduce deprivation in Ashfield, Broxtowe and Newark and Sherwood.

The organisation will utilise its well-developed process for capturing outputs and outcomes including its centralised system of client survey collection.

A pathway for referrals into Advice for Outcomes has been established to ensure this additional support is provided to the people and households that need it most.

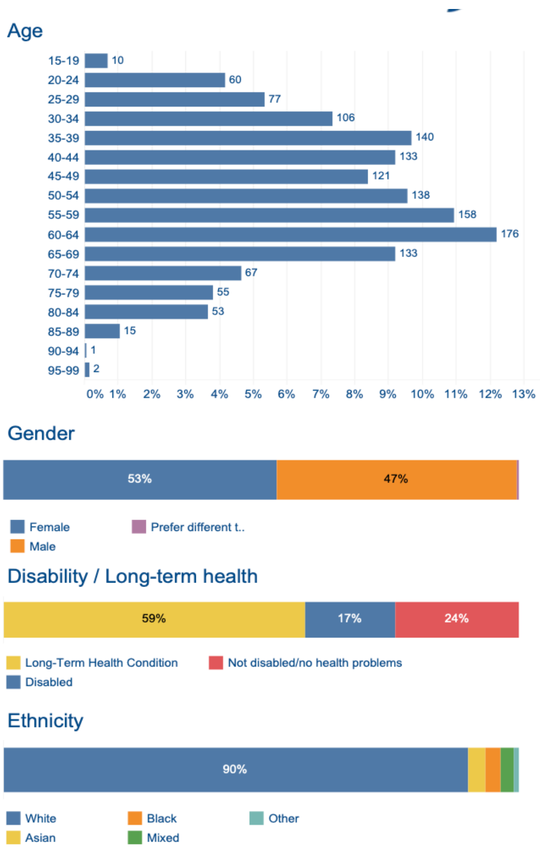
Of the two stands for the service, a team of three Early Intervention Workers (EIWs) in each district supporting people with severe and multiple disadvantages and four Financial Resilience Workers (FRWs) who concentrate on supporting people on all aspects of their income, spending and assets.



Both EIWs and FRWs follow a systematic process of addressing immediate needs, setting medium term objectives and long-term goals to achieve system change for beneficiaries. In order to maximise the holistic nature of their work they draw upon both specialist caseworkers within Citizens Advice Central Nottinghamshire and partners in employment, energy saving, pensions and mental health.

PEOPLE

During the year 1,463 beneficiaries were supported by The Advice for Outcomes (AfO) project. We helped them with 10,733 problems. That figure equates to an average of 7.3 problems per client. Much higher than the service average of 3.6. In particular the service users experience poor health with 76% of AfO clients self-reporting long-term health problems or a disability (service average 57%). The majority of our clients are of working age with a peak of who are of working age between 55 to 64 years of age.



We can see from the issues table that a high number of individuals are reliant on benefits or charitable support. The 'big four' issues also include financial capability, debt, housing and problems with utility companies. There has been a significant increase in utility issues over recent years and feel strongly that the energy and water market is having a detrimental impact on our communities in terms of both financial wellbeing and health. Running comparative reports from the core service for 2018/19 (pre-pandemic for all three districts) we have seen a 79% increase in clients presenting with a utility problem. This is a reflection of how the energy market disadvantages the poorest communities. This situation is made worse by the complexity of markets (something our Citizens Panel commented on) and compounded by digital exclusion.

Issues

	Issues	Clients
Benefits & tax credits	3,395	1,001
Benefits Universal Credit	1,500	481
Charitable Support & Food Ban..	590	296
Consumer goods & services	199	161
Debt	1,020	322
Education	16	11
Employment	240	122
Financial services & capability	1,109	520
GVA & Hate Crime	40	18
Health & community care	390	195
Housing	1,026	309
Immigration & asylum	42	17
Legal	46	32
Other	28	21
Relationships & family	128	71
Tax	99	60
Travel & transport	102	74
Utilities & communications	763	431
Grand Total	**10,733**	

Our data also shows that the most common debts owed by AfO clients are council tax and energy debts. The overwhelming takeaway is that the majority of client debts are priority* debts.

