citizens advice

Esher & District

2025/26

The impact we've made

We are Citizens Advice Esher & District

Since 1973 our independent charity has been improving the lives of Elmbridge residents.

- We are a **charity** working for the whole of society - whoever you are, whatever your problem.
- We are supported by **volunteers** who are at the heart of the communities they serve.
- We are **campaigning** on the issues that affect every single one of us.
- We are here for you with practical advice you can really **trust**, when you really need it.
- We are helping to build a **fairer society** for everyone.

We are Citizens Advice. We are the people's champion.

We provide **tailored support to everyone,** from single parents struggling to feed their children and isolated older people at risk of losing their home, through to employees concerned about changes to their working conditions.

Whatever the problem, our **free, independent and confidential advice** is available - **online, over the phone and in person**.

Our impact in numbers

2025/26

3,409 people

advised in person, by phone or online

12,590 problems

handled by our highly trained advisers

Outcomes achieved

£1.5 million
Total direct income gained for our clients

£417,700
Worth of client debts written off

£36,399
Referrals to local food banks or charitable support

18 people
Helped to apply for a Debt Relief Order

36 households
Prevented from becoming homeless

Service delivery

57%
Telephone calls

20%
In-person interviews

22%
Emails

180
Outreach sessions at community locations

66
Appointments with our disability benefits specialists

Our Chief Executive's review of the year

2025/26

This has been another year of growth and meaningful impact for our service, driven by continued strong demand for our trusted advice.

The ongoing cost-of-living crisis, rising energy bills, and increasing fuel costs have placed yet more pressure on households across Elmbridge this year. With incomes unable to keep pace with the price of essentials, more people have been pushed into financial insecurity. Our highly-trained advisers and caseworkers have continued to provide a crucial lifeline, offering a practical way forward to help individuals navigate the challenges they face and regain some stability in their lives.

During the year we **expanded our adviser team**, **improved response times**, and **delivered record client outcomes**. Thanks to the generosity of our funders, we launched **new outreaches** at Cobham Foodbank and the Elmbridge Women's Hub, in addition to offering continued support for West Molesey Night Shelter guests, delivering consistent results through our East Elmbridge Foodbank partnership, and a successful first full year of the Macmillan Surrey advice service.

As we look ahead to changes in the way Citizens Advice in Surrey is organised - explained on page 10 - we remain committed to providing a service that is accessible and responsive to the evolving needs of the communities we serve.

I am most grateful to the team here - our **volunteers, staff and trustees –** together with all our **funders** and **partners**, who continue to make our vital work possible.

Elaine Bissell

Chief Executive

Our impact in words

2025/26

"I can't thank Citizens Advice enough for all the help they gave me. My life has really changed for the better."

"The important thing is that I felt less stressed knowing that I had talked to someone and they had given me excellent advice."

"I'm truly grateful for your support sorting out this problem. I couldn't have achieved this without your organisation and its wonderful volunteers."

"Thanks for your wonderful support during this really difficult period of my life - you have been absolutely fantastic."

"I'm so grateful for the adviser's help and the time and empathy she gave me."

We ask our clients about their experience of using our service. We ask about **ease of access**, **problem resolution,** and whether they would **recommend us** to a friend.

For 2025/26 we scored:

83%
Access

77%
Resolution

90%
Recommend

The types of problems we've helped with

2025/26

We support people with a wide range of issues, but the areas in which people most commonly seek advice remain largely unchanged from year to year.

