Citizens Advice Cornwall - 2026



We're Citizens Advice Cornwall

We're here for everyone

Citizens Advice Cornwall provides **free, independent and confidential advice to everyone to help them solve their problems and improve their lives** – from problems at work and benefit applications to debt relief and homelessness – **we're here to help everyone regardless of race, class, religion, politics or sexual identity**.

All the advice we give is confidential, accurate and up-to-date.

Working with a team of more than a hundred dedicated, passionate and highly trained staff and volunteers, we have offices and outreach services across the county from Saltash to Penzance.

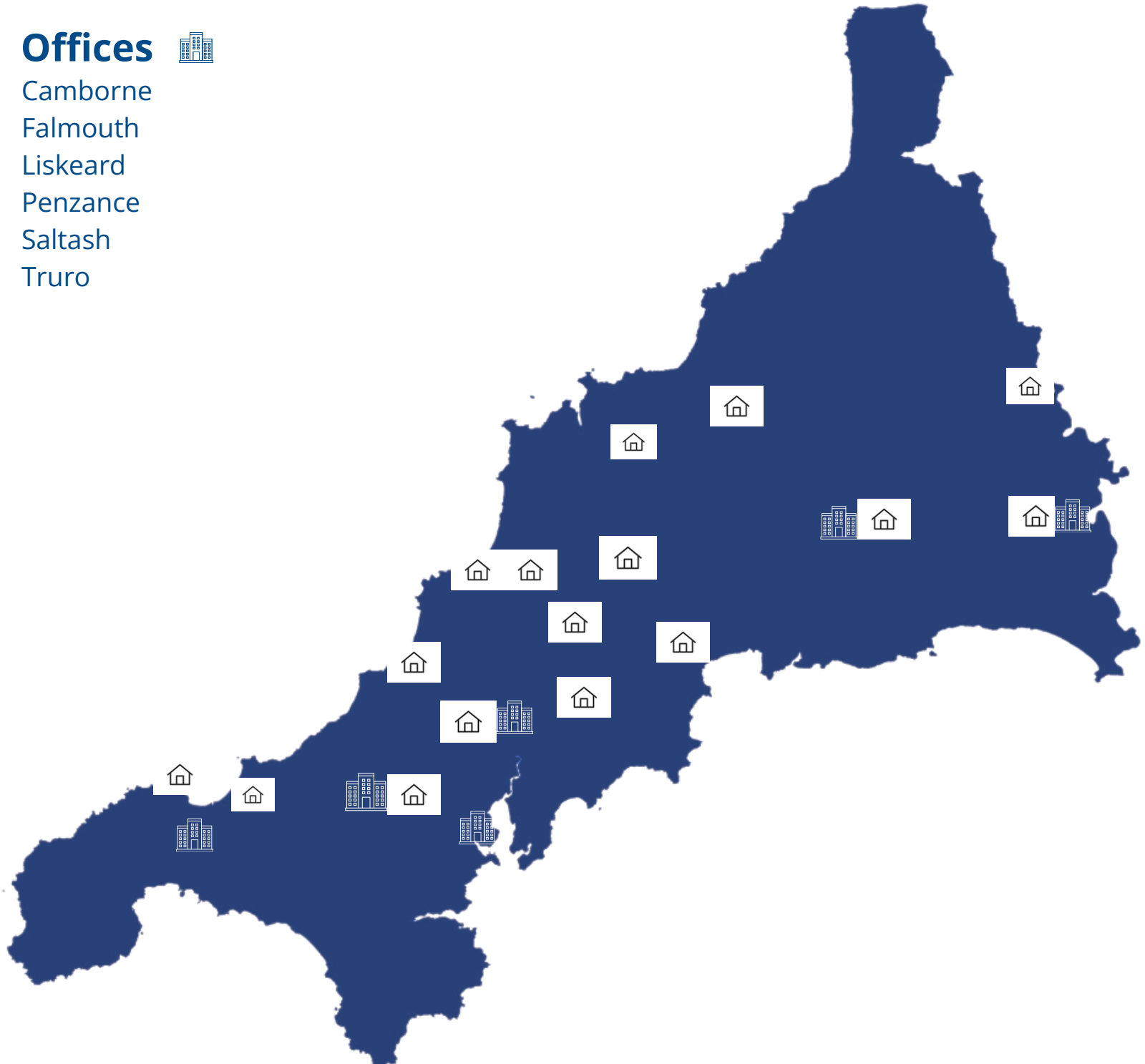
We value diversity, promote equality and challenge discrimination. Our twin aims are **to provide the advice people need for the problems they face and improve the policies and practices that impact on people's lives**, bringing concerns to the attention of local and national government and business organisations.

Our general advice service is the bedrock activity of CA Cornwall, powered by our dedicated volunteers. This is delivered across the county through our office sessions, advice phone line, online webchat and outreaches at some libraries and foodbanks. We also have specialist teams developed with partners, which you can read about in this report.

