

## Introduction

An Advice Needs Analysis gathers and analyses local community and client data and maps this against data about advice provision. This analysis demonstrates gaps or duplication in the advice service. The purpose of the Advice Needs Analysis is to help to determine the best use of resources in order to help those in greatest need. It feeds into the business and development plan.

This Advice Needs Analysis is in four parts:

- 1) [Description of East Herts district including age, ethnicity, economic indicators and health issues](#)
- 2) [Comparison of the East Herts population with Citizens Advice East Herts client profile](#)
- 3) [Client issues helped by Citizens Advice East Herts](#)
- 4) [Conclusion, with a summary of actions to take forward](#)

## 1) Description

East Herts is geographically the largest district in Hertfordshire covering 480 square miles with a population of 150,100<sup>1</sup>, the second highest in the county. Rural areas make up over 88% of the district with less than 29% of residents. Urban areas make up 11% with over 70% of residents<sup>2</sup>. There are five market towns and over 100 villages and hamlets scattered across the area. The majority of the population is clustered around the towns: Bishop's Stortford (27%), Hertford - the county town (20%), Ware (13%), Sawbridgeworth (6%) and Buntingford (4%). It is a district with a growing population. In 2021 East Herts ranked 141<sup>st</sup> for total population out of 309 Local authorities in England, moving up 7 places in a decade with 9% growth in population. ONS 25- year estimates predict 162,828 inhabitants by 2043, the highest change (+8%) across all Hertfordshire districts<sup>3</sup>.

East Herts is an affluent district relative to others in Hertfordshire and the East of England average. Covid aside, there are good levels of health, high employment and home ownership. At the latest assessment East Herts district was ranked 307 out of 317 lower tier local authorities on the Indices of Multiple Deprivation (IMD), where 1 is the most deprived, being the least deprived district across East of England. However, all districts across Hertfordshire have shown an increase in relative levels of deprivation from 2010 to 2019. East Herts ranks worst (at 201) on barriers to housing and services. There are particular local issues with issues around poor-quality housing and low levels

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<sup>1</sup> Herts Insight: Census 2021 first release (published 28/6/22)

<sup>2</sup> Community Intelligence and Data Science Team/Herts Insight.

<sup>3</sup> <https://reports.instantatlas.com/view-report/ffa6fee3aa6544369afc04b1248457e5/E07000242>

of home energy efficiency leading to risks of fuel poverty identified as an issue in parts of rural East Hertfordshire.<sup>4</sup>

Fig.1. Deprivation Categories (Numbers out of 317)<sup>5</sup>

<b>East Hertfordshire</b>	<b>2015</b>	<b>2019</b> (latest available data)
IMD	315	307
Income	297	289
Education, Skills and Training	307	294
Health Deprivation and Disability	313	312
Crime	272	221
Barriers to Housing/Services	244	201
Living Environment	268	291
Income Deprivation Affecting Children	306	290
Income Deprivation Affecting Older People	276	271

[The IMD is a measure of deprivation, which the government defines separately to poverty. The Indices of Deprivation measure deprivation on a relative rather than an absolute scale, so a neighbourhood ranked 100th is more deprived than a neighbourhood ranked 200th, but this does not mean it is twice as deprived.]

The district has good north/south road links with the A10 and M11 corridors, but the east/west road network is limited to secondary roads that connect the towns and main villages. There are bus services to some of the larger villages, but this is often limited to one bus per day. A new [bus service](#) was launched in September 2021 to improve connections between East and North Herts with single fares currently costing from £2-£5. There are railway stations in Hertford, Bishop's Stortford and Sawbridgeworth but these services focus mainly on access to London and do not link the district.

## Population profile

The 2001, 2011 and 2021 census data (where releases available) has been used to compile this profile, supplemented by other data where this is available.

This profile section looks at gender, age, ethnicity, LGBTQ+, housing, energy, economic activity, education, and health.

<sup>4</sup> <https://reports.instantatlas.com/view-report/c87159be32b346f29aab1819f302d1a8/E07000242>

<sup>5</sup>Hertsinsight<https://iao.blob.core.windows.net/publications/reports/c87159be32b346f29aab1819f302d1a8/E07000242.html>

## Gender

The 2021 census shows a gender split of 51%: 49% for female/male, in line with the figures for Herts as a whole and nationally.

