



crosslight
advice

Our impact

October 2023

Restoring dignity
Renewing hope



over £1.5m
of unpayable
debts written off



over £1.5m
of income gains achieved
for our clients per annum



86%
of clients told us their
situation had improved
after our support



85%
of clients said they
felt more in control
of their future



2409
people supported,
including 1637 new
debt clients



5456
appointments held –
this is double the number
pre-pandemic



81%
of clients reported improved
mental wellbeing



76%
of clients said we had
resolved the main issue that
they were facing financially

Welcome

We are delighted to present our latest impact report, which is published at a time when the lives of many remain challenging.

As the cost-of-living crisis continues to take a toll, especially on the poorest in our society, we have seen a steady increase in demand from many facing desperate situations. Unfortunately, we know this number will keep growing as our clients struggle to afford rent, food and rising utility bills.

New enquiries are **more than double** pre-pandemic levels

In the last year demand for our service **has grown 17%**

We have seen **23% more clients** than this time last year



About Us

Crosslight exists to lift people out of poverty and help them build a better future. Through our community-based, person-centred programmes we provide comprehensive debt and benefits advice; we build financial resilience through money skills education and budget coaching; and we mentor clients with open-ended holistic support to increase their mental wellbeing and social mobility.

As well as an increase in the number of people needing our support, there has also been a rise in the number of clients presenting with complex/multiple needs such as long-term health or mental health issues, cognitive or behavioural difficulties, complex family situations, and victims of domestic violence. Support for those with complex needs now constitutes over 53% of all of our active cases.

48%

of new clients had to **cut down or go without food**

38%

had to switch off their gas or electricity

40%

have fallen behind with their rent

79%

said their situation was causing them mental health problems

46%

had visited their GP for help

64%

of our clients had to miss payments on their essential bills

To find out more, or to join us in our mission, visit **crosslightadvice.org**

Who we help

The UK is experiencing the most extreme cost of living shock in a generation. Those on low incomes or reliant on benefits have been disproportionately affected by the crisis, and it continues to have a profound and devastating impact on those groups in particular.



10%

of our clients are in full time employment



50%

of our clients are at risk of eviction



50%

of our clients are in arrears with council tax



25%

of our clients are not working due to illness or disability



33%

of our clients are unemployed



64%

of our clients are in arrears with utilities



Neera's story

I have been off work for just over a year so far due to my health. As a result, I was really struggling with my bills, particularly my rent. I have always worked, so I am used to being able to do things. I have children and grandchildren, so it's been really hard to accept that I'm not able to do the things I could before and that I needed help.

When I've had help in the past, I've always found it really draining. But with Crosslight, even when I was struggling, they were so understanding and helpful. At my first appointment, my advisers helped me accept that I needed support. They really encouraged me.

My debt advisers helped me so much. After each appointment they sent me all the information about everything we spoke about. This really helped me because it meant I could go through everything we'd talked about afterwards. They worked out that I was entitled to extra benefits due

to my health. I had applied myself, but I was turned down, so we made an appeal to the tribunal.

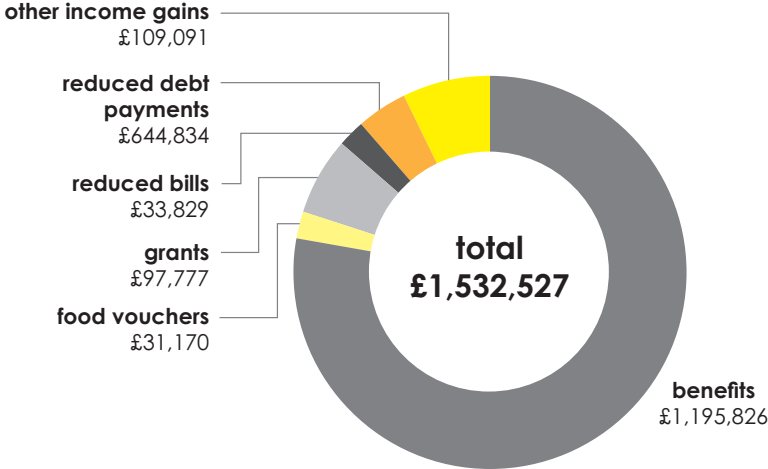
When the time came for the tribunal hearing, one of my Crosslight advisers actually came with me which was amazing. He really helped and gave me confidence to explain my case, as it's such an overwhelming thing to do. I ended up winning the appeal and was awarded PIP, with two years backdated payments.