Free, independent and confidential advice to everyone to help them solve their problems and improve their lives

Offices

Camborne
Falmouth
Liskeard
Penzance
Saltash
Truro



Outreaches

Bodmin - Foodbank
Callington - Foodbank
Camelford - Foodbank
Hayle - Library
Liskeard - Foodbank
Newquay - Foodbank
Perranporth - Foodbank
Probus - Foodbank
Redruth - CN4C office
Saltash - Foodbank
St Austell - Foodbank
St Columb Major - Foodbank
St Columb Minor - Foodbank
St Ives - Library
Truro - Foodbank
Wadebridge - Foodbank

Also Launceston / Tamar Valley (GP referrals only) and Par/St Blazey (for local GP patients only).

(As of Sept 2026)

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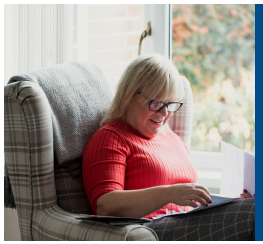

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Welcome to our annual report

2025-26 has been a year of transformation for Citizens Advice Cornwall, laying the foundations to bring our ambitions to life.

Increasing demand and pressure on charity finances since Covid had taken a toll on our services. The pressure of trying to see everyone who came to our public drop-in sessions was affecting our ability to provide an effective service for those most in need.

In 2025 we made a difficult but necessary decision to close drop-in sessions at our offices and turn attention to demand via our phone service. This allowed us to reshape the organisation to better meet the growing needs of our community.

We continued to provide outreach work in Trussell Trust foodbanks, the Macmillan cancer patient service, our People in Mind mental health and debt project, our MaPSDAP main debt service, our Pension Wise scheme, our PAWS energy project and the Victims of Crime support alongside our phoneline and webchat. You can read more about these projects in this report.

We planned a new organisational structure and launched a recruitment drive, building on our new foundations to increase capacity.

We also focused on developing multi-agency partnerships to improve support for people, many of whom are contending with numerous challenges. In addition to advice-related issues (like benefits, debt and housing) many have physical and mental wellbeing challenges. 71% of people we helped had a long-term medical condition or disability - a growing trend - as well as barriers like access to transport, education, skill-development, confidence building and a peer support network.

To really help people move to improved state of wellbeing these non-advice-related challenges need support from other organisations. Our aim is to build on our partnerships and lead development of multi-agency services providing more support options.

Our plan over the next two years is to increase our capacity and range of support. We're looking forward to helping more households navigate their challenges and improve their quality of life.

None of that will be possible without continued investment in us by our partners and funders to whom we are hugely grateful. We'll continue to demonstrate the value of our service and the positive transformation it has in people's lives.

Our high quality, professional advice services are a vital, proven and valuable contributor to community wellbeing, enabling individuals to grow and flourish.

Finally, we are so grateful to our wonderful staff and volunteers for the care, compassion, and empathy they show to people who need help and to each other, alongside their expertise, whether on the frontline or providing vital backroom support. To our partners and funders who power our ability to impact individual lives so positively and to everyone who has donated to our cause - we thank you.



Jon Berg
Chief Officer

During 2025-26...

The Citizens Advice service helps thousands of people every year find a way forward with their problems in Cornwall and the Isles of Scilly:

