citizens advice Oxfordshire

Citizens Advice Oxfordshire Impact Report 2024-2025

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Foreword From Our Chair

Welcome to Citizen Advice Oxfordshire’s 2024-2025 Impact Report. As the incoming chair of the new board from the 1st of April 2025, it has fallen to me to write the foreword to this report. The whole Trustee Board is extremely grateful to all the staff and volunteers for their hard work over the last year. You will see further on in this report the huge impact this work and dedication has had for the people of Oxfordshire.

This report was written after the merger of Citizens Advice West Oxfordshire, Citizens Advice South and Vale, and Citizens Advice Oxford but reflects the combined work of these three members in the year 2024-2025 to demonstrate the work of Citizens Advice Oxfordshire as a whole.

Citizens Advice Oxfordshire is a charity made up of hundreds of hard-working staff and volunteers, and as a result we are able to offer an incredible breadth of services to our clients and be involved in numerous campaigns across the county. Because of the wide range of work we do, this report covers a lot. It should give you an overview of what we do, the people we help, and the impact we have. I hope in reading this report you notice two things. First, the hugely positive impact we have on the lives of our clients, and second, the sheer number of clients we are able to help as the merged Citizens Advice Oxfordshire.

Philip Baker,

Chair of Trustees

Our Impact Headlines

- Delivered advice to **20,432 clients**
- Helped our clients with **81,240 issues**
- Handled 10,154 telephone calls and held **5,944 face to face** interactions
- Achieved an increase in annual income of at least **£10.3 million** for our clients
- **58%** of our clients had a **disability or long term health condition**
- **96%** of our clients **earn less than the UK median income**
- On average **33 clients a week** ask for help with **food bank vouchers or charitable assistance**

Our Purpose

Citizens Advice Oxfordshire is an independent charity and a member of the Citizens Advice network. We provide free, confidential, independent and impartial advice to help people through life's challenges. We actively campaign for policy changes that improve lives and communities based on our own research and the stories we hear.

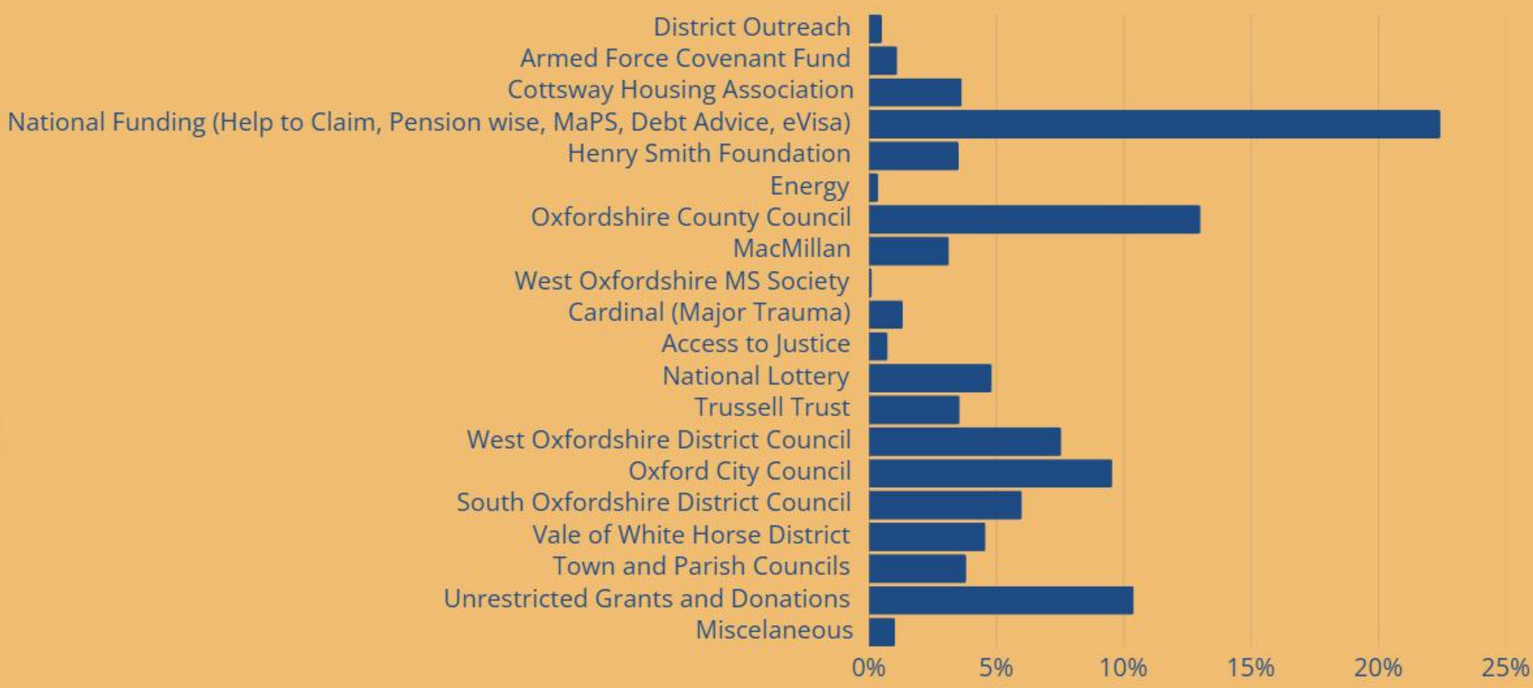
People come to us when they need advice on benefits, debt, housing and employment. In addition we provide information and support on pensions, legal disputes, consumer issues, discrimination, family breakdown and much more.

The current political and economic landscape in the UK and worldwide continues to present complex challenges for some of the most vulnerable people in our communities. These include the migration to Universal Credit from legacy benefits, the continuing shortfall between private rents and the Local Housing Allowance (LHA), greater reliance on food banks and other charitable assistance, and increase in the need for debt advice, and the impact of international instabilities that contribute to increased energy and associated costs. All these issues mean that we are needed more than ever. We exist to help people navigate their way through these often complex issues, and to be a positive voice for meaningful change.

We are neither constrained by ideology nor driven by business interests. Our work complements existing services provided by local government and other charitable organisations.

With the strength and support provided by the wider Citizens Advice network, we have a significant and wide reaching impact on the lives of those that need us in Oxfordshire and beyond.

As a registered charity, we rely on funding from local and national government, service contracts, grants and donations. Our funders enable us to multiply the value of their contributions by bringing individual, public and fiscal value to Oxfordshire. On 1 April 2025 Citizens Advice Oxford, Oxfordshire South and Vale Citizens Advice, and Citizens Advice West Oxfordshire merged together to form Citizens Advice Oxfordshire. The chart below shows the breakdown of funders for 2025-36, showing the range and diversity of sources of income. Note: National Funding means subcontracts from Citizens Advice nationally.



Without the generous support of all of our funders, we would not be able to provide our services. This report describes how we utilised our funding in 2024-25 to improve outcomes and create value for our clients, volunteers, and for Oxfordshire generally. We present some of the extensive evidence gathered by our teams, as well as stories from some of our clients in the past year. In doing so, we hope to demonstrate the significant achievements of our teams, our ambitions for the future, and the enduring necessity of the work we do.

Visions, ambitions and priorities for CAOX 2025-2027

Agreed in July 2024, we agreed the following:

Vision Statement: To provide holistic, quality advice services that meet the needs, and raise the voices of the people of Oxfordshire through a sustainable and resilient organisation that is innovative and responsive to change.

Our Values:

- **We will embrace innovation** - we will have a 'can do' culture and will not be afraid of trying new things. If something isn't working we will learn from it and make improvements.
- **We will learn from each other** - we will work collaboratively and share our knowledge and expertise, agree on best practice and implement organisation-wide standards.
- **We will deliver** - we will do what we say we are going to do, and be honest if we can't.
- **We will be accountable** - to clients, staff and volunteers, funders and partners. We will have good governance.

Our ambitions and indicative high level organisational priorities for 2025-27:

1. Continue to provide high quality advice to over 20,000 clients annually, through multiple channels, with a special focus on serving the most vulnerable individuals.
2. Expand our services across our wider geographical area, and continue to work closely with Citizens Advice West Northants and Cherwell whilst aiming for a future agreement to establish a single Oxfordshire organisation.
3. Create flexibility in directing client facing resources to where the need is greatest - no internal geographical boundaries.

4. Actively seek innovative solutions to improve our services to clients, and to support our staff and volunteers.
5. Campaign on the issues that are important to our clients.
6. Strengthen and expand our stakeholder relationships and work with partners to provide the best services we can for our communities.
7. Maximise our opportunities to secure grants, contracts and to fundraise, to increase service provision and to improve our long term sustainability.
8. Improve our recruitment and retention by being a great place to work and volunteer. We will create a welcoming and inclusive culture, provide more opportunities for progression and excellent training and support, alongside competitive terms and conditions for staff.
9. Strengthen our board and leadership. Our ambition is to build a balanced, skilled, diverse and ambitious board supporting an experience Chief Executive.

