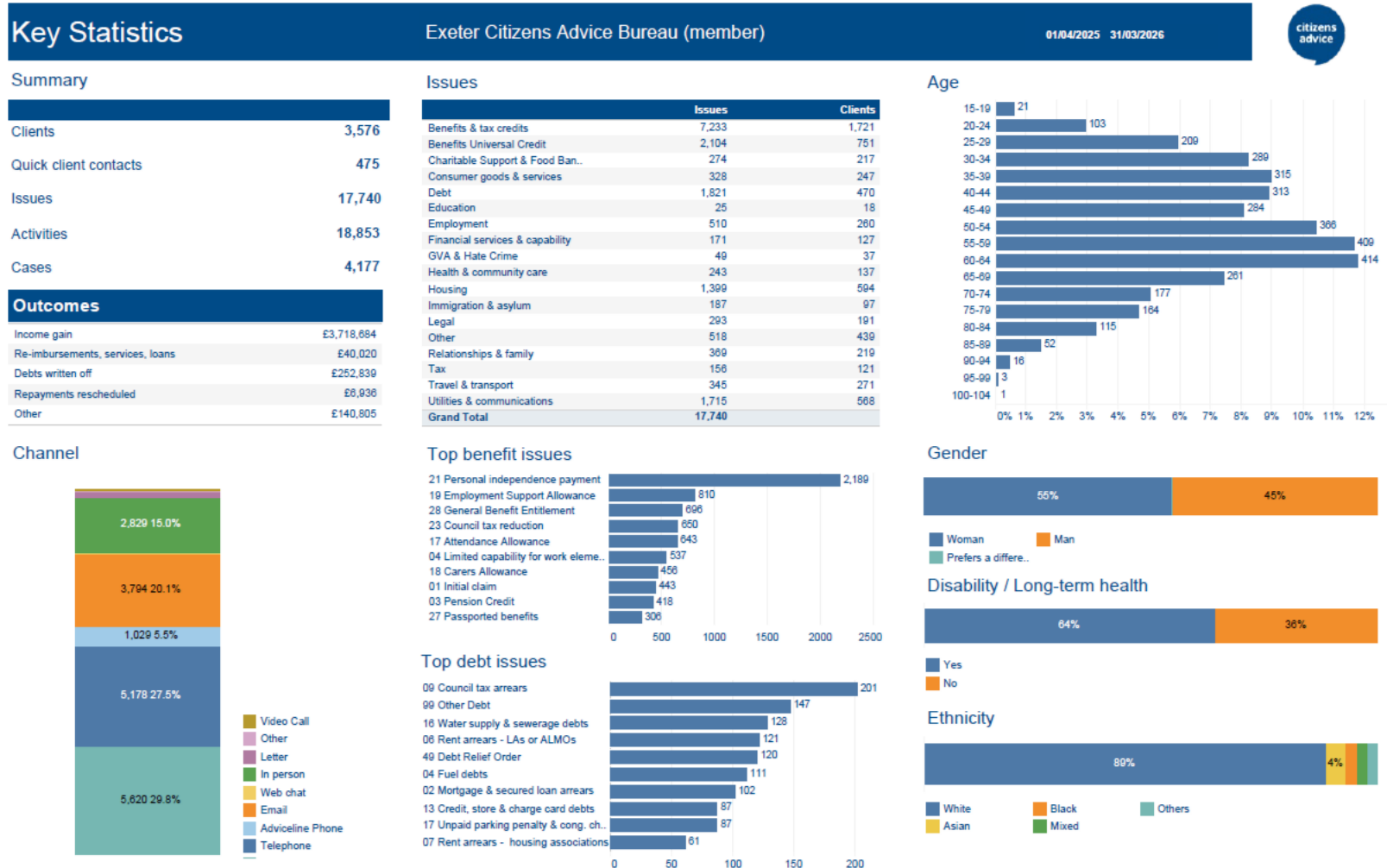


Key Statistics

The dashboard report below provides key statistics for the year 1st April 2025 – 31st March 2026 for clients accessing the Exeter Citizens Advice service:

