The Stories of Our "BGET" Clients

The impact of advice on debt, income maximisation and energy issues

A joint project between Citizens Advice Blackpool and Citizens Advice Rossendale & Hyndburn, funded by the British Gas Energy Trust

Financial year 2022/23

British Gas Energy Trust

citizens advice Blackpool

citizens advice Rossendale & Hyndburn



Quotes from our clients

"It's got worse now when you have to budget for so many things - I find it so much more difficult these days. It's not easy "

"My husband isn't eating properly, he eats vegetables blended in a mug like soup. I have one meal per day because I am trying not to eat too much"

"I don't want to burden my family with my difficulties so I feel as if I have no support network"

"I've had to learn how to make one meal turn into four... but not everyone is able to do that"

"I feel that I am part of the group of people who can't afford to live but don't really qualify for any help. We're the forgotten group of people"

"At least one day a week not eating for the entire day. Might have a slice of toast but that would be the limit. Only eating one meal a day on the other days."

"We try not to put the heating on in the winter anyway, we keep our blinds and windows closed to try and keep the heat in."

"We do not have anything on at home because we do not want to use the supply. We have used candles for light and heat so that we can afford the bills."

"I'm not asking to live a life of luxury but I don't want to live like this - the fridge freezer is broken and I just can't afford a new one. The gas hob has been condemned by Cadent so we just don't have one now "

Introduction

The “BGET” project is delivered by Citizens Advice Blackpool and Citizens Advice Rossendale & Hyndburn, with funding from the British Gas Energy Trust. It was first delivered in April 2020.

Both of our offices deliver quality money advice sessions, which include energy advice to clients. This advice is delivered in an integrated way which ensures that each client receives a full range of holistic support to meet their needs.

The project has delivered the following services:

- Income Maximisation through comprehensive benefit checks
- Debt Relief
- Money Advice
- Benefit Support
- Energy Advice
- Advocacy and Legal Advice
- Mental Health Support

Between May 2022 and March 2023, Citizens Advice in Blackpool and Rossendale & Hyndburn helped 617 clients with a BGET related issue.

By building this partnership between Local Citizens Advice offices, we have benefitted from shared resources. With both offices operating in areas of high deprivation, we have been able to work collaboratively to share strategies for better engaging people who don’t always present at our services.

Citizens Advice has a dual aim. The first is to deliver advice. The second is to undertake research & campaigns work to advocate on behalf of our clients. As part of this project, we have been asked to research the impact of our “BGET” advice on people’s lives. This has become increasingly relevant within the cost-of-living crisis context.

Consequently, this report seeks to share the stories of some of the clients we have supported through this project. It will share how our advice has been able to help people, and the situations that our clients are living in following our advice.

Both Citizens Advice offices have seen a combined 7,359 clients in 2022/23



Research Approach

The first thing to explain is how we approached this research project. Fundamentally, we wanted the people we involved in the research to be representative of our communities and of the clients that we see. In order to do this, we aimed to collect data from clients across all different ages.

We also wanted to co-produce this research with our clients. We were determined to focus on what our clients wanted to talk about, rather than guide the conversations ourselves. It was imperative that people were given the platform to share their insights so we could really drill down into how their lives were being impacted by our advice and by the economic climate.

All of the clients we have spoken to came to us for advice in relation to debt, energy or income maximisation.

This research was both longitudinal and ethnographic in its approach. We tracked people over time to understand how their lives had changed following our advice. It was also important to be able to track how circumstances outside of our control were impacting where our clients were at months after seeking our advice.



Ten case studies were compiled, as was expected in the funding agreement:

Five from Citizens Advice Blackpool

Five from Citizens Advice Rossendale & Hyndburn

GDPR guidance was followed at every stage of the process. We are well versed in this as organisations which hold the personal details of the people who are using our advice services. Every participant was informed that they could withdraw their consent for participation at any time up to publication of this report. Each case study has been anonymised.

