

Research & Campaigns

2025/26 Annual Report



Our Year

2025-2026 was a year characterised by the cost-of-living crisis, rising prices and increasing levels of debt for our clients in Arun and Chichester. As such, our research priorities for this year centred around building financial resilience in our community. Through themes addressing housing, welfare reforms, cost-of-living and hidden poverty levels, we built upon our foundations and created the Financial Resilience Framework.

Through evidence-based advocacy, strong partnerships and targeted influencing, the team campaigned for meaningful change across housing, welfare policy and the wider cost of living landscape.

We ensured our clients voices were heard and the issues they face were tackled.

We often talk about our work under the umbrella of the “cost of living,” because so many of the issues we see come back to affordability and financial capability.

It’s not just about bills or budgets, it’s about what happens when those basics become a struggle.

When it is a constant fight to keep up with rent, food or heating costs, it can feel like you’re stuck in survival mode. All of this means people can’t progress toward opportunities, stability and their chance to reach their full potential. Once people have a safe home, affordable food and reliable energy, opportunities can start to open. It becomes easier to manage health issues, deal with damp or mould. It feels safer to take a chance on a new job.

Building financial resilience and working towards a fairer future for all can help people climb that ladder. Easing pressure at the bottom is what makes change happen. It allows people to not just survive but thrive in their environment.



Our Team



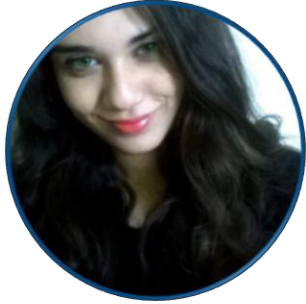
R&C Lead – Natalie McFarlane

Natalie joined ACCA in 2023 as part of the energy team, quickly taking on a wide range of responsibilities. Driven by her commitment to reducing fuel poverty, she became the Research & Campaigns Lead in 2025. She continues to focus on addressing issues at their root causes and campaigning against unfair policies and practices.

R&C is supported by 6 volunteers, each driven by their passion for social injustice they work to support the twin aim of Citizens Advice. The work they provide is crucial to the output and success of our campaigns.



Adedamola
Oluwole



Daneh Irvine



Erin Thomson



Jasleen
Chana



Maddy Wood



Neda Salehi



Erin's Story

“



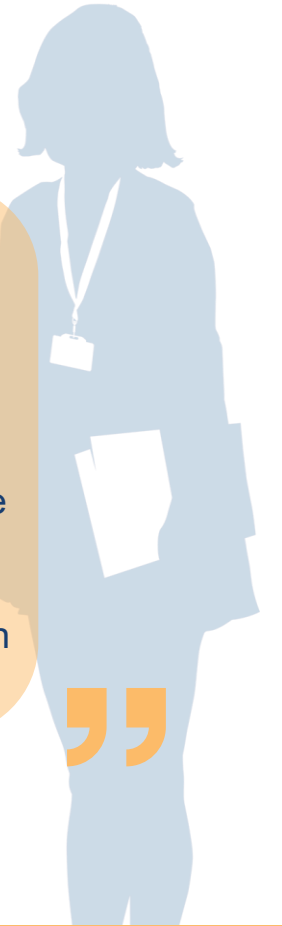
Volunteering within the R&C team has been one of the most rewarding and enlightening experiences.

I would recommend that any student or individual become more involved within their community, not only to build up skills and improve, but also gain a real sense of accomplishment and gratification.