All clients



Comparison quarter by quarter

	2025-26	2024-25
Clients	3,576	4,307
Quick clients	475	763
Issues	17,740	18,578
Income gain	£3,718,664	£4,077,636
Debts written off	£252,839	£371,106
Top issues	Benefits and Tax Credits Benefits Universal Credit Debt	Benefits and Tax Credits Debt Utilities and Communications
Top benefits issue	Personal independence payment	Personal Independence Payment
Top debt issue	Council tax arrears	Council tax arrears
Disability/Long term health condition	64%	63% disabled/long term health condition
Ethnicity	89% white British/English/Scottish	91% white British/English/Scottish

2025–26 Performance Summary

Comparison with 2024–25

Overall activity

In **2025–26**, we supported **3,576 clients with 17,740 advice issues**, compared with **4,307 clients and 18,578 issues in 2024–25**

This represents:

- A **17% reduction in client numbers**
- A smaller **5% reduction in total issues**, indicating higher complexity per case

The fall in activity is **expected and capacity-led**, not demand-led, and reflects a significant service change during the year:

- The reduction of advice provision from **5 days per week to 3 days per week**
- The loss of Exeter City Council funding from April 2025

Despite fewer clients being seen, the relatively modest reduction in issues suggests advisers are working on **more complex problems per client**.

Quick advice and early intervention

In 2025–26, **quick advice clients fell to 475**, compared with **763 in 2024–25** — a **38% reduction**

This reflects:

- Reduced opening days
- Less capacity for short, early-intervention contacts

The scale of this reduction is important, as fewer quick advice contacts mean:

- Fewer opportunities to resolve problems early
- Greater risk of issues escalating into crisis and requiring full casework

Financial outcomes

In **2025–26**, we achieved **£3,718,664 in income gains**, compared with **£4,077,636 in 2024–25**

While total income gains are lower overall (reflecting fewer clients), the **reduction in income gained (9%) is significantly smaller than the reduction in clients (17%)**, indicating stronger outcomes per client.

Debt written off totalled £252,839 in 2025–26, compared with **£371,106 in 2024–25**

This reduction largely reflects reduced capacity rather than reduced effectiveness, with debt casework remaining focused on high-impact cases.

What this tells us about impact

- We are supporting **fewer clients**, primarily due to reduced service days
- **Financial outcomes remain strong relative to capacity**
- Advisers are dealing with **more complex and higher-value cases**
- Impact per client has increased, even as overall reach has reduced

This demonstrates that the service remains highly effective, but its **reach is constrained by funding and staffing capacity**.

Client needs and profile

Client needs and demographics remain **consistent year-on-year**, demonstrating ongoing structural demand:

- **Benefits and Tax Credits** remain the top issue area in both years
- In 2025–26, **Universal Credit** features more prominently, reflecting continued system complexity
- **Personal Independence Payment (PIP)** remains the top individual benefits issue in both years
- **Council Tax arrears** remains the leading debt issue across both years
- **64% of clients** in 2025–26 have a disability or long-term health condition, broadly unchanged from 63% in 2024–25

This consistency shows that reduced numbers do not reflect reduced need — the same vulnerable groups continue to require support.

Key messages

- Demand for advice remains **high and consistent**, particularly around benefits and Council Tax arrears
- Reduced funding and service days have led to **fewer people being helped**, especially at an early stage
- Outcomes per client remain strong, demonstrating **good value and adviser effectiveness**
- The sharp fall in quick advice is a warning sign for **future escalation and system pressure**