What we found

The key theme we have found is that people are not in a worse position after they have sought advice from us. We are generally able to keep people's lives steady. However, that does not necessarily mean they are in as good a position as they would like to be. External factors, such as the cost-of-living crisis, are impacting on how much our advice is able to help our clients.

1) People are really struggling at the moment with the cost-of-living because it is impacting on every part of their lives.
2) People have not had good advice before they have come to see us. We spoke to people who did not know about how to reduce energy costs. We also had people who had no idea what income they were entitled to from the welfare system. In this way, we were able to be a trusted, supporting hand for many people who had not received that type of support before.
3) Most of the people we spoke had mental health issues. This has only been exacerbated by the current cost-of-living crisis and people's inability to eat sufficient food and to heat their homes.
4) People are very frightened about what the future holds for them. They do not see any light at the end of the tunnel. People are not optimistic about their situations improving any time soon.

Overall, whilst some people say they are in a better situation than before coming to us, our work at the moment is mostly just trying to stop people's situations getting worse.



Case Study 1: Alison

Alison first sought advice in October 2021 because she was in debt. At the time of engaging with our service, she was in receipt of Child Tax Credits, Child Benefit, Personal Independence Payment, Carer's Allowance and Disability Living Allowance for her two children.

She owed a priority debt in the form of Council Tax Arrears. Alison also had a credit card debt and a personal finance debt. These together amounted to just over £11,000. She was in a deficit budget of over £100 per month, meaning she could not afford the basic essentials of living.

Alison was advised on how she can cut down on her spending because she was exceeding the expected amount each month to spend on food and housekeeping items. This budgeting advice was coupled with advice on how Alison could maximise her income.

Alison confided in the adviser that her relationship with her partner wasn't working and she was struggling with her mental wellbeing. The client was then able to use our in-house social prescribing service to support them. The social prescriber was able to discuss with Alison her situation and signpost her to organisations that may be able to help her.

In May 2022, we contacted Alison to see how she was managing following the advice and support she had been given. She told us how she was going without food 3 days per week because she cannot afford it. Alison said she had used a foodbank once, but it required a nominal donation which she couldn't afford, so she left without food. She told us she had stopped using her radiators because her energy bills had doubled. Alison said it was impossible for her to manage because she is a disabled full-time carer. Alison spoke of how she simply does not have enough money to live. She went to her local MP for support and he advised her to move over to UC, even though she would be better off on her legacy benefits. Alison felt there was nothing that could be done to make her situation better. Although she said she would have been in a worse situation if she hadn't received our advice.



Fast forward to August 2022 and we contacted Alison again. She spoke of the cost of living payment from the government being really helpful for a short period of time but now she is back where so was before with "scrimping and saving" to afford food. Alison said that her gas and electric bills were now costing more than her mortgage.

Alison is a client who we were able to help by offering budgeting advice and investigating how to maximise her income. We were also able to offer her a more 'wrap-around' service engaging her with our social prescribing team. However, Alison still found herself in a situation where she was struggling financially.

Case Study 2: Jill

Jill is a 55 year old woman living alone in a 2 bed property. She was diagnosed with fibromyalgia four years ago resulting in her having to give up her job as a teaching assistant. Her long term relationship of 25 years also ended at the same time. This caused a huge flare up of her physical and mental health issues and Jill was referred to mental health services. Jill is receiving ESA and PIP.

She told us that she is very good at budgeting and is just about managing. She does this by foraging for wood when out walking her dogs and only eating one meal a day. She says that this is preferable for her to have to ask for help from the food bank.

Jill came to us for advice because she was having difficulties getting help with loft insulation for her home and also needed two windows replaced. The windows have wooden frames which are so rotten that they were creating mould on her curtains. Jill contacted us to find out if there were any grants available and our BGET Energy adviser registered her with Cosy Homes In Lancashire who, at the time, had schemes available. Despite sending numerous emails to Cosy Homes In Lancashire they did not get in touch with Jill for several weeks, by which time the grant which she may have been eligible for no longer existed.