Fiscal Benefit*

In 2024-25, we delivered

£8.2 Million in fiscal benefit
We helped local and national governments save money by reducing dependency on out-of-work benefits, reducing unnecessary demand for NHS services, preventing homelessness and resolving legal disputes before they escalate.
This equates to £4.05 saved for every £1 invested

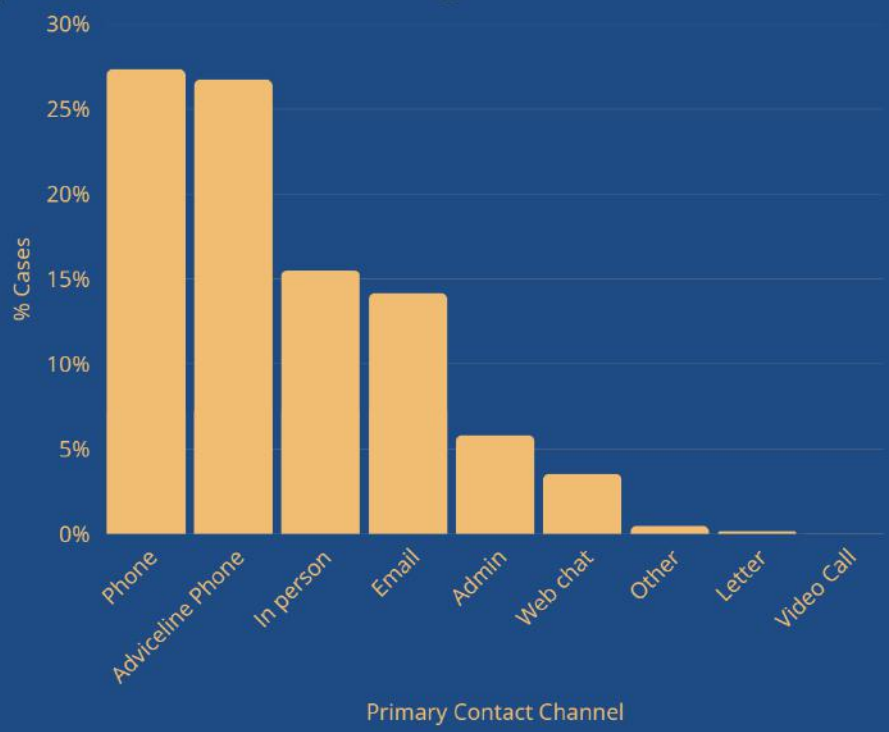
£61.6 million in public value
We help the local community by improving health and wellbeing, providing volunteering and employment opportunities, strengthening community cohesion, championing equality and diversity and advocating for beneficial policy change.
This equates to £30.37 saved for every £1 invested.

£39.8 million in Individual Value
We help our clients receive the benefits they are entitled to, manage their financial responsibility, remain in or gain employment, and challenge discrimination.
This equates to £19.61 additional income for our clients for every £1 invested.

*Values derived from the HM Treasury approved model developed by GMCA.
See Appendix b for more detail.

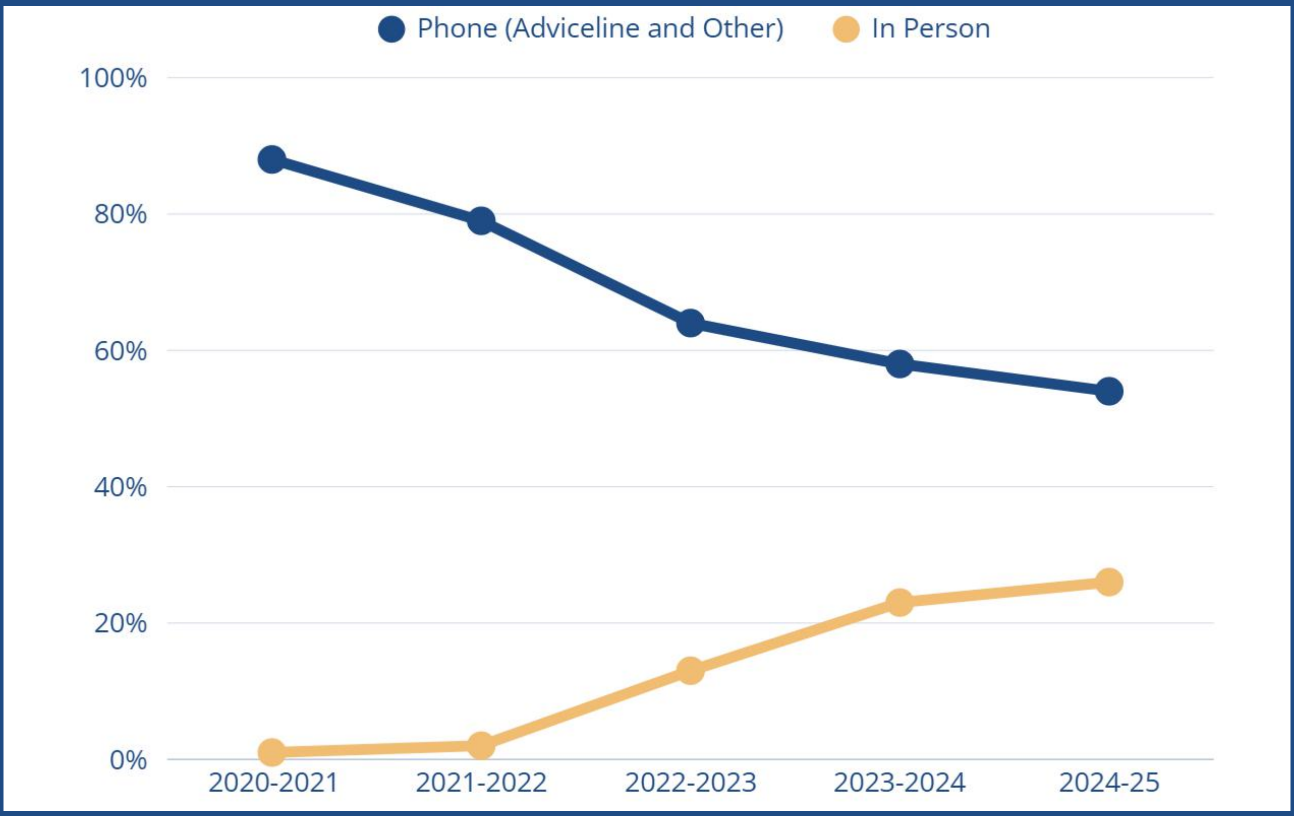
Our Channels

Citizens Advice aims to be accessible to anyone who needs us. Most of our clients see us face-to-face or talk over the telephone. For others, we deliver advice through email and web chat. In 2024-25, **54%** of our primary contact with clients was by **Adviceline or other telephone services**, with **26% face-to-face contacts** and **14% by email contact.**



We have been challenged by the sustained, increased demand for our services, and recruitment of staff and volunteers has been very difficult. However, we remain committed to ensuring that the most vulnerable people in our community continue to be supported through face-to-face consultations and home visits, and to growing our capacity to meet this increased demand.

In 2024-20225, 76% of clients found our services easy to access. This figure was closer to to 86% prior to the pandemic, so we have some way to improve access.



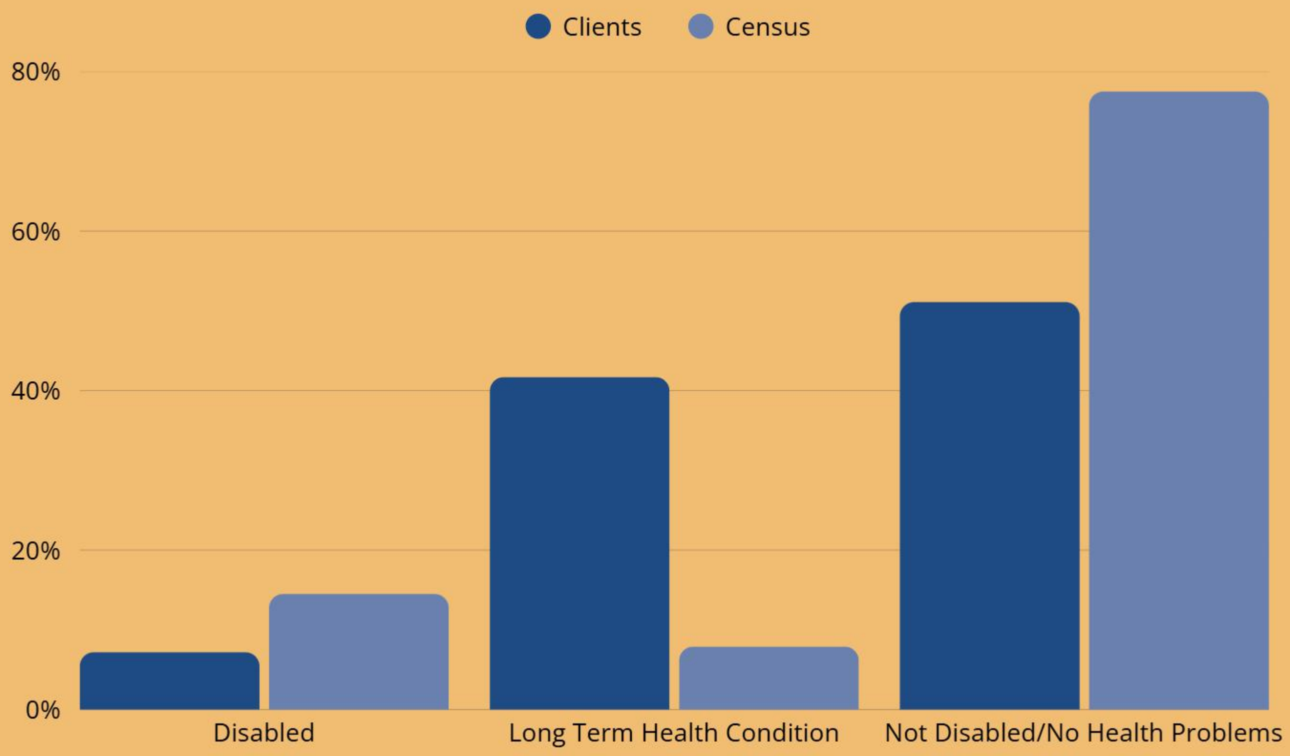
Clients are often contacted multiple times and through different channels when receiving advice and support to resolve their issues. Each contact is recorded as an activity, with multiple activities recorded on each case. In total, we had over **5,900 face-to-face contacts, 16,200 phone contacts** (including Adviceline), **5,960 email contacts** and **over 729 letters sent or received.**

This year saw a continued shift back towards face-to face-services. I**n 2022-2023, just 13% of people first contacted us in person; that rose to 23% in 2023-2024, and 26% in 2024-2025.** At the same time, the number of clients contacting us for the first time on the phone (Adviceline and other telephone services) has been decreasing.