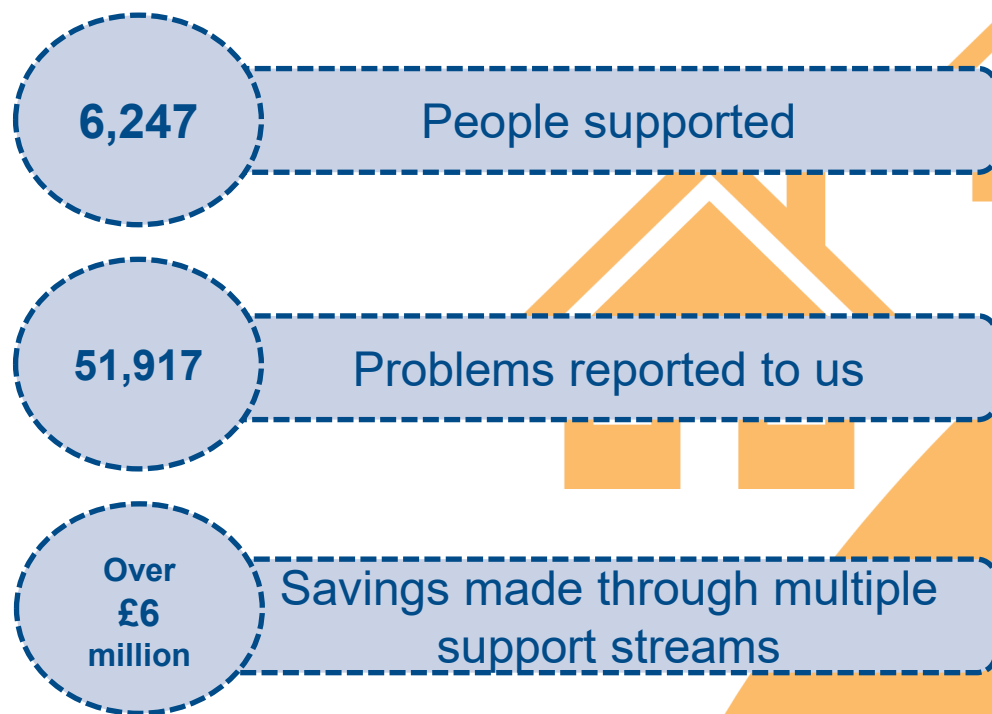
Volunteering while studying is an amazing way to consolidate your learning, from any subject, whether it's regarding data and statistics or humanities and writing. I personally found that studying psychology alongside volunteering allowed me to develop both my data interpretation skills and my passion for helping others.

The opportunities that this role has provided me has given me the freedom to research and compile information that aids and impact my community in a helpful way.

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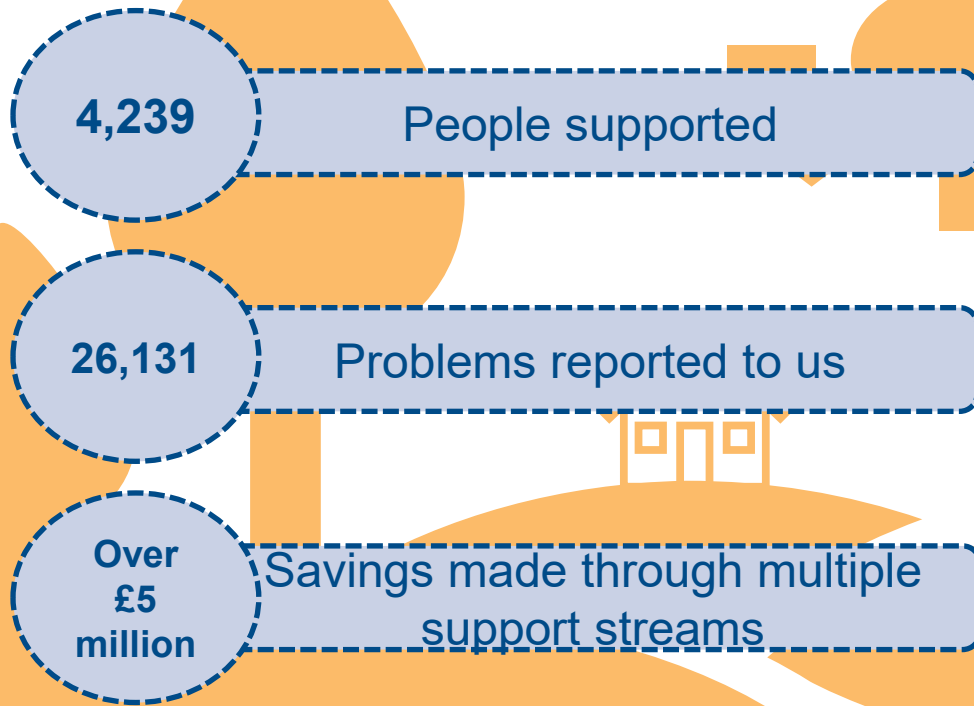
Arun Community