When our adviser followed up with her to find out how she was getting on, we advised her that she could try to get a grant via the ECO3 scheme with her energy supplier Octopus because the ECO3 scheme was for insulation and replacement windows. Jill did not hear anything for some time so she contacted Octopus. She was told to wait for ECO4 but has since been told that she would not qualify for ECO4 as they were no longer doing windows and loft insulation.

Jill felt very let down and frustrated by the experience. She told us that the problems she had experienced were making her mental health worse. If she had received a timely response from the companies involved she would have been able to get help. She felt as if she was always playing catch up in that by the time she got a response the scheme in question had ended.

However, because we do not have time limits on how long we can support clients on the BGET project, our adviser was able to offer Jill further advice and support. We contacted a small local agency (Homewise) who had money available to insulate Jill's loft for her and this work has now been carried out. They have also put her on a list should any money become available to for replacement windows.



When we interviewed her, Jill said that without our support she does not know what she would have done. Although she has not yet been able to do all the work that is needed she feels that at last she is being listened to by Homewise. She told us that she feels that the big Government schemes are just throwing money away and are not helping those who need it, resulting in people like her still having to live in poorly insulated homes.

Case Study 3: Carole

Carole sought our advice in March 2022. She had recently become eligible for her state pension and wanted to know what extra income she may be able to claim. Her partner was 65 at the time, so still considered to be working-age. They claimed Universal Credit as a couple because of this, although they were getting very little because Carole's partner worked part-time. Carole and her partner were living in a caravan because they couldn't afford to keep up with their mortgage repayments so they sold their home.

We advised Carole about claiming a Council Tax Reduction to help reduce her outgoings. We also discussed with Carole the possibility of being able to claim Pension Credit once they became a pension-age couple. We were able to give Carole full advice on maximising her income, and explain how things would change when her partner hit pension age. At the end of the advice session, Carole had all of the information required to enable her to fully maximise her income.

In May 2022, we contacted Carole to see how she was managing. Carole told us that she was going without food and that her and her husband was often only eating one meal per day. Usually beans on toast or a mug of soup. Carole also told us that she was struggling to afford her energy costs because they had to use Calor gas for their caravan. Carole said she had to buy it from the caravan park and it was expensive because they have a monopoly on supply. Carole said she did not have enough money to live on and could not afford the basic essentials.

We reached out to Carole again in August 2022. She said nothing had really changed and she was still struggling to pay for basic essentials. Carole was very worried about finding somewhere to live for the winter because her caravan park shuts for January and February. She said that she is not getting help to pay for gas cannisters because they are not covered by the Energy Bills Support Scheme. Carole also said that the cost of her electric had gone up by around 170% in the past 12 months.

Carole is a client to who we were able to offer full advice on maximising her income. She did not present with debt or financial hardship. However, even after we have helped her to maximise her income and navigate the welfare system, she feels she does not have enough money to live on and is terrified of going through the winter cold. The gaps in the government's emergency support means that she misses out on most of the help to pay her energy costs.

Carole is an example of a client who is in receipt of the maximum financial support she is eligible for, but is still unable to keep herself warm and buy full and nutritious meals. Our advice was helpful and gave Carole information on how to maximise her income, but the welfare system is not providing enough money for Carole's survival.



Case Study 4: Yvette and Mark

Yvette and Mark live in an ex-council property which they own outright. Their 42 year old daughter also lives with them as she needs support for her mental health problems. Yvette has health problems, including rheumatoid arthritis which means she needs to keep herself warm. Husband Mark is her carer. Yvette worked as a carer until 2011 but had to give the job up due to her health condition. Mark was made redundant from his job as an HGV lorry driver and had been full time carer for his wife since then.