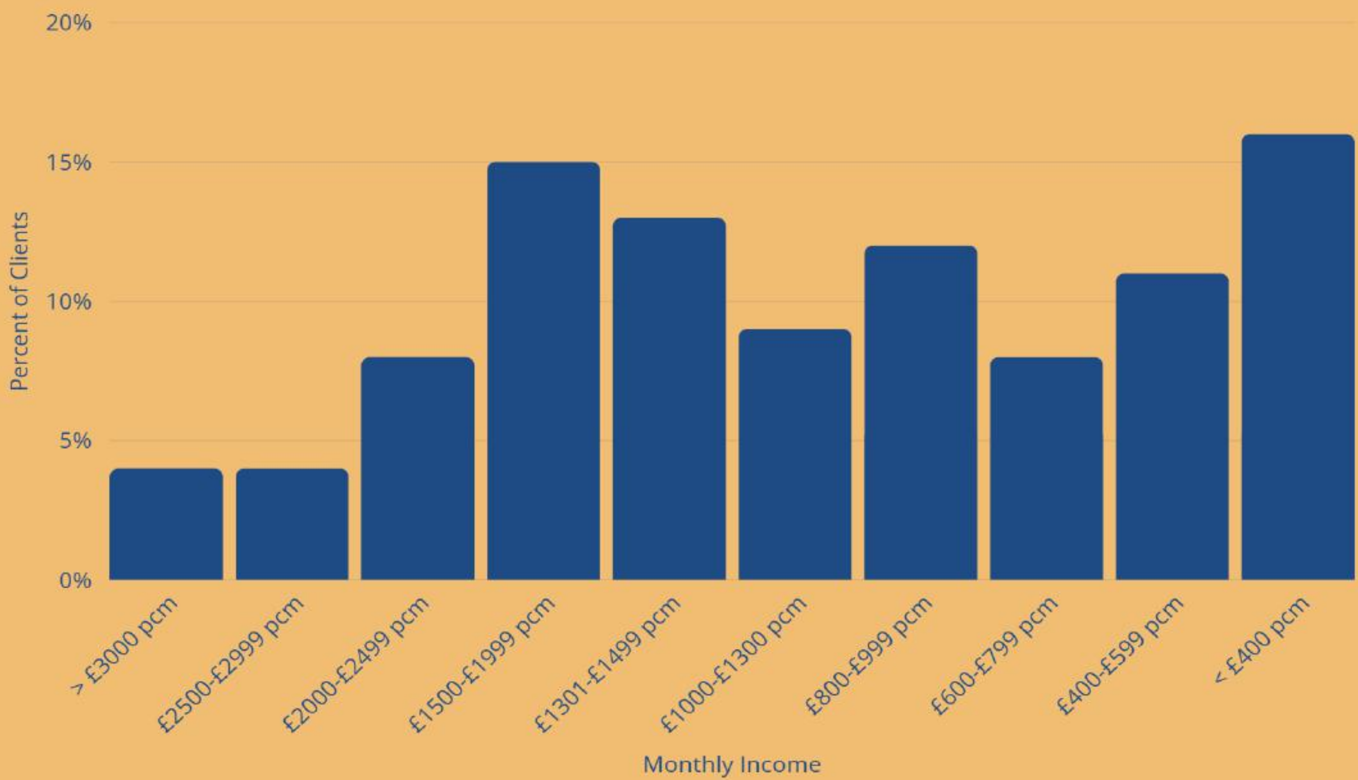
This trend continues as the public have gradually regained confidence following the pandemic. We have conducted surveys to see if the clients that attend our drop-in services are coming because they cannot get through on the phones, but largely it appears to be a different set of clients that prefer to engage in person. Some of these clients are only now dealing with issues that started in the pandemic because no face to face services were available.

We Are Here for Everyone

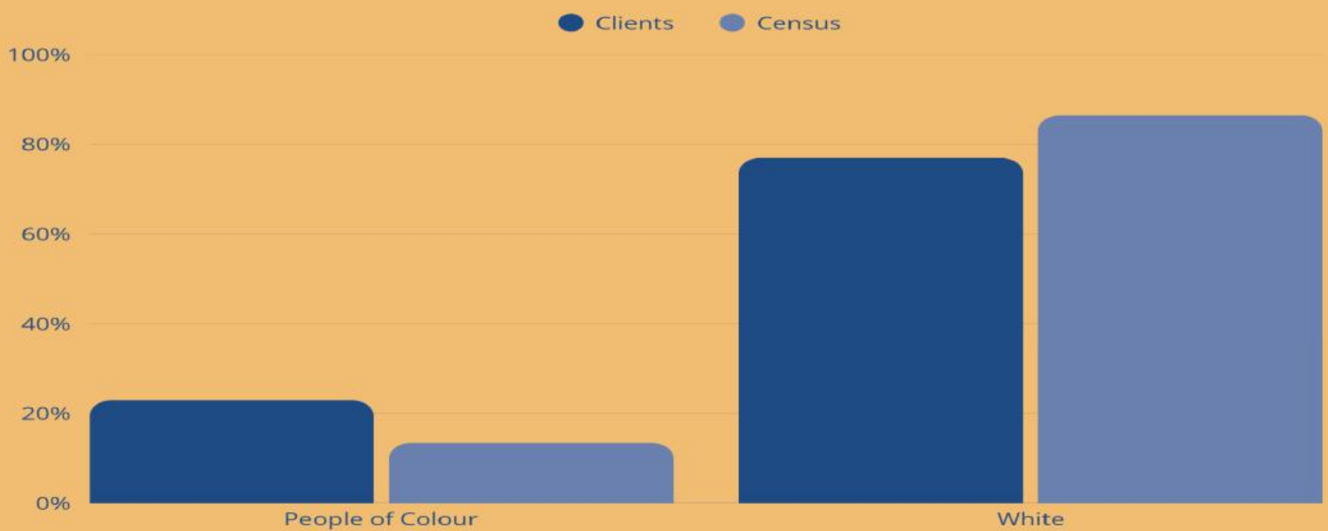
Many of our clients come from the social groups most at risk. **49% of our clients have a disability or a long-term health condition**. Of these, **34% have multiple impairments, 21% have a mental health condition and 18% have a physical impairment.** If we compare this to local census data, we can see that our clients are more likely to have health issues than the general population of Oxfordshire.

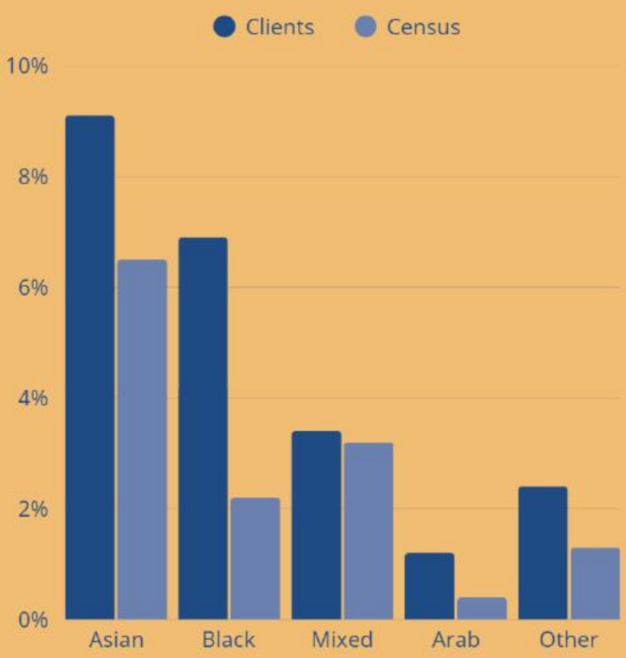


The vast majority of the clients whose income is recorded are economically challenged (approx. 12% of clients tell us their income profile). **In 2024-25, over 96% of our clients whose income was recorded earned less than the national median income of £3,058 per month.** In the graph below anyone not in the first column on the left earns less than the national median income. Over 47% lived on less than £1,000 per month. It is difficult for these clients to access conventional financial and legal aid, and so our services are particularly necessary for them.



Our commitment to diversity, tackling discrimination, and providing an inclusive service is high priority for us. We embody these values in all aspects of our work, and we encourage people from all backgrounds to use our service.