6,248
people helped through our advice channels

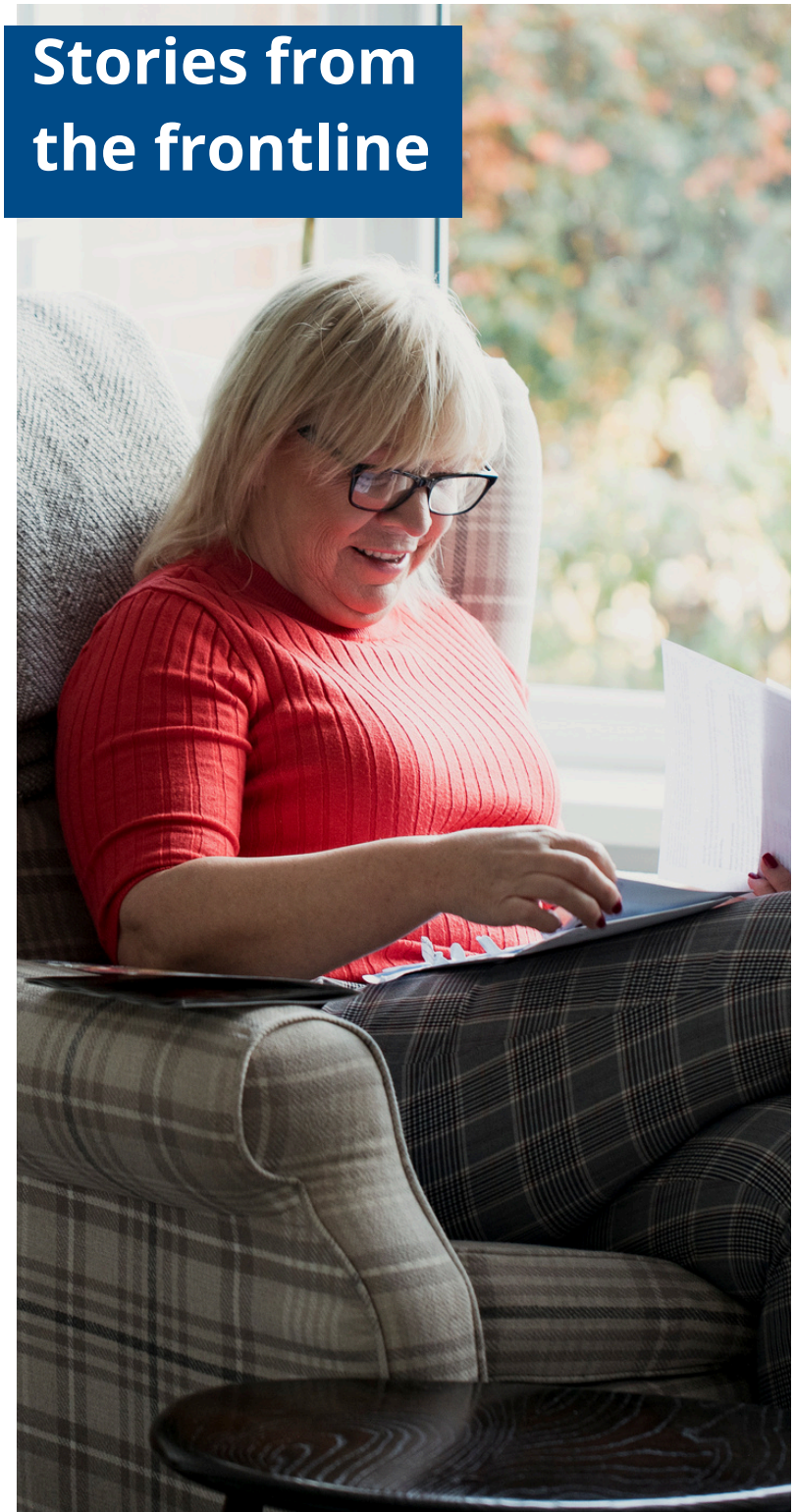
£1.5 million
worth of debt written off for people in Cornwall and the Isles of Scilly

88%
of people would recommend our services to others

22,465
issues dealt with

£5.2 million
in financial gain for people in Cornwall and the Isles of Scilly

86%
of people said we helped them find a way forward



Gracie's Story

Gracie approached us in July with several issues, including energy debt, negative budget, struggling to afford uniform for her daughter, leaking washing machine, etc. Gracie and her husband have multiple health issues and have three children still living with them, two of whom are neurodivergent.

We completed a quick benefits check and established that the couple's Universal Credit and Carer's Allowance claims were set up in a way that did not benefit them fully. We helped Gracie to make changes to the way their benefits were set up, which resulted in an extra amount of £201.68 per month being added to Gracie and her husband's Universal Credit claim. Consequently, they will now be in a position to afford their energy bills and to stop building up arrears.

We further advised to additional benefits that the older children could be claiming.

We also supported Gracie with an Exceptional Relief application, which was successful and resulted in an additional reduction to Gracie's Council Tax liability of £45.54 per calendar month.

We assisted Gracie with an EDF Customer Support Grant application for a washing machine replacement and for debt support.

Gracie has already received her new washing machine and is being considered for the debt support. Gracie's chances of being approved for the debt support will increase after she sets up a payment plan with EDF for her ongoing charges.

A total of £165.00 have been awarded from other charitable organisations in response to applications made by our service on Gracie's behalf for help with school uniform costs and with the plumbing fee for installing the new washing machine.

We are still supporting Gracie with a PIP claim of her own, and with a stage 2 appeal against a Cornwall Council's decision to refuse help with school transport for one of Gracie's children.

Gracie is in a much-improved financial position and is feeling a lot more optimistic that she is able to manage her finances.

Our Highlights in 2025/26

Working with partner organisations and attending community events are an important part of letting people know what support we provide. By being visible in local spaces we raise awareness of our services, build trust, and reach people who may not otherwise seek advice.

Top left: We were delighted to host a visit by Dame Clare Moriaty, Chief Executive of national Citizens Advice, at our Liskeard office.

Bottom left: We recruited a team of new Advice Support Volunteers like Sajanthiya Siridaran, in our Truro office.

Right (above and below): We took part in Falmouth Pride for the first time in 2026.





















Clockwise from top left: Our Advice First Aid Team held sessions for organisations across the county, including at Truro Library; We presented a special Long Service Award to Wadebrige adviser, Garry Gauss, who has volunteered for us for 35 years; We attended the Cornwall Council Towards Zero Suicide Event at the Royal Cornwall Showground in Wadebridge; We also took our advice to the fishing community at ports across the county as part of the Net Savings project; Our Truro office welcomed the new leader of Cornwall Council, Cllr Leigh Frost to explain the issues our advisers deal with the county; the Pink Panther sought advice at our stand at Truro Pride.



Our 2026 Staff and Volunteer Away Day at Princess Pavilion, Falmouth

Make a difference



Help us get people through the cost of living crisis.

Volunteer with us.

We have advice, research, administration and trustee roles available.