Strategic implications

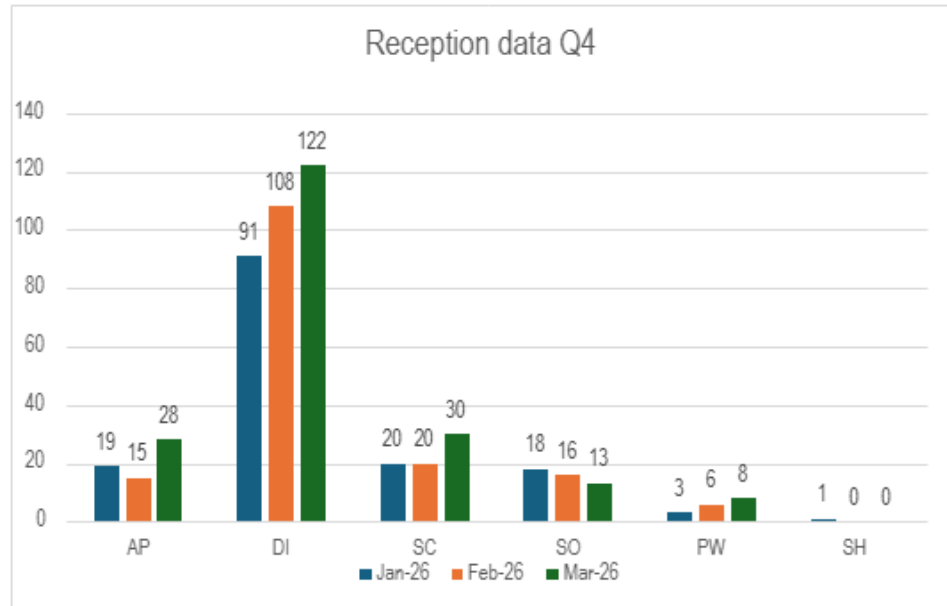
The 2025–26 data shows a service that is:

- **Highly effective**, but
- **Operating below optimal capacity**

Restoring or targeting funding would allow the service to:

- Increase early intervention
- Help more residents before problems escalate
- Maximise financial gains and debt solutions for the local community

Reception Statistics



Key

AP	Seen - appointment
DI	Seen - drop in
SC	Turned Away - signpost CA
SO	Turned Away - signpost other
PW	Paperwork - collected or dropped off
SH	Self Help, kiosk or telephone

Total clients seen in Reception: 518

This is a decrease from Q3, when we saw 430 clients.

Unmet demand

We are aware that a significant number of people come to our premises when our doors are closed to the public. We have installed a CCTV camera to measure the unmet need. Since 23rd June, **325** people have come to our front door and walked away because we were closed. The camera is intermittent and there have been periods during this time when it has been online, so in reality, this figure is higher.

We will continue to monitor these figures.

Court Repossession Desk

The renters reform act is just around the corner now. We have had several training sessions for our staff and volunteers in April, and we will keep a close eye on the roll out of the new rules, which are fairly complex, particularly at the point of transition between the old and the new rules. There are lots of landlords and tenants who are already presenting us with different scenarios, many of which are last minute attempts at possession action before the 1st May deadline. Many landlords remain nervous about the prospect of getting their properties back from tenants who are in breach of their tenancy (antisocial behaviour or rent arrears etc), but the new rules clearly allow for repossession under these circumstances.

It remains to be seen how prepared (or not) the courts will be at the point of transition.

We continue to provide a court team to assist defendants in housing cases on Tuesdays.

Our policy remains to offer all defendants who seek our help at court a pre-arranged phone call (usually the next day) to try to help them with the underlying reasons and issues which have led to the potential homelessness situation they are facing. This will often result in the client being assisted by our core service to gain better control of their finances and assistance with other issues they face.

Numbers of cases listed for hearing:

	Mortgage	Local Authority	Housing association	Private rented	Total
Q4 2025/26	31	33	26	28	118
Q3 2025/26	21	38	25	36	120

Q2 2025/26	44	27	28	18	117
Q1 2025/26	32	48	20	33	133

The grant funding we received to fund the court service ended in March 2025.

