

# We're here for everyone

2024/2025

**citizens  
advice**

**Cornwall**  
avis burjysi kernow

# In 2023/24 we...

Helped **8,400** people  
with **31,700** issues

Wrote-off debt worth  
**£1 million** for people in  
Cornwall and the IoS

**82%** of people said we  
helped them find a way  
forward

**85%** of people would  
recommend our  
services to others.

Helped people in  
Cornwall and the IoS  
gain **£6.5 million** in  
income

For every **£1** invested in  
Citizens Advice Cornwall  
we generated **£14.13** in  
value to the public



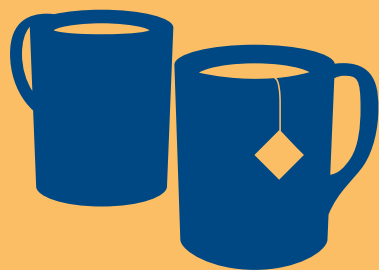
Cornwall

[www.citizensadvicecornwall.org.uk](http://www.citizensadvicecornwall.org.uk)

Follow us on



# Contents



Map of our Service ..... Page 4-5

Foreword..... Page 6-7

We’re Here for Everyone / Jack’s Story ..... Page 8-9

Fundraising / Becky’s Story..... Page 10-11

Our Year .....Page12-13

Volunteering..... Page 14-15

What People Say About Citizens Advice ..... Page 16-17

Our Funding / Aleksander’s Story ..... Page 18-19

Macmillan Service / Action on Gambling ..... Page 20-21

Debt Advice / Advice First Aid..... Page 22-23

Research and Campaigns / Christine’s Story..... Page 24-25

Pension Wise ..... Page 26-27

FinCap / Tenancy Sustainment..... Page 28-29

Top Debt Issues / Client Survey ..... Page 30-31

Communications / Top Issue..... Page 32-33

Jake’s Story / Our Thanks..... Page 34-35



## Offices

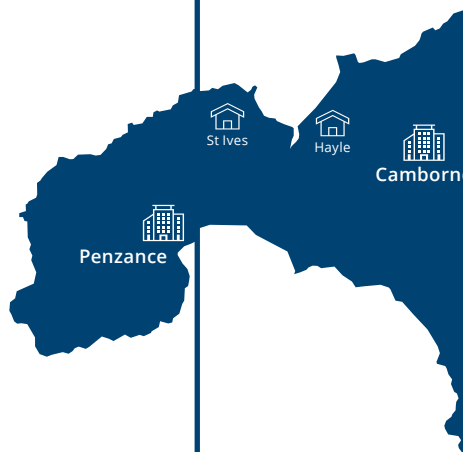
Bodmin  
Camborne  
Falmouth  
Liskeard  
Penzance  
Saltash  
Truro

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## Outreaches

Bodmin – Foodbank  
Bude – Neetside Centre  
Bugle – Village Hall  
Callington – Foodbank  
Hayle – Library  
Newquay – Foodbank  
Probus – Foodbank  
Saltash – Foodbank  
St Austell – Foodbank  
St Columb Major – Foodbank  
St Columb Minor – Foodbank  
St Ives – Library  
Truro – Foodbank  
Wadebridge – Foodbank





**citizens  
advice**

# Foreword



Fran Keene  
(Chair of Trustees)



Jon Berg  
(Chief Executive)

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CA Cornwall is an independent charity and essential service for anyone struggling with their financial circumstances or legal situation, which may affect their mental and physical security and well-being.

**We have clear evidence of the positive impact our services provide on the mental and physical health and well-being of people we see,** reducing pressures on services such as Cornwall Council, NHS, DWP and the local economy.

Through our offices and outreaches, we have a physical presence in 19 towns and villages from Penzance to Saltash with more on the horizon. Our services are also available by web chat and phone.

**Our compassionate, highly trained, accredited, non-judgemental and empathetic administrators, advisers, caseworkers, trainers and supervisors (volunteers and paid staff) provide a way forward to thousands of people a year.**

We advise on housing, benefits, debts, utilities, family law, victims of crime, gender-based violence, immigration and employment free to anyone across Cornwall without prejudice.

It is far quicker, easier, less resource-intensive for us and less strenuous and stressful for the person, if we help before their issue becomes an emergency. By helping other organisations spot signs early and educating people we see and service users of other organisations we can better equip our communities to navigate their challenges independently with confidence.