In summary our annual client data suggests the following trends:

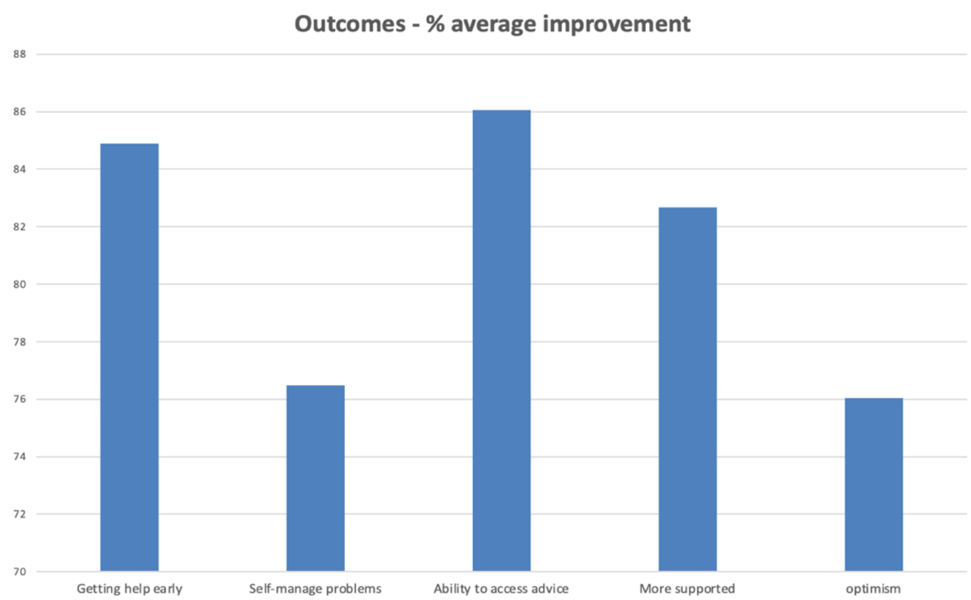
- the majority of people requiring additional support from AfO are of working age
- a high proportion of clients have a health problem
- they are likely to be reliant on benefits for all or part of their income
- the problems they face most frequently are financial capability, debt, housing and utilities
- the majority of debts are priority rather and consumer debt

*By priority we mean the types of debt that is enforced through the Magistrates Court or risks loss of home or essential services such as light, water or heating.

OUTCOMES

Our client survey was completed by 102 beneficiaries of the AfO project during the year and they told us that they were better able to manage the problems they faced, knew how to get help early if they needed it and that they felt less isolated, better supported and more optimistic about the future. It is also the case that 100% of respondents report that their problem was resolved or they now know what to do next after seeking advice.

The measures are based on an individual self-reported scale that we then convert to an average percentage of improvement or deterioration. Along with the financial resilience survey these measures indicate a lasting impact for clients after referral to the Advice for Outcomes project. In particular, there was an 84% improvement in knowing when to get help early and 86% improved ability to access advice when needed. Likewise, respondents reported an 82% reduction in isolation stating that they felt more supported after seeking advice. Optimism (about the future) levels increased by 76%. All this data is impressive because these are our clients with the greatest levels of disadvantage at the point of referral. We are proud that this model continues to elevate improvements in outcomes above that of the core service although it is recognised that this client group continues to face challenges moving forward. That is why building an ability to seek help at the earliest opportunity is an important outcome.



FINANCIAL RESILIENCE

Economic Activity

We have set ourselves an objective of increasing financial resilience through economic activity. This has been facilitated by strengthening our partnership working with employment and skills support services to which we connect our beneficiaries. Throughout the first year of Advice for Outcomes (AfO) we have increased the number of sessions delivered to our clients from our offices. These include booked appointments with Futures and Working Well East Midlands as part of the beneficiary's action plans where applicable. In total 116 people were referred for employment support during the year. We know that 22 of those secured new employment, we suspect the figure is much greater but not all the employment outcomes have been reported back to us. We also work closely with the Department of Work and Pensions delivering some of our Financial Resilience appointments at Jobcentres'.

