citizens advice

Liverpool



The people's champion

Annual Report 2025-26

Contents

1 **Citizens Advice in Liverpool** page 3

2 **Introduction from our CEO** page 4

3 **Introduction from our Chair** page 6

4 **Impact at a glance** page 8

5 **Support, help & advice** page 10

6 **Financial stability** page 12

7 **Financial hardship support** page 14

8 **Specialist debt advice** page 16

9 **Tackling energy inequality** page 18

10 **Supporting wellbeing** page 20

11 **Migrant & refugee support** page 22

12 **Equality & inclusion** page 24

13 **Research & campaigns** page 26

14 **Partnership growth** page 28

15 **Volunteer impact** page 30

16 **Our people** page 32

17 **Insights & learnings** page 33

18 **Looking ahead** page 34

19 **Projects & funders** page 35

1 Citizens Advice in Liverpool

We are **Liverpool's People's Champion for advice**: independent, trusted and firmly on the side of local people.

We help people understand their options, secure their rights and regain stability across issues including benefits, debt, housing, employment, energy, immigration and health. Because problems rarely happen in isolation, we look at the whole picture, connecting people with the right support.

Alongside supporting thousands of people directly, we continued to play a leading role in strengthening partnerships, developing the advice sector and influencing systems that affect the lives of people across Liverpool and the wider City Region.

Our ambition is not only to help people solve problems, but also prevent problems from escalating, strengthening communities and influencing the systems affecting people's lives.

This report shows how that ambition was put into practice during 2025-26.

The following pages are organised around the key themes that shaped our work this year, from helping people access advice and improve their financial security, to supporting health and wellbeing, tackling fuel poverty, strengthening the advice sector and using evidence to influence change. Together, these tell the story of how Citizens Advice Liverpool helps people move from crisis towards resilience, while building stronger communities for the future.

2 Introduction from our CEO



Heather Jessop, CEO, Citizens Advice Liverpool

The past year has been one of significant change for Citizens Advice Liverpool. Demand for support remained high as the cost-of-living crisis continued to affect households across the city, while the problems people brought to us became increasingly complex and interconnected. Financial hardship, poor health, housing insecurity, caring responsibilities, digital exclusion and uncertainty around welfare reform often sat side by side, reinforcing the importance of advice services that can respond to the whole person rather than a single issue.

Alongside this growing demand, we have also experienced significant organisational change. During the year, we completed our move to Liverpool Innovation Park, creating a more practical, sustainable and collaborative environment for our paid staff, volunteers and partners. The move marks an important milestone for the organisation, providing a space that better supports the way we work today while helping us manage future financial pressures. At a time when organisations across the voluntary sector continue to face rising operational costs, including increases in employer National Insurance contributions, maintaining long-term sustainability remains a key priority.

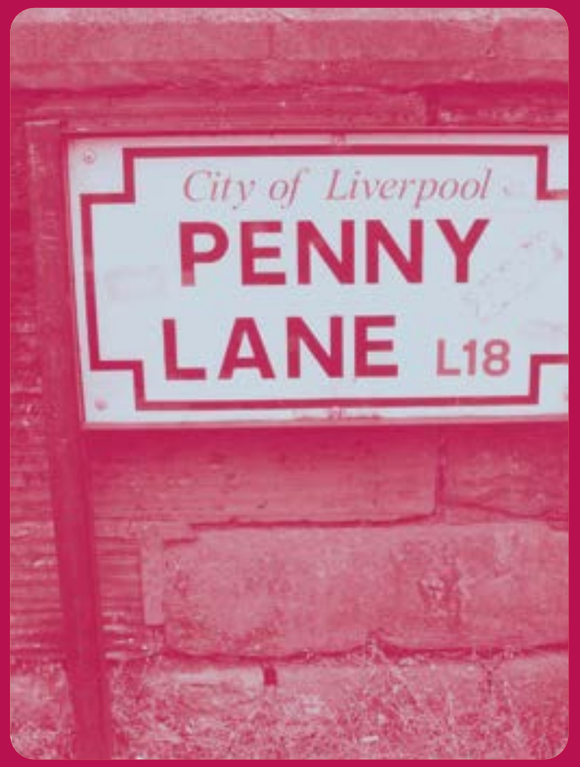
Throughout this report, you will see how Citizens Advice Liverpool continues to respond to these challenges through a combination of early intervention, specialist expertise and strong partnership working. Whether helping someone maximise their income, supporting a family experiencing financial hardship, assisting a patient referred through a healthcare setting or helping a migrant navigate a complex immigration system, our aim is always the same: to help people find a way forward and build greater stability for the future.

The year also demonstrated the value of working collaboratively. We continued to strengthen partnerships with Liverpool City Council, NHS Cheshire and Merseyside ICB, housing providers, community organisations and fellow advice agencies across the Liverpool City Region. These partnerships allow us to reach more people, develop innovative services and ensure that support is available where and when it is needed most.

I am particularly proud that our work received recognition beyond the organisation during the year. Our Advice on Prescription programme received the Tackling Health Inequalities Award at the North West Coast Research and Innovation Awards, recognising the important role advice can play in improving health outcomes and reducing pressure on health services. We were also delighted that our Mind and Money project won the Take Early Action, Common Ground award at the Citizens Advice Annual Conference, highlighting the difference that early intervention can make in preventing problems from escalating.

These achievements belong to the people who make our work possible. I would like to thank our staff and volunteers for their commitment, professionalism and compassion throughout what has been a demanding year. I would also like to thank our trustees, funders, partners and supporters for their continued confidence in our work. Your support enables us to respond to immediate need while also investing in longer-term solutions that strengthen communities across Liverpool and beyond.

As you read this report, I hope you will see not only the scale of the challenges facing local people, but also the difference that trusted advice, partnership working and early intervention can make. The stories, outcomes and achievements that follow demonstrate how Citizens Advice Liverpool is helping people move from crisis towards resilience while working to create fairer and more inclusive communities for the future.



3 Introduction from our Chair



Alison Gibbon, Chair of Trustees, Citizens Advice Liverpool

This has been yet another year of change and challenge, but the highlight has to be the move to Liverpool Innovation Park (LIP) in January 2026, bringing together staff, volunteers and clients into a light, bright, open and accessible workspace designed with our future in mind.