**We amplify the voices of those facing injustice and campaign for systemic change, so the pains of the present are not felt in future.** Our impartiality, understanding of local issues and systems they operate within, as well as the evidence we have, illustrate the impact on the lives of those affected and allow us to influence people in power to make real change locally and nationally.



We help over 8,000 people-a-year and their families tackle their most pressing issues when costs are high, options limited and services stretched beyond design.

Cases are more complex and urgent than ever. No longer do people arrive at our door with a single issue - they are often linked to at least three emergency situations.

**The effects of the pandemic, cuts to services, lack of affordable housing and the cost-of-living crisis have impacted the mental and physical health of an overwhelming number of people.**

The average Cornish household's disposable income is 87% of the UK average, but house prices are proportionately higher, making it 20% harder for local people to buy a house than in other parts of the country, at a time of soaring rents. (Source: ONS)

Foodbanks are giving out three times more parcels than five years ago, with employment no longer enough to stop the need of one. Alarming, suicides in Cornwall have increased 15% in that time. It now has the fourth highest rate in the country (source: ONS)

Our Business Plan lays out a vision for our services and strategic priorities to ensure we (all of our volunteers, staff and trustees) are serving as many people in need the best we can. It outlines changes we plan to our services to match demands of the times and the needs of the people we serve.

Although we recognise change presents potential challenges, it also presents immense opportunities to positively impact those around us at a time of overwhelming need.

Thank you for supporting us on our journey.

# We're Here For Everyone

Citizens Advice Cornwall provides **free, independent and impartial advice to everyone to help them solve their problems and improve their lives** – from mobile phone subscriptions to problems at work and from Universal Credit benefit applications to debt relief and homelessness – **we're here to help everyone regardless of race, class, religion, politics or sexual identity.**

All the advice we give is confidential, accurate and up-to-date.

Working with a team of more than a hundred dedicated, passionate and highly trained staff and volunteers, we have offices and outreach services across the county from Bude to Penzance.

We value diversity, promote equality and challenge discrimination. Our twin aims are **to provide the advice people need for the problems they face and improve the policies and practices that impact on people's lives**, bringing concerns to the attention of local and national government and business organisations.

**Our general advice service is the bedrock activity of CA Cornwall, powered by our dedicated volunteers.** This is delivered across the county through our office drop-in sessions, advice phone line, online web chat and outreaches at some libraries and foodbanks.

We also have a number of specialist teams developed with partners, which you can read about in this report.

All the advice we give is **confidential, accurate and up-to-date.**





# Jack

Jack came to Citizens Advice through a foodbank referral in East Cornwall.

**He was experiencing severe mental health difficulties and living in a one bed council flat on £118-a-week and was worried about being able to afford a healthy diet on his limited income.**

Jack's extreme social anxiety and volatile behaviour in public made it impossible for him to leave home without his assistance dog. He also suffered PTSD, clinical depression, hyper-vigilance and insomnia and had made several attempts to take his life.

The adviser helped him apply for a Severe Mental Impairment Discount to help cope with his council tax bills. The application succeeded and Jack was exempted from paying council tax and refunded a six year payback on tax he'd already paid of around £1,000.

As he didn't have a cooker at home, Citizens Advice helped him apply for a grant from the council which helped him buy an air fryer.

He told his adviser he needed help with a Personal Independence Payment application to help with his disabilities, although he had been turned down for this before. Working with his mental health worker, his adviser gathered the evidence needed for the PIP application and completed the paperwork.

**Jack contacted us to say he had been awarded PIP and an enhanced rate for living and mobility which was backdated. He received a total of £4,400 in back pay and £250-a-week going forwards.**

Jack is also receiving help from the Citizens Advice Debt Team.

Thanks to his Citizens Advice adviser, Jack has tripled his income with money he was entitled to and is in a much better position to be able to manage his life.

*(Name changed to protect identity)*

# Fundraising

As a local charity, Citizens Advice Cornwall relies on grants and donations to keep on doing the work it does.

**As demand for the service has continued to increase, the need for funds to pay for training, equipment and office costs has continued to rise.**

Our fundraising is increasing the profile of the charity and highlighting the need for public donations to support our work.

This year, we were chosen as the joint Charity of the Year by the **Royal Cornwall Show** and held a fundraising stand at the event. We also had a presence at **Bodmin Pride, Penryn Fair** and **Saltash May Fair**.