Fig. 2. Gender Breakdown – Herts Insight

Census 2021	East Herts	Herts	England & Wales
Female	51.1%	51.2%	51%
Male	49%	48.8%	49%

## Age

East Herts has the largest population of older people (aged 65+) of all ten districts in Hertfordshire. It also has a high predicted rate of increase in the number of older people. As a result, the proportion of older people (aged 65+) in the district is expected to rise 7.6%<sup>6</sup> by 2043, which represents a significant aging of the population. The proportion of young people under 19 is projected to reduce by 2.1% which is in line with the 2.0% reduction projected for Hertfordshire.

Fig. 3. Age structure - Herts Insight / ONS website

Census data	2001	2011	2021	ONS 2043 based on 25-year projections
Under 15	19.6%	18.6%	18.0%	16.2%
15- 19	5.6%	6.3%	5.5%	5.2%
20-29	12%	10%	10.6%	8.5%
30-59	45%	42.2%	41.8%	37.7%
60-74	12%	14.2%	15.7%	18.1%
75 +	6%	7.3%	8.5%	14.3%

## Ethnicity

The East Herts population is predominantly white, 92.3% of the population. The district has an increasing ethnic minority population of 7.7%. The increase has been across all ethnic minority groups, except Arab/Other.

<sup>6</sup>HertsInsight <https://reports.instantatlas.com/view-report/881ccb3a8b2b44afa72d1dc3d7db3aca/E10000015?clear=true>

Fig. 4. Ethnicity<sup>7</sup>

Census data	2001	2011	2021
White	97%	95.5%	92.3%
Mixed	1%	1.6%	2.8%
Asian/Asian British	1%	2%	2.7%
Black/Black British	0.4%	0.7%	1.3%
Chinese/Other	0.7%	N/A	N/A
Arab/Other	N/A	0.3%	0.2%
Any other ethnic group	N/A	N/A	0.7%

Pre-Brexit the district had over 1,000 migrant workers each year, particularly from Eastern Europe. (Based on data available on National Insurance Numbers (NINOs) allocated to Overseas Adults. A NINO is generally required by any overseas national looking to work or claim benefits / tax credits in the UK, including the self-employed or students working part time.) Numbers of overseas workers have fallen following the referendum in 2016.

Fig. 5. [National Insurance Number registrations](#) - Total number of registrations issued to adult overseas nationals entering the UK (from 2012 to 2022) for East Herts

National Insurance Number registrations - overseas nationals		
	East Hertfordshire	Mean for East Hertfordshire geographical neighbours
2012/13	749	1,151
2013/14	781	1,318
2014/15	1,161	1,888
2015/16	1,203	1,979
2016/17	1,205	1,932
2017/18	1,014	1,572
2018/19	961	1,611
2019/20	1,060	2,085
2020/21	279	595
2021/22	709	1,801

Source:  
Department for Work and Pensions

<sup>7</sup> In the 2011 Census, the published ethnic groups were slightly different to those used in the 2001 Census, the Chinese ethnic group is now found under the Asian broad ethnic group and there is a new Arab ethnic group under Other. This changed again in 2021 with an any other ethnic group added.

East Herts Council's Equality, Diversity and Inclusion Strategy<sup>8</sup> (July 2020) notes that 7,180 people living in the district applied for Settled Status. The highest countries of origin were Poland (1,200), Italy (1080) and Romania (1,030).

The war in Ukraine is also impacting on arrivals in the district using the Homes for Ukraine sponsorship scheme. 463 visa applications have been made with 394 visas issued and 345 arrivals as at 18<sup>th</sup> April 2023<sup>9</sup>.

## LGBTQ+

An estimated 6% of the East Herts population are Lesbian, Gay, Bisexual, Transgender or Questioning their sexual identity<sup>10</sup>.

The 2021 Census included a question on Sexual Identity. This will enable the publication of statistics at a local level, when the results are available.

## Housing

In March 2021 there were 62,000 households in East Herts, increased from 56,577 in 2011. This is projected to rise to 72,217 by 2043, an increase of 16%. In 2021 the number of dwellings in East Herts rose to 64,771, from 60,040 in 2015.