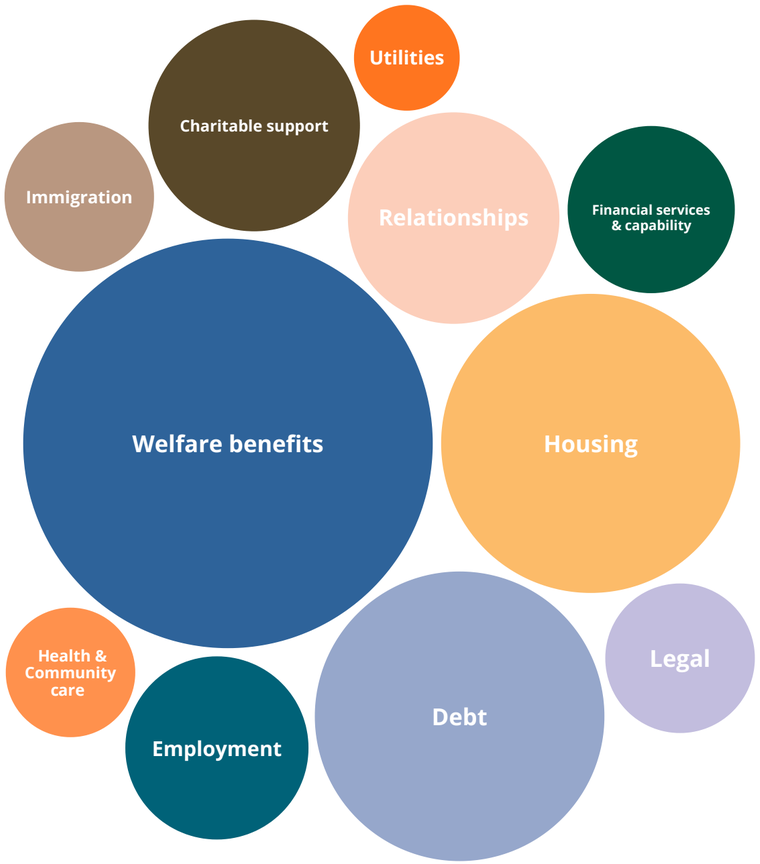
Welfare benefits is always our most common area of advice and in 2025/26 we supported many of the most vulnerable local residents moving across from legacy benefits to Universal Credit. Queries relating to disability benefits and Pension Credit also grew.

One in five queries we handled this year related to **debt**. Our specialist debt caseworkers work with individuals to create sustainable budgets, maximise income and reduce expenditure, as well as exploring debt options and negotiating with third parties.

Housing queries have ranged from affordability and unsuitable housing to poor living conditions.

In the area of **employment** advice, a notable rise in the number of questions about redundancy has highlighted growing insecurity in the job market.

Circle chart showing the distribution of advice areas in 2025/26. Circle size indicates the relative volume of queries for each subject area.



Many who come to us for help are often dealing with **multiple, intersecting problems.**

Since the pandemic, the **complexity of issues** has grown sharply.

Where people once presented with an average of two problems each, today they face **an average of four**.

The number of issues we've handled is more than double those seen four years ago, demonstrating the profound impact of the cost of living on our community.

How we work to bring about change

Our volunteers are vital to our charity, helping us to deliver advice, supporting us behind the scenes in advocacy and administration roles, and working as trustees.

Working alongside a small number of paid staff, each of our 40+ volunteers dedicates at least one day a week to help us. In 2025/26, they contributed an astounding **13,800 hours** to our service. Based on indicative salary rates used by Surrey County, these donated hours have an **estimated value of £321,500**.

In a recent survey, **93%** of our volunteers and staff would recommend working or volunteering with us. We are proud of this endorsement from our amazing team.

Advocacy in action

Through our Research and Campaign work, we aim to influence the policies and practices that are negatively impacting people's lives. We collect evidence of unfair outcomes and use this to campaign for change for all. In 2025/26 we recorded **275 examples of evidence**. We raised awareness of this work through social media posts and by contacting local councillors and MPs.

Issues our Research and Campaigns team have focused on this year include:

- Continuing to highlight the problem of **digital exclusion** for people with no or limited access to the internet, which can stop them from taking part in modern daily life.
- Gathering more evidence about the impact of the **Benefit Cap**, which disproportionately affects Elmbridge residents due to the high prices of rental properties in the area.

Our **holistic approach** to advice means that when someone comes to us in crisis, as well as dealing with the immediate need, we seek to explore all the problems they're facing.