Client Experiences – Outcomes (take from PQF) – Q4 2025-26

SURVEY QUESTION

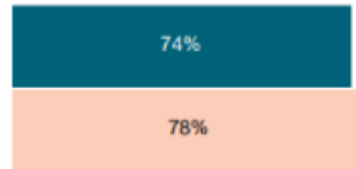
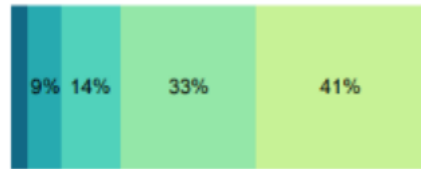
% ALL RESPONSES YOUR LCA ①

% POSITIVE RESPONSES YOUR LCA VS. NATIONAL ①

% POSITIVE RESPONSES BY QTR YOUR LCA VS. NATIONAL ①

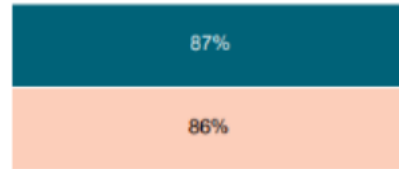
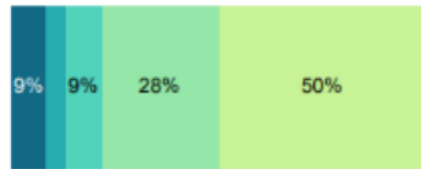
EASE OF ACCESS

“How easy or difficult did you find it to access the service?”



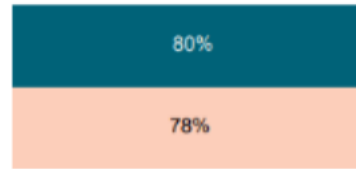
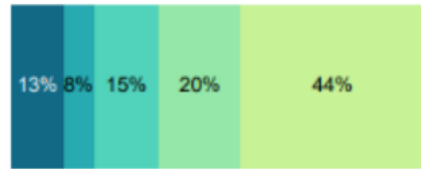
WAY FORWARD

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



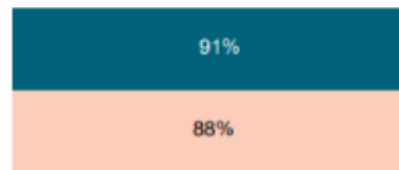
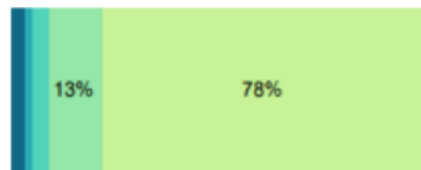
PROBLEM RESOLVED

“To what extent is your problem now resolved?”



RECOMMEND

“How likely would you be to recommend the service?”



BIG Thank you

Follow us online:



Extremely good professional patient help I could not have managed without her.

The advisor I spoke with was incredibly efficient and knowledgeable .His advice and support has been invaluable.

Following the advice received from Citizens Advice I felt relieved and very grateful for the help I received.

Thank you

Citizens advice helped me with some funds towards my winter bill .They provided an electric blanket and hand warmer .This meant I would not go cold I appreciate all the help they gave me.

Welcoming visit very informative helpful and knowledgeable.The lady I spoke to put me at ease and made me feel confident that this problem could be resolved I felt extremely supported.

Actions in Response to Client Experience

Client Satisfaction: Exeter compared with National Performance (2025–26)

Citizens Advice Exeter performs **in line with or above national benchmarks** across key client satisfaction measures in 2025–26, indicating a strong and consistent client experience.

On **ease of access**, Exeter scores slightly **below the national average** (74% Exeter compared with 78% nationally), suggesting access remains an area for continued focus. However, Exeter exceeds national performance on core outcome and advocacy measures, including **problem resolution** (80% vs 78%) and **help to find a way forward** (87% vs 86%). The **likelihood to recommend** remains particularly strong at **91%**, compared with **88% nationally**, reflecting high levels of client trust and confidence in the service.

Overall, the data demonstrates that **Citizens Advice Exeter delivers high-quality advice and positive outcomes**, outperforming national results on impact measures, while highlighting access as a key improvement opportunity. An increase in funding could support this by enabling us to increase our opening hours.