We're also working with the local business community and parish, town and county councillors to find new ways to fund the charity.

If you would like to help our fundraising efforts by organising local events or raising awareness of our work you can join our fundraising efforts. For more information about fundraising and to make a donation please visit [citizensadvicecornwall.org.uk/support-us/](https://citizensadvicecornwall.org.uk/support-us/)

## Stories from the frontline

### Becky

Becky was using her local foodbank when she came to Citizens Advice.

Although she had just returned to work she was struggling financially having been unemployed while undergoing treatment for Stage 4 bowel cancer.

**She had been back at work for a fortnight but was worried that the long hours and physical nature of the work was becoming unmanageable.**

Becky had used up her last Universal Credit payment on rent and bills and her first wages weren't due for another two weeks. In the meantime, she couldn't afford petrol to get to the hospital for her ongoing treatment.

Becky's adviser gave her information to apply for health benefits and issued her with a Household Support Grant voucher to help towards travel costs.

**The strain of the work proved too much and Becky had to hand in her notice, but as her accommodation was provided as part of her job, she was given two weeks to move out and find a new home.**

She was advised to contact the council about housing but then ran out of money on her phone so she couldn't contact them.

The adviser arranged for authority to make calls on Becky's behalf.

**By now, she was sleeping in her car with no cooking facilities.**

Our adviser says: "I communicated frequently with the housing and homeless prevention team at the council about my concerns for Becky, who was already extremely unwell, and raised the alarm about her vulnerability."

As a result, the council found her temporary accommodation, which gave her time to register as homeless and bid on available properties. By this time, Becky's cancer had spread and she had to receive more intense treatment.

She was found accommodation in pods near the hospital, designed for temporary accommodation for rough sleepers.

When we last spoke to Becky she had been given the all-clear from her cancer and had found a new job with more reasonable hours and better pay.

*(Name changed to protect identity)*



# 2022-23 Highlights



Some of our team at the Royal Cornwall Show where we were selected as 2024 joint charity of year.



We attended Saltash May Fair to raise our profile in the local community.



We were delighted to receive a sizeable donation from Poltair Residents' Association earlier this year.



Two of our fantastic volunteer advisers in Truro enjoy a well-deserved tea break during a drop-in session.





Our Camborne office hosted a visit by former local MP, George Eustice and his team, in the run-up to the General Election.



Victims of Crime Adviser, Allison Livingstone, with our award for National Campaign Project of the Year, awarded by national Citizens Advice for our work on improving police response to stalking.



Our new Advice First Aid Team are pictured training St Austell Foodbank staff and volunteers to give basic signposting information to people.



We held a well-attended Pension Income Maximisation awareness event in Truro for people from local organisations working with older age groups, funded by the Cornwall Community Foundation.



# Volunteering

All sorts of people, of all ages and backgrounds, volunteer for many different reasons but one thing all our volunteers tell us is that working with their local Citizens Advice is **enjoyable, rewarding, challenging and varied**.

Our volunteers – whether advisers, administration workers, researchers, fundraisers or trustees – are invaluable for the delivery of our projects and services.

You don't need prior experience to become a volunteer – full training and supervision is provided for whichever role you apply for. Some of our volunteers have found working for us a useful stepping stone into paid work.



**If you're interested in finding out more,**  
visit our website ([citizensadvicecornwall.org.uk](https://citizensadvicecornwall.org.uk))  
or email [volunteer@citizensadvicecornwall.org.uk](mailto:volunteer@citizensadvicecornwall.org.uk)

# Worried about betting or gaming?

If you're spending too much time and money on gambling, betting or gaming – you're not alone.

Our trained advisers can help you deal with debt, and we can help you get specialist support if you need it. All our advice is free and confidential.

**Let's talk. We can help you move forward.**



**citizens  
advice**



# What people say about us:

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"I find it so difficult to find the words to express my gratitude to you and show my appreciation for your kindness. I thank you for all the hard work you have done for me. **You have given me the chance to rebuild my life.** You have given me the opportunity to have a life without fear again."

**CLIENT – DEBT ADVICE TEAM**



"Thank you very much to you, I can't thank you enough, this is really very important for me [female client] and for [my wife]. I came to England six years ago and said after a week that this is where I want to live and now my wife is with me for a year and she thinks the same. Once again thank you very much."