Data breakdown

- **54%** of people supported reported a disability or long-term health condition.
- **Utilities & communications, consumer, goods & services and benefit support were the top 3 issues reported.**
- **23%** of benefit issues related to Personal Independence Payment (PIP) issues.
- **38%** of people supported were over 60 – **29%** were below 40.
- **14%** of debt issues raised related to council tax arrears.
- **24%** of housing issues were raised for private rented properties.

Chichester Community



Data breakdown

- **49%** of people supported reported a disability or long-term health condition.
- **Benefit & tax credits, Universal Credit and utilities & communications support were the top 3 issues reported.**
- **21%** of benefit issues related to Personal Independence Payment (PIP) issues.
- **36%** of people supported were over 60 – **29%** were below 40.
- **15%** of debt issues raised related to fuel debts.
- **21%** of housing issues were raised for private rented properties.

Financial Resilience Framework



Our Financial Resilience Framework has been a big focus throughout the year; we started with a deep dive into poverty in West Sussex- looking underneath those averages and telling the stories behind the data. This report informed the direction of the framework- it ensures poverty is considered at every stage of the decision-making process.

Poverty in West Sussex



No wrong door approach



Joined up services



Community led



Trauma informed



Holistic approach to support



Builds long-term resilience

Financial Resilience Framework

What this means for you



No wrong door approach

The no wrong door approach means that wherever a person turns for support, they will be listened to and guided to the right help without being turned away or passed around.



Joined up services

Services will work together seamlessly so people receive coordinated support, regardless of which service they contact first.



Community led

Drawing on the communities lived experience, means using evidence from local residents, the issues we aim to tackle are evidence based.



Trauma informed

Support is shaped by recognising the impact of trauma. It involves creating empowering and respectful safe spaces to build choice, consistency and resilience.



Holistic approach to support

A holistic approach to support means address the full range of a person's needs – financial, practical, emotional and social, by seeing the whole person rather than treating an issue in isolation.



Builds long-term resilience

Building financial resilience means supporting people to develop the skills, resources and stability to withstand financial shocks, adapt to change and sustain their financial wellbeing over time.



Cost-of-Living Survey


Our Cost-of-Living survey reached a broad audience and gathered responses from a wide range of groups. We distributed the survey in all areas of West Sussex- GP surgeries, Job Centres, schools, food banks, council premises and encouraged all residents of West Sussex to provide a response. The findings highlight not only the impacts of the rising cost of living but also the community support needs that exist, helping to identify gaps in current services.



- 351 responses
- 60% were very worried about the cost of living
- 46% cut energy usage to combat price rises
- 24% missed a meal
- 48% said their mental health has been affected by the cost of living



Cost of Living - Water



The recent price hikes in water bills were raised through a multi-agency Financial Impact Group (FIG) chaired by ACCA, involving council members, charities and other partners where we assess emerging trends, monitor the impact of the cost of living and look to work collaboratively to support our community.

In response to these increases, we engaged directly with Southern Water, sharing data and insights to explore the most effective ways to support their Arun and Chichester customers. We also wrote to the Secretary of State for Environment, Food and Rural Affairs to highlight the significant impact of rising water costs, calling for additional support measures and requesting a ban on further price increases.