Find out more at
citizensadvicecornwall.org.uk
or email
recruitment@cacornwall.org.uk

Volunteering with Citizens Advice

People of all ages and backgrounds volunteer with Citizens Advice Cornwall for a wide range of reasons. But one thing they all agree on is this: volunteering with us is enjoyable, rewarding, varied – and often challenging in the best way.

Our volunteers take on many vital roles, including advisers, advice support workers, administrators, researchers and trustees. Every one of them plays a crucial part in helping us deliver our services and support our communities.

You don't need any previous experience to get involved – we provide full training and ongoing support tailored to your chosen role. For many, volunteering with us has also been a valuable stepping stone into paid employment.

Volunteers work as part of a team supported by fully trained professionals and have opportunities for specialising in different areas of advice.

If you're interested in volunteering and want to learn more, visit our website: citizensadvicecornwall.org.uk or email us at recruitment@cacornwall.org.uk

We look forward to hearing from you!

Alex, one of our volunteers in Truro, said:
"Volunteering with CA has been a fantastic experience. I have been able to develop and learn amazing skills that will help me in my future career and work alongside really insightful people.

"It has also been a great opportunity to give back to the county that I grew-up in and learn more about the challenges people in the community face."



Macmillan Cancer Support

The Citizens Advice Macmillan Project provides expert advice on benefits and grants to people across Cornwall who have been diagnosed with cancer, as well as to their families and carers.

A cancer diagnosis can have a devastating financial impact. Many people are forced to stop working, reduce their hours, or live on a fixed income – all while facing the emotional and physical challenges of treatment. This can lead to difficult financial decisions at a time when patients should be focusing on their health and recovery.

At the same time, everyday living costs often rise. Travelling to hospital for regular treatment, increased heating bills due to being at home more and heightened sensitivity to cold, dietary changes, weight loss or gain requiring new clothing, and additional childcare responsibilities can all add pressure to already stretched finances.

Our specialist team helps patients navigate the often complex benefits system and submit Macmillan grant applications on their behalf. We also work closely with other Macmillan professionals to ensure a joined-up approach to supporting people affected by cancer.

In the past year alone, the project helped generate an additional £3 million in income from welfare benefits, directly supporting more than 650 individuals across the county.

MACMILLAN.
CANCER SUPPORT

£3 million

in income from welfare benefits for clients

657

individuals supported across Cornwall



"I cannot thank Citizens Advice enough. I would not have survived without the help I received - I was shown how to get through a catalogue of complex issues."



Specialist Debt and Money advice

Citizens Advice Cornwall employs specialist Debt and Money Advice Caseworkers who support people in finding a way forward with their financial difficulties. Our experienced advisers offer non-judgmental, confidential help tailored to each individual's situation, no matter how complex.

This vital support is delivered through two key projects: the Money and Pensions Service Debt Advice Project (MaPSDAP) and People in Mind (PiM), ensuring that those struggling with debt receive the guidance they need.

The Money and Pensions Service Debt Advice Project (MaPSDAP)

Funded by the Government's Money and Pensions Service, the MaPSDAP team provides specialist advice on debt management and resolution. Services include assistance with repayment plans, full and final settlements, bankruptcy, Debt Relief Orders, and write-off requests. The team also advises on clients' rights regarding Enforcement Agents (bailiffs) and debt-related court processes.

2025/26 Impact:

- **1,021 people** helped
- **£1.3 million** of debts written off
- **£22,000** of repayments rescheduled
- **£25,000** in additional income gained
- **£19,000** secured in other financial benefits

People in Mind (PiM)

PiM offers integrated support for individuals facing both mental health challenges and financial difficulties who have not been provided with a mental health support worker through public services. Clients receive joint assistance from a Debt Caseworker from Citizens Advice Cornwall and a Mental Health Adviser or Counsellor from a range partner organisations including Pentreath, CHAOS Group, Clear (emotional trauma & therapy specialists), Cornwall Mind, Young People Cornwall and Age UK, depending on the person's needs. This collaborative approach helps reduce financial stress and supports improved mental health and wellbeing.

