

How does Hull and East
Riding Citizens Advice
contribute to financial
inclusion?

citizens
advice

June 2017

Key Facts 2016/2017

East Riding

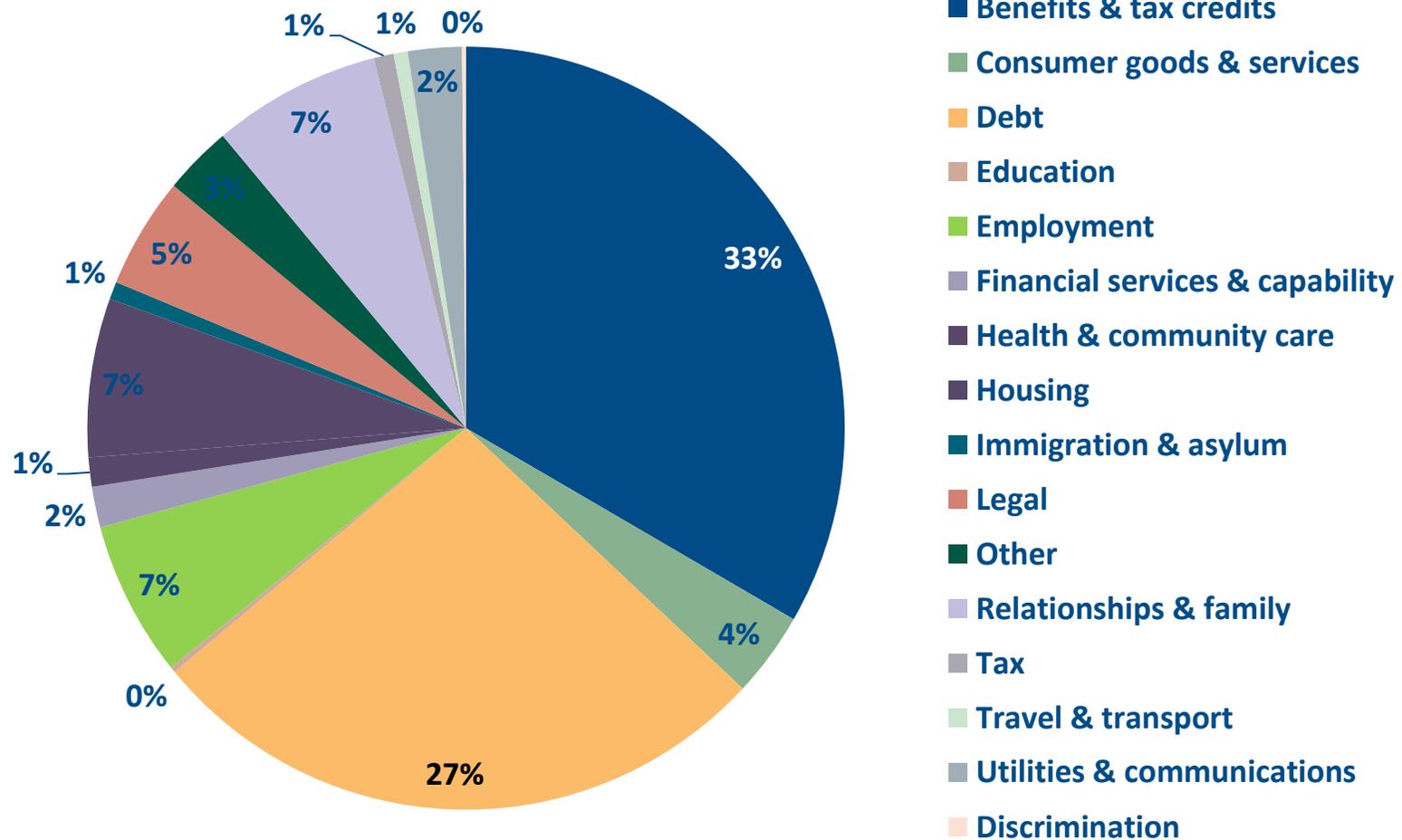


In 2016/2017

- **8,609 clients advised**
- **17,232 advice issues**
- **Working in 14 locations**
- **Advice through multiple channels:**
 - **Face-to-face**
 - **Telephone**
 - **Web-chat and email**



Advice Issues 2016/2017



Services funded by ERYC in ER

Generalist Advice in ER

- Bridlington
- Beverley
- Goole
- 9 outreaches

Specialist Advice and casework

- Welfare Benefits
- Debt

Additional Projects in the ER

MAS Debt Advice

Debt advice, casework and representation

- 638 people
- Themes 1,2,3

Armed Forces Project

Money, Benefits, Housing Casework

- 46 people
- Themes 1,2,3

Energy 1-1 and group

(energy conservation, challenging bills and 'best deals')

- 83
- Themes 1,2,3,4

Help Through Crisis

Partnership, long term multiple interventions

- 29
- Themes 1,2,3

Pension Wise

Guidance on options for over 50s

- 596
- Themes 1,2,3,4

Building Better Opportunities Key working and financial inclusion support for hard to reach

- New
- Themes 1,2,3

Financial Outcomes 2016/17

£ 2,932,505 income gain

£ 1,397,767 debt rescheduled or written off

**£ £1,227,816 benefit to the Local Authority,
Housing Providers and Court system**



Early Intervention In Advice

The earlier people seek advice, the more we are able to help them to manage and/or resolve their issues:

- Managing their money
- Housing
- Benefits
- Debt
- Relationship and family

Often clients come to us when a crisis point has been reached. We can always help but often we can do more at an earlier stage.

Increasingly we are working to build skills and confidence through financial capability and consumer awareness.



Building knowledge, skills and confidence

- Consumer Empowerment – partnership with Trading standards
- Scams awareness, consumer redress, toolkit for working with Trading Standards
- Energy Best Deal training for front line workers and service users of other organisations
- Energy Champion – working with key stakeholders
- Quids In – financial skills and confidence

Benefits of the Financial Inclusion Strategy

- Informed service delivery
- Focus on inequalities that arise from poverty, low confidence and skills
- Provided evidence for funding bids – need, mutual strategic aims
- Shaped some of the policy and campaigns
 - Pay day loans
 - Consumer Empowerment
 - Universal Credit
 - Growth of insecure employment

Citizens Advice Research

- 1,000 Citizens Advice clients
- Focussing on day to day skills not enough
- Our clients do well with core money skills – basic budgeting, managing money day to day
- Across all groups the key finding was lack of confidence
 - Stay informed
 - Take action
- “one size fits all” does not work
- Support needs to be tailored to engage and support people at critical life stages

Free, confidential advice. Whoever you are.

We help people overcome their problems and campaign on big issues when their voices need to be heard.

We value diversity, champion equality, and challenge discrimination and harassment. We're here for everyone.