Alongside other organisations, we have continued to contribute evidence and campaign collaboratively against water bill increases. We also advocated for fairer and more accessible social tariffs within our Autumn Budget Submission to HM Treasury. We continue to monitor the situation closely and maintain discussions with relevant partners.



Cost of Living – Fuel Poverty

We continue to address fuel poverty across a significant proportion of our work, from public awareness campaigns to contributions to government consultations.

Our report, *Fuel Poverty: Impacts, Challenges and Policy Responses*, has informed multiple government consultations, emphasising the importance of maintaining the 2030 fuel poverty target and advocating for home insulation as a fundamental measure for lowering energy costs.

We consistently highlight the devastating “heat or eat” choices that many households face, as well as the disproportionately high levels of fuel poverty among private rented households, who often experience additional barriers when attempting to resolve energy-related issues.

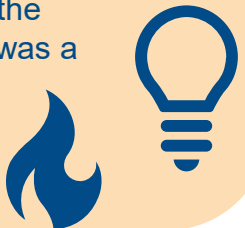
In response to the newly released Warm Homes Plan, we have begun to examine policies that influence the price differences between gas and electricity. All the while gas remains the cheaper option, many households will struggle to transition to all-electric heating; therefore, our focus is to support the understanding, importance and advantages of self-sufficient electricity generation.

Fuel Poverty in Arun & Chichester

Arun has the highest number of households in fuel poverty in West Sussex, closely followed by Chichester.

The rates of those in fuel poverty per population shows that Chichester has the highest proportion in fuel poverty and is sitting above national proportions.

In 25/26 fuel debt issues increased 6% when compared with the previous year. There was a 50% increase when compared with 23/24.



Welfare Reforms

This year marked a significant success in our welfare reform work with the abolition of the two-child limit for the child element of Universal Credit. We campaigned extensively for the removal of both the two-child limit and the benefit cap, engaging with local MPs and incorporating client data, insights, and evidence-based case studies into our Autumn Budget Submission. MPs responded in support of our key asks and subsequently submitted aligned proposals to the HM Treasury. While the overall benefit cap remains in place and continues to affect many households, the removal of the two-child limit alone is projected to lift 450,000 children out of poverty by 2030.

We continued our long-standing campaign for a fairer more human centred welfare system and campaigned against cuts to disability benefits.

This included multiple discussions with MPs, the continued promotion of our sanctions report, and detailed input into the government consultation on the future design of the disability benefit system.

In addition, our in-depth analysis for the *Barriers to Benefits* report identified low benefit awareness as a key obstacle for clients. In response, we have expanded our awareness-raising work, including a targeted Pension Credit campaign, which resulted in a notable increase in clients seeking advice on eligibility and support with applications.



Digital Exclusion

We continue to prioritise the need for services to be digitally inclusive, recognising that digital exclusion remains a significant barrier to access, financial resilience, and equal participation in essential services. This year, we collaborated with West Sussex County Council and a range of partner organisations to contribute to a call for evidence issued by the Department for Science, Innovation and Technology.

Following the release of the Government's Digital Inclusion Action Plan, we submitted detailed data and insights covering digital skills gaps, device and data poverty, the accessibility of digital public services, and the importance of building confidence within communities to support effective local delivery. Our evidence was informed by a survey completed by staff and volunteers at

ACCA, ensuring that frontline experiences shaped our recommendations.

Digital inclusion has also been embedded within our ongoing financial resilience framework, where we highlighted the urgency of adopting more inclusive service delivery models and emphasised the critical role of device literacy in preventing deeper marginalisation. Additionally, in response to evidence forms submitted by clients experiencing digital barriers, we have contacted specific organisations whose current practices may be contributing to digital exclusion among the people they support. We are currently awaiting their response, and remain committed to advocating for practical, user-centred improvements across all digital service pathways.



I don't have a smart phone or access to the internet-how can I get in touch?



They keep sending me links in a text, I can't access these!



I'm not used to everything being online. Can you help me please?



I am so overwhelmed with all the information online, I don't know where to start.