Our partnerships with Futures and Work Well East Midlands are reflected in the client survey where we are achieving an increase in client reported employment outcomes such as increased salary, securing new employment or simply starting to look for employment through engagement with our partners listed above and the DWP.

This is an important element of our work aligning to the mutual priority for increasing economic activity due to its positive impact for health and wellbeing.

Financial Resilience Survey

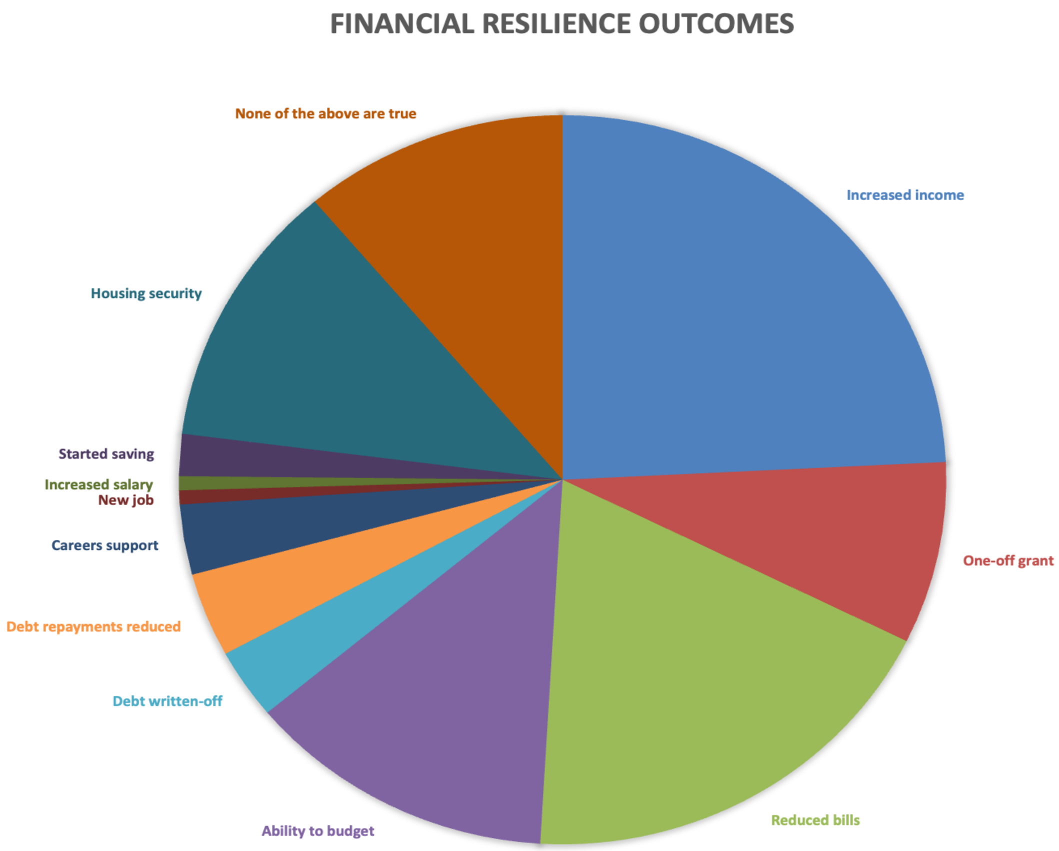
Our survey provides clients with a list of defined financial resilience measures. They are asked to select those that relate to them as a result of the support we have provided. In total 80% of clients using the AfO service report improved financial resilience. The ratio of improved financial resilience is much higher for the AfO project than our other services, 63% for all Citizen Advice Central Nottinghamshire services combined.

The highest impact we achieve on individual financial resilience is that of increasing income, reducing household bills, increased feelings of housing security and improving budgeting skills (financial capability).

It is to be expected that increased income is the most popular reason for improved financial resilience given that our Year 1 output data shows a total income gain for clients of £2.9 million.