Of the clients whose ethnicities were recorded, 76% identified as White, 9% as Asian, 7% as Black, 4% as mixed race, 1% as Arab, and 2% as other. We had **21 hate crime** issues reported from **14 clients**, **12 of those were racially motivated.**

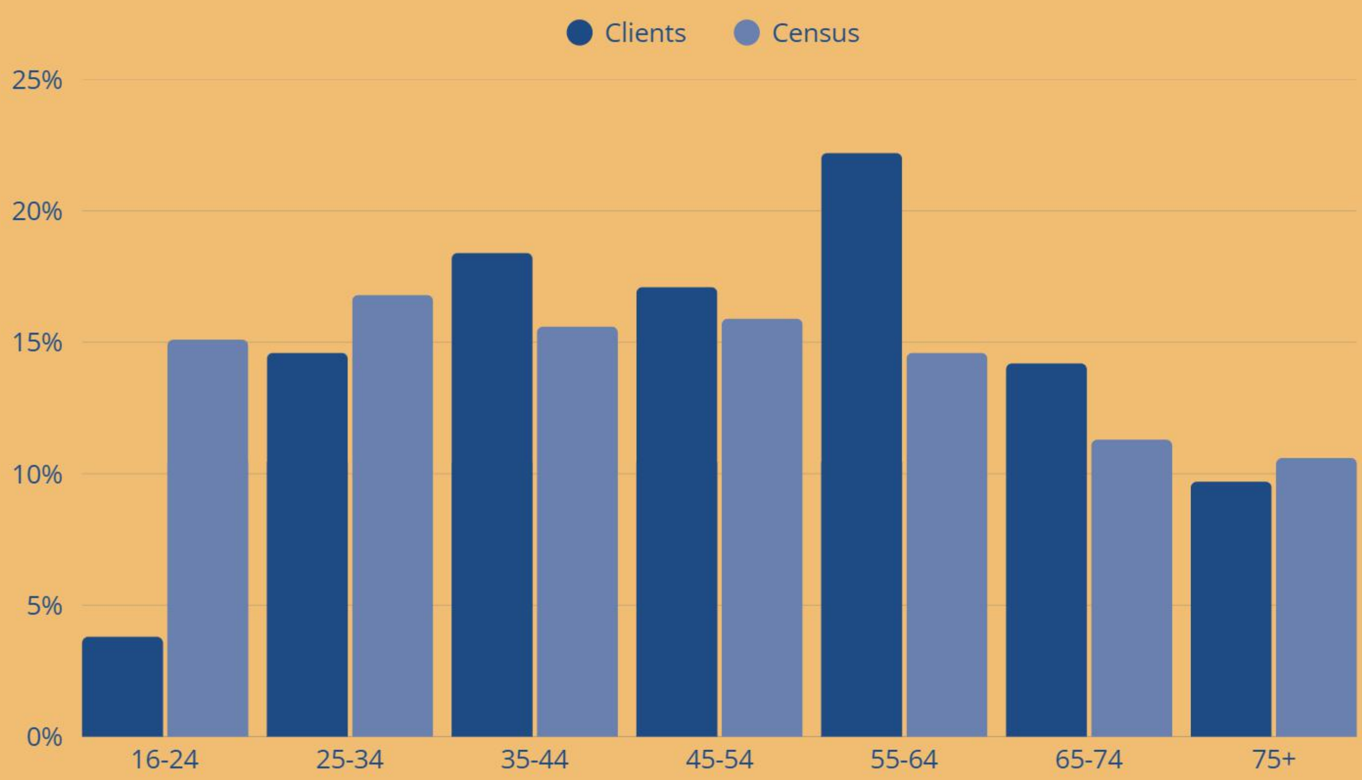
It is particularly worth noting that 7% of our clients are black compared to just 2.2% of the general Oxfordshire population. **This may suggest that people of colour in Oxfordshire face disproportionately more issues than white people,** and that more needs to be done to address this disparity.

Some of our clients do not speak English as a first language. Many of these clients face extra challenges when accessing public services, as they are often given lots of complex information in a language that they are unable to understand. For these clients we use professional interpreter services to help them navigate their issues with as little unnecessary stress as possible. Providing this services makes our advice services as accessible as possible for those in need.

Oxfordshire continues to have an ageing population. However, over the last three years we have seen a much more balanced age profile for our clients. We believe that this was initially because of the pandemic bringing more employment enquiries. Since 2022 there have been more generalised financial hardship issues. The older clients are more likely to be looking for assistance with disability benefits and energy costs.

Only 3.8% of our clients are between the ages of 16-24, despite that age group making up **15.1% of the population**. This may be partially due to young people facing less complex issues than older people, who have households and families to manage. During the pandemic we did see more young people contacting us, implying that when young people do need us, they will find us. Our increasing presence on social media also aims to make our services more accessible to young people.

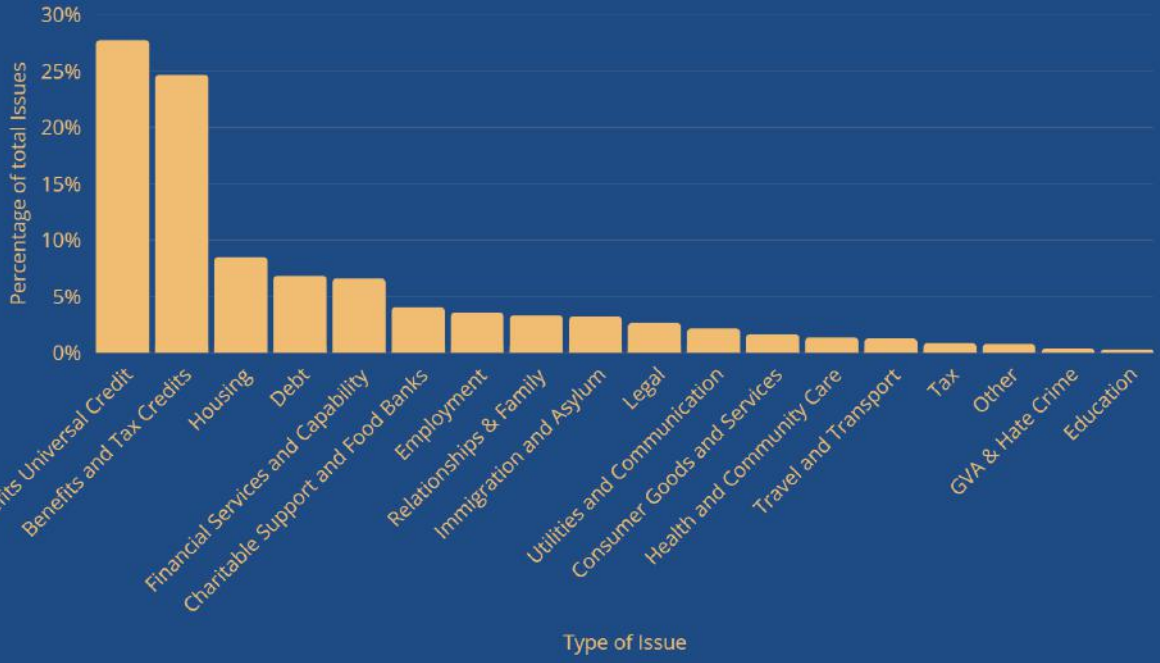
We consistently continue to see a higher proportion of 55-64 year olds compared to the general population.



Impact on Our Clients

Our most important service is straightforward: we help people to overcome problems and live better lives. In 2024-25, we helped 20,432 unique clients with 81,420 issues. 79% of the issues brought to us fell under six categories:

1. **Universal Credit** (22,599 issues)
2. **Benefits and Tax Credits** (20,091 issues)
3. **Housing** (6,917 issues)
4. **Debt** (5,579 issues)
5. **Financial Services and Capability** (5,360 issues)
6. **Charitable Support and Food Banks** (3,292 issues)

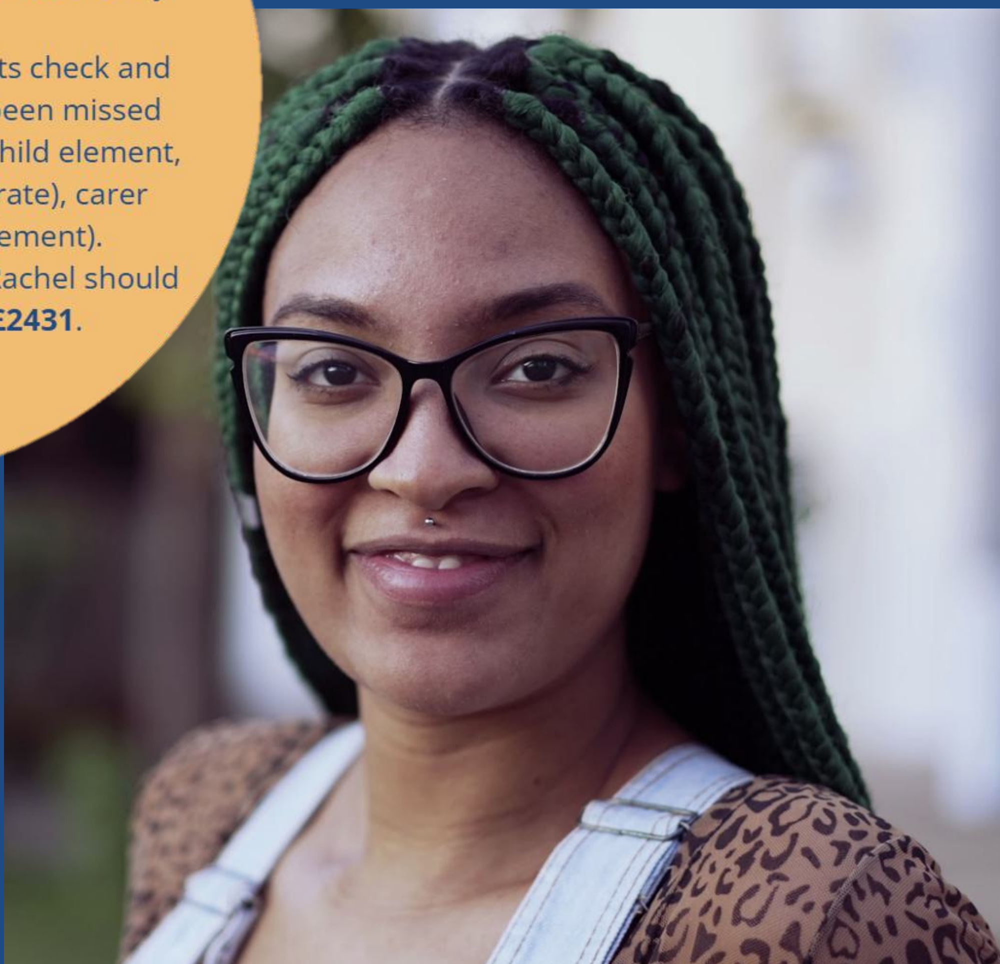


Over 50% of the issues we advised on in 2024-2025 were related to benefits. The introduction of Universal Credit (UC) in November 2017 consolidated several former benefits into a single payment. However, the implementation is still not complete and the application process continues to be challenging for many people. This year the Department of Work and Pensions invested in additional advice resources to complete the transition by the end of 2025. CAOX is delivering part of the national Help to Claim service to support that aim, which should see numbers drop considerably in 2026. **It is worth noting that despite being introduced to unify other benefits, we have seen a notable decrease in enquiries relating to other benefits since UC's introduction.**

This year we dealt with 81,240 issues, compared to 72,493 in 2023-2024. The main factor contributing to this increase is the more than 7,000 additional Universal Credit issues we dealt with this year compared to last year.