Refugees & Asylum Seekers

We have worked proactively to close gaps in the support and advice available to refugees and people seeking asylum, strengthening pathways to ensure they can access timely, high-quality advice.

Central to this has been our commitment to building effective collaboration between organisations, enabling individuals to receive expert advice from those with the most relevant knowledge and experience.



Alongside this, we have ensured that staff and volunteers supporting clients are appropriately trained and equipped with up-to-date information, so they are confident and well supported in providing the best possible guidance to those who seek our help.

We continue to actively identify opportunities to deepen relationships, reduce duplication and improve referral routes so people can receive expert advice from those best placed to offer it.

Housing & Homelessness

We continued our work on housing affordability by campaigning for Local Housing Allowance (LHA) rates to be increased to reflect actual local rent levels, recognising that the persistent gap between LHA rates and market rents is a major driver of homelessness and financial hardship. Our local MPs echoed our concerns in Parliament, helping to amplify the urgency of the issue at a national level.

To further evidence the scale of the problem, we conducted a Rightmove affordability snapshot across West Sussex, which revealed that 92% of all advertised private rented properties (371 listings in total) were priced above the applicable LHA rate, leaving many low-income households with little to no viable housing options.

We also campaigned to remove the costs for those that are leaving TA. These costs can limit people's choices and force them to stay in an unstable living situation longer than necessary.



We addressed the need for more robust data sharing when looking at temporary accommodation (TA) figures. Data and insights from our clients informed a report which highlighted the detrimental effect TA can have and raised the question of "how long is temporary?"



In addition to this, we contributed detailed feedback to the Chichester District Council Housing Strategy, ensuring that the lived experiences of our clients and the barriers they face were fully represented. Our input focused on affordability, security of tenure, and the need for cross-sector collaboration to prevent homelessness and improve access to safe, stable housing.



The lack of affordable supply reinforces the risks of rent arrears, unsustainable budgeting, and displacement for those relying on housing support.

Together, these activities form an essential part of our ongoing efforts to influence policy, strengthen housing support mechanisms, and advocate for a more equitable and functional private rented sector.

Campaigns & Communications



Worked with multiple organisations to raise scam awareness

We supported in many funding opportunities to be able to deliver services to our community

We spoke out on child poverty levels in West Sussex and across England and supported National campaigns

We campaigned to raise awareness of the extremely underclaimed Pension Credit

We campaigned to ensure regulated advice was provided under HMPPS

We provided data & insights for the West Sussex Food Needs Assessment

Our Year Ahead

We will work to understand the impact of the cost of living on mental health

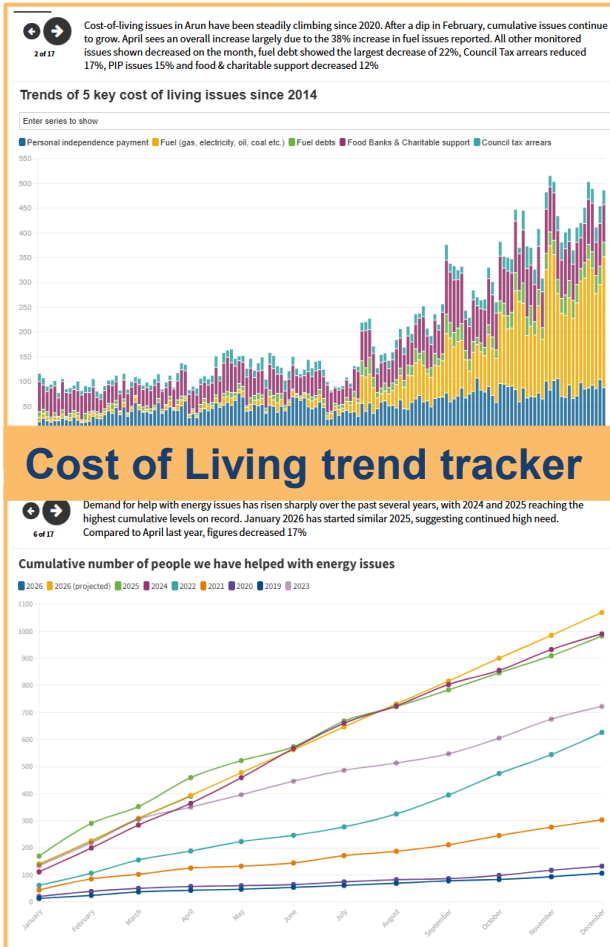
We will continue to build a Financial Resilience Framework to support reducing poverty levels.