There were concerns initially that clients may find it difficult to find us in our new premises, but fortunately this has not proved to be the case, as we are seeing more clients now than we were before.

Although the move happened in 25/26, it was several years in the planning and involved trustees and key staff in many hours of challenging discussions (and quite a few property viewings), to get to where we are.

It's certainly a milestone worth celebrating, as staff and volunteers take advantage of the new opportunities for cross-team collaboration and socialising, as well as enjoying a modern, enhanced working environment. There's a cafe on site, access to gym membership and lovely gardens with a duck pond!

As part of the move, we let go of our Wavertree, Garston and Belle Vale offices; this was not without some regrets as they had served us well, but it was time to make our 'one service' a reality and to set our sights firmly on the future. We decided to keep our Walton premises, which is in an area of high need, whilst strategically expanding the number of outreaches in communities across the city, to broaden our reach.

Demand for our services has continued to grow as the cost-of-living crisis is still keenly felt by individuals, families and communities across Liverpool. We are here for all residents as their problems become more complex, with a continued focus on reaching people experiencing disadvantage, poverty and exclusion.

2025-26 was a year of consolidation and building a solid foundation as a springboard for the future. We have achieved that and more. We are grateful, as ever, for the incredible support of our funders, partners and supporters, and pleased to be financially sound as we head into 2026/27.

CAL has built a reputation to be proud of for both quality and delivery of services, with clients at its heart. The focus for the year ahead is to maintain that reputation whilst increasing our resilience, agility and sustainability.

We have taken an active role in forging strategic collaboration and partnerships across Liverpool, the City Region and beyond. This is essential if we want to continue to meet the growing needs of clients and make best use of our combined skill and resources, in challenging times. In particular, CAL has continued to support Liverpool Access to Advice Network (LATAN) as it transitioned from a project to a charity, currently operating as a subsidiary of CAL.

The CEO report highlights the recognition given to CAL for projects and services during the year, all delivered by our amazing teams of volunteers and staff. We already have an awards wall in LIP, but it looks like it will have to be expanded!

Thank you to our trustees (who are also volunteers) for giving their valuable time, energy and experience to govern CAL so effectively. We said goodbye to Stuart Turner during the year and welcomed Kate Randall onto the Board as Treasurer.

Finally, a heartfelt thank you to our CEO and Senior Leadership Team, as well as all our incredible staff and volunteers who deliver quality services, day in, day out. CAL's well-deserved reputation is built on your dedication, professionalism and commitment.

4 Impact at a glance

In 2025-26, our work supported...

34,261 clients

144,267 issues

£18.7m debt managed

£30m+ gains

13,212 volunteer hours

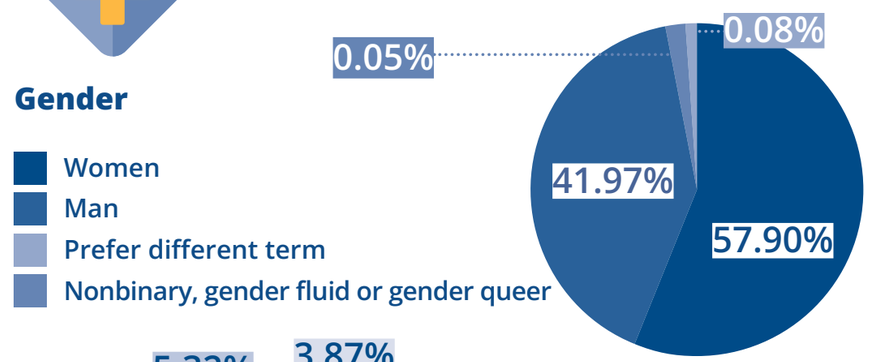
Tackling Health Inequalities Award at the North West Coast Research and Innovation Awards

Take Early Action, Common Ground award

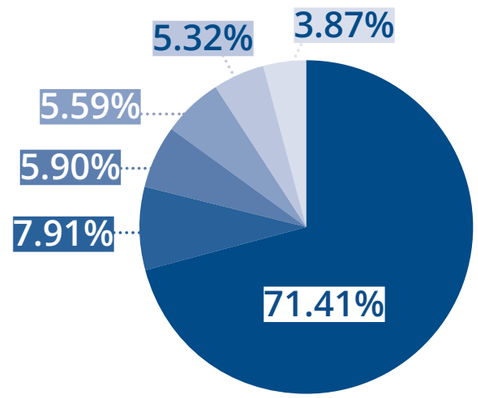
Client Profile Data

Disability – **60%** of our clients have a disability or long-term health condition

Gender



Ethnicity groups



To what extent did the service help you to find a way forward?

90%

positive response

To what extent is your problem now resolved?

82%

positive response

How likely would you be to recommend the service?

92%

positive response

Impact Data

Our independently collected national client survey:

Fiscal value for every

£1 spent ⇨ **£1.80**

Public value for every

£1 spent ⇨ **£32.32**

Value to the people we help for every

£1 spent ⇨ **£18.09**

5 Providing trusted advice, early help and community support

The year showed the importance of advice that is easy to access and able to respond early. By offering support through different routes and connecting people to the right level of help, Core Services continued to prevent problems from escalating and created the foundation for much of our specialist work.

Liverpool City Council funding enables us to provide advice through a range of routes, helping people access support in the way that works best for them. Alongside our weekday telephone advice line, office appointments and community outreach sessions, we continued to develop partnerships that bring advice into settings people already know and trust. This included advice services delivered through partnerships with **NatWest**, **Yorkshire Building Society** and **Alder Hey**, as well as remote advice provision for people who were unable to attend in person. By offering support through multiple channels, we reduced barriers to access and ensured more people could receive timely help with everyday issues before they became more serious.

During 2025-26, demand for advice remained high as households continued to face rising living costs, financial uncertainty and increasingly complex circumstances. People rarely came to us with a single issue. Financial hardship often sat alongside housing problems, poor health, caring responsibilities or employment concerns, reinforcing the need for advice services that take a holistic approach and consider the wider circumstances affecting people's lives.