**CLIENT – LISKEARD OFFICE**



"Thank you for helping me to get financial assistance whilst off work with my cancer. **I am glad I reached out to you as I didn't know if I could get any help.** I'm grateful to you."

**CLIENT – CITIZENS ADVICE MACMILLAN TEAM**



"The advisor was excellent and did a wonderful job helping me understand my solicitor's jargon. **Her help was over and above what I expected, and helped me emotionally too.**"

**GENERAL ADVICE CLIENT**



"I have had many problems in the past in dealing with issues due to my stroke and the various complications this has caused me. My CA adviser listened and acted as my agent in completing a detailed PIP (Personal Independence Payment) appeal submission form for the tribunal...I attended the tribunal hearing which resulted in the judge and his panel awarding me PIP again and setting aside the unjust DWP decision. I could not have done this without the help of my adviser, also an armed forces veteran. **I would like him noted in dispatches and I express my very thankful appreciation for what he has done for me.**"

**CLIENT – SALTASH OFFICE**



"I was extremely thankful for the help received and the eventual outcome. Wonderful, knowledgeable and professional staff, highly recommend. Could not have sorted my problem without them."

**GENERAL ADVICE CLIENT**





"After reporting stalking incidents and concerns to the police for over a year I heard nothing back. Things were escalating fast and when I then experienced a break in again it was quickly dismissed. Phone calls were not returned, emails not answered and promised follow ups never happened. I even experienced a second break in. **Once I was put in touch with Allison at Citizens Advice via another victim that is when I felt someone was actually listening.** Things quickly began to move in the right direction. Allison was with me every step of the way clarifying what was happening. I feel that without Allison's support we would not have got the arrest or made it to court and got a conviction. **Without the support of Allison things would have been very different for myself and children.** The support received was invaluable and I will forever be grateful."

**VICTIMS OF CRIME CLIENT**



"Thank you for your kind words you have been a great help to XXXX and myself over what has been a very difficult period."

**CITIZENS ADVICE MACMILLAN TEAM CLIENT**



"The adviser took a minefield and made it safe. The forms we had were complex but [the adviser] made them feel more manageable. The process is not over yet but we will be going back to Citizens Advice for further advice and help as the service offered was excellent."

**GENERAL ADVICE CLIENT**



"I just wanted to thank you so very much for everything, you're amazing! You have helped me so much!"

**CITIZENS ADVICE MACMILLAN TEAM CLIENT**



**"The adviser took a minefield and made it safe.** The forms we had were complex but [the adviser] made them feel more manageable. The process is not over yet but we will be going back to Citizens Advice for further advice and help as the service offered was excellent."

**GENERAL ADVICE CLIENT**



"The advisor I spoke to was extremely helpful and made me feel very comfortable and was really understanding. The service is amazing. **I have used Citizens Advice before and they have always helped me and I would and have recommended the service to friends and family.** Thank you."

**GENERAL ADVICE CLIENT**



# Where Our Money Comes From

Cornwall Council <b>£523,000</b>		Money Advice Service Debt Advice Project <b>£241,000</b>
National Lottery <b>234,000</b>	Trussell Trust <b>£165,000</b>	People in Mind and MHEND Project <b>£130,000</b>
Macmillan Cancer Charity <b>£92,000</b>	PensionWise <b>£65,000</b>	Tenancy Sustainment <b>£35,000</b>
Nationwide <b>£31,000</b>	Building Futures (ESF) <b>£31,000</b>	Donations <b>£29,000</b>
Household Support Grant <b>£27,000</b>	Cost of Living Fund <b>£15,000</b>	Disability Cornwall and Isles of Scilly <b>£12,000</b>
Blanchminster Trust <b>£9,500</b>	Caledonia Trust <b>£8,200</b>	Ingeus <b>£6,700</b>
EUSS Settlement Scheme <b>£5,700</b>	Energy Projects <b>£4,000</b>	Other Income <b>£49,000</b>



**Stories  
from the  
frontline**

## Aleksander

Aleksander is an EU national who has lived and worked in the UK for 20 years.

He applied to the EU Settlement Scheme following Brexit before the deadline but due to limited digital skills, missed an email from the Home Office asking for more information and his application was automatically refused.