Financial gains – 2025-26

Financial outcomes summary

	Number of outcomes	Client count	Amount	Average per outcome	Average per client
Income gain	1,133	637	£3,718,684	£3,282	£5,838
Re-imburements, services, loans	68	60	£40,020	£589	£667
Debts written off	25	23	£252,839	£10,114	£10,993
Repayments rescheduled	12	11	£6,936	£578	£631
Income loss	1	1	£0	£0	£0
Other	219	173	£140,805	£643	£814
Grand Total	1,458	741			

(report C2a – summary outcomes and funder dash)

A breakdown across core service delivery and projects

Funder

	Number of outcomes	Client count	Income gain		
			Total	Average per outcome	Average per client
Advice Prescribing OED	20	9	£62,632	£3,132	£6,959
CMAP-Carbon Monoxide	6	4	£821	£137	£205
CMAP-Carbon Monoxide and Energy	218	130	£66,734	£306	£513
CORE	142	93	£523,228	£3,685	£5,626
CSDf1	1	1	£4,000	£4,000	£4,000
CSDf2 - Remote Service Delivery - Aviva - 2	7	6	£18,810	£2,687	£3,135
CSDf2 - Remote Service Delivery - Aviva - 3	1	1	£3,416	£3,416	£3,416
Devon - Carers Advice on Benefits	24	16	£40,605	£1,692	£2,538
Devon Macmillan	384	223	£2,082,495	£5,423	£9,339
DWP: Help to Claim - Telephone Service	3	3	£14,322	£4,774	£4,774
EAP - National Grid	10	8	£9,902	£990	£1,238
Exeter - ABC Project	20	12	£85,264	£4,263	£7,105
Exeter - CAB (Carers Advice on Benefits)	5	3	£19,969	£3,994	£6,656
Exeter Action for Children	4	1	£10,150	£2,537	£10,150
Exeter Court	6	5	£8,096	£1,349	£1,619
Exeter DASWAC	30	20	£136,509	£4,550	£6,825
Exeter Debt Project	2	1	£1,287	£644	£1,287
Exeter Foodbank Debt Clients	1	1	£476	£476	£476
Exeter Foodbank Project	70	37	£267,936	£3,828	£7,242
Exeter KPA	10	7	£35,007	£3,501	£5,001
Hospiscare Exeter	24	19	£107,840	£4,493	£5,676
National EAP - DBT	54	32	£18,640	£345	£583
Single Queue Adviceline Phones	9	7	£71,416	£7,935	£10,202
WHD - Energy Advice Programme	6	4	£4,989	£832	£1,247
Grand Total	1,057	610	£3,594,544	£3,401	£5,893

(report CS2a – funder dash)

Ward by ward data – 2025/26

The report below shows the number of clients we have helped and the financial gains to those clients. This data is being shared with all Exeter councillors.

Ward

	Number of outcomes	Client count	Income gain		
			Total	Average per outcome	Average per client
Alphington	9	6	£43,425	£4,825	£7,237
Duryard and St James	5	3	£14,098	£2,820	£4,699
Exwick	11	9	£41,387	£3,762	£4,599
Heavitree	9	6	£36,686	£4,076	£6,114
Mincinglake and Whipton	9	6	£36,396	£4,044	£6,066
Newtown and St Leonard's	17	11	£67,889	£3,993	£6,172
Pennsylvania	5	3	£4,385	£877	£1,462
Pinhoe	15	11	£27,058	£1,804	£2,460
Priory	14	12	£23,532	£1,681	£1,961
St David's	14	12	£18,138	£1,296	£1,511
St Loyes	7	5	£48,385	£6,912	£9,677
St Thomas	19	13	£48,584	£2,557	£3,737
Topsham	5	4	£15,467	£3,093	£3,867
Grand Total	139	101	£425,429	£3,061	£4,212

(report CS2a – filter LA as Exeter, Geography Dash)

General Updates

We continue to seek sources of funding, and the **fundraising** group has raised £20,000 this year. This is amazing work and credit goes to our fundraising team, made up solely of volunteers.

Grant and Trust funding continues to be very difficult to obtain. Citizens Advice often falls outside the remit of grant funders, as we are not a charity that specialises in a particular demographic – such as the homeless. However, any grant out there that we can apply for, we do, even though they are few and far between. We are not a charity that the public tends to consider when they wish to donate to charity, as many believe us to be government funded. We are trying very hard to change this view.