One example of this approach was the **Household Support Fund**, delivered in partnership with Liverpool City Council and a citywide network of community organisations. While the programme provided immediate fuel support to households experiencing hardship, it also created opportunities to identify wider issues and connect residents with advice and longer-term support. During the year, almost **£1.9 million** in fuel support reached **7,564 Liverpool households**. Alongside this, advisers secured a further **£5.3 million** in financial outcomes through benefit entitlement checks, debt advice, energy support and other interventions. Across the four years of the programme, more than **21,000 residents** received support, demonstrating the value of combining crisis assistance with practical advice and early intervention.



Outreach volunteers Elaine and Steve with Mark, CEO of Speke Training and Education Centre, supporting advice access in the community.

"I am 80 and walked into the Walton office without an appointment. Although my problem was not the adviser's area of specialism, she was determined to make sure I reached the right person.

She listened carefully and was caring, friendly and professional. I was very stressed when I arrived, but because of the support I received, I no longer felt stressed when I left and was confident that my problem had been passed to someone who could help.

Her excellent service made an 80-year-old lady very happy."

The strength of our core services lies not only in the advice we provide directly, but also in the partnerships that help us reach more people. Through Liverpool City Council's continued investment, alongside collaboration with community organisations, healthcare settings, financial institutions and other local partners, more residents can access trusted advice at the right time and in the right place. Together, these services provide the foundation from which Citizens Advice Liverpool delivers specialist support, develops innovative services and responds to emerging needs across the city. They help people access support earlier, resolve problems more effectively and build greater financial stability and resilience for the future.

6 Maximising income and financial stability

Maximising income remained one of the most practical ways we helped people regain stability. By supporting clients to understand their entitlements, make successful claims and challenge incorrect decisions, our welfare benefits services helped bring money into households at points when timely advice could make a lasting difference.

Our support begins with helping people understand and access the benefits system. Through the national **Help to Claim** service, advisers supported 4,021 people to make new Universal Credit claims, navigate managed migration and ensure they received the correct first payment. The service secured £204,262 in additional income and helped prevent delays and errors that could leave people without essential financial support. For many clients, timely intervention meant avoiding debt and hardship at a critical point of transition onto Universal Credit.

Alongside this, our **Income Max 65+** project, funded by Independent Age, focused on older residents and people from minoritised communities who may miss out on financial support they are entitled to. Through home visits, outreach sessions, telephone advice and office appointments, advisers helped 505 people check their benefit entitlements and increase their income. The service was particularly important for people living with long-term health conditions, disabilities, language barriers, cultural barriers to accessing support, or social isolation. By providing advice in trusted community settings and tailoring support to individual needs, the project helped people access financial assistance while also connecting them to wider services that could improve their wellbeing and independence.

For people facing more complex benefit issues, specialist support was available through **Project Advice Liverpool & Sefton (PALS)** and the **Warm Home Network.** These services helped clients challenge benefit decisions, prepare appeals and navigate complicated entitlement rules. During the year, PALS secured more than £1.3 million in additional income for 490 clients, while the Warm Home Network, delivered in partnership with Citizens Advice Manchester and funded by Cadent, supported 2,237 people and secured over £1.5 million in financial gains. Both projects demonstrated the value of specialist intervention in helping people overcome barriers that can leave them without the income they need.

We also continued to support social housing tenants through our **Torus Advice Project,** funded by Torus Foundation. The service provided welfare benefits and debt advice to tenants across Liverpool, St Helens and Warrington, helping people address financial problems before they threatened household stability or tenancy sustainment. During the year, the project supported 2,771 tenants and secured more than £3.2 million in additional income through benefit claims, backdated payments and other financial outcomes.

We also continued to deliver **Pension Wise** guidance on behalf of the Money and Pensions Service until March 2026.

For ten years, the service helped people aged 50 and over to understand their pension options, make informed financial decisions and plan for later life. Delivered mainly by telephone, with face-to-face appointments available through our Walton office, the service supported people to trace lost pensions, understand tax implications and consider how pension savings could support them through changing circumstances. Following a national decision by the Money and Pensions Service to bring delivery in-house, our involvement in the programme came to an end during the year.

Increasing income was rarely an end in itself; it was often the first step towards improving wider financial resilience, reducing stress and creating greater stability for individuals and families.

As demand for welfare benefits advice continues to grow, our focus will remain on ensuring people can access the support they are entitled to as early as possible. By combining generalist advice, specialist casework and strong partnerships, we will continue helping people maximise income, improve financial security and build more stable futures.

"She listened and went through everything with me step by step. She was really kind and respectful, answered all my questions and made me feel important. She built me up and gave me support like I had never received before. I am very thankful – we need more people like her."



Cosi and Irina from the Income Max 65+ team connecting with older residents at a local community event.

7 Supporting people through financial hardship

Our hardship services provided a vital route into support for people who needed help quickly. Working with national partners, foodbanks and local community organisations, we helped people access emergency assistance while also identifying the longer-term advice needs that often sit behind an immediate crisis.

For many people, support began through the **Help Through Hardship** service, delivered in partnership with the Trussell Trust. The service provided a vital route into emergency assistance, helping people access foodbanks, benefit support, debt advice, energy assistance and wider wellbeing services. During the year, the Liverpool team answered 4,217 calls and secured more than £7 million in financial gains. Advisers also connected clients to a range of additional support, including Vodafone connectivity schemes, Mind mental health services and E.ON energy support. While emergency assistance remained an important part of the service, the focus was always on helping people address the issues driving hardship and improve their longer-term financial resilience.

We also continued our partnership with **South Liverpool Foodbank**, delivering advice directly within a trusted community setting. Many people attending the foodbank needed support with a range of interconnected issues, including benefits, debt, energy costs, mental health concerns and housing difficulties. Between March and December 2025, the project supported 401 people with 1,592 issues, helping clients secure benefit entitlements, access emergency support and improve their financial circumstances. By embedding advice within the foodbank environment, the service was able to reach people who may not otherwise have accessed support and provide help at the earliest possible opportunity.