The benefits they receive are Employment Support Allowance (Support Group) , Industrial Injuries Disablement Benefit, Personal Independence Payment, Carer's Allowance and Council Tax Support.

Yvette and Mark initially came to us in July 2022 for a benefit check and income maximisation. It transpired they had several issues which they needed help with, including that they pay for their energy via the Fuel Direct scheme at £200 per month as they had energy debts of approximately £1000. They both told us that they feel powerless to sort out their situation themselves. Previously they have had to attend tribunals in order to get PIP and were worried that if they queried anything the same thing might happen again and they would lose money.

As a result of the advice we gave them we were able to determine what the situation was with Scottish Power and Fuel Direct Payments, and over £1000 was given back to them. We also asked for a review of Yvette's PIP as she is probably entitled to the higher rate of the mobility component. During the conversation it also came to light that they do not have a working fridge freezer or gas hob. We were able to apply to the Household Support Fund to get these items for them.

From what they told us throughout our conversations, it seemed that they were having some difficulties in accepting their situation. They both seemed to accept that the cost of living crisis was something which they could not control and seemed to have resigned themselves to the fact that they would not have any spare money for the foreseeable future. They both agreed that the advice they had from us had helped improve their situation but that there was only so much we could do.

However, what seemed to be concerning them most were their personal challenges.



Yvette was upset that, due to her health condition, much of her independence had been lost and she was now very much reliant on Mark.

Mark seemed to blame himself that he was no longer able to provide for the family and obviously felt no optimism regarding his or his family's future. While recognising that there were people in a worse position than he was and being very positive about what we had been able to do for them he felt very hopeless at the time we spoke to them.

Case Study 5: Edward

Edward first came to us for advice in October 2021. His cases were closed in January 2023. Edward had been off work sick for 6 months and did not know how to navigate the support that might be available to him. He was struggling with the cost of his utility bills. We gave him advice on his eligibility for the Warm Home Discount and gave him the information he needed to apply for the Household Support Fund from the council.

We also undertook a full benefit check and advised Edward on how he can maximise his income. We advised him to claim New-Style ESA and helped him to complete the work capability assessment form that he would not have been able to do otherwise. We also helped Edward to complete his application form for PIP. He was not awarded the benefit initially, so we supported him in an appeal all the way to the Welfare Tribunal.

Through this appeal, we helped Edward to be awarded PIP arrears of £5,577.77. He has also been awarded PIP at the ongoing rate of £61.85 per week for his daily living, and £24.45 per week for his mobility.

We also helped Edward to appeal the decision to not be awarded a blue badge.

Throughout all of Edward's engagements with us, we have been able to advise him as to the crisis support available, help him maximise his income so that he can afford his utility bills, and we have helped him to manage the debt he was in to his energy supplier.

Edward now has hope for the future and is able to afford his costs of living. This is thanks to the advice and support we were able to offer.



Case Study 6: Paul

Paul is 41 years old, single, living in a HMO. He is currently unemployed but is due to start a new job once he has his DBS clearance. He was in receipt of Universal Credit when we spoke to him. Deductions were being taken for a budgeting loan, an advance payment, Council Tax arrears and water debt. This means that he is left with just £249 per month to cover his essential expenditure. Paul cares for his brother with a learning disability who also lives in the same house.

Paul initially came to us for advice on the £400 Energy Bills Support Scheme. Paul's electricity is supplied via submetering. All the tenants paid the landlord each week for the amount of electricity it was thought they would use. He had tried to access both the EBSS and the Warm Home discount but had been told that because he was not directly responsible for the bill then that help was not available to him.

At the time Paul came to see us, he was not eligible for any Government support from the scheme. However, since then, help has become available through the Alternative Energy Bills Support Scheme. Our BGET adviser has been in contact with him to advise on how he could make a claim. Because of Paul's situation, we have been unable to help him with BGET fuel vouchers.