Our grant from Devon County Council continues to make a significant contribution to our ability to offer our service. We hope to be able to remain in our current council owned premises on a peppercorn rent basis until we have to vacate due to ECC relocating. Discussions are underway. In addition, at the time of writing this report, we hope to be selected to lead on the Crisis and Resilience work for ECC.

Our city **Roadshows** have almost come to the end of their current run as we finish off with events regarding the importance of making a will. Our presence in some of the city's most deprived wards has been very well received. Funding from Exeter City Council's Community Grants has contributed to this work.

We have brought our **School Advice Project** with Wynstream Primary School to an end. This was funded by Citizens Advice Exeter and we no longer have the finances to be able to continue with this much needed project. We are pleased to have made a tangible difference to the families we have worked with by providing them with advice in the school environment, where they feel safe. We hope that we have built trust with this community and that they will feel confident to approach us at our drop-in or on the telephone Adviceline.

We are the project lead on an **Advice Prescribing Project** funded by the ICB across One Eastern Devon. We are taking referrals from Social Prescribers. The project continues to go well. Unfortunately, the NHS funding we have been using for this work is ending in October, so this work will cease unless we can find an alternative funding stream.

We are continuing to engage with **networking** opportunities with the business community and are members of the Samphire Club.

We continue to publicise the ways that people can access the service with details on our national website, our own website and on posters outside on our Notice Board. We have fortnightly advice columns in the local newspaper and articles written for local newsletters. In addition to this, we benefit from the Citizens Advice Devon Communications Officer's press releases.

It should be noted that clients' enquiries continue to be very complex with the cost-of-living crisis. Whereas before, clients were asking about one or two subject areas, they are now asking about a range of issues including Energy, Housing, Debt, Employment and Benefits. This can mean that we see fewer clients as advice appointments take more time and often lead to further follow-up appointments. Our wait time for appointments is currently around six weeks. Unfortunately, this waiting time will increase as the service reduces.

Finally, this year, Citizens Advice Exeter is celebrating its 80th birthday! By the time you receive this report, we will have had our 80th birthday celebration at Exeter City Football Club. I hope that some of you were able to join us.

Citizens Advice Exeter was awarded a Community Grant from Exeter City Council at the end of 2025 to deliver a series of roadshows between January and April 2026. As part of the grant, we committed to providing information and education to the public across a range of locations, focusing on three key areas: scam awareness, gambling harms, and the importance of having a will.

Through our client stories and data, we see first-hand that scams, gambling-related harms, and inadequate later-life planning can have a significant impact on people's wellbeing, finances, and relationships.

By taking our advice directly into the community, we are able to reach individuals who might not otherwise seek help, equipping them with the knowledge and tools to protect themselves and their families. These events offer both educational resources and practical guidance to support residents in their everyday lives.

Report: Action on Gambling Harms Roadshows March 2026

Why the focus on Gambling Harms?

Gambling is often framed as harmless fun, but for some it causes serious, long-term harm. With online platforms, apps, and relentless advertising making gambling easier than ever, more individuals and families are being affected. The harm goes beyond money loss, impacting mental health, relationships, work, and overall well-being. From a public health perspective, gambling harm is a community issue, not just an individual one, and reducing it requires awareness, prevention, and support at a population level.

Citizens Advice Exeter recognises gambling harm as a significant issue that affects not only those who gamble but also their families and communities and are using our community events and platforms to highlight these issues. The impact of gambling-related harm is varied and wide-reaching. Financial losses, debt, housing problems, relationship breakdown,

and decreased mental wellbeing are consistently reported by both gamblers and their families, friends, and co-workers. While action has been taken, and support services provided to help those affected, research shows that this has not tackled the problem.

"The scary thing is you know there's only one outcome, but you can't stop." Paul Merson England footballer

The NHS in England is facing an "uphill battle" with demand for gambling addiction help more than doubling since last

Choice of Venues

We deliberately focused our roadshows on key locations where individuals experiencing gambling-related harm were most likely to be present—namely sporting events and licensed social venues. During February 2026, we held roadshows at three locations in Exeter: an Exeter Rugby match at Exeter Chiefs Stadium (average attendance of over 10,000), an Exeter City Football Club match (attendance on the day was 7,341), and the Exeter MECCA bingo hall (the city's main bingo venue).