For people facing particularly complex circumstances, the **Mind and Money** project provided intensive one-to-one support. Advisers were able to spend up to nine hours working with each client, helping them navigate multiple issues including financial hardship, debt, food insecurity, mental health challenges and family pressures. During the year, the project supported 186 people, secured more than £265,000 in additional income and provided practical assistance including foodbank vouchers, fuel vouchers, school uniform grants and referrals to other support services. The project's impact was recognised nationally when it won the Take Early Action, Common Ground award in the Take Early Action category at the Citizens Advice Annual Conference. Although funding ended during the year, the project demonstrated the value of providing intensive, preventative support before problems escalate further.

This work showed the importance of meeting people where they are, especially through trusted community settings such as foodbanks. By combining practical crisis support with wider advice, we helped people take immediate steps towards safety, stability and longer-term resilience.

Our focus will be on maintaining strong crisis referral routes while strengthening the preventative advice that helps reduce the likelihood of people reaching crisis point again.



Mind and Money keyworkers Jo, Chris and Kelly celebrating their Take Early Action, Common Ground award.

8 Specialist debt advice

Specialist debt advice gave people the time, protection and practical options needed to regain control of their finances. Through regulated casework, negotiation with creditors and access to formal debt solutions, we helped clients reduce financial pressure and avoid serious consequences such as court action, eviction or ongoing unaffordable repayments.

The **Greater Merseyside Money Advice Project (GMMAP)** remained the largest part of our specialist debt provision. Delivered through community-based face-to-face appointments, the service provides regulated debt advice to people with complex financial situations. Advisers help clients understand their options, negotiate with creditors, develop sustainable repayment plans and access formal debt solutions where appropriate. During the year, the service handled 1,467 cases, managed £18.7 million of debt and secured more than £3.5 million in debt write-offs. These outcomes helped reduce financial stress and enabled many clients to move towards greater stability.

We also launched the **Consumer Energy Debt Advice (CEDA)** service, funded by the Department for Energy Security and Net Zero. The service receives referrals through the national Citizens Advice Consumer Service and supports people where energy debt forms part of a wider debt problem. While the first year focused heavily on recruitment, adviser training and establishing referral pathways, demand increased steadily as the service became established. The project reflects the growing impact of energy costs on household finances and the increasing need for specialist advice that addresses both debt and fuel poverty.

For people facing the most immediate legal consequences of debt and housing problems, support was available through our **Improving outcomes through Legal Support (IOTLS)** service. Working with Liverpool Civil and Family Court, the project helps people who are not eligible for housing legal aid and are facing possession action, county court judgments or warrants of eviction. Advisers provide representation, help clients understand their legal position and support applications that can prevent homelessness and give people more time to resolve underlying financial difficulties. Although recruitment challenges affected the service during the year, the project continued to provide an important safety net for people facing some of the most serious consequences of debt.

Debt advice is often about more than the amount owed. By helping people understand their rights, explore realistic options and take action before consequences escalate, our specialist services supported clients to rebuild confidence and move towards more manageable financial futures.

As demand for specialist debt advice continues to grow, our focus will remain on strengthening adviser capacity, developing new specialist skills and ensuring people can access the right level of support as early as possible. By combining community-based advice, national referral partnerships and court-based representation, we will continue helping people regain control of their finances and reduce the long-term impact of debt on their lives.



Specialist debt advisers based in Walton, helping clients find a way forward with debt.

"I am now completely debt-free."

"Our conversation really stayed with me, and I want to sincerely thank you. Your words and encouragement lifted me at a time when I really needed it. After months of unsuccessful attempts, I gathered my medical evidence and contacted my creditors. I was able to have £31,000 of debt written off, and I am now completely debt-free. All I can offer is my heartfelt thanks."

9 Tackling fuel poverty and energy inequality

Our energy work focused on helping people keep their homes warm, safe and affordable. Through community outreach, specialist casework and income maximisation, we supported households to understand their options, manage fuel debt, improve energy efficiency and access the help available to them.

A key part of this work was helping people access information and support before problems reached crisis point. Through the **Cadent Energy Champions** programme, advisers delivered energy awareness sessions in trusted community settings across Liverpool, including foodbanks, community centres, faith groups, warm hubs and local support organisations. Working alongside frontline staff and community groups, the project helped residents understand energy efficiency, household safety, fuel poverty and the support available to them. By building knowledge within communities, the programme helped people take action earlier and increased awareness of wider advice services.

For people facing more complex circumstances, specialist support was available through the **Cadent Energy Caseworker Service**. The project provided intensive one-to-one support for vulnerable households experiencing fuel poverty, supplier disputes and wider financial difficulties. Advisers worked closely with clients to resolve complaints, improve household energy efficiency and maximise income through welfare benefits and other support. During the year, the service successfully recovered from significant staffing and delivery challenges and became one of the strongest-performing Cadent-funded projects nationally, demonstrating the value of specialist intervention for people with the most complex needs.



CAL Energy team members Jo, Amina and Jill with Cadent and National Citizens Advice colleagues, working together to tackle fuel poverty.

We also continued to work in partnership with **SP Energy Networks** to help households reduce energy costs and improve financial stability. Advisers supported people with energy tariffs, debt, benefits and household efficiency, addressing more than 1,600 issues during the year. Client feedback consistently highlighted the difference that practical, accessible advice made in helping people better understand and manage their energy costs. Although the project came to an end in March 2026, it provided valuable support to households experiencing fuel poverty during a period of sustained financial pressure.

Alongside this, we launched the new **Energy Redress** programme in July 2025. Delivered by a team of five advisers, the service provides energy and income-maximisation advice to Liverpool residents, helping people understand bills and tariffs, manage fuel debt, improve energy efficiency and increase household income. The first six months focused on adviser development and quality assurance, including all advisers successfully achieving the National Energy Action Level 3 Energy Awareness qualification. This investment has created a strong foundation for future delivery as the project continues to expand.

Fuel poverty is not only about bills; it affects health, safety and people's ability to feel secure at home. By combining practical energy advice with wider financial support, we helped households reduce risk and build greater confidence in managing their energy costs.