My advisers helped me with my rent arrears, council tax and a small credit card debt. I was also helped with the Water Scheme, which I didn't even know existed.

Today, I am feeling so relieved. My financial pressures have lifted, and I can focus on my health and mental wellbeing. I really appreciate everything that Crosslight have done for me.

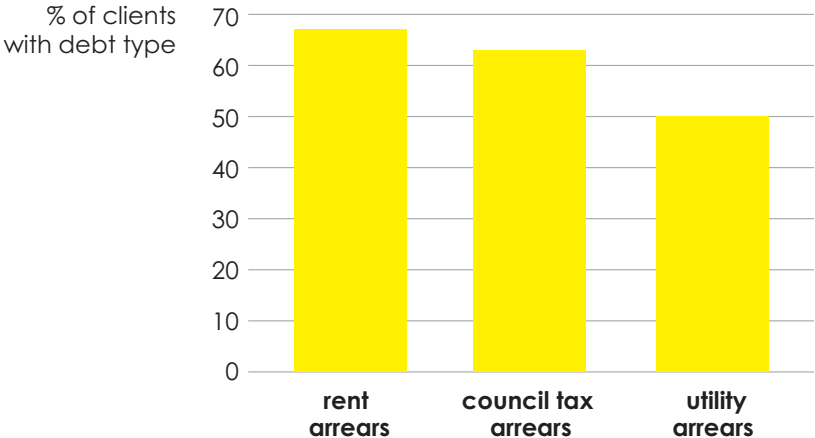
Financial gain

In the past 12 months, over 700 clients like Neera, have increased their income or reduced their outgoings due to Crosslight's intervention.



Debt type

Neera particularly struggled with her rent. Like her, most of our clients fall into debt because they cannot afford to pay for essential bills.





Talia's story

A few years ago, I got into difficulty with my benefits. At the time I was in an abusive relationship so myself and my daughter left our home and moved to a different area. But this meant I was on my own with no help and it was incredibly difficult.

I was working part time and was struggling to keep up with all my different payments and bills. I had severe vertigo and migraines, anxiety, depression and PTSD. My debts were piling up and I was really struggling to pay my bills. At this point, I was robbing Peter to pay Paul and I didn't know what I was doing with my finances, I didn't know how to organise things and my health went downhill.

I get emotional when I talk about these things as it weighed so heavily on me. I knew I needed to fix it, but I didn't know how. I was struggling to pay my rent and my housing association suggested I speak with Crosslight. Once I spoke with my debt adviser, things started to make sense - I

had been so lost for so many years.

My debt adviser helped me figure out what to do. I was embarrassed to have such a huge amount of debt and was always so worried about people judging me. But my debt adviser never ever judged me, and I knew that she really cared about me and how I was feeling during the whole process. I am so appreciative of all the support she has given me.

I am still on my journey with Crosslight but I'm going to keep going as I have come so far, and I won't give up now.

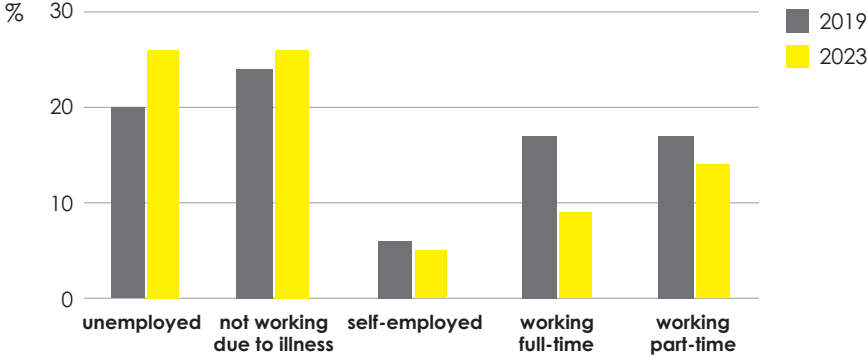
Our support doesn't just help an individual, it has the potential to transform a whole household.

42% of the people we work with **have dependent children.**

The 2409 people we supported over the last 12 months represent **4148 family members** who benefited from our work.

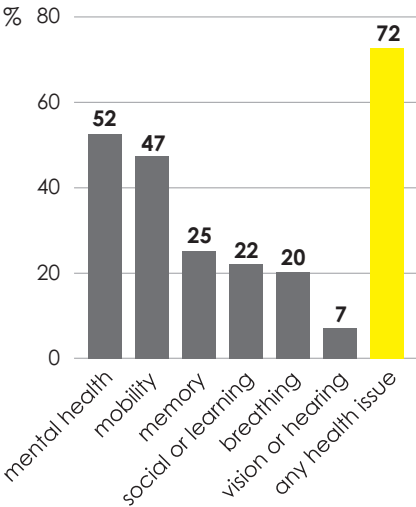
Economic status

Many of our clients are out of work, a trend that has worsened since the pandemic.