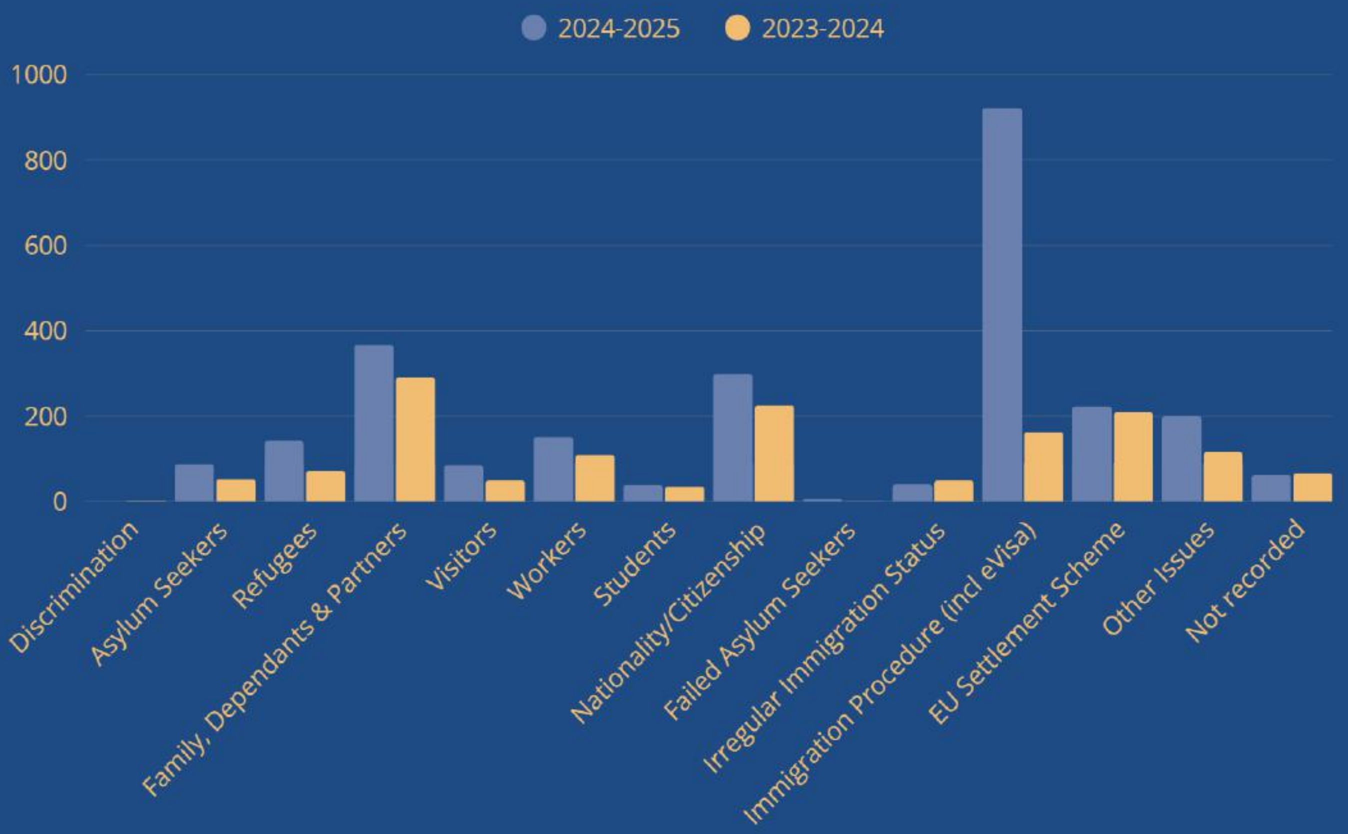
Rachel applied for Universal Credit and was told that her first award would be **£351**. Rachel was distraught and did not know how she was going to manage financially on so little money.

However, we carried out a benefits check and found that many elements had been missed out of the initial calculation (incl, child element, child disability addition (higher rate), carer element, and housing cost element).
Our calculations suggested that Rachel should have been expecting over **£2431**.

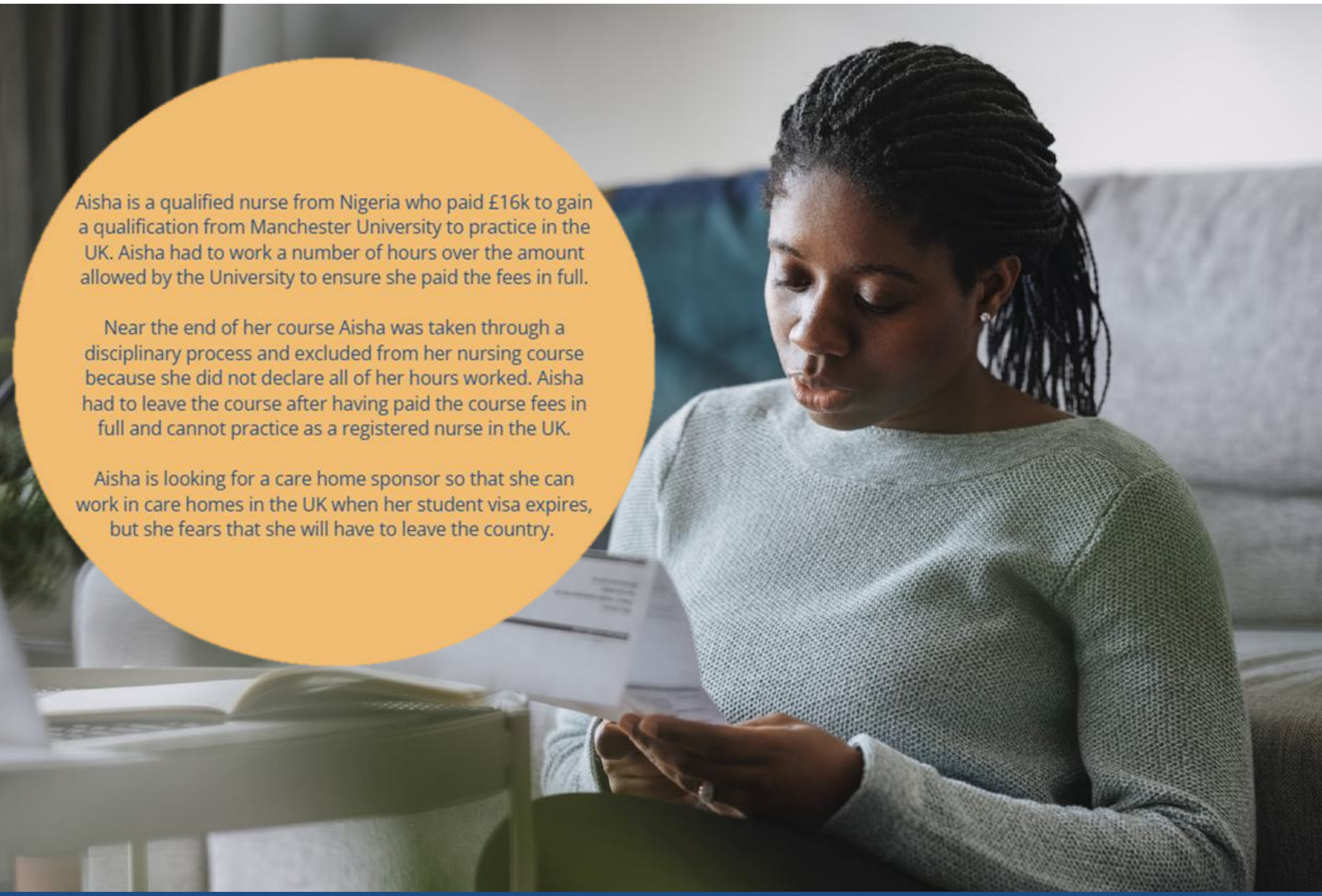


This year we have seen a 58% increase in issues relating to immigration and asylum. Some of this increase was due to the eVisa scheme: funded from September 2024-2025 to offer guidance to those struggling with the new eVisa. As of June 1st 2025, Biometric Residence Permits (BRP's) are no longer accepted for travel to the UK. This means that everyone with a BRP needed to apply for an eVisa, and we were there to help individuals who needed it.

However, removing eVisa issues, we still see a 35% general increase in immigration and asylum issues. This seems to be due to a range of factors, with notable increases in issues relating to family, dependents and partners, workers, and nationality/citizenship. This may be because clients have become more aware of our services due to the eVisa service, or because of general increase in uncertainty among immigrants during the year.



Providing immigration advice is closely regulated, and though at CAOX we can provide 'Level 1' immigration advice, there is a notable lack of services in Oxfordshire that can provide 'Level 2' immigration advice for clients with more complex issues. If demand for immigration advice continues to increase, this may become a significant gap in service, and impact on other aspects of life for those clients.



Aisha is a qualified nurse from Nigeria who paid £16k to gain a qualification from Manchester University to practice in the UK. Aisha had to work a number of hours over the amount allowed by the University to ensure she paid the fees in full.

Near the end of her course Aisha was taken through a disciplinary process and excluded from her nursing course because she did not declare all of her hours worked. Aisha had to leave the course after having paid the course fees in full and cannot practice as a registered nurse in the UK.