As energy affordability continues to be a challenge for many households, we will continue working with funders, community organisations and utility partners to strengthen support pathways, improve financial resilience and ensure that people can access the advice they need before problems escalate into crisis.

"They were so helpful and did a lot for me. They gave me plenty of information and explained things I didn't know before."

10 Supporting health and wellbeing

Our Health Programme brings together generalist and specialist advice and wellbeing services embedded within healthcare settings across Liverpool. Working alongside NHS and community partners, the programme helps people address the wider social, economic and practical issues that can affect health and wellbeing, supporting efforts to reduce health inequalities and improve outcomes for patients and families.

The largest element of the programme is **Advice on Prescription (AoP)**, commissioned by NHS Cheshire and Merseyside ICB and delivered through referral pathways across primary care, secondary care and community health services. By enabling healthcare professionals to refer patients directly for welfare benefits, debt, housing and wider social welfare advice, the service helps address practical problems that can undermine health and wellbeing. During the year, Advice on Prescription received the **Tackling Health Inequalities Award** at the North West Coast Research and Innovation Awards, recognising its contribution to improving health outcomes and reducing pressure on health services.

Alongside Advice on Prescription, our long-standing partnership with **Macmillan Cancer Support** continued to provide specialist advice for people affected by cancer. Advisers helped clients navigate welfare benefits, employment concerns, debt and access to charitable grants, reducing financial hardship and anxiety at an already difficult time. During the year, the service secured more than £1.5 million in additional income for people affected by cancer.

Our partnership with Alder Hey Children's Hospital also continued through the **Wellbeing Hub**, supporting families facing the additional financial and practical pressures often associated with serious childhood illness and disability. Advisers helped parents and carers access welfare benefits, debt advice, employment support and other practical assistance, securing more than £1.1 million in additional income during the year and helping families achieve greater financial stability while caring for their children.

An essential part of our Health Programme is its **Link Work – Wellbeing offer**, supporting patients referred by frontline health professionals whose wellbeing could be improved through stronger community connections and wider social support. Link Workers help people access local services, support groups, volunteering opportunities, community activities and practical assistance, while also addressing issues such as debt, benefits, housing and social isolation where these are affecting health outcomes. The service demonstrates the importance of a preventative, person-centred approach to health, recognising the close relationship between physical, mental, social and financial wellbeing and helping people build resilience, independence and stronger support networks.

Increasingly, healthcare partners recognise the important role advice services play in prevention, early intervention and improving health outcomes, helping people address the underlying issues that can affect both their health and their ability to thrive.

Health and Wellbeing Services at a Glance 2025-26

- More than 10,000 referrals received from NHS, primary care and community partners
- Over 11,000 cases and presenting issues addressed
- More than £9.1 million secured in additional household income
- Over £1.5 million secured through Macmillan Cancer Support services
- Over £1.1 million secured through Alder Hey Wellbeing Hub services
- Winner of the North West Coast Research & Innovation Award for Tackling Health Inequalities

Our focus for the coming year will be to strengthen referral pathways with NHS, primary care and community partners, expand opportunities for integrated working and continue demonstrating the important role that advice and wellbeing support can play in prevention, improved health outcomes and reducing health inequalities across Liverpool.

"The service you provide has been extremely helpful and highly valued. Your collaborative approach and commitment to supporting vulnerable individuals make a significant difference to patient outcomes and help facilitate effective hospital discharges."

Referrer feedback

"Until Citizens Advice Liverpool got involved with the many problems I was facing, I was struggling mentally, financially and physically. I needed help and my child was seriously ill, nothing is too much trouble for my caseworker and I do not know what I would have done without her support."

Client feedback



CAL Health Lead Debbie with CEO Heather and Melissa, National Citizens Advice Strategy Lead, celebrating the Tackling Health Inequalities Award.

11 Supporting migrants and refugees

For migrants and refugees, secure immigration status can be central to accessing work, housing, healthcare, benefits and everyday services. Our work in this area helped people navigate complex systems, prove their rights and access the practical support needed to build safer and more stable lives in Liverpool.

A significant focus of our work was supporting the transition to digital immigration status through the Home Office-funded **eVisa programme**. While designed to simplify immigration processes, many people experienced difficulties creating accounts, linking documents, correcting errors and proving their status. We reached more than 6,100 people and directly supported 479 clients, helping to resolve problems that could otherwise have affected their ability to work, rent a home, access healthcare, claim benefits or open a bank account. The project also highlighted the growing importance of digital inclusion, as many clients required support not only with immigration processes but also with using online systems confidently and safely.

Alongside this work, we continued to support people affected by the ongoing conflict in Ukraine through Liverpool City Council's Refugee and Resettlement Team-funded **Ukraine Permission Extension Scheme (UPES)** project. Through a programme of specialist drop-in sessions delivered in community settings, advisers helped people apply for extensions to their immigration status and overcome delays that could place their rights at risk. During the year, we supported 127 people and completed 17 extension applications, while identifying many others who required wider advice and ongoing support. For families who had already experienced displacement and uncertainty, timely intervention helped prevent further anxiety and disruption.

For people facing more complex immigration challenges, our **Migrant Rights Advice** Project funded by Our Liverpool provided intensive support combining immigration advice with practical help around housing, benefits, employment and access to essential services. Working closely with partners including the British Red Cross, Migrant Help and Liverpool City Council, the service supported 89 people with 985 issues, demonstrating the complexity of the situations many clients faced. Advisers helped people restore or secure immigration status, challenge restrictions on access to public funds and navigate systems that can often feel overwhelming. The project secured almost £98,000 in financial gains and helped vulnerable clients regain access to welfare support, housing assistance and other essential services.

Resolving immigration issues can unlock access to essential services and reduce the uncertainty that affects many areas of daily life. Our experience reinforced the importance of combining specialist immigration advice with practical support around housing, benefits, employment and digital access.

We will continue strengthening referral pathways, developing volunteer capacity and exploring opportunities to expand specialist immigration provision. By working closely with local authorities, community organisations and national partners, we will continue helping migrants and refugees build stability, access opportunities and participate fully in their communities.

"I am writing to express my heartfelt gratitude for your outstanding support, kindness and attention in helping to resolve my issue. Thanks to your continued support and considerate approach, my problem has finally been resolved.

