citizens advice

Liverpool



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

Impact Report 2025–26

citizensadviceliverpool.org.uk

Citizens Advice in Liverpool

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.

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 is a snapshot of how that ambition was put into practice during 2025–26, helping people move from crisis towards resilience – while building stronger communities for the future.

What changed because of our support?

- More people were able to maximise their income and manage rising living costs
- People with serious health conditions received practical support alongside healthcare
- Families experiencing financial hardship accessed benefits and grants they were entitled to
- People facing debt, housing and employment issues gained confidence and financial stability
- People could keep the lights and heating on and put food on the table
- Local and national decision-makers received evidence directly from Liverpool communities

Introduction from our CEO

Demand for support services 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.

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.

I would like to thank our staff and volunteers for their commitment, professionalism and compassion, and our trustees, funders, partners and supporters for their continued confidence in our work. Our Advice on Prescription programme received the Tackling Health Inequalities Award at the North West Coast Research and Innovation Awards and we were delighted that our Mind and Money project won the Take Early Action, Common Ground award at the Citizens Advice Annual Conference.

Trusted advice, partnership working and early intervention can make a real difference, helping people move from crisis towards resilience while we work to create fairer and more inclusive communities.



Heather Jessop, CEO, Citizens Advice Liverpool

Impact at a glance

Take Early Action, Common Ground award

In 2025–26, our work supported...

34,261 clients

144,267 issues

£18.7m debt managed

£30m+ gains for clients

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

13,212 volunteer hours

Busiest wards

1. Dingle
2. Kensington & Fairfield
3. Norris Green
4. Speke
5. Vauxhall
6. Toxteth
7. Princes Park
8. County
9. Anfield
10. Smithdown

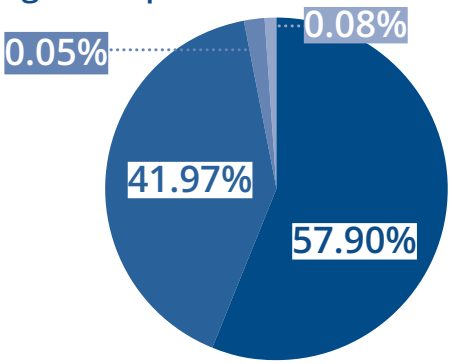
"Until Citizens Advice Liverpool got involved with the many problems I was facing, I was struggling mentally, financially and physically. I needed help and my child was seriously ill, nothing is too much trouble for my caseworker and I do not know what I would have done without her support."

Client Profile Data

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

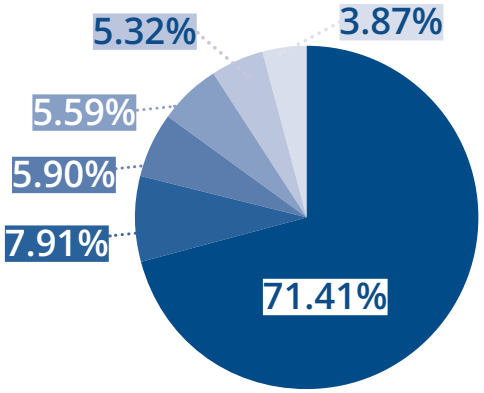
Gender

- Women
- Men
- Prefer different term
- Nonbinary, gender fluid or gender queer



Ethnicity groups

- White British
- Black or Black British
- White non-British
- Asian or Asian British
- Other
- Mixed



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**

Services we deliver:

- Welfare benefits
- Housing issues
- Energy advice
- LGBTQ+ Hate Crime Support
- Mind and Money
- Debt and money advice
- EU settlement and immigration guidance
- Pension Wise
- Advice on Prescription

"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."

The problems we hear reflect wider issues affecting communities city-wide, helping us identify patterns, highlight unfairness and influence change – challenging barriers, improving services and informing decision-making locally, regionally and nationally.

This year we gave evidence to the Work and Pensions Committee during its Manchester visit, highlighting growing cost pressures on older people, widening health inequalities, the value of Advice on Prescription and social prescribing and the need for simpler entitlements and a national Help to Claim service to improve Pension Credit take-up.

We shared constituency-level evidence with local MPs on proposed changes to Personal Independence Payment (PIP), contributed evidence on benefit sanctions and Healthy Start access, and supported discussions on immigration reform.

Across our influencing activity, one principle remained central: evidence-based change. Whether tackling national issues or local concerns, our aim is to help people solve problems and challenge the systems and practices causing them.

Volunteers

Volunteers remain vital to our work, completing 3,237 shifts and 13,212 hours across the advice line, appointments, drop-ins and community services. We recruited 85 new volunteers and 17 moved into employment, including six with us.

We invested in the volunteer experience through length of service awards, a Room to Reward partnership and training on benefits checks, referrals and immigration advice. University placements with Liverpool and Surrey added capacity and we plan to expand opportunities and strengthen learning and development.

Read our annual report at: citizensadviceliverpool.org.uk/impact