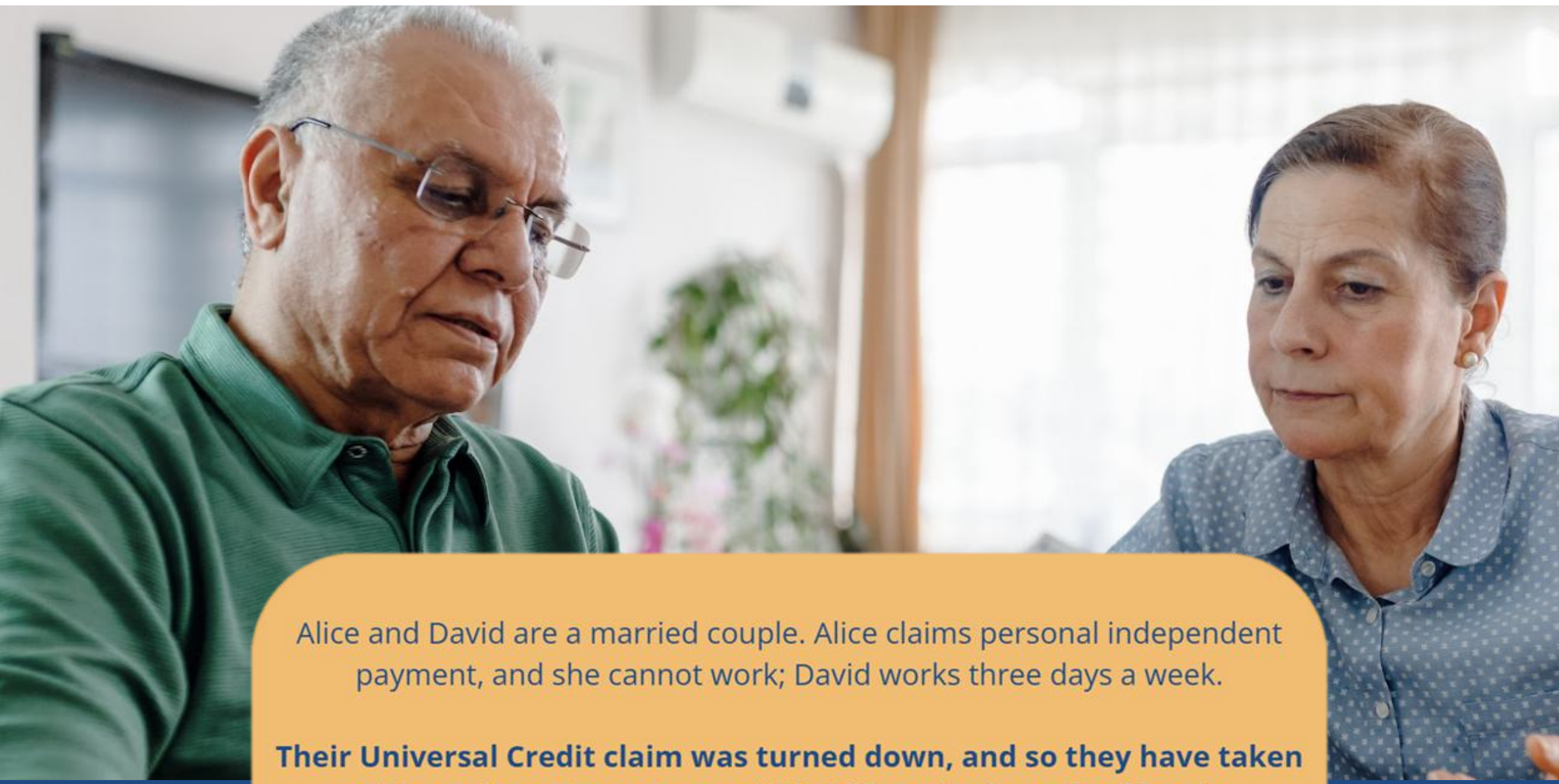
Aisha is looking for a care home sponsor so that she can work in care homes in the UK when her student visa expires, but she fears that she will have to leave the country.

The majority of clients that come to CAOX with an issue have a positive experience with us. Below are some recent feedback we have received from our clients:

"Citizen Advice, after the NHS, is a gem in this country for those who do not necessarily have anyone or anywhere to turn to."

"After talking to one of the advisors, I feel stress free and relieved. Sorted my problem in a better manner. Thanks to Citizens Advice!"

"Always find your service very helpful; have assisted with lots of things. Always polite and understanding"



Alice and David are a married couple. Alice claims personal independent payment, and she cannot work; David works three days a week.

Their Universal Credit claim was turned down, and so they have taken out bank loans to cover monthly bills and rely on food banks.

Alice and David's mental health has been significantly negatively impacted, as well as their physical health – David had a minor heart attack due to stress.

We helped Alice and David apply for Universal Credit (carer's element) and Limited Capability for Work benefit. Their application was successful, and **they now get over £600 in additional income per month.**

35% of the benefits and tax credits issues we helped with in 2024-2025 were in relation to Attendance Allowance and Personal Independence payment. These benefits support people with disabilities or long term illnesses and are essential for helping them remain independent and cover the additional costs associated with disability and long term conditions. For many clients our advice is essential in challenging decisions and ensuring that they receive the correct award.

Of those who had issues relating to Benefits and Tax Credits...

- **...82% said they would not have been able to solve their issue without our advice**
- **...79% said their problem was now solved**
- **...89% would recommend us to others**

We advised on **over 6,910 housing-related issues.** This included dealing with **1273 issues relating to homelessness.** Many of our clients were highly vulnerable and imminently faced eviction and homelessness, often for reasons outside their control. We helped by taking an objective, holistic view of the situation and working with people to find a way forward. We helped clients to negotiate with their landlord or housing association and, when necessary, seek alternative accommodation.

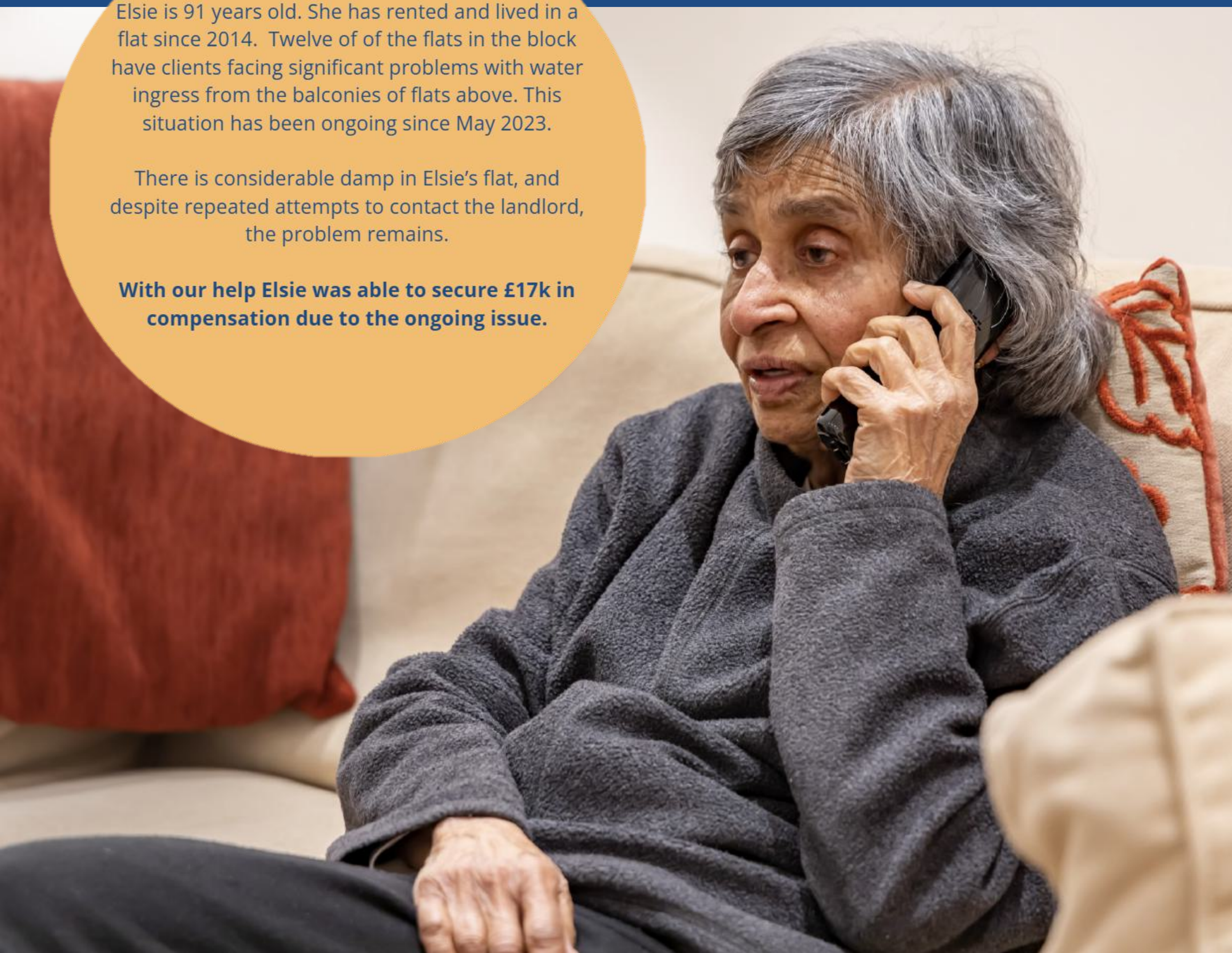
Of those who had issues relating to Housing...

- **...72% said they would not have been able to solve their issue without our advice**
- **...68% would recommend us to others**

Elsie is 91 years old. She has rented and lived in a flat since 2014. Twelve of of the flats in the block have clients facing significant problems with water ingress from the balconies of flats above. This situation has been ongoing since May 2023.