Over the period we were advising Paul we were also able to help increase his income by getting his UC deductions reduced to the minimum payment. We made sure that he was getting all the other cost of living payments that he was entitled to. We also carried out a debt assessment and provided him with advice on budgeting and maximising his income.

Paul told us that he has had to skip meals because he always makes sure food is available for his children when they visit. He told us that this was the case even before the cost of living crisis as all his work has been low paid. His outgoings have always exceeded his income and he agreed that he had been in a financial crisis for a long time.

He will not use the food bank because he feels that there are people in greater need. He felt that missing meals would not really affect him. He also told us that he has had to ask his landlord for help with the electricity as he often does not have enough money. He said that, even though his gas is included in the rent, his bedsit is usually cold as his landlord controls the heating.



Paul said he was constantly worrying about how he and his brother were going to manage. He was also concerned that he was not able to have a healthy diet due to having to eat less nutritious food. He also said that he missed not being able to have any kind of social life other than visiting friends.

Paul was very grateful for the detailed advice that our BGET adviser had provided, and felt that the service was outstanding.. He had also passed the information onto friends and family.

Case Study 7: Steve

Steve first sought our advice in September 2022. His case is still ongoing. He came to us with several different debts. There were to his energy supplier, council tax, water and mobile phone companies.

Steve also suffers from anxiety, depression, paranoia and agoraphobia. When he came to us, he was in receipt of income-related ESA, housing benefit, a council tax reduction, and PIP. However, his PIP was taken away from him at renewal.

Steve said he is unable to work because of his health conditions and that he first saw a counsellor at the age of 11. He was going without food 3 days per fortnight when he was waiting for his money to be paid. This has become worse for Steve recently because of the loss of his PIP money.

We have sat down with Steve to work out his budget. He now knows how much money he has to spend on certain things. However, he is still in a deficit budget. We pulled together an income and expenditure sheet with Steve so that he can demonstrate to his creditors that he cannot currently afford to pay money towards his debts. Steve can also not enter a debt solution because he will just accrue more debt by being in a deficit budget.

We have helped Steve with this so he can contact his creditors. He said he feels a lot better and has been really happy with the support offered to him. He said that he has been made to feel more relaxed by our approach to supporting him, and that we made him feel valued when he hasn't felt like that for a long time.

We now have an agreed action plan with Steve to make things better for him. We are helping him to challenge the PIP decision and get him money re-instated. Once we have achieved this, we can bring Steve back into a surplus budget and either help him to make offers of payment to his creditors, or help him to find the correct debt solution for him. Steve says we have made a huge positive impact on his mental health because he knows there is an organisation out there which can support him.





Case Study 8: Tracy

Tracy is single and 44 years old. She has no dependents and is living in a mortgaged home. She is self employed working as a therapeutic counsellor.

She told us that her own mental health is poor following the sudden death of her partner in 2014 and because of problems she'd experienced with a previous employer. She has tried to take her own life on several occasions. She is also currently in recovery from alcohol and substance misuse.

She came to us for help in understanding a complex situation with her gas and electricity bills. She was being billed repeatedly for usage from 11 months previously despite her paying £150 per month by direct debit.

Our BGET adviser carefully analysed all the bills and correspondence from Tracy's supplier (Eon Next) and helped Tracy to make a formal complaint. Tracy was also very frustrated and unhappy regarding the service she had from her supplier. She found them very difficult to contact as she was unable to find a telephone number for them and found the online chat service of no help. She told us that no one at Eon Next was able to resolve her billing issues as they had no understanding of what the problem was.

Following advice and a long term intervention from our BGET adviser, the issue has now been resolved. As a result of our helping her to make a complaint, some of her credit has been restored (£196.29) and one of the bills has been cleared (£86.23) However, Tracy's energy bills are still unaffordable. We made sure that she was aware of all the energy saving tips that are available. Although she had not yet got into debt she felt that it was inevitable that she would do so in the near future. We invited her to return to us for debt advice should that happen.

