



2021/22 was yet another challenging year for us – with the issues around Covid continuing, albeit that the rules were constantly changing as the year progressed and on top of this, the financial crisis and the squeeze on household incomes started to become an issue well before Christmas 2021. I don't propose to repeat the obvious save that you know that we are in particularly difficult times at the moment with household incomes squeezed harder than any time in the recent past – and rumours of even tougher times ahead, certainly in respect of utility costs, petrol & diesel costs and the general cost of living and the prices of food in the supermarkets.

All of this has meant that life has got that little bit harder for most of us, and a considerable amount harder for some! We are now seeing clients who up until now have managed to keep their heads above water (just) and who have just about managed to make ends meet but with the extra costs now being levied on day-to-day items, they are simply no longer able to manage. One way or another, we are all affected by the increases in daily living costs and for those already struggling, this has just exacerbated the problem.

The government have recognised that it's tough for some and have injected cash into the Household Support Grant and other support packages and it is organisations and charities such as your local Citizens Advice offices who have been tasked with distributing these funds to those most in need. The onus is very much on those organisations on the front line to make sure that any funding available is allocated wisely and that we don't give grants to those who are not in genuine need. In order that we can do that we need to ask some quite probing questions about household finance, and we have to see sight of a recent bank statement. You can imagine, I'm sure that some people are a little uncomfortable in disclosing their total financial position but without this information we are unable to ensure that funding is allocated to only most genuine of cases.

I have to say that in my time as Chief Officer in Felixstowe, I have never known us to be in a position to be giving out food and fuel vouchers in the amounts that we have done lately – nor have we ever been in the position to pay money off outstanding fuel debt for clients so this is all a bit new to us – but the advisers have adapted extremely well and are having these difficult conversations with people – many of whom, up until now, have never had to ask for any help before.

Whilst this is seen as part of our 'core role' now – and I get the impression that this will be the case for some time into the future, the actual processing of these payments and the supporting of these clients **does not** bring with it any additional funding for the organisation to enable it to carry out this work. And so this is a particular reason that proves the value of grants such as that received from **Felixstowe Town Council**, which provides some funding to enable us to help people who otherwise 'bring us no other funding'! The provision of support services which are provided for free by local Citizens Advice offices, isn't actually free to us. Whilst we are so fortunate to have a group of dedicated volunteer advisers, there is still a need for salaried staff to oversee the office as well as general costs of overheads in running a building. The myth that having volunteers 'working for you' is free is a popular misconception unfortunately and somehow these overhead costs must be met! So to be in receipt of a 'core' grant from the Town Council gives us some opportunity to provide these free services to the public. The saying that 'There is no such thing as a free lunch' is absolutely true I'm afraid and everything has a cost attached to it somewhere! Whilst we can still access core funding then we will be able to continue to provide the services that we do but if our core funding is withdrawn in any way, unfortunately so our client services will also suffer.

In addition to providing the vital financial support to people we continue to provide a comprehensive telephone and e-mail advice service and we are gradually opening up to see people on a face-2-face basis for booked appointments only. With the continued prevalence of Covid in the community, I also have a duty of care to keep my staff and volunteer advisers as safe as possible and so seeing people face-2-face brings with it additional challenges.

Since the Covid issue first showed its face, the demand on our services has increased considerably with a more than **70%** increase in client contacts in the first year and even last year (to 31 March 2022) we saw an increase in contact of more than **43%** over the last pre-Covid year we had (if we can all remember back that far!).

Added to all the additional work coming in, we have also been going through a merger process with our colleague offices in Leiston and Lowestoft to create Citizens Advice – East Suffolk (which you will see on the logo at the head of this report). The aim of the merger is to remain sustainable in these difficult funding times and to share resources and expertise. It is not envisaged that there will be any loss in services or presence in Felixstowe and it is hoped, by being able to share resources, that together we might be able to save some valuable funding into the future to enable us to continue to deliver free, confidential and impartial advice services to everyone. There is still a considerable amount of work to be done in order that the three existing entities can be merged into one but we hope that to the client, this transition will appear seamless!

Clients helped in Felixstowe in 2021-22

IN THE YEAR ENDED 31ST MARCH 2022, WE SUPPORTED

3557 INDIVIDUAL CLIENTS!

We helped those 3557 individuals with

8605 DIFFERENT ISSUES!

Top Subjects for advice:

BENEFITS (INCLUDING UNIVERSAL CREDIT) –

1332 CLIENTS

HOUSING:

538 CLIENTS

RELATIONSHIPS & FAMILY:

357 CLIENTS