There is considerable damp in Elsie’s flat, and despite repeated attempts to contact the landlord, the problem remains.

With our help Elsie was able to secure £17k in compensation due to the ongoing issue.



We saw an average of 197 debt-related issues every week over the past year. The most common of these were council tax arrears, making up 15% of debt-related issues. Rent arrears accounted for 10% and fuel debts 9%. In many cases, we helped clients have their debt rescheduled or written off through a debt relief order or bankruptcy. In doing so, we helped prevent housing evictions and alleviated a substantial source of stress and anxiety for our clients.

Of those who had issues relating to debt...

- **...90% said our service helped them find a way forward**
- **...78% said they would not have been able to solve their issue without our advice**
- **...89% said their problem is now solved**

We recorded 300 issues relating to domestic abuse or violence. Women are more likely to experience domestic abuse, with over a third of cases reported to us recording abuse by a current or former partner. Whilst these cases are a small percentage of all that we deal with, they are often the most complex cases, with multiple intersecting issues including housing, debt, benefits, relationships and family issues and more. Through our holistic approach to person centred advice, we are able to support, signpost and provide practical advice and assistance.

Claire is a young mother with one child. She has formed a new relationship, and her partner, James, has moved in. She has been accessing support from both the Foodbank and the Baby Bank on a regular basis. She was referred to the Trussell Trust caseworker for further assistance to maximise her income following her new change of circumstances.

We had carried out a full benefit check. Claire and James would automatically get the following elements in their new joint Universal Credit (UC) claim: standard element + child element + housing costs. We also found that Claire was eligible for a carer's allowance for James, and that James is eligible for the higher work capability element. Claire and James would not be subject to the benefit cap because James is already a recipient of PIP.

Claire and her partner are now much better off financially following a full benefit check. **They are now receiving £2101.26 per month in Universal Credit. This includes the housing element of £797.25pm covering full rent to the landlord.** This had allowed Claire and James to be in a stronger position and they no longer need food bank support, following our advice and support.

On average 33 clients a week ask for help with food bank vouchers or charitable assistance for essential goods.

Of those who had issues relating to charitable support and food banks...

- **...24% described their problem as urgent, and a further 53% said they needed to take action**
- **...88% would recommend us to others**
- **...100% said they would not have been able to solve their issue without our advice**

Value to Oxfordshire and Beyond

As a member of the nationwide Citizens Advice Network, we are able to focus on local issues while maintaining an influence at a national level. Although we are an independent local charity, we work with partners across Oxfordshire and the UK to achieve common goals for the benefit of our communities. Our partnerships with a wide range of organisations and funders enable us to provide a diversity of services to meet the needs of those most in need.

We offer drop-in sessions across most of Oxfordshire, as well as home visits for clients who need them. In addition, we are delivering advice through our Adviceline Partnership, telephone appointments, webchat and email. As well as the drop-in service, we offer face to face appointments to those with more complex needs.

As a member of the Citizens Advice network, we can maximise our resources by supporting each other to make our services more accessible. Some of our projects have a wider geographical reach than Oxfordshire, such as the Pension Wise service, providing pension guidance to **2.592 clients nationally** in 2024/5.

The total number of Oxford, South Oxfordshire, Vale of White Horse and West Oxfordshire residents who received advice from Citizens Advice was 11,888 and the total number of issues dealt with was over 45,700.

Impact on Our Community

Citizens Advice Oxfordshire provides a uniquely holistic service that aims to tackle the root causes of the issues our clients face. We strengthen community ties, improve social wellbeing and deliver fiscal savings on public sector spending.

Keeping people in employment is one of the most important outcomes we contribute to, as this both maintains independence for the individual and delivers social value. Our clients are empowered by the economic self-sufficiency that comes with fulfilling work and a reliable source of income. At the same time we contribute to fiscal savings through reduced out-of-work benefits and tax credits, and increased tax revenue, bringing a positive impact to everyone. **We estimate that we generate savings to the Department of Work and Pensions (DWP) of £4.5 million and save the NHS £288,000 by assisting people to stay at work, or into work.**

Keeping people in their own homes is another vital outcome for the community. Aside from the obvious benefits of avoiding homelessness, we help reduce the demand for temporary accommodation, bringing significant fiscal savings to local authorities. We often resolve disputes and help clients manage their finances in order to prevent potential evictions before they escalate, saving the time and expense of avoidable evictions. **We estimate fiscal savings of £598,000 to the Local Authority by helping people remain in the homes.** Our campaigns to ensure benefit income was increased in line with inflation, and to ensure the Local Housing Allowance was reviewed have helped to ensure that tenants' rights are protected, and that the issues are brought to the attention of policy makers.

It is impossible to put a monetary value on all the outcomes we achieve. This is especially true of the ways in which we improved people's wellbeing, whether by reducing stress and anxiety, or by empowering people and improving their confidence in managing their issues. **We calculate that our services are likely to deliver over £1.5 million in savings to the NHS through reduced use of mental health and GP services, as well as keeping people in work.**

We use our funding to generate value that greatly exceeds the amount we receive, benefitting all of Oxfordshire.

We reduced strain on public resources by...

- **...Saving Oxfordshire local authorities over £598,000 by preventing homelessness and housing evictions**
- **...Saving the NHS over £1.25 million by reducing the need for mental health and GP services**

Our Partnerships

We want our advice to be accessible to everyone, whenever they may need it. We maintain close partnerships with other organisations to ensure we are accessible to those who need us most and to signpost, refer, or otherwise enable our clients needs to be met where others are best placed to do so.

We are very grateful to the organisations we partner with for their continued support. These partnerships are essential to ensuring we help as many people as we can, and provide them with the highest quality of advice.

Core Services supported by our local County, District and City councils
Our core services are largely supported by our local authorities, and form the bedrock of our offer. This includes our free, confidential, independent advice on a range of issues, including benefits, debt, housing, employment, consumer rights and family matters. We have six advice centres across four local authority areas.

Oxfordshire County Council supports our debt advice through funding for four full time debt caseworkers.

Citizens Advice West Northants and Cherwell
We work closely with our neighbour Citizens Advice to provide full coverage of Oxfordshire. We jointly deliver our County Adviceline and other shared services.

Oxfordshire Advice Partnership

The Oxfordshire Advice Partnership, funded by Oxfordshire County Council, sees us working closely with Age UK Oxfordshire, Oxfordshire Welfare Rights, and the Oxford independent Advice Agencies. The service provides money advice to those who have a long term health condition or disability, their family and carers, and young people transitioning from Children's Care services. Advice by a self help website, telephone, email and outreach where appropriate.

Trussell Trust Financial Inclusion

Working with Trussell Trust foodbanks in Abingdon, Witney, Banbury and Bicester, this service tackles financial hardship by offering money advice services to food bank users.

We were recently able to help a couple with debts due to a change in their benefits. They were struggling to afford the essentials and were relying on food bank support. We assisted them by helping them prepare a budget, maximised their income and suggested changes they could make to save money. They are now able to meet their essential costs and put something aside for the winter bills. They were very grateful to both the food bank and our service for helping them budget more effectively.

Pro Bono Legal Advice Clinic

Our advisers can help find solutions for most problems, but sometimes our clients need legal advice. Thanks to the generosity of local solicitors' firms, we are able to offer free 30 minute advice appointments with solicitors and paralegals with expertise in family, employment, immigration and general law.

While we do not offer legal representation, the 30 minute appointments are often enough to resolve our clients' issues or help them with their next step.

Reaching Communities, National Lottery

This funding allows our advisers to work closely in partnership with local food banks and community larders across Oxford. By embedding our outreach advisers in these community locations, we can extend our reach to clients who might not otherwise be able to access our services. This project is particularly aimed at people who are currently living in financial or housing crisis, and allows us to work with them to put in place long-term solutions to the issues they face.

Major Trauma Service
We have an adviser at the Major Trauma Unit in the John Radcliff Hospital, Oxford. They provide the full range of independent and impartial advice and information to patients and/or their families. The service is primarily delivered at the patient's bedside.

Macmillan Benefits Advice Service
Our Macmillan Benefits advisers offer detailed, independent and confidential support to people with cancer, their carers and families. We aim to maximise income and provide advice to health and social care staff about financial help available for cancer patients. This support is available to anyone being treated for cancer at the Oxford University Hospitals Trust and living in Oxfordshire or neighbouring counties.

Cottsway Money and Advice service
Cottsway Housing Association has had a long partnership with Citizens Advice Oxfordshire in Witney, to provide money advice services to all their tenants, wherever they are, with the intention of helping prevent the breakdown of tenancies and evictions. Based within Cottsway's office in Witney, our team works independently but in partnership with Cottsway staff to gain the best outcomes for our clients.

Henry Smith - Improving Lives

This funding enables us to provide intensive support to people from low-income households in Oxford, particularly those with disabilities. Our specialist Benefits Advisers and Debt Advisers help these clients to claim their benefits entitlements and address problem debt, and empower them to understand their rights.

RAF Brize Norton Casework service

Funded by the Armed Forces Covenant Fund Trust, our RAF Brize Norton service offers our full advice and casework service to serving personnel, their current and ex partners (if still living in Forces accomodation), and civilian employees on the base. Our caseworker has over 20 years experience of working with RAF Brize Norton and the unique nature of working with our Armed Forces. We are very grateful for the ongoing support of the Station.

Multiple Sclerosis West Oxfordshire - Generalist Advice

We have provided advice to people living with multiple sclerosis (MS) and their carers in West Oxfordshire for many years. The service supports people with a variety of issues such as benefits, consumer, employment, energy and supporting benefit appeals.