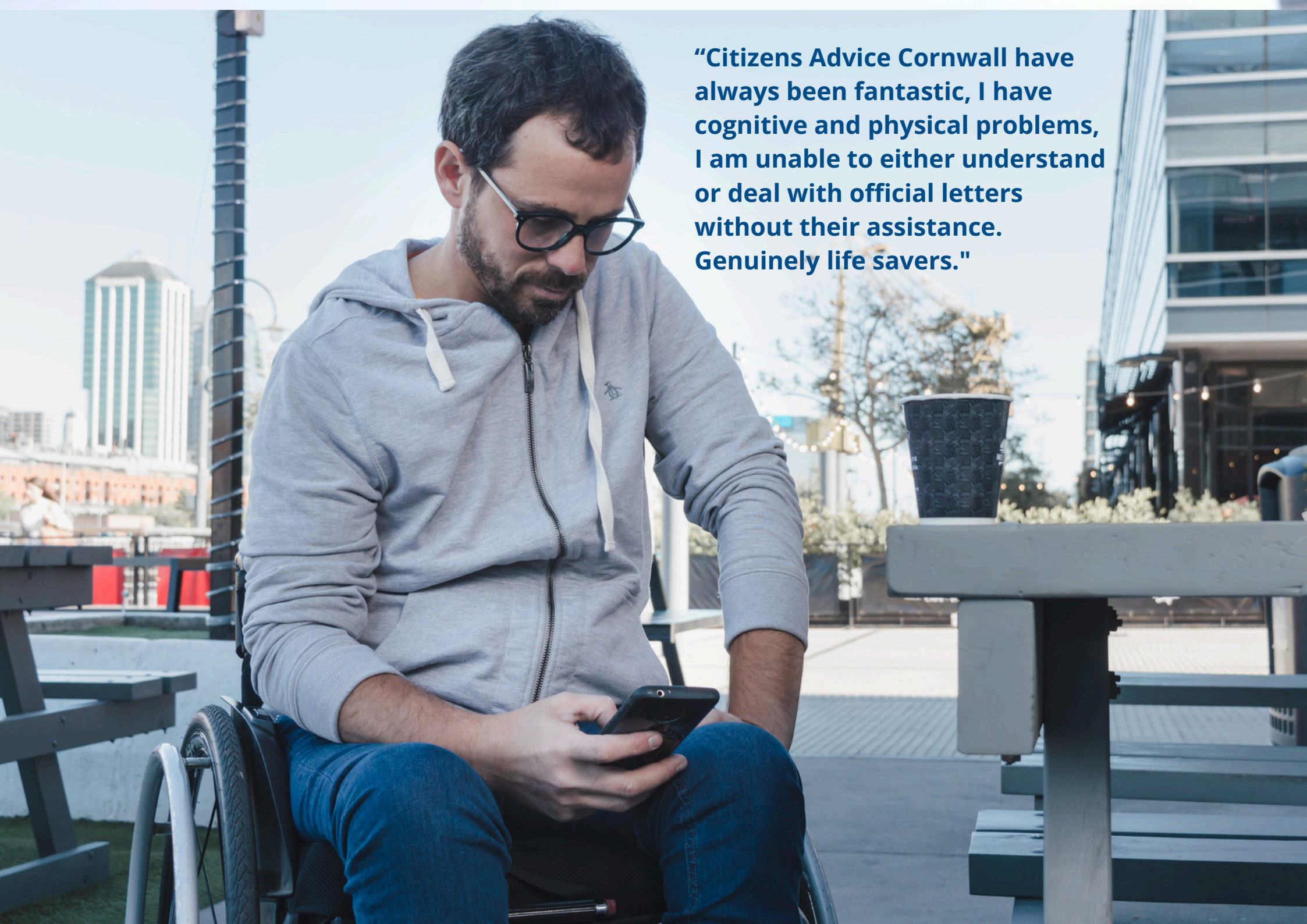
PiM advisers are skilled in leveraging medical and financial evidence to negotiate debt write-offs and agreements to halt credit debt pursuit, alongside the full range of debt advice options.

2024/25 Impact:

- **£243,000** of debts written off
- **£47,000** in new income gained
- **£37,000** of debt repayments rescheduled
- **£124,000** in additional financial benefits secured

Our PiM partners also include Cornwall Volunteer Sector Forum, Cornwall Community Foundation, Cornwall Council, Cornwall Community Foundation and Cornwall and Isles of Scilly Integrated Care System who fund and coordinate the project.





“Citizens Advice Cornwall have always been fantastic, I have cognitive and physical problems, I am unable to either understand or deal with official letters without their assistance. Genuinely life savers."

Trussell Trust partnership

Our advisers are embedded in a number of Trussell Trust foodbanks across the mid and east of the county.

They work with the foodbank's staff and volunteers to support people coming for food to navigate their challenges, improve their situation and gain independence, so they may no longer need help with food.

The people supported are often facing an emergency and are in increasingly complex situations (the average foodbank client has 7.6 issues). Our patient and expert advisers ensure individuals are helped through these often distressing challenges.

Locations:
Truro
Perranporth
Probus
Newquay
St Columb Minor
St Columb Major
St Austell
Bodmin
Camelford
Liskeard
Saltash
Callington
Penryn and Falmouth

In 2025/26 our foodbank advisors helped:

- **729** people tackle **5,739** issues
- 75% of people had a **long-term health condition or disability**
- **£830,000** of additional income generated
- **215** people needed housing advice
- 180 people were also provided with **debt advice**

Advice First Aid

Citizens Advice Cornwall continues to deliver the Advice First Aid course, training frontline workers and volunteers from a range of charities and organisations.

This course equips participants to signpost people to relevant sources of help and identify those requiring more in-depth support from Citizens Advice. Thanks to National Lottery funding and grants from the Caledonia Investments Charitable Foundation, the training is offered free of charge.

Who is it for?
The course is aimed at anyone working directly with the public who may face issues such as benefits, debt, employment, housing, or relationship breakdowns. Participants come from food banks, community groups, health and education sectors, and charities supporting vulnerable people.