Our partnership with Green Doctor has also contributed to deliverables within client action plans. Reducing energy use through insulation and other energy efficiency measures reduces both C02 emissions and energy costs. Green Doctor now offers regular appointments at our offices.

Given that, at the point of referral the majority of the project's clients have a negative household budget, we are pleased to report that a small percentage of beneficiary's report that they are able to save for the first time. Supporting clients to protect or increase assets like home equity, pension contributions and building a safety net for the future are important long-term goals.



CASE STUDIES

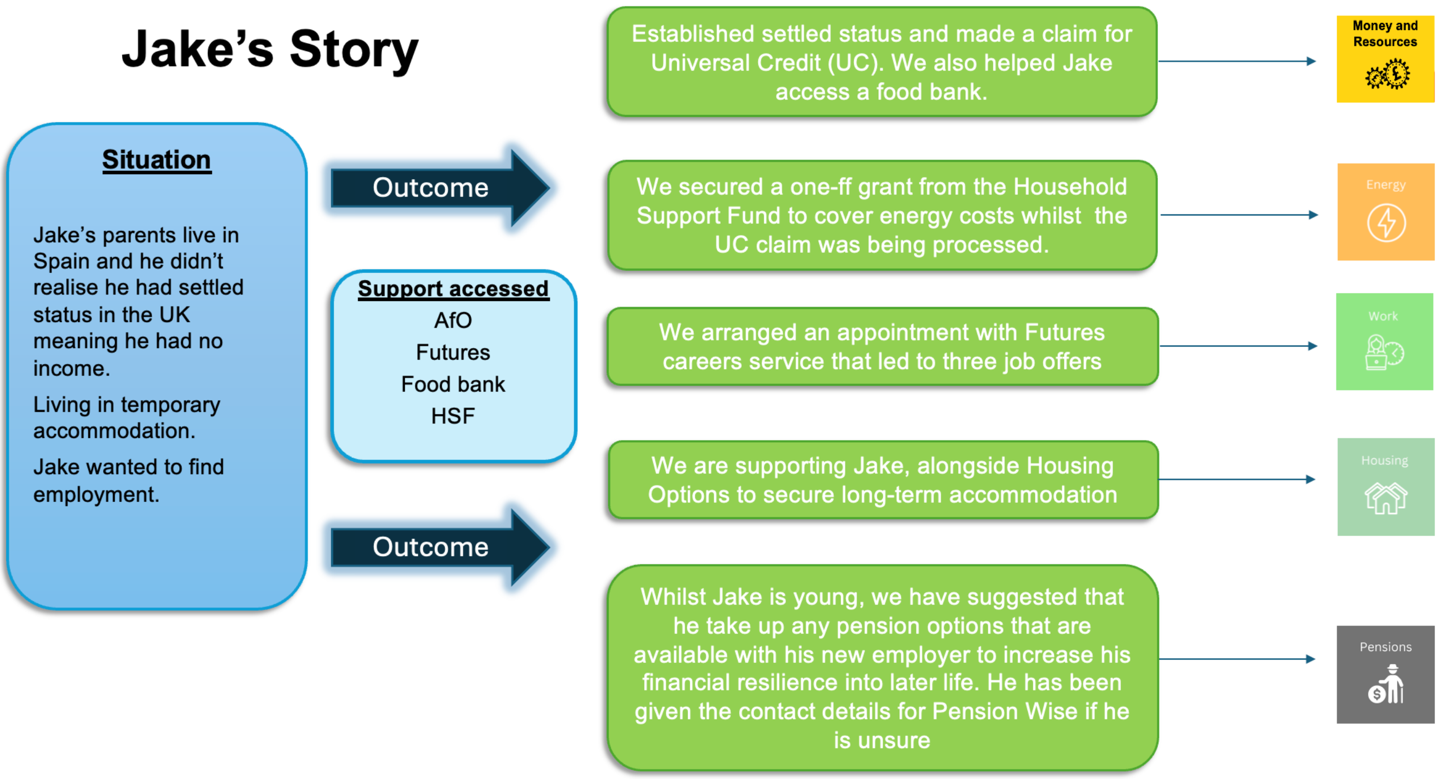
Financial Resilience case study

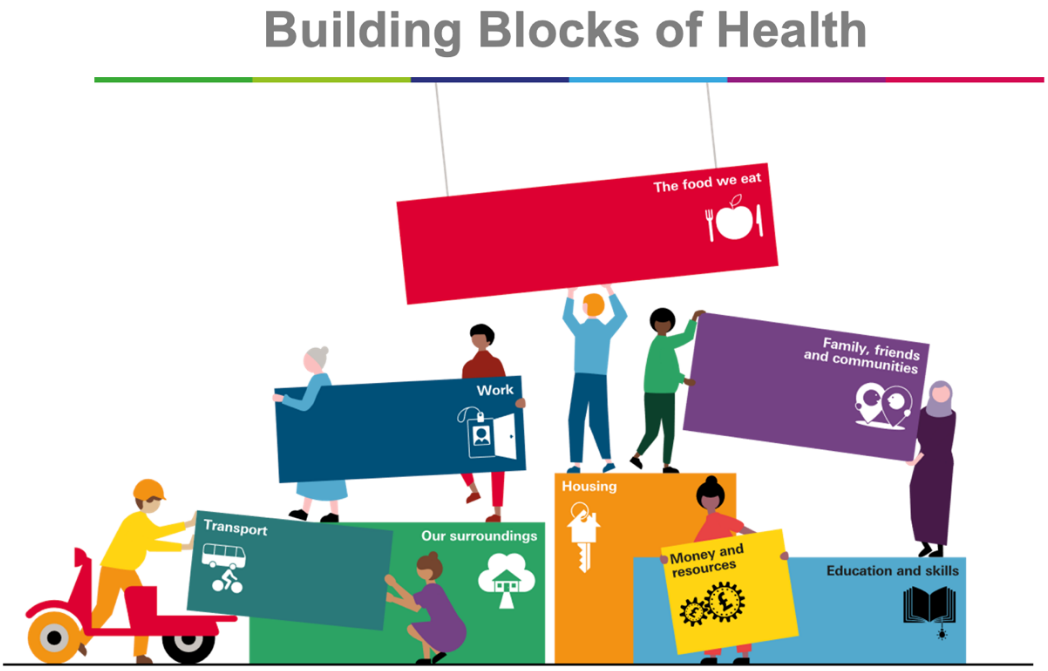
Jake* was referred to the AfO Financial Resilience Worker (FRW). Whilst he had been living in the UK for some time he was being partly supported by his parents who lived in Spain. He thought he could not make a claim for welfare benefits because he was originally from Spain himself.

The Financial Resilience Worker was able to establish that Jake had the correct settled status making him eligible to access Universal Credit. He was assisted to make the claim online and engage with the DWP (Department for Work and Pensions) and was awarded £678.53 a month (annual amount £8,142).

Whilst we were helping Jake secure his Universal Credit claim we supported him to access emergency help in the form of the Household Support Fund and a food bank to reduce his food and energy poverty.

Obviously, Jake did not wish to remain on benefits and as part of his action plan the FRW made arrangements for Jake to connect with the Futures adviser who attends our office weekly. Futures assisted him with job seeking and also arranged some employment related training. Jake has been successful in applying for a job. He had three job offers before accepting one that he felt would suit him best. There are still some housing issues that remain unresolved but with a regular income Jake, with the support of his FRW, is in a better place to find a long-term housing solution. We are working with Jake alongside the Housing Options Team at Broxtowe Borough Council.





Early Intervention case study

Brian* and his partner were referred to the AfO Early Intervention Worker (EIW) due to multiple and ongoing issues. Brian is retired and claiming state pension. He initially attended our core service for support with his housing situation. He and his partner were living with their adult son in a property he was renting. They were sleeping on the sofa.