All three venues were welcoming and accommodating, and they provided us with suitable locations for engagement. We had existing personal contacts at both sporting venues, which allowed us to approach management directly and may have contributed to successfully securing these opportunities. Staff at each venue demonstrated understanding and awareness of the issues their customers may face. Many were open to conversation and willing to share their observations and concerns.

Partnership Approach

At the planning stage of the roadshow, we aimed—where possible—to work alongside partner agencies. This was to ensure that, if members of the public approached us for support, we could offer access to credible and specialist services. While Citizens Advice Exeter can provide guidance on the financial and practical impacts of gambling, we do not have the in-house expertise to address addiction itself. We therefore recognised the importance of a holistic approach to supporting individuals affected by gambling-related harm. We were also fortunate to receive support from the High Sheriff of Devon (2024–2025), who is passionate about this issue and helped to raise awareness of our events and increase our media profile. At a national level, Citizens Advice works in partnership with Gamcare, and we used their promotional materials alongside our own. We also collaborated with local partner ARA (Addiction Recovery Agency), whose representatives attended one of our events. Across all roadshows, we provided literature, website information, and contact details for Gamcare, ARA, and Citizens Advice Exeter.

Method of Engagement and Public Participation

At all three venues, we set up a Citizens Advice Exeter display with information and leaflets available to hand out. We shared Citizens Advice "Action on Gambling Harms" materials with passers-by, introducing ourselves with the phrase, "this may help someone you know." As gambling is often a hidden issue associated with shame and fear, we aimed to take a neutral and non-judgmental approach. While no members of the public directly disclosed needing help, a good proportion of those passing by accepted our leaflets. Some people approached the stall to chat and ask questions about the project, and several family members expressed appreciation that we were raising awareness of this hidden issue. Staff at all three venues were also keen to talk, sharing their own observations and concerns about gambling-related harms.

*. "And no-one helped me because I kept it secret"
Peter Shilton England Footballer*

Impact and What We Learned

We set out to raise awareness of this important issue and are confident that we achieved this goal. Whilst one-to-one engagement with individuals experiencing addiction did not happen, we feel was due to the nature of the promotional environment, which was not designed to facilitate this type of personal interaction. A key learning has been the importance of supporting family members. We feel that they may be more likely to seek help initially, equipping themselves to support and engage the individual affected. It is clear that more work is needed to better identify and reach those who require direct support, and to develop more effective ways of engaging them. Moving forward, collaboration with venue partners and specialist agencies would be essential in providing more holistic and accessible support.

Gambling-related harms have considerable cost to the government and society, likely to be between £1.05 to 1.77 billion. The most socio-economically deprived and disadvantaged groups in England have the lowest gambling participation rates, but the highest levels of harmful gambling and they are also the most susceptible to harm. So, if there are no interventions to improve this situation, harmful gambling is likely to make existing health inequalities worse. The harms identified in this report and the cost to society suggests that more needs to be done to prevent and reduce the harms associated with gambling.

<https://www.racingpost.com/safer-gambling/interviews/peter-shilton-ive-lost-millions-but-i-hope-to-help-the-next-generation/> Peter Shilton Interview

<https://www.bbc.co.uk/sport/football/58859342> Paul Merson BBC interview

<https://www.england.nhs.uk/2024/12/nhs-tackles-problem-gambling-amid-growing-demand/#:~:text=According%20to%20the%20Gambling%20Commission%2C%20hundreds%20of,engage%20in%20either%20moderate%20or%20low%20risk%20gambling.> NHS information

<https://www.bbc.co.uk/news/articles/cpded42yz23o> High Sheriff of Devon BBC interview

<https://www.gov.uk/government/publications/gambling-related-harms-evidence-review> gov review 2023

Citizens Advice Exeter Fundraising and Promotions team // KD April 2026

Sue Julyan | Chief Executive | Citizens Advice Exeter