Why are we doing this?
Advice First Aid empowers frontline workers to confidently discuss available help and identify individuals most in need of specialist advice. While participants are not expected to provide advice themselves, the course teaches them what questions to ask and when to refer complex or urgent cases to Citizens Advice advisers.

For further details, please visit: citizensadvicecornwall.org.uk/advice-first-aid



In 2025–26 we delivered 12 **Advice First Aid courses** and **trained 135 people** from Penzance to Camelford.



Stories from the frontline

Bobby's Story

Bobby was referred to Citizens Advice by his local foodbank for support with income maximisation and housing support.

He has separated from his partner with who he has children with but still supports the family as much as he can. His children have learning difficulties and the family are struggling with getting any support in place. Bobby is currently homeless and sofa surfing.

When the adviser contacted Bobby, the situation had changed, and he was now caring for his children as his ex-partner had been taken into hospital, but he had no funds to be able to feed them.

He was staying at his ex-partners house with the children, but this is in an outlying village where the food larder had closed and he had no money or means to travel to the nearest food bank in St Austell.

Our adviser researched possible help in the locality and contacted a church group who said they would possibly be able to help. The church organisation funded a one-week bus pass for Bobby and donated some household essentials.

The adviser was then able to issue a food bank voucher for Bobby, and he was able to attend the food bank the same afternoon and collect essential food for himself and the two children.

Bobby is being supported with the complaints processes to the NHS for the treatment of his ex-partner and Cornwall council as he is unhappy with the level of support for his children.

Bobby is bidding on Homechoice when suitable properties are available.

We are supporting Bobby and checking all his benefits are correct, he currently does not want to apply for PIP whilst he is caring for his children but will be supported making the application when he is ready.

Research and Campaigns

Research and Campaigns is a vital part of our work at Citizens Advice Cornwall.

By investigating policies and practices that negatively affect people's lives, we aim to influence change at both local and national levels.

Through data collection, case evidence, and direct engagement with the people our service helps, our team advocates for fairer systems and improved outcomes for the people of Cornwall.

Working across the county, the team gathers insights from our front-line services and contributes to national Citizens Advice campaigns, while also addressing issues unique to our local communities.

We aim to be a voice for the people who seek our help.

In 2025/26, Citizens Advice Cornwall:

Highlighted housing concerns:
Identified and escalated cases to Cornwall Council to help improve the way emergency and temporary accommodation is handled for people in housing crisis.

Launched research into digital exclusion:
We are looking into how businesses and public bodies increasingly rely on people having complex digital skills to carry out essential tasks like booking or carrying out GP appointments online, doing banking transactions or applying for benefits and passports and what help is available in Cornwall.

Engaged with new Cornwall Council members:
Following local elections in 2025 we've contacted all of Cornwall Council's councillors and established links with the elected representatives of all parties, keeping them up-to-date with key issues in their areas.

Our research and campaigns work is rooted in people's experiences and driven by a commitment to long-term, positive change.

Stories from the frontline



Joe's Story

Joe was a self-employed painter and decorator with severe COPD and suffering from mental ill health.

Although his health did not allow him to work full time, he used to love working whenever he could, because it helped take his mind off his worries.

Joe had been given Limited Capability for Work following an assessment by the Department for Work and Pensions (DWP) in 2020. This allowed him to work on small projects when he was well and could manage financially.

Joe's work capability was reassessed by the DWP in 2024, and a decision was made that he was fully fit for work. This meant if he wanted to continue working as self-employed – work that used to give him purpose and some independence – his Universal Credit payments would be reduced to zero. If he gave up his business, he would continue to receive the Universal Credit Standard Allowance of £390 per month and to have his rent covered by UC. Joe felt he had no choice, so closed his business.

Rather absurdly, Joe was in a situation where he could not afford to work, regardless of how therapeutic work was for him.

Citizens Advice Cornwall assisted Joe with putting together a case to present at his Universal Credit appeal by helping him

formulate the grounds and to obtain the relevant medical evidence he needed.

In our last conversation with Joe, he told us he had won his case. As a result, he now has an additional £423 per calendar month included in his Universal Credit award. The additional element will be backdated to December 2024.

He will have a work allowance so the first £411 he earns will not impact his Universal Credit award, and the Minimum Income Floor will not apply to him.

All these benefits will be backdated to the date of the overturned decision, in October 2024.

Joe sounded proud of how well he argued his case at the appeal. He has now started a new two-year course painting and decorating course at a local college.

Joe is now looking forward to restarting work and to doing the things that he enjoys.



PAWS

PAWS - Positive Action and Wellbeing Support - is our partnership agreement with Community Energy Plus.

The arrangement means CEP are able to refer people who have come to them for help with energy bills can get advice from CA Cornwall for their money issues.
It also means we can refer people who come to us to CEP for expert advice on saving energy costs.

Although the project only began earlier this year, we've already helped:

101 people gain a total of **£54,700** in income.

83% of people we help through PAWS had a disability or long term health condition.

citizens advice Cornwall

COMMUNITY ENERGY PLUS



PENSIONWISE

Free pension guidance for the over-50s

2026 was the last year of our Pension Wise service, which offered a free and impartial guidance service for people aged 50 and over with a defined contribution pension pot.