We will support the transition to net zero and address housing disrepair, in turn reducing fuel poverty levels.

2026/27

- We will continue to explore differences in local residents' experiences of the cost of living
- We will campaign to increase the uptake of unclaimed benefits
- We will continue to research the impact of temporary housing and campaign for the change in the accepted level of time spent
- We will research the impact of employment on financial resilience and its ability to reduce poverty
- We will continue to work to improve the collaboration between organisations for those who provide advice and support to refugees and asylum seekers

Explore the Data in Detail



Want to explore our work in more detail?

Visit our website to:

- ❖ Read full reports and in-depth analysis
- ❖ Explore the evidence behind our insights
- ❖ Track ongoing issues and emerging trends

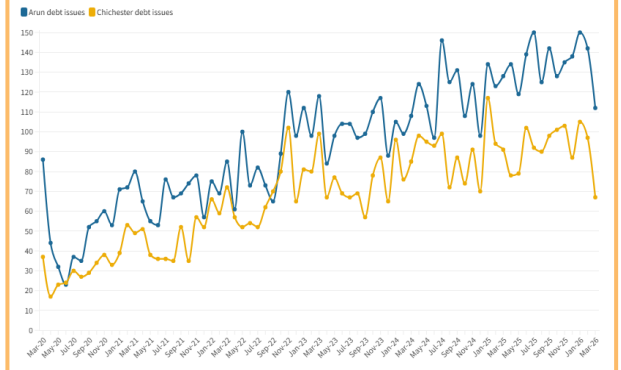
The site is regularly updated, so it's the best place to stay up to date with our latest findings and priorities.

[Click here to visit us online](#)

Part of our commitment is to make data accessible and actionable

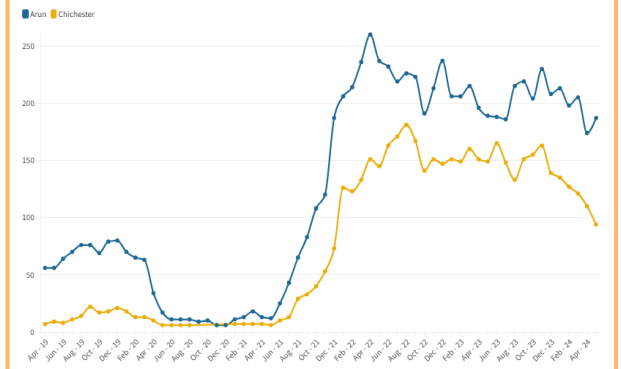
Housing & Debt Data

Clients in Arun and Chichester with any debt issue



Sanction Rates

Sanctions, Count (Arun and Chichester districts)



Volunteer with us

Arun & Chichester Citizens Advice

Research &
Campaigns
Volunteer

citizens
advice Arun &
Chichester



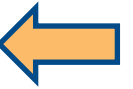
Updated August 2025

As an R&C volunteer, you could:



Support the collection and analysis of data to help identify emerging trends and issues

Assist in producing research reports, briefings, and insight summaries for internal and external use



Contribute to campaigns by gathering evidence and developing key messages

Assist with maintaining and updating research resources, dashboards, or tracking tools



Help promote research findings through digital channels, events, or stakeholder engagement

[Visit our website to find out more](#)

citizens
advice Arun &
Chichester

Thank you

For reading our 2025/26 annual report

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