**Aleksander was unaware of the refusal and only realised the situation when his new employer asked for a code to prove his immigration status.**

**He was unable to take-up his new job or claim benefits because he didn't have EUSS status. As a result he became homeless and relied on friends and family to support him.**

By now the deadline for EUSS applications had closed and his explanation for a late applications was refused by the Home Office. His lack of funds meant he had to use a local foodbank who referred him to Citizens Advice Cornwall.

Aleksander's CA adviser was able to issue him with a Household Support Grant (a small one-off payment). An immigration adviser helped him make a new application and Citizens Advice provided supporting letters with a local homelessness charity to prove "reasonable grounds" for the late EUSS application.

Aleksander was granted Settled Status and is now allowed to apply for work to support himself.



# Macmillan Cancer Support

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The Citizens Advice Macmillan Project provides benefits and grant advice countywide to people diagnosed with cancer, including their family and carers.

Having a cancer diagnosis can dramatically affect someone's financial circumstances. Not being able to work, needing to reduce working hours or managing on a fixed income can mean having to make financial choices which increases the stress and worry at an already difficult time when patients should be focusing on treatment and recovery.

Daily living costs can increase – travelling to hospital for treatment; higher heating bills because patients are at home more and have increased sensitivity to the cold; changed dietary requirements; weight loss or gain meaning clothes no longer fit properly and additional childcare costs.

We help people negotiate the benefits system and make Macmillan grant applications on their behalf. We also work with other Macmillan professionals to provide further support to those affected by cancer. **In the last year, the project secured £77,000 in Macmillan grants and an income gain including welfare benefits totalling £2.7m on behalf of the 1107 people who used our service.**

# Action on Gambling Harm

Citizens Advice Cornwall is working with ARA (Addiction Recovery Agency) which provides counselling for people with gambling addictions in the South West.

**According to the government, Britain is one of the biggest gambling markets in the world, worth around £14 billion-a-year.**

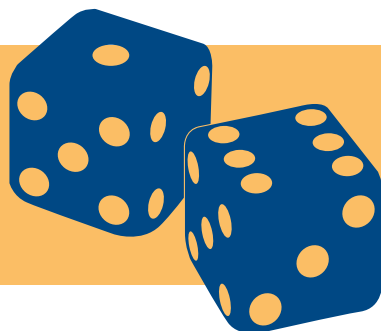
Almost half the population gambles, including sporting bets, playing bingo, buying lottery tickets and scratch cards. The industry spends more than £1.5 billion-a-year in advertising.

**There are around 2 million people in Britain experiencing the effects of gambling harm, including 300,000 classed as problem gamblers with millions more at risk of harm because of someone else's gambling.**

Gambling harm can have a devastating effect on people's finances, relationships and mental health. More than 75% of gamblers surveyed by Citizens Advice had built-up debts because of gambling. In the same survey, more than a third of families with children couldn't afford essential costs such as food, rent or utility bills as a result of someone's gambling.

CA Cornwall is working with ARA and GamCare to publicise Gambling Harm and where people can seek specialist help and counselling for themselves or other people they're concerned about.

**There are around 2 million people in Britain experiencing the effects of gambling harm**



# Debt Advice

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CA Cornwall employs specialist Money Advice caseworkers helping people find a way through their financial issues. Debt and money advice is carried out by two projects, the Money Advice Project and People in Mind.

**In 2023/24 the team saw 1,181 people with debt issues, helping them write-off a total of £662k in debt and reschedule a further £92k.**

## Money Advice Project

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The team are funded by the Government's Money and Pensions Service. They provide advice on strategies and solutions for debt including payment plans, full and final settlements, bankruptcy, Debt Relief Orders, write-off requests and Individual Voluntary Arrangements.

Our skilled advisers never judge people or make them feel bad about their situation. The team can help find ways to manage your debts, even if you think you have no money to repay them.

## People in Mind

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Debt advice is also provided by People in Mind (PiM) for clients of mental health charity, Pentreath.

PiM clients get a package of help via a support worker from Pentreath and a Debt Caseworker from CA Cornwall. Our debt caseworkers work hand in hand with their Pentreath counterparts to reduce financial pressures and stress on people who are already in a very vulnerable place. This helps towards improved mental health and well-being.

All the PiM team are now Approved Intermediaries for Debt Relief Orders. They are also skilled in using medical and financial evidence to attain fantastic results for their clients, including write-offs and agreements not to pursue credit debts.