Tracy told us that she feels her current financial position is very precarious. Her energy bills and mortgage are rising while her income from work is falling. As she told us, in the current economic climate although people probably have a greater need for counselling services they are not in a position to be able to afford them

Tracy told us that she was very happy with the advice and support she had received from us . She felt that we had managed to help with what for her was something far too complex for her to understand spiraling out of control into something far worse.

She asked that as part of our research we stress that trying to deal with her energy supplier was a very stressful and frustrating experience for her due to the difficulties in trying to contact them and then them having no understanding of her situation and problem when she did get to speak to someone via online chat.



Case Study 9: Rebecca

Rebecca first came to us in July 2022 for a benefit check to maximise her income. She has one child aged 5 and is in receipt of Universal Credit. We gave her advice in four areas.

Firstly, Rebecca was having deductions taken from her Universal Credit to pay back an advance payment. We were able to get this deduction reduced to the 15% minimum, giving Rebecca an extra £20 per month in her pocket. Second, we were able to advise Rebecca to claim PIP because her health conditions were deteriorating. Third, we were able to arrange for Rebecca to receive a fuel voucher from the fuel bank foundation so that she could top up her pre-payment meter.

Finally, we were able to offer Rebecca debt advice. She owed money on both her gas and electric bills and these were being deducted from her account each time she topped up her pre-payment meter. Because of this, the best thing we could do for Rebecca was offer her fuel vouchers from the fuel bank foundation.

Since we advised Rebecca, we have spoken to her twice to understand how our advice was able to help her. Unfortunately, she is still really struggling. She said she was eating child-size portions of food so that there is enough for her child to eat. Rebecca said she had tried to access a foodbank but had a terrible experience.

Rebecca is struggling to manage her fuel costs because of the amount her meter is deducting to pay off her debts. She puts on £25 per week. After paying back emergency payments and arrears, Rebecca says it leaves her with about £4 on the meter. Her child has respiratory issues and this is being exacerbated by Rebecca only being able to heat her home for one hour per week.

Our advice maximised Rebecca's income to the full, but she is unable to afford the costs of living because of the money being deducted from her each time she tops-up her pre-payment meter.



Case Study 10: Bill

We have been supporting Bill over a period of several months with his energy debt and benefit issues. Bill is 67 years old. He lives alone in a social housing property. Bill has multiple health problems including hypertension , type 2 diabetes, a heart condition and mental health problems. His income is from benefits: State Retirement Pension, Pension Credit, Housing Benefit, Council Tax Support and Attendance Allowance. He told us that a housing officer had told him several years ago that he may be entitled to Personal Independence Payment but this was not followed up on. As a result of this oversight he has probably missed out on the mobility component which is not included in Attendance Allowance.

He was very honest and frank in the interview we carried out with him telling us about the impact that his difficult childhood had on him in later years. He was the eldest of seven children, his father was violent towards his mother and he told us that he had to work on local farms from the age of 9 in order to bring in some money. He feels that his childhood impacted on his ability to develop meaningful friendships and relationships as an adult leaving him feeling lonely and isolated. All of this he feels is a factor in him having poor mental health.

He first came to us for advice in June 2022 regarding debts and a dispute that he was having with his energy supplier (EDF) regarding them increasing his direct debits for both gas and electricity by almost £100 a month. This was despite him not having any central heating (through choice) and living in one room of his two bedroom house. He did not understand why this had happened and the situation was causing him financial hardship. On top of this he had council tax arrears and two County Court Judgements for debts to mobile phone companies.

As a result of advice from our BGET Energy adviser we were able to get Bill's direct debts reduced to the amount they had been prior to the increase. This he told us had been a great help as he had been trying to do this himself but without success.