I truly appreciate your patience and understanding, especially as my English is limited. Your friendly and helpful attitude made a significant difference, and I am very grateful."

"Your patience and understanding made a significant difference."



The eVisa team celebrating the impact of their work.

12 Supporting equality, inclusion and community safety

Everyone should be able to live, work, and participate in their community without fear of discrimination, exclusion or harm. Throughout 2025-26, Citizens Advice Liverpool continued to support people experiencing inequality and discrimination while also strengthening our own commitment to equity, diversity and inclusion. This work reflects our belief that people achieve better outcomes when services are accessible, inclusive and responsive to the different experiences and challenges they face.

A key part of this work was our **LGBTQ+ Hate Crime Service**, which supported 134 people across the Liverpool City Region. The service provided a safe, non-judgemental space for people to discuss their experiences and access practical support with issues that often sat alongside the hate crime itself, including housing, debt, employment and mental wellbeing. Advisers helped clients understand their reporting options, advocated where safety or housing concerns existed and connected people with specialist mental health and LGBTQ+ community support. Most cases related to sexual orientation, with a smaller number involving gender identity. The service highlighted the importance of providing trusted support for people who may otherwise feel unable or unwilling to seek help.

Alongside our direct client work, we continued to strengthen our organisational commitment to **Equity, Diversity and Inclusion (EDI)**. During the year, we commissioned Venekai Consulting to provide independent challenge and examine race equity and workplace disparities, helping us better understand where experiences and opportunities may differ across the organisation. Their findings, together with feedback from staff and volunteers, informed the development of a dedicated EDI Strategy focused on creating meaningful and lasting change.

We also strengthened participation through an **EDI Task Group**, bringing together representatives from different EDI strands, roles and levels of the organisation. EDI Advocate roles were introduced to help embed inclusive practice across teams, while improvements were made to reporting routes so that staff and volunteers could raise concerns with greater confidence and psychological safety. These developments are helping to ensure that EDI is considered across recruitment, progression, leadership, service design and organisational decision-making.

Creating inclusive communities requires more than responding to incidents of discrimination; it requires ongoing action to remove barriers, amplify underrepresented voices and ensure that people feel safe, respected and able to access support when they need it. Whether supporting individuals affected by hate crime or strengthening inclusion within our own organisation, our aim is to help create environments where everyone can participate fully and be treated fairly.

We will continue to strengthen our EDI programme, build on partnerships that support underrepresented communities and ensure that equality, inclusion and community safety remain central to both our services and our organisational culture.



Malcolm, Leanne, Cosi and Michelle representing CAL at Liverpool Pride.

"I finally felt listened to and supported to take action about the abuse I was facing."

13 Research and campaigns

Every day, people come to Citizens Advice Liverpool with problems that reflect wider issues affecting communities across the city. While our advisers help individuals find solutions, we also use what clients tell us to identify patterns, highlight unfairness and influence change. Our research and campaigns work ensures that the experiences of local people are used to challenge barriers, improve services and inform decision-making at a local, regional and national level.

Our **Research and Campaigns Group**, made up of paid staff and volunteers from across the organisation, met regularly throughout the year to review case evidence, identify emerging issues and agree priorities for influencing work. By bringing together frontline insight from across our services, the group helps ensure that campaigning activity is rooted in the real experiences of clients and communities.

We began the year strongly on 1st April, when we gave evidence to the **Work and Pensions Select Committee** during its visit to Manchester. The invitation followed our written submission to the Committee's inquiry into pensioner poverty and gave us an important opportunity to bring the experiences of Liverpool residents directly into national policy discussions. We highlighted the growing cost pressures facing older people, widening health inequalities, the value of Advice on Prescription and social prescribing, and the need to simplify entitlements and provide a national Help to Claim service to improve Pension Credit take-up. The Committee later thanked us for our contribution, confirming that these issues would inform its continuing inquiry and recommendations to Government.

A major focus during 2025-26 was welfare reform. We shared constituency-level evidence with local Members of Parliament on **proposed changes to Personal Independence Payment (PIP)**, contributed evidence relating to **benefit sanctions** and **Healthy Start access**, and supported wider discussions around **immigration reform**. Through this work, we helped ensure that the voices of people directly affected by policy changes were represented in national conversations.

Alongside this, we continued to respond to issues emerging locally. A significant increase in cases relating to parking charges at **Myrtle Parade** led us to gather evidence from clients, identify recurring concerns and raise these with Liverpool City Council and the parking company involved. This work demonstrated how individual advice cases can highlight wider community issues and support improvements beyond the people directly affected.

Advisers and volunteers play a vital role in turning individual experiences into evidence for change. By recording emerging issues and recurring barriers consistently, they enable the Research and Campaigns Group to identify patterns, consider these alongside wider local and national trends and decide on the most effective response. This may involve raising public awareness, engaging directly with decision-makers, working with partner organisations or contributing to formal consultations. This organisation-wide approach means that research and campaigning is not separate from advice delivery but grows directly from it. It allows CAL to move beyond resolving individual cases and use frontline insight to help prevent similar problems affecting others.

Across all of our influencing activity, a common principle remained central: using evidence to create change. Whether highlighting national welfare issues or addressing local concerns, our aim is not only to help people solve problems, but also to challenge the systems and practices that cause those problems in the first place.

We will continue strengthening evidence collection across our services, developing partnerships that amplify client voices and ensuring that the experiences of Liverpool residents continue to inform policy, practice and decision-making.

Key Campaigns

- Healthy Start – Raising awareness and highlighting digital access barriers
- Benefit sanctions – Evidencing the impact on clients' finances, housing and wellbeing
- Immigration reform – Contributing client evidence to national consultations
- Myrtle Parade parking – Challenging unfair local parking practices
- Welfare reform – Influencing discussions on PIP and pensioner poverty



Welfare Rights Coordinator Sue giving evidence at the Pensioner Poverty Inquiry.