Brian has health conditions which made their living conditions even more unsuitable. The client and his partner had approached the Abel Collins Homes charity that provides independent living accommodation. Abel Collins advised Brian he needed to be on a qualifying benefit to be eligible for their accommodation.

Following a benefit assessment conducted by the EIW, we found they would be eligible for Universal credit. We also found that the client was not claiming Attendance Allowance (AA) despite health conditions that meant he met the criteria. We supported the couple to claim both these benefits, plus a blue badge which was helpful to reduce parking costs as Brian attends regular medical appointments.

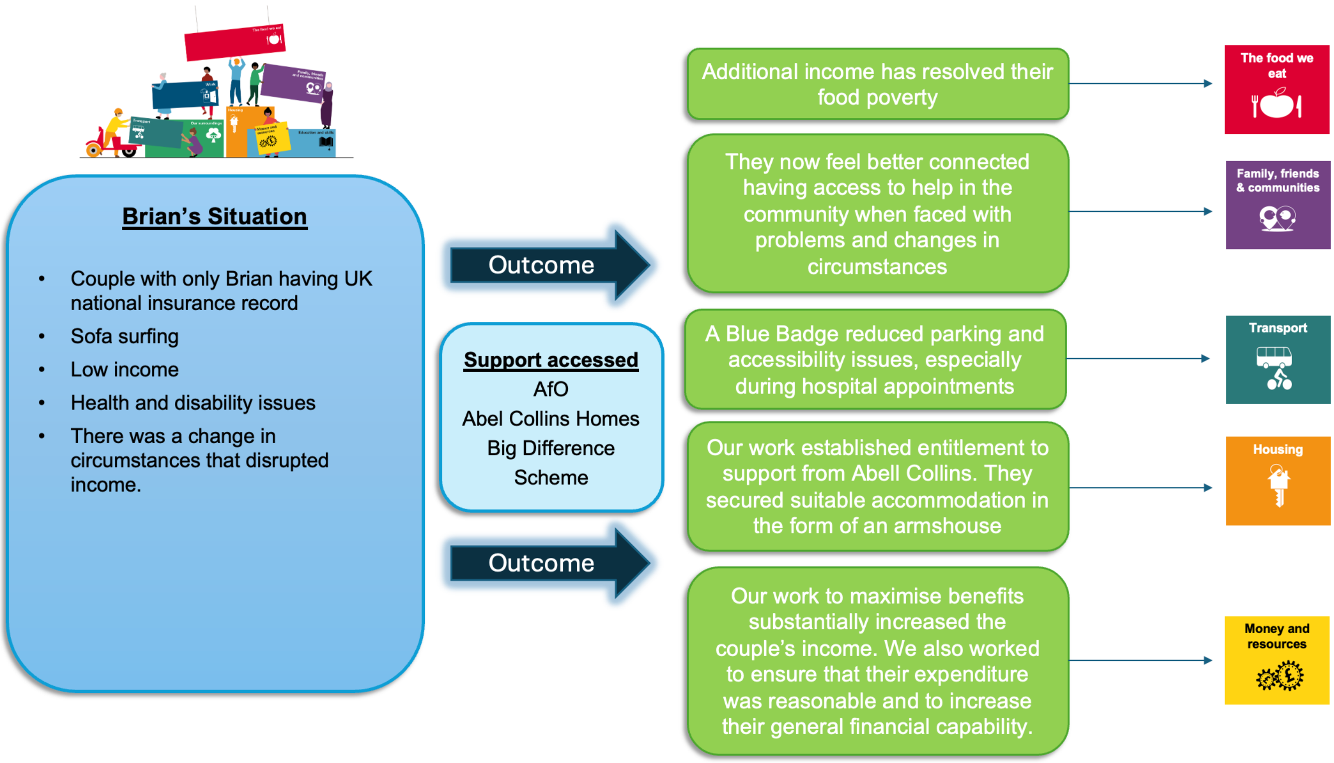
Brian’s claim for AA was successful and he was awarded the higher rate of £110.40 a week (£5,740 per year) along with Universal Credit of £54.40 a week (annual £2,828). This meant they qualified for help from Abel Collins and were delighted to move into the almshouse property which was offered.