Bill told us that he often skips meals due to lack of money caused by the cost of living crisis. When we interviewed he was regularly attending a warm hub provided by a local agency where he could get a free hot lunch and a food parcel if needed. Bill told us he just did not know how he would manage without this support. When asked if he was receiving all the government support he was entitled to he told us that he had been getting it and that it did help , but the help was only short term. He was very worried what was going to happen to him once this support ended which he was sure it would do.



Conclusion

When we initially undertook this piece of research for BGET, we envisaged that we would be interviewing people who would tell us that, as a result of the advice we had provided them, their circumstances had improved . We hoped that as a result of this improvement, their health, wellbeing and capacity to manage would also improve. Unfortunately, this has not always been the case.

When we submitted our application to carry out the research in early 2022 nobody could have known the economic hardships that were about to hit our clients. We did not know what the full impact of the cost of living crisis generally would mean for the people we advise. After carrying out 10 in depth case studies with BGET clients we can now say that:

1) People are often finding themselves in a cycle of persistent poverty, which our advice is not able to lift them out of because of deep-rooted, systemic factors. Only 42 of the 617 BGET clients were not in receipt of at least one welfare benefit.

2) Even when in receipt of the maximum amount of benefits they were entitled to, all of the people we spoke to told us they were finding it impossible to budget their money. On further exploration we found that this was not because they were being irresponsible with their finances but because they did not have enough to live on.

3) Providing people with energy saving tips, such as switching lights off, is having little impact for those who have to repeatedly self disconnect for several days at a time because they do not have enough money to top up their prepayment meter.

4) Although the Government support has been very welcome for the people we spoke with, some were fearful that this is a short term intervention.

Trying to achieve positive outcomes for people in such difficult circumstances is a huge challenge. However there were some instances where we had been able to help and improve our client's situation . Examples of this are:

1) Helping people to maximise their income by supporting them to apply for unclaimed benefits and providing them with specialised high quality debt advice. This went some way to alleviating the effects of the cost of living crisis. For example, helping a client to make a successful PIP claim can have a big impact on their financial situation.

2) Crisis interventions such as emergency fuel vouchers. Access to food banks has also helped, but the general feeling is that more sustained long term help is needed.

3) We have been able to support people who have had complex issues around billing and complaints about their energy suppliers. We have done this by providing them with the advice and information they need to understand their problem and support them with the tools to resolve them.

The clear conclusion from this work is that we can still help people with their issues. We are stopping things getting worse and giving people the peace of mind they need to be able to move forwards. The people we spoke to were glad that someone was listening to them and that our service was there to help them work through their issues.

However, our advice was not able to put people into the situations they would like to be in because of external factors. We are working hard to do our best for people in very difficult circumstances. These circumstances are very likely to continue over the next 12 months and beyond. Whilst people are left with not enough money to survive, the ability of our advice to have as big an impact as we would like is limited.

Quotes from our clients

"I'm so glad that the adviser did not give up on my case - I now finally feel as if i'm getting somewhere despite the way I've been messed about by my energy company for just trying to access government schemes which I should have been entitled to"

"Eating regularly now after the PIP payment of £3500 which Citizens Advice helped me get through my appeal."

"If all of your staff help like I was helped, you should be very proud of your staff."

"[BGET Adviser] was outstanding. She gave me a lot of detailed advice which she was always updating for me as the situation changed. I would like to say a big thank you to her"

"I sent the letter you typed for me to Scottish Power. The adviser was great, he helped me clear my bill."

"I felt comfortable talking to my BGET adviser. Thank you."

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British Gas Energy Trust

citizens advice Blackpool

Citizens Advice Blackpool,
6-10 Whitegate Drive,
Devonshire Square,
Blackpool,
Lancashire,
FY3 9AQ

citizens advice Rossendale & Hyndburn

Citizens Advice Rossendale & Hyndburn,
Stubylee Hall,
Stubylee Lane,
Bacup,
Lancashire,
OL13 0DE