14 Strengthening the advice sector and partnerships

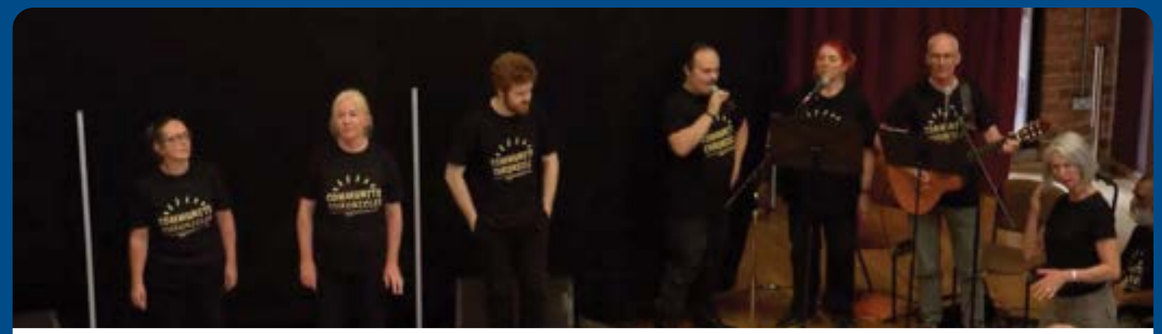
Many of the challenges facing people today cannot be solved by a single organisation working alone. Throughout 2025-26, Citizens Advice Liverpool continued to play a leading role in strengthening partnerships, supporting collaboration and investing in the future of advice services across Liverpool and the wider City Region. By working alongside voluntary, community, faith and public sector organisations, we have helped build a stronger advice network that is better equipped to respond to growing demand and increasingly complex need.

A key part of this work was supporting the continued development of the **Liverpool Access to Advice Network (LATAN)**, funded by the Legal Education Foundation. Bringing together more than 120 members and subscribers from across Liverpool's voluntary, community, faith and social enterprise sector, LATAN provides opportunities for collaboration, skills-sharing and collective advocacy at a time of growing demand and constrained capacity.

The network published its 2025 Demand for Advice and Capacity Report, which found that 88.9% of respondents had experienced increased demand, with housing and evictions the leading driver. The findings highlighted rising case complexity, longer waits for advice and reduced funding across the sector.

LATAN delivered three major campaigns: opposing proposed disability-benefit cuts, contributing evidence to the Government's Access to Justice Inquiry, and challenging immigration reform proposals. It also partnered with the University of Liverpool and Collective Encounters on theatre-informed policymaking events, bringing residents, civic leaders and sector organisations together to explore barriers to advice.

During the year, LATAN reached a significant milestone by becoming an independent charity and subsidiary of Citizens Advice Liverpool. The appointment of its first board of trustees has strengthened accountability to members and opened access to a wider range of funding opportunities.



Collective Encounters at the theatre-informed policymaking event.

Alongside this, we continued to invest in the future sustainability of the advice sector through the **Adviser Learning Exchange**, funded by the National Lottery. Developed in partnership with Citizens Advice services across the Liverpool City Region, the programme responds to growing shortages of specialist debt, welfare benefits and housing advisers. By funding backfill arrangements, experienced advisers are able to step away from their usual roles to train and mentor colleagues and volunteers, allowing specialist knowledge to be shared without reducing day-to-day service capacity. The programme is helping to build adviser confidence, create clearer progression routes and strengthen the long-term resilience of advice services across the region.

These initiatives reflect our commitment not only to supporting people directly, but also to strengthening the systems and organisations that communities rely upon. Effective partnerships enable services to work more collaboratively, reduce duplication, improve referral pathways and ensure that people receive the right support at the right time. They also create opportunities to attract investment, share expertise and respond collectively to emerging challenges.

We will continue working with advice providers, local authorities, funders and community organisations to strengthen collaboration across Liverpool and the wider City Region. By investing in partnerships, workforce development and shared infrastructure, we aim to ensure that high-quality advice remains accessible, sustainable and responsive to the needs of local communities for years to come.

"The trainer was fantastic and helped make the course a perfect mix of engaging and practical. Having the opportunity to ask questions and share thoughts with the group bouncing off them for support throughout was great. The opportunity to be hands on and split into groups to look at questions and exercises helped solidify learning. I couldn't fault it."

15 Volunteer impact

Volunteers remained central to the reach, quality and character of Citizens Advice Liverpool. Their time, skills and commitment strengthened our advice line, appointments, drop-ins and community services, helping us support more people while creating meaningful opportunities for learning, confidence and progression.

We continued to invest in the volunteer experience, introducing **length of service awards** and partnering with **Room to Reward** to recognise our "hidden heroes". Volunteer meetings and a celebratory afternoon tea in July also brought people together to share achievements and thank them for their contribution.

Learning and development remained a priority. Face-to-face sessions covered benefits checks, internal referrals, immigration advice and our future direction. We also refreshed resources on research and case recording and made role-play a standard part of training, helping volunteers build confidence and move more effectively into direct client work.

The move to **Liverpool Innovation Park** was a major development. Despite the planning needed to relocate a large volunteer workforce, we retained almost all volunteers, who adapted quickly and responded positively to the improved facilities. We also continued supporting volunteers at Walton, maintaining continuity for clients across the city.

A new employment support offer provided guidance on applications, interviews and career development, helping volunteers make the most of the experience gained with us. Exit surveys continued to show improvements in confidence, employability and overall experience.

Partnerships with universities also added capacity. A University of Surrey volunteer completed an 11-month placement across the advice line, appointments and drop-ins, while two intakes from the University of Liverpool supported our core service and Advice on Prescription teams.

Looking ahead, we will expand opportunities for volunteers across the organisation and strengthen learning and development, including access to resources from the **Adviser Learning Exchange**. Volunteers remain vital to Citizens Advice Liverpool, bringing commitment, compassion and expertise that strengthen our services every day.

Total number of volunteers: 108

Total number of volunteer hours completed: 13,212 hours

New volunteers recruited during the period: **85**

Number of volunteers who left to take up employment with CAL: 6

Number of volunteers who left to take up employment: 17



Volunteers coming together at Liverpool Innovation Park.