In June 2025, we supported them again due to a change of circumstances. Brian's partner is now state pension age. Unfortunately, due to her NI contributions she is unable to claim a UK state pension (moved to the UK from South Africa in 2017).

We looked into their situation and found they were now eligible for housing benefit of £29.44 per week (annual £1,530).

We have helped them with budgeting to ensure they are accessing social tariffs and on competitive rates for their gas, electricity and communications, including access to the Severn Trent Big Difference Scheme. They required some additional support and mentoring due to digital exclusion.

Through our work with Brian and his partner the EIW has increased their income by £10,098 per year, are able to budget and manage their finances and have secure, affordable accommodation appropriate for their needs. This relates to the Building Blocks of Health in the following ways:



*Names changed for confidentiality

CITIZENS PANEL

The Citizens' Panel has remained very active during Year 1 of the project but has continued to evolve to include multiple channels and styles of interaction in order to maximise the panel's input.

During 2024 we undertook a review of the Panel with a proposal to widen the channels of engagement for people with lived experience. The proposal was supported by the current ten Panel members to include:

1. Quarterly briefing paper – how we are doing with outcomes results and outputs data.
2. Opportunity to give feedback on the briefing through a survey.
3. Informed conversations around further development and improvements through one-2-one meetings with the Impact and Evaluation Manager.
4. An annual in-person group meeting.
5. Wider consultations with external stakeholder user groups.

Briefing papers and feedback surveys were sent out in July and November of 2024. There was an in-person group meeting held at our Ashfield office in January 2025. A further session of one-2-one client interviews were carried out by the Impact and Evaluation Manager in January 2025 during which seven clients participated. They gave their views on how the project and service is performing and provided insight into possible future developments. A report was circulated to the ten permanent Panel members and it was also fed back to the Advice for Outcomes events. The report collated lived experience feedback from the group meeting, client interviews and feedback received through our survey.

In summary two recommendations were made with Recommendation 1 being particularly relevant to the Advice for Outcomes project.

Recommendation 1

Our new levels of support have really made a difference and the next stage is to increase reach at an even earlier stage. What did strike me is that a number of the clients interviewed during the one-2-one sessions had extended family who needed our help. Maybe, with additional resources we could adopt a 'whole household' approach to AfO referrals?

This would also benefit the Public Health's agenda around Building Blocks for Health ensuring that extended households work towards a healthy standard of living and get practical help and build financial skills for the future, including increased access to good work, training and skills. As well as associated housing and debt worries.

Recommendation 2

Collocation in local authority buildings seems to improve access to advice. It is recommended that we look for further opportunities to locate.

STAKEHOLDERS AND CONTINUATION FUNDING

Stakeholders have been encouraged to engage with the project and we have maintained a communications strategy that ensures a good understanding of the link between the project and their own priorities. This has focused particularly on inclusive economic growth, economic inactivity and how the project benefits better health outcomes. Key partners for these priorities are DWP, East Midlands Combined Council Authority (EMCCA), district authorities, Integrated Care Board (ICB) and Public Health Nottinghamshire. Members of our management team are now embedded in multiple associated network meetings and strategic groups. We have however found it difficult to secure direct engagement with EMCCA.

Since the outset of the project, we have held events to provide project workers with a sense that they are part of a team, keep them informed of developments, performance updates and provide support. These events have presented an opportunity to inform stakeholders about the great work and outcomes the project achieves. They also serve to help project workers to see the bigger picture and how valuable their work is towards the overarching policy objectives of our stakeholders.

After the initial launch event we have partitioned the events into two parts. Part 1 relates to the project itself (performance and development). Part 2 is given up to key speakers addressing specific themes. The second event was focused on inclusive growth and economic inactivity. The DWP Partnerships Manager spoke about local labour market data and explained the Get Britain Working White Paper. The second speaker was from Working Well East Midlands and talked about the Individual Placement Support (IPS) model of employment support.