# Advice First Aid

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Advice First Aid is a new service from CA Cornwall training frontline workers and volunteers from other charities and organisations to point people to sources of help and information and identify those who need more in-depth help from Citizens Advice.

## Who is it for?

Anyone who has a frontline role with members of the public likely to need help with issues such as benefits, debt, employment, housing or managing relationship breakdowns. This could include foodbank workers, community groups, people working in health or education, or charities for vulnerable people.

## Why are we doing this?

We want people in direct contact with members of the public to feel confident discussing available help for issues like benefits, housing and employment and identify those most in need of our service. Many people just need to know where to look for information or which organisations to contact, but some need more help and assistance.

Participants in Advice First Aid won't need to give advice themselves but by simply asking the right questions, will be able to identify sources of information and know when to refer more urgent, complex cases to CA advisers.

## What people are saying about Advice First Aid

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We delivered training to members of the Peninsula Trust at Millbrook who said: "The course was excellent. It helped increase our knowledge, but perhaps more importantly, our confidence in helping provide advice. In particular, the checklist of questions to help frame a discussion were really useful. Thank you to the trainers, who were both extremely knowledgeable but also flexible to the needs of our group."

See [citizensadvicecornwall.org.uk/advice-first-aid/](https://citizensadvicecornwall.org.uk/advice-first-aid/) for more information

# Research and Campaigns

Research and Campaigns is a vital part of Citizens Advice work – looking into policies and issues which have a negative effect on people's lives and lobbying central and local government, public agencies and business groups for change. Working across the county, the Research and Campaigns Team provides data and evidence to highlight underlying problems and feeds into national data collections and campaigns.

## **In 2023/24 we:**

- Worked on a major report about failings in police investigations into stalking in Devon and Cornwall which received widespread coverage on regional TV, radio and in local newspapers. Our campaign received the national Citizens Advice Award for the Most Influential Campaign Project 2024.
- Worked with Citizens Advice South Hams, Citizens Advice Plymouth and the University of Plymouth on an investigation into the effects of freezing Local Housing Allowance at a time of rocketing rents in the region. The government subsequently lifted the freeze on LHA in the following Budget.
- Launched an ongoing publicity campaign on the effects of Gambling Harms. This included radio interviews and publicity materials placed in superstores and GP surgeries in Mid-Cornwall.





# Christine

Christine was in her late 70s and had been living off savings from selling her house for the past eight years.

**She had no income at all, and was paying her rent, council tax and all bills from her savings. These had reduced to a dangerously low figure, and she was consumed with anxiety about the future.**

Someone suggested she might be able to claim Universal Credit, so she phoned Citizens Advice.

Christine was very apologetic and reluctant to consider claiming anything. We carefully explained she was likely to be entitled to some retirement pension, even if this was a small amount, due to a patchy work history.

We also explained that Pension Credit would top her income up to £218.15. Housing Benefit would pay all her (very fair) rent, and she would get help with her Council Tax, and other benefits like a free TV licence.

After helping with her initial phone calls, Christine gained the confidence to talk to call handlers herself, was awarded both benefits and housing benefit and £6,140 in back-dated payments.

**Having “deferred” her pension for so long she is now deciding whether to take an increased retirement pension or continue with the initial award and take a cash payment of £46,400.** Both

options retain her Pension Credit eligibility and ensure she will still receive full Housing Benefit.

Christine has told us she is delighted and relieved she faces a more secure future.





# Pension Wise

We provide free, unbiased guidance to clients aged 50-plus with a defined contribution pension pot.

**Guidance covers what the new pension freedoms mean and retirement options as well as advice on avoiding pension scams, but does not provided financial advice.**

Last year our guiders carried out 4,400 appointments across the South West with a Quality Assurance score of 88% and an average overall customer satisfaction of 99%.

Pension Wise is a government-funded service and appointments usually last 45 to 60 minutes. During the session we explain your pension options, explain how each option is taxed and explain any next steps to take. All guidance is independent and we don't recommend any products or companies or tell you how to invest your money.

4,400

appointments across  
the South West

88%

Quality Assurance  
score

99%

average overall  
customer satisfaction

# Be Scam Aware

Contact Citizens Advice  
for scams advice online at  
**[citizensadvice.org.uk/  
scamsadvice](https://citizensadvice.org.uk/scamsadvice)** or at  
**0808 223 1133**.