Volunteer Impact

Volunteers are central to the service provided by Citizens Advice. Because of this, we invest heavily in training and support so that our volunteers can maximise their contribution. In 2024-2025, volunteers contributed over **70,250 hours (the equivalent of roughly 40 full-time staff) to Citizens Advice Oxfordshire, worth over £1.8 million.**

We welcome volunteers from all backgrounds and aim to be as diverse as the community that we serve. The majority of our volunteers work frontline roles, where they are the first point of contact for clients, and can deliver longer term advice and support too. Those with more experience become specialists in specific areas such as benefits or debt, or become volunteer caseworkers or supervisors and take on additional responsibilities. We also have volunteers on our Research and Campaigns team, as well as others who fulfil administrative and support roles.

The benefits of volunteering with us include:

- Improved job market prospects, both in terms of finding employment and expected salary
- Opportunities for internal promotion, including leadership roles and paid positions
- Increased confidence and self-esteem through achieving positive outcomes for the community alongside a supportive team
- A sense of belonging to the community, built through working with local people from all backgrounds
- Contributing to improving the wellbeing of our clients, such as reducing social isolation, anxiety and stress
- Maintaining health and wellbeing of our volunteers, reducing the likelihood that they may become socially isolated within the community

Research and Campaigns

Research and campaigns are one of the twin aims of our service, aiming to improve the policies and practices that affect people's lives. **The conversations we have every day with our clients give us a real-world view of how government policies have an impact on their lives.** This places us in a special position to evaluate the effectiveness of policies and suggest how they can be improved from an independent, objective perspective.

We have an active research and campaigns team which uses extensive data and unique insight to research and campaign for policies that positively impact our community. Through our work we are able to:

- Research issues further
- Using our extensive evidence, demonstrate the impact of policies on our clients
- Campaign to get decision-makers to change their policies and practices

We participate in both local and national research and campaign work and collaborate with key influencers to improve the effectiveness of our campaigns. Below are a couple of examples of our recent work:

Postal Service:

National Citizens Advice are statutory advocates for postal consumers, which means they do a lot of work focusing on getting Royal Mail to improve their service for consumers. **We met with Anneliese Dodds (MP for Oxford East) and National to discuss the postal services as part of our role to represent consumers of postal services.** We discussed the continued and shared work on supporting people through the cost of living crisis. As well as discussing the delays with Royal Mail and the effect this is having on our clients.

One of our Macmillan clients was interviewed on the 'You and Yours' programme on BBC Radio 4 about how postal delays led his Employment Support Allowance payments being stopped while he was recieving cancer treatment.

Rural Issues CA - Rural Issues Group:

Citizens Advice has a national Rural Issues Group which networks LCAs across England and Wales, focusing on the particular issues faced by rural and coastal communities which may be different from urban problems and are often overlooked. We are also a member of the Rural Services Network, which brings together a number of local authorities, agencies and charities across the rural sector and which is hugely influential in government committees and focus groups. **Citizens Advice Oxfordshire is a proactive member of this group.**

All issues we work on in the national framework are pertinent to the rural local areas of Oxfordshire. **Our latest focus has been on rural housing issues, and we are drawing up a policy document which we can feed into stakeholders and policymakers. Our local campaigns have included working together with local Mayors, our MP and councils to campaign for banking hubs where the last banks are being closed in our local market towns – notably Thame and Henley.**

Through the Rural Issues Group we are able to raise awareness of local rural problems and network with other rural agencies such as ACRE and Rural England. **We are aware that rural communities have their own issues that deserve support and we are active in campaigning for those communities**

Moving forward

Through our activities, we demonstrably improved the lives of those most in need. In brief, our impact can be summarised in three messages:

1. The work of CAOX provides extensive benefits to clients, volunteers, local authorities, health services and the wider Oxfordshire community
2. Even when placing the most conservative estimate on the financial value of our services, the value we create greatly exceeds the funding we receive
3. Many of the outcomes we achieve deliver benefits that cannot be measured in monetary terms

We believe that our services complement the work of other organisations and meaningfully improve the wellbeing of Oxfordshire residents. We will continue to work in collaboration with local authorities, the Integrated Care Board, the Citizens Advice Network, and other non-profit organisations to provide services and support that improve the lives of the people of Oxfordshire and beyond.

We are proud of the unique characteristics of our organisation; our breadth of expertise, our range of channels, our commitment to the local community and our nationally-recognised brand. Due to our offices across the county, no other charity in Oxfordshire provides the range of access we do. Our service has proven to be vital for countless members of our community, and we hope to reach even more clients in Oxfordshire as we continue to grow and improve.

citizens advice Oxfordshire

References

The CAOX Local Financial Model was supplied by Citizens Advice and adapted for Citizens Advice Oxfordshire using 2024-2025 data.

The CAOX Performance and Quality Framework 2024-2025 contains the breakdown of our client, staff, and volunteer feedback for 2024-2025.

Casebook is the client database used by Citizens Advice Oxfordshire in 2024-2025.

Age, ethnicity, disability and long-term health condition data for Oxfordshire were provided by the Office of National Statistics (Census 2021) and retrieved from Casebook Profiles data.

Median income data for April 2024 was retrieved from the Office for National Statistics average household income, UK: financial year ending 2024.

Our case studies have been anonymised but are all from local clients who have given us permission to share their stories.

Appendix a: Measuring our Impact

We measure our impact in terms of the difference we make. Many of our services are unique and fill a gap in the resources available to our community. In evaluating the difference we make, we compare the outcomes we deliver to the outcomes that would have occurred without us.

In some cases, we are able to measure the direct financial benefit we bring to our clients. For example, receiving the correct benefit and financial entitlements, and writing off debts are associated with tangible economic value, but we have used a local financial modelling tool to estimate the total value achieved for our clients.

However, it can be difficult to place a monetary value on many of the outcomes of our services and support. These include the value of staying in employment, preventing housing evictions, improvements in personal health and wellbeing, and retaining personal independence. All of these outcomes deliver important qualitative benefits to individuals, families, communities and government, as well as flow-on economic benefits. Yet, due to the subjective or diffuse nature of these outcomes, we can only estimate their economic value.

To counteract the uncertainties that arise from an estimation process, we use a conservative model that estimates the lower bounds of the value we create. **Therefore, when considering the monetary estimates we attach to certain outcomes in this report, it should be noted that our actual value is likely to be greater than the figures we estimate.**

Appendix b: Financial Modelling Methodology

The methodology we use for assessing fiscal and public value of our work to society draws on Greater Manchester Combined Authority's (GMCA, formerly New Economy) cost benefit model, and we thank their economics team for their guidance in applying it to Citizens Advice's work. GMCA published a new unit cost database in April 2019.

When we estimate the financial value of our advice, we consider several factors:

- **Affected Population:** How many people we advise on specific issues. This data is readily available from our anonymised client records.
- **Outcome:** The extent to which certain potential outcomes are achieved (as a result of our advice or otherwise). Because only a small proportion of our clients return to inform us of their outcome, we sample from the national Citizens Advice Network to assign more robust probabilities to potential outcomes. The data we use to do this is published in the National Outcomes and Impact Research 2020.
- **Counterfactual:** What would have occurred if our service was not provided (also known as 'Deadweight'). Since the 2021/22 analysis, we've used data from the 2020 National Outcomes and Impact Report (NOIR) question on attribution for estimating deadweight in each outcome. This is because NOIR collects more in-depth and detailed information from a representative sample of clients. So in the year it's conducted, it provides more robust and relevant evidence than the clients' experience.
- **Optimism Bias:** We include an optimism bias correction in our calculations to avoid overestimating our impact when there is uncertainty in our measurements or assumptions. This correction is usually between 0% and -40%. As a result, the estimated value of our actions is unlikely to be overstated, but may be understated.
- **Analysis time frame:** The length of time chosen to assess the benefits of the service. This is likely a minimum estimate - our benefits likely last longer - but we have based this on what we know for sure.
- **Unit cost estimates:** GMCA have worked with the Cabinet Office to produce a database of mostly national estimates for service costs and savings, related to fiscal benefits and public value
- **GDP deflator:** Unit cost figures have been derived by GMCA on the basis of DWP analysis given in prior years. The cost benefit tool therefore applies a GDP deflator in order to align values to current prices.

Appendix c: Acknowledgement of our Funders

Below is a list of the organisations, trusts and individuals that support our services. We could not deliver the range of services that we do without your support. On behalf of the Trustees, Staff and Volunteers, thank you.

Oxfordshire County Council

- Oxfordshire Advice Partnership - Adult Services and Public Health, through **Age UK Oxfordshire**
- Money Advisers - Adult Services

Oxford City Council	Core Service for Oxford City
South Oxfordshire District Council	Core Service for District
Vale of White Horse District Council	Core Service for District
West Oxfordshire District Council	Core Service for District, Budget Builder
Cottsway Housing	Money Advice Service for Cottsway tenants Rent free office space, Cottsway House

Citizens Advice

- Help to Claim (Universal Credit) **- DWP**
- PensionWise - **Money and Pensions Service**
- Debt Advice Project - **Money and Pensions Service**

Trussell Trust	Financial Inclusion Service through Food banks
National Lottery	Reaching Communities
Armed Forces Covenant Fund Trust	RAF Brize Norton Casework Service

Henry Smith Charity
Town and Parish Councils
Helen Roll Trust
Friends of West Oxfordshire Citizens Advice
Friends of Citizens Advice Oxford
Friends of Citizens Advice Thame
MS Society (West Oxfordshire)
Parochial Church Councils
Shell UK Employee Grant Scheme
Individual Donors
D Watt, P Toms, JS & GP Allison, S Watson, D Bates, S Bailey

There are a number of other regular donors and supporters who wish to remain anonymous. Thank you to all of you, you know who you are.

Free, confidential advice.

Whoever you are wherever 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.

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We’re here for everyone

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