By giving **advice across multiple areas**, we can prevent another crisis happening in the future.

Our work gives us a **unique insight** into the challenges local people face, and how to find a way forward, often **in partnership** with other organisations.

Case study: How we helped Matt

The Challenge

Matt*, a single parent with limited literacy and digital skills, faced an imminent possession hearing due to rent arrears of £10,000. He and his children had been very settled in their home for seven years, but an eviction notice had left the family's stability hanging in the balance. Matt mistakenly believed that his Universal Credit (UC) housing element was covering all of his rent. In desperation, he had resorted to borrowing money from friends to manage the debt.

Our Intervention

With the court possession hearing just one month away, we took immediate action to untangle a complex web of conflicting information from multiple parties and incomplete Department for Work and Pensions (DWP) records.

- **Secured a reprieve:** We contacted Matt's landlord to request a halt to the eviction process while we investigated the UC payments.
- **Legal safeguarding:** We assisted Matt in completing and submitting his court defence form to protect his tenancy if the hearing proceeded.
- **Advocacy and evidence gathering:** We helped Matt compile the extensive documentation required by the DWP. We discovered that the issue had started during his migration to UC 18 months earlier - before this his rent account had been fully up to date.

The Outcome

Our intervention successfully pressured the DWP to investigate why they had failed to pay all of his rent. As a result, the court proceedings were cancelled.

Two months after the original hearing date, the DWP officially accepted responsibility, reinstated the correct ongoing housing payments, and issued a full backdated payment to clear the £10,000 arrears. The landlord stopped all eviction actions. Matt and his family are now secure in their long-term home, free from the threat of homelessness and the burden of unmanageable debt.

* Personal details have been altered to maintain confidentiality

Our funders 2025/26

For every £1 invested in our charity:

- **local government and public services save £6.87**, for example through health and homelessness services, and out-of-work benefits
- **the wider economy benefits from £66.15** through increased productivity, wellbeing and participation
- **our service users are on average £19.58 better off**, usually due to higher income, benefits or written-off debts

As a small charity, we depend on funding to provide our free local advice service.

We give our sincere thanks to all the **local funders**, **individuals**, and **community groups** who support our work. This year these supporters included:

- **Elmbridge Borough Council (our core funder)**
- **Elmbridge Borough Council Cost of Living Fund**
- **Community Foundation for Surrey Dancer Fund**
- **Community Foundation for Surrey Borrows Charitable Trust Fund**
- **Macmillan Cancer Support in partnership with Citizens Advice Hampshire**
- **Shanly Foundation**
- **Surrey County Council Household Support Fund and Poverty Prevention Funding**
- **The Jockey Club**
- **Trussell Trust**
- **Walton Charity**
- **Members of our 200 Club and other individual donors**

Scan here to make a donation to support our vital work

Changes at Citizens Advice in Surrey

To ensure Citizens Advice in Surrey remains strong and sustainable, we are aligning our organisations to the new unitary authority boundaries of East and West Surrey.

All of the local Citizens Advice offices in Surrey are proud of the support we offer to so many people. Across the county, demand for our services is unprecedented, yet our funding is reducing, threatening the viability of our separate organisations. We know we need to change to secure our service for the future.

Before the announcement of local government reform, Surrey Local Citizens Advice services had already begun to work more closely together to address shared challenges, but the current funding landscape and the government's devolution agenda now accelerates this opportunity for structural integration.

In the East, the six local Citizens Advice organisations have taken the decision to merge into one organisation with a target completion date of 1st April 2027.

We believe that the merger will have a positive impact on our clients and communities, enabling us to deliver improved and protected quality, accessibility and reach of advice services.

By making this change we will give our service the best chance of being able to deliver for our communities.

Our priority is to **protect service continuity** wherever possible, to **work constructively with valued staff and volunteers** and to continue to **work with our important local government and partners to serve our communities** as we undertake this transformation.

We exist to shape a society where people face far fewer problems.

citizens advice Esher & District

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