**citizens  
advice**

**#ScamAware**

**ctsi** Chartered Trading  
Standards Institute

**NATIONAL  
TRADING  
STANDARDS**

Protecting Consumers  
Safeguarding Businesses



Department for  
Business & Trade



# FINCAP (Financial Capability)

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It is widely recognised that financial problems often stem from poor money management and financial decision making.

FINCAP has worked to tackle some of the root causes of poverty in Cornwall by providing people with the knowledge they need to handle their money and household budgets wisely.

In the last year, the FINCAP team have organised sessions on a range of benefits and financial topics for partner organisations.

# Tenancy Sustainment

CA Cornwall administers the Tenancy Sustainment Scheme on behalf of Cornwall Council to help tenants threatened with eviction stay in their homes.

Up to £5,000 is available to help tenants of privately-owned properties who have fallen behind in their rent and, as a result, are at risk of homelessness.

Our advisers work with tenants and landlords on a case-by-case basis, looking at the reasons for their arrears and providing advice and assistance to support them in sustaining their tenancy.

In exchange for addressing the arrears and providing support, landlords will then be expected to allow renters to remain in the property for up to 12 months after they've been given assistance.

**Up to £5,000  
is available to  
help tenants of  
privately-owned  
properties**



# Cornwall 2023-24

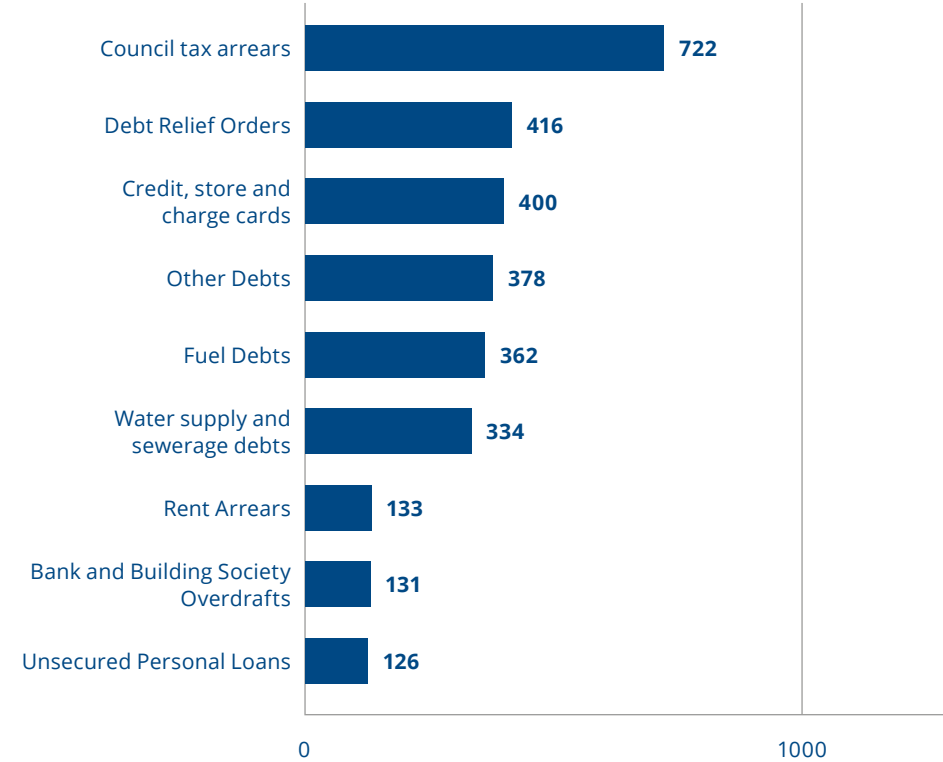


In 2023-24 we saw  
**8,300** people with  
**31,700** issues



We helped people gain a total of  
**£6.5 million** in income and  
wrote-off debt worth **£907k**

## Top Debt Issues In Cornwall And The Isles Of Scilly

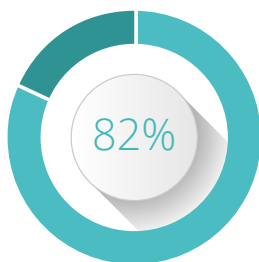




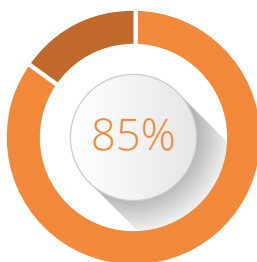


# What People Think Of Us

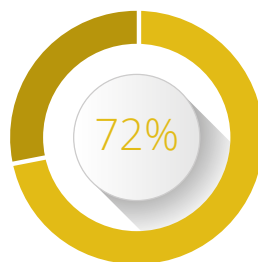
The Client Experience Survey is an automated process administered by national Citizens Advice. The results for 2023-24 indicate Citizens Advice Cornwall continues to provide a very high level of client satisfaction.