The service helps people understand the pension freedoms introduced in 2015 and explore their retirement options, while also offering important information on how to avoid pension scams. Our trained guiders ensure people are equipped to make informed decisions.

In 2025/26, our dedicated Pension Wise team carried out more than 1,000 appointments in Cornwall.

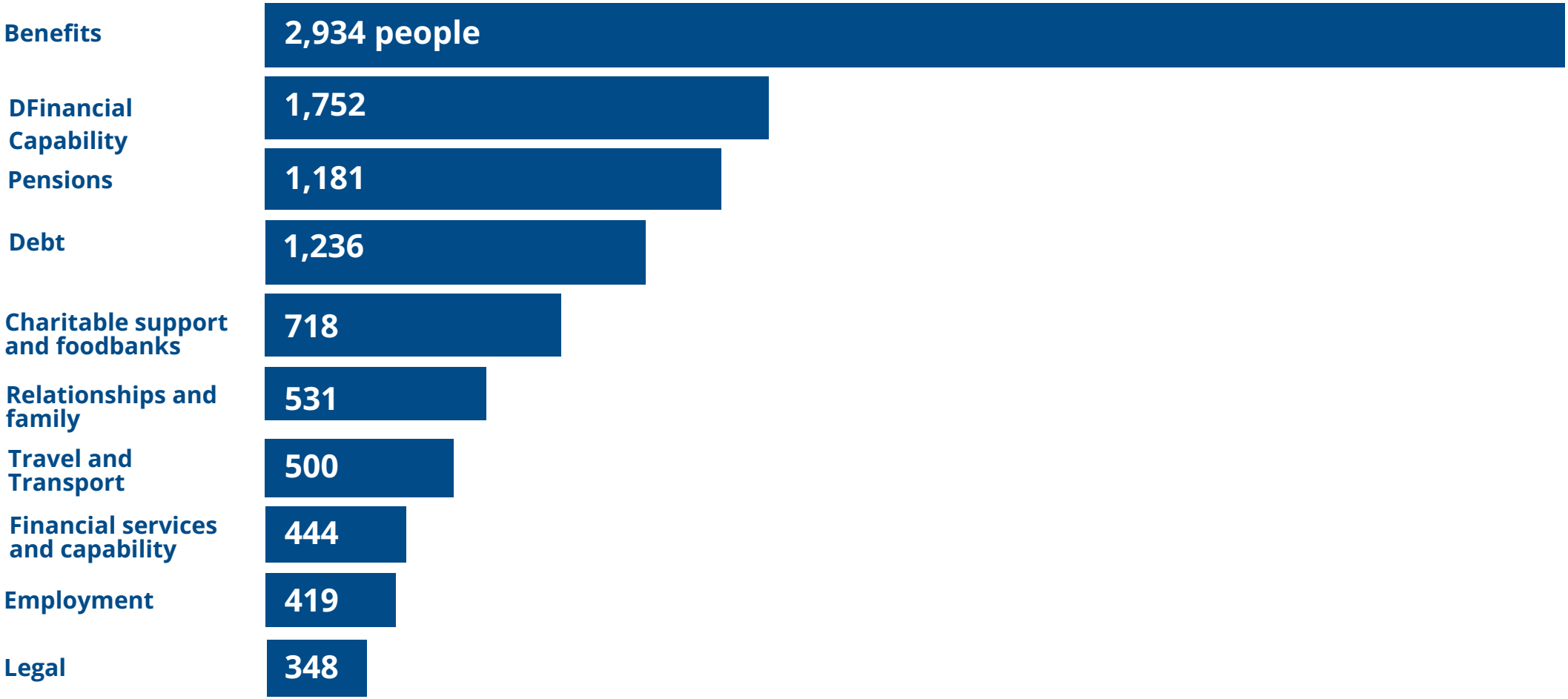
Pension Wise is government-funded and is still available via the Money and Pension Service's Money Helper website at www.moneyhelper.org.uk

citizens advice Cornwall

Pension wise
Your money. Your choice.

The problems people face

In 2025-26, the top ten advice issues in Cornwall were:



This data reflects the wide range of challenges faced by people in Cornwall, with benefits and debt consistently being the most common areas of concern. Our advisers work across all these issues to ensure clients receive the support they need. Note: Clients often receive help in more than one issue area.

What people say about Citizens Advice Cornwall

“> "Excellent, professional, kind, very accommodating service, extremely easy to engage."

> "[The adviser] cared more for me than I did at the time thank God. Wonderful service."

> "Excellent...I cannot thank citizens advice enough, I would not have survived without the help I received, I was shown how to get through a catalogue of complex issues."

> "My case worker was amazing and helped me so much made me feel ok about getting in to this situation, she was lovely to talk to and made the whole process so much easier thank you."

> "The advisor made me feel like a human being, not a person who had made a mess of their life"

> "I am so grateful for the Citizens Advice, I have been helped along the way during a difficult time in my life. The staff are all so very knowledgeable, helpful, understanding and professional. It is an excellent service. It is very much needed by so many. I am still working towards resolution of my issues. I can't thank CAB enough, I could not have coped without your help."