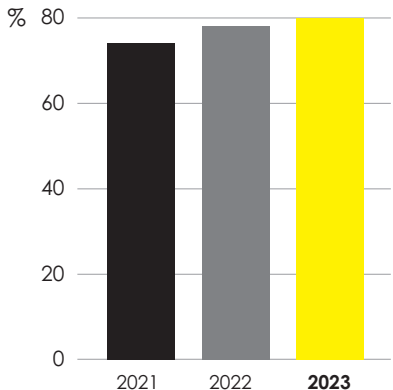
Health issue

72% of those we support have a long-term physical or mental health issue that is impacting their lives.



Clients with multiple debts

Year on year, more of our clients have multiple debts that they need support with.





Geoffrey's story

I had nothing to live on after paying the interest on my debts and I ended up having to use the food bank to survive. I kept borrowing more money just to be able to live. I had companies calling me up and harassing me, even on Christmas day. One company came to my home at 7am, banging on my door - I hid behind my sofa.

I was struggling really badly. Physically and mentally, I couldn't cope. It all got too much, and I attempted to take my own life. My doctor was the one who raised the alarm and the police found me. I was severely underweight as I couldn't afford food and suffering with a number of health issues as I am disabled. It was after this that my doctor referred me to Crosslight.

The following day I was able to talk to Crosslight and be paired with my debt adviser. He told me that it could be sorted and to try not to worry, but you do worry. For the first month of working with Crosslight, my debt adviser spoke

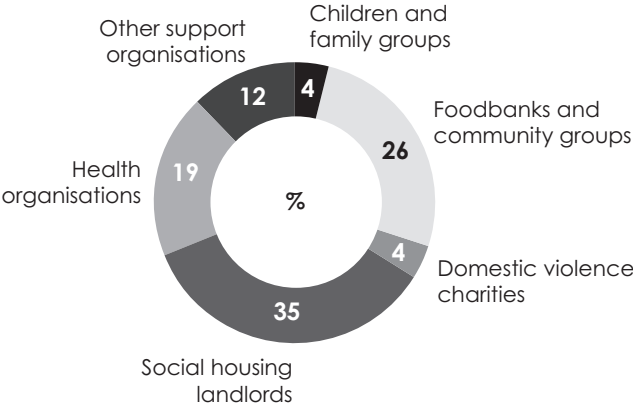
with me daily via phone or email. He got my debts put on hold, and once things had calmed down slightly, my debt adviser gave me some options, including a Debt Relief Order*. I am now in control of my finances because of the DRO.

I also went on one of the Money Courses**. I learnt so much. I was able to speak and open up about my situation to the people on the course, which was great. I learnt how to balance my finances, put my money into different pots and how to spend my money. Because of the advice, I was able to reduce my household bills dramatically. And I am now able to save something each month, which I've never been able to do before.

I honestly would not be here today if it wasn't for everyone who helped me. I now look forward to the next day, the next month. Crosslight really helped me to achieve all of this. I have never had that sort of help before in my life and I cannot thank them enough.

Referral agencies

Geoffrey was referred to us by his GP. Of all the individuals that came to Crosslight in the past year, over a third were referred by external organisations. The diversity of referrals reflects the impact that debt and financial difficulty has across the communities we serve.



*A Debt Relief Order (DRO) is a formal legal arrangement for those with low income/no assets where your unpayable debts (with some exceptions) are frozen for 12 months and then written off. Crosslight's DRO intermediaries have helped 65 individuals with a DRO over the last 12 months, giving them a fresh start. Along with DROs, bankruptcy and informal arrangements, we helped release clients from over **£1.5m** of unpayable debts in the last 12 months.

Of the individuals we helped last year, **756 attended one of Crosslight's money skills workshops or received personalised budgeting support. **97% of Money Course attendees said they felt better equipped to manage on their own.**

All our help is provided free to those in need, which means that we are reliant upon the generosity of our supporters.

If you would like to support the work of Crosslight Advice, please consider becoming a regular donor or joining our team as a volunteer.

To make a donation please visit
crosslightadvice.org/donate



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Find out about volunteering please visit
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volunteer



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