A third meeting is scheduled for the autumn and will focus on health and the Building Blocks of Health. Speakers are provisionally booked from the ICB and Public Health.

A lot of interest in the project's methodology has been generated. We are now delivering the 'outcomes-based' advice model as part of the Investing in Communities Fund for Public Health and our Financial Resilience model has been taken up by Ashfield District Council to add to their UK Shared Prosperity Plan (UKSPF). This is in addition to that of UKSPF Financial Resilience already in place in Broxtowe Borough. Unfortunately, UKSPF ends in March 2026. Its continuation status is likely to fall to EMCCA and we are working hard to secure the inclusion of Financial Resilience in future EMCCA spending plans for inclusive growth.

In summary, we have a healthy relationship with key stakeholders and during Years 2 and 3 of AfO we shall continue to foster the feeling that this project is a major contributor to their priorities.

SOCIAL VALUE

During Year 1 we received a lead grant from the project of £111,440 from Reaching Communities. This important grant allowed us to deliver our project design across all three districts of Central Nottinghamshire. It attracted match funding to the value of £386,385. Moving forward the success of Advice for Outcomes has attracted additional funding from UKSPF and some 'spin-off' projects based on the project's design providing outcomes for health and inclusive growth. Therefore, we expect the additional investment element of our calculation to increase in Year 2.

	Number	Value	Formula
Additional investment	3	£386,385.03	Match funding attracted
Client gained income		£2,940,016.00	Financial gains for clients
Jobs created	7	£52,297.70	Tax & NI revenue to the government. From budget 24/25
Homeless preventions	72	£ 1,728,000.00	Cost of statutory homeless prevention of 25% of all cases. Based on DCLG costs
Total		£5,106,698.73	
Client gains less deadweight		**£ 2,058,011.20**	**70% of client gains**
Adjusted value		£4,224,693.93	

Investment by NLCF Y1	£111,440.91
SROI per £1 invested	**£ 37.91**

We work out our **social return on investment** (SROI) by carefully calculating all measurable financial benefits from our work. This includes the revenue to the government we generate by employing 7 valued members of staff who carry out work in the community. That's things like National Insurance and tax. We also work out the money we save local government by preventing people becoming homeless.

Finally, we add up all income gained for our clients who then spend that income in the community. Client gains are reduced by a 'deadweight' calculation. In essence a figure that represents the amount of client financial gain that they probably would have secured eventually without our help.

Once we have a realistic total figure, we divide it by the total amount of core investment we receive for the project to give us a SROI figure. Our calculation estimates a total return on investment of £37 for every £1 invested by Reaching Communities.

Beyond the calculation

Of course, it's difficult to put a value on all the work we do. Like the things we describe in the outcomes section of this report. Things like client wellbeing and the money we save the NHS and other services resulting from helping reduce people's stress and anxiety or keeping people out of crisis so that they don't have to use publicly funded services in the first place.

We are proud of the outcomes we achieve. Beneficiaries are better able to avoid personal and financial crises; they are better able to manage the problems they face in the future and able to access advice at an early stage if required.

Additionally, there is a significant increase in individual financial resilience as a result of our work that filters into the economy. Our service is at the forefront of some of the major challenges faced by society and our work aligns with national and local policies such as increasing economic activity and inclusive growth.

We reach those most impacted by health inequalities and our work contributes towards the building blocks of health, especially that of money and resources but also housing, good work and the reduction of food and fuel poverty. We are pleased to contribute to the HiAP (Health in Every Policy) model.

DEVELOPMENTS AND SUSTAINABILITY

We continue to work with our partners in health and economic development to deliver the mutual objectives of building blocks of health, increased social mobility through economic activity and inclusive growth. We are in a period of change in local government the NHS and wider employment support services but remain supportive of our partners through this period of transition and confident that these partnership with thrive into the future.

We are grateful to the National Lottery Community Fund for providing a further two years of funding to underpin this valuable work and allow us time to secure a sustainable funding model for the project.

Neil Clurow
Impact and Evaluation Manager
Citizens Advice Central Nottinghamshire
28th July 2025