***> "**The lady who helped was very kind and understanding. She reassured and she gave me confidence. Thank you to all who work in citizens advice."*

> "This service is absolutely amazing with very friendly experienced people, I would never have got PIP without their help, thankyou very much indeed."

86%

of people found Citizens Advice helped them find a way forward.

88%

of people would recommend Citizens Advice to a friend.

77%

of people found Citizens Advice resolved their problem.



Steve and Ella

Our People in Mind adviser started working with Steve and Ella in May 2024. Steve was receiving support from the Pentreath service mental health adviser.

Originally, when we started working with the couple, they were homeless and living a hotel and had remained there for nearly a year. They had a combined debt of over £20,000.

We did a full exploration with the couple and when their options were explained to them, they decided to apply for Debt Relief Orders (DROs). However, as they were still in temporary accommodation it was decided that they would wait to do the DROs in case any additional debts came up whilst they were waiting for a new property.

When the clients were finally housed, we redid their budgets taking into account their new circumstances.

At this point, they were ready to do their DROs.

We had problems valuing assets they had bought previously but after receiving photos and looking at other similar assets, we determined the approximate value.

It took a long time for the Equifax credit reports to come through and for the draft DROs to be fully checked by Steve and Ella, but the DROs were finally submitted on the same day.

As they had some joint debt it was important to prepare both DROs so they were submitted on the same day so a joint creditor did not then have time to chase whichever of the couple had not submitted their DRO.

The couple finally had a fresh start in their new home. Both of them were incredibly grateful.

Communications

Good public communications is key to getting important information across to the community – from help getting on top of energy bills to warnings about scams, redundancy rights and combatting loan sharks.

Our recent communications activities have included highlighting where to get help with rising energy prices and our successful campaign for a government rethink on benefits cuts for disabled people.

We also have a programme of talks to WIs, memory cafes and other groups about the work of Citizens Advice and specific issues such as scams awareness.

We've been developing our presence on social media and worked with TV, radio and newspapers to get our public messages across, including a regular slot of BBC Radio Cornwall's mid-morning show and an advice column in the Voice newspaper series and in local community magazines.
We produce campaign videos, posters and leaflets to inform people about important issues, such as scams, changes to benefits and saving on energy bills.

To find out more about the work of Citizens Advice Cornwall, follow us on Facebook, X and Instagram or visit www.citizensadvicecornwall.org.uk

Keep in touch – we'd love to hear from you!









Victims of crime

Citizens Advice Cornwall has a specially trained adviser to support victims of domestic violence, abuse and stalking, although all our advisers have had domestic violence/abuse training and we aim to always provide a sensitive, appropriate response.

These include advocating on behalf of clients with Devon and Cornwall Police and Crown Prosecution Service (getting cases reviewed, requesting meetings and updating risk assessments), or support with housing, benefits, money management and debt (especially when linked to economic abuse), employment, health and more.

We campaign locally, regionally and nationally to highlight injustice and to bring about improvements in how victims of these crimes are treated and supported and we can support clients applying for either a non-molestation order, occupation order or make a Clare's Law request.

Our Victims of Crime Adviser has joined the D&C Police Chief Constable's Reference Group for Violence Against Women and Girls, asked for cases to be reviewed and joined the CPS Domestic Violence Scrutiny Panel.

If you'd like help from Citizens Advice, please call our free Adviceline on 0808-812-7156 and ask to be referred to the Victims of Crime coordinator. Once that referral has been made, we will get back to you within 10 days - often sooner - to identify what support we can offer.

Your information will be treated with the strictest confidence within Citizens Advice Cornwall, but if we believe there is a safeguarding risk to you or someone else, we will contact the relevant agency. All staff have had safeguarding training with enhanced specialists and safeguarding leads on hand as well.

"I have had many problems in the past in dealing with issues due to my stroke and the various complications this has caused me. My adviser listened and acted as my agent in completing a detailed PIP appeal submission form for the tribunal after the DWP made many errors...I attended the tribunal hearing which resulted in the judge and his panel awarding me PIP again and setting aside the unjust original decision. I could not have done this without the help of my adviser, also an armed forces veteran. I would like him noted in dispatches and I express my very thankful appreciation for what he has done for me."

Our thanks to

Also: Mullion Parish Council, Landewednack PC, Portreath PC, Calstock PC, Sheviock PC, Launcells PC, St Erme PC, Linkinhorne PC

How to contact us

Call Adviceline on **0808-812-7156**
Monday to Friday 10am to 4pm

For debt issues, text the words
ADVICE DEBT to **78866**

Call the **Macmillan Money and More** service on **0808-175-4505**

www.citizensadvicecornwall.org.uk



Citizens Advice helps people find a way forward.

We provide free, confidential, impartial and independent advice to help people overcome their problems. We are a voice for our clients and consumers on the issues that matter to them.

We value diversity, champion equality, and challenge discrimination and harassment. We're here for everyone.

citizensadvicecornwall.org.uk

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