of people found the service helped them find a way forward



of people would recommend our services to others



of people found their problem was resolved

# Communications

Good public communications is key to getting important information across to the community – from help getting on top of energy bills to warnings about scams, redundancy rights and combating loan sharks.

**Our recent communications activities have included highlighting the plight and scale of people in negative budgets in each constituency in Cornwall in the media and with parliamentary candidates, promoting our fundraising activities at Royal Cornwall Show, publicising our Gambling Harms campaign and launching our award-winning report on stalking and domestic violence.**

**We also have a programme of talks to WIs, memory cafés and other groups about the work of Citizens Advice and specific issues such as scams awareness.**

We've been developing our presence on social media and worked with TV, radio and newspapers to get our public messages across, including a regular advice column in the Voice newspaper series and in local community magazines.

To find out more about the work of Citizens Advice Cornwall, follow us on Facebook, X and Instagram or visit

**[www.citizensadvicecornwall.org](http://www.citizensadvicecornwall.org)**

**Keep in touch –  
we'd love to hear from you!**





# Top Issues

People come to see us for all sorts of reasons. In 2023/24, the main issues we saw in Cornwall and the Isles of Scilly were:

<b>Benefits and Tax Credits</b> (9,220)	<b>Debt</b> (5,448)
<b>Universal Credit</b> (3,452)	<b>Housing</b> (3,143)
<b>Financial Services and Capability</b> (2,214)	<b>Charitable Support and Foodbanks</b> (1,752)
<b>Relationships and Family</b> (1,172)	<b>Utilities and Communications</b> (988)
<b>Employment</b> (908)	<b>Legal</b> (748)
<b>Travel and Transport</b> (585)	<b>Health and Community Care</b> (524)
<b>Consumer Issues</b> (514)	<b>Immigration and Asylum</b> (355)
<b>Tax</b> (250)	<b>Gender Violence and Hate Crime</b> (203)
<b>Education</b> (85)	<b>Others</b> (125)



# Jake

Jake was referred to Citizens Advice Cornwall in Camborne by a social prescriber. He had previously worked in the hospitality industry and worked all through the Covid lockdown.

Since that time, he had suffered mental ill health and had been unable to continue working. He was receiving Universal Credit but this was not covering his outgoings.

His adviser worked with Jake on budgeting and his expenses and it became obvious that he would have to work alongside his UC claim.

We discussed employment options with him which would avoid stress that would contribute to his poor mental health. Jake took a job as a self-employed holiday let cleaner, which meant he could work at his own pace.

When we contacted Jake to see how he was getting on, he told us his self-confidence was growing and his wages meant he was topping-up his UC benefit by £200-a-month.



# Our Thanks To

Cornwall Council, the Money Advice Service, Pension Wise, Macmillan Cancer Care, Department for Work and Pensions, National Lottery Fund, European Social Fund, Home Office (EUSS), Pentreath, Nationwide Building Society, Cornwall Community Foundation, Community Justice Fund, National Illegal Money Lending Team, Disability Cornwall and Isles of Scilly, Volant, the Royal Cornwall Show Association and ARA. Many thanks also to all the town and parish councils and members of the public who have made donations or supported us in so many ways this year.

## Contacts

- Call free on **0808-812-7156** Mon to Fri 10am-4pm.
- For our Macmillan Cancer service call **01872-256373** or email **macmillan@citizensadvicecornwall.org.uk**
- For consumer issues, please call the Citizens Advice Consumer Helpline on **03454-040506** Mon-Fri 9am to 5pm
- If you've been the victim of an online scam, call the Scams Action team on **0300-330-3003**.
- For debt issues, text the words **ADVICE DEBT** to **78866** and we'll respond within five working days.

**[www.citizensadvicecornwall.org.uk](http://www.citizensadvicecornwall.org.uk)**



**Cornwall**



**Citizens Advice Cornwall is a trading name of  
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**September 2024**