From volunteer to employee

When Michael joined Citizens Advice Liverpool as a volunteer, he was looking for an opportunity to build his confidence and gain experience while exploring a future career in advice. Starting on the advice line, he gradually developed his knowledge and skills through training, observation and supported client work.

Over time, Michael took on more responsibility, supporting clients with a range of issues and becoming a valued member of the team.

With support from managers and colleagues, he successfully applied for a paid role within Citizens Advice Liverpool.

Today, Michael is helping others access the same support and opportunities that first brought him to the organisation. His journey reflects the important role volunteering continues to play in developing skills, confidence and future employment opportunities.



CEO Heather and Volunteer Coordinator Jimmy with Hannah, recognising the contribution of CAL volunteers.

Volunteer placement

In July 2025, Hannah joined Citizens Advice Liverpool on an 11-month placement from the University of Surrey. Working across the advice line, booked appointments and drop-in services, she quickly became an important part of the team.

The placement provided Hannah with practical experience of advice work, client support and the wider operation of a busy advice service. In return, clients and colleagues benefited from her enthusiasm, commitment and willingness to learn.

Her placement demonstrated the value of partnerships with universities and the important contribution students can make to service delivery while developing skills and experience for their future careers.

16 Our people

The people who work and volunteer at Citizens Advice Liverpool are our greatest strength. Throughout 2025-26, colleagues maintained high-quality services through significant organisational change, rising demand and increasingly complex client needs.

Funding pressures led to project closures and unavoidable staffing changes, while new funding created opportunities to reshape teams around future priorities. Throughout, we remained committed to clear communication and supporting colleagues with dignity, fairness and a focus on wellbeing.

The move to **Liverpool Innovation Park** was a major focus. Staff and volunteers adapted to new ways of working while maintaining client support. Careful planning, open communication and a people-centred approach helped minimise disruption.

We also strengthened our people infrastructure, welcoming a new HR Business Partner and HR Assistant to increase capacity and improve people systems, workforce support and organisational development.

Alongside workforce changes, we continued to invest in staff wellbeing and inclusion. An enhanced Employee Assistance Programme provided improved access to confidential advice and wellbeing support, while our wider Equity, Diversity and Inclusion programme helped ensure that inclusion remained central to workforce planning, recruitment, progression and organisational culture.

The year also demonstrated the value of developing talent from within. Volunteers continued to progress into employment, including a number of appointments within Citizens Advice Liverpool itself, helping strengthen our workforce while providing meaningful progression opportunities for people who contribute their time and skills to the organisation.



Full CAL team away day.

As we look ahead, our focus will be on building a sustainable and resilient workforce that can respond to future demand. This includes improving workforce data and reporting, supporting staff wellbeing, strengthening management development and continuing to create an inclusive workplace where people feel valued, supported and able to thrive.

Ultimately, the quality of our services depends on the people who deliver them. The commitment, flexibility and professionalism shown by our staff and volunteers throughout 2025-26 ensured that Citizens Advice Liverpool could continue supporting local people while preparing for the opportunities and challenges ahead.

17 What we learned this year

The evidence throughout this report shows a year of sustained pressure, but it also highlights what works when advice services are able to respond early, work collaboratively and adapt to changing need.

One of the clearest lessons from the year is that early advice makes a significant difference. Timely intervention helped prevent problems from becoming more serious and gave people more options before they reached crisis point.

We also saw the value of meeting people where they are, helping reduce barriers to access and reach people who may not otherwise have sought support. Trusted referral routes remained essential in helping people access the right support at the right time. Partnership working continued to be one of our strongest assets.

The year also reinforced the importance of investing in people and specialist skills. Workforce development, volunteer progression, adviser training and initiatives such as the Adviser Learning Exchange helped build confidence, strengthen capacity and support the long-term resilience of advice services across Liverpool and the wider City Region.

Looking ahead, these lessons will shape our priorities: strengthening early intervention, improving access, developing specialist expertise, using evidence to influence change and continuing to build partnerships that help people move from crisis towards greater stability.

18 Focus for the next year

As we move into 2026-2027, our focus will be on building on the foundations established during a year of significant change.

We will continue to embed our move to Liverpool Innovation Park, ensuring that our new environment supports collaboration, learning, innovation and high-quality service delivery. At the same time, we will strengthen access to advice, ensuring that people can receive help quickly and through the channels that work best for them.

We will continue investing in specialist expertise across areas such as debt, welfare benefits, immigration and energy advice, while strengthening referral pathways so people can access the right support at the right time. We will also build on our partnerships across health, local government, housing, community organisations and the wider advice sector, recognising that many of the challenges facing our communities require a coordinated response.

The coming year will also see continued investment in workforce development, volunteering and organisational culture. Through initiatives such as the Adviser Learning Exchange, our Equity, Diversity and Inclusion Strategy and improvements to learning and development, we will continue creating an organisation that is skilled, inclusive and sustainable.

Alongside supporting people directly, we will continue using evidence from our services to influence policy, challenge unfairness and advocate for improvements that benefit communities across Liverpool and beyond.

The challenges facing local people are unlikely to reduce in the short term, but Citizens Advice Liverpool is well placed to respond. By combining trusted advice, strong partnerships, early intervention and a commitment to continuous improvement, we are confident that Citizens Advice Liverpool will continue helping people find a way forward while creating the conditions for longer-term stability and resilience.



Citizens Advice Liverpool new modern workplace at Liverpool Innovation Park.

19 Projects and Funders

The impact described throughout this report has been made possible by the support of our funders, partners and supporters. At a time when demand for advice remained high and the issues facing our clients became increasingly complex, continued investment from local government, the NHS, charitable trusts, housing providers, national Citizens Advice programmes and community partners enabled us to provide free, independent advice to thousands of people across Liverpool and the wider region.

Because of your support, people were able to access trusted advice, secure the income they were entitled to, keep their homes, stay warm, improve their wellbeing and navigate difficult life events with greater confidence. Together, we are helping people move from crisis towards stability and creating stronger communities across Liverpool and beyond.

citizensadviceliverpool.org.uk

@citizensadviceliverpool

@citizens-advice-liverpool

@citizensadviceliverpool

We help people find a way forward with 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.

citizens advice Liverpool