East Herts is an area characterised by particularly high house prices. On average, working people could expect to pay around 12.29 times their annual earnings on purchasing a home in East Herts in 2022, up from 9.25 times earnings in 2012. This compares to 8.28 and 6.77 for England. The median price paid for residential property in East Herts increased by 172% between 2012 (£250,000) and 2022 (£430,000); median individual annual earnings increased by 126.62% in the time period 2011-2021 (from £26,824 to £33,965)<sup>11</sup>. (N.B. 2012-2022 earnings data awaited)

East Herts Council's housing register of those looking for affordable rented housing provides a key source of evidence about local need. On 30<sup>th</sup> September 2021, there were 2,152 households on the housing register. The greatest need registered with the council is for smaller properties. In total, 43% of those needing general needs accommodation require a one bed property with another 33% needing a two-bedroom property<sup>12</sup>. The

<sup>8</sup><https://democracy.eastherts.gov.uk/documents/s55927/Appendix%20A%20-%20Draft%20Equalities%20Diversity%20and%20Inclusion%20Strategy.pdf?J=1>

<sup>9</sup><https://www.gov.uk/guidance/ukraine-sponsorship-scheme-visa-data-by-country-upper-and-lower-tier-local-authority>

<sup>10</sup><https://democracy.eastherts.gov.uk/documents/s55927/Appendix%20A%20-%20Draft%20Equalities%20Diversity%20and%20Inclusion%20Strategy.pdf>

<sup>11</sup><https://lginform.local.gov.uk/reports/view/lga-research/lga-research-report-housing-affordability?mod-area=E07000242&mod-group=AllGeographicalNeighbours&mod-type=comparisonGroupType>

<sup>12</sup>EastHertsHousingStrategy2022-2027[https://cdn-eastherts.onwebcurl.com/s3fs-public/2022-07/EHC0019\\_New\\_Housing\\_Strategy\\_FINAL\\_190722.pdf](https://cdn-eastherts.onwebcurl.com/s3fs-public/2022-07/EHC0019_New_Housing_Strategy_FINAL_190722.pdf)

District Housing Strategy estimates East Herts needs 12,200 additional housing by 2033 of which 34.4% need to be affordable.

Homelessness applications to East Herts Council have increased every quarter from 175 in Apr/June 2020 to 275 in July/Sept 2021.

See Herts Insight for [breakdown of housing tenure](#)

## Energy

As noted above, there are low levels of home energy efficiency leading to risks of fuel poverty identified as an issue in parts of rural East Hertfordshire. Of note are the number of households not on main gas. The 2021 census data shows 71.3% households in East Hertfordshire have mains gas central heating which means over a quarter of households do not. 2021 BEIS data estimates 12,000 properties in East Herts were not on mains gas, 18% of households. The top 3 areas in East Herts are highlighted in red below.

**Fig.6. Domestic properties not on the gas grid by Middle Layer Super Output Area (MSOA), Great Britain, 2021<sup>13</sup>**

	MSOA	No of domestic properties	No of domestic gas meters	Estimated number of properties not on gas grid	Estimated % of properties not on gas grid
Buntingford & Great Hornead	East Hertfordshire 001	3,820	2,994	830	22%
<b>Datchworth, Walkern &amp; Cottered</b>	East Hertfordshire 002	3,460	1,579	1,880	54%
Bishop's Stortford West & Braughing	East Hertfordshire 003	4,330	3,701	630	15%
Bishop's Stortford North	East Hertfordshire 004	3,160	2,636	520	16%
Bishop's Stortford East	East Hertfordshire 005	3,380	3,111	270	8%
Puckeridge & Thundridge	East Hertfordshire 006	2,640	2,012	630	24%
Bishop's Stortford Central	East Hertfordshire 007	4,540	4,163	380	8%
Bishop's Stortford South	East Hertfordshire 008	3,350	3,326	20	1%
<b>Much Hadham &amp; Hunsdon</b>	East Hertfordshire 009	2,720	1,789	930	34%
<b>Watton-at-Stone, Bramfield &amp; Bayford</b>	East Hertfordshire 010	3,190	1,678	1,510	47%
Sawbridgeworth	East Hertfordshire 011	3,830	3,554	280	7%
Ware East	East Hertfordshire 012	4,870	4,321	550	11%
Ware West	East Hertfordshire 013	4,010	3,206	800	20%
Hertford Bengoe	East Hertfordshire 014	3,510	3,280	230	7%
Hertford West	East Hertfordshire 015	2,610	2,476	130	5%
Hertford Foxholes	East Hertfordshire 016	2,430	2,397	30	1%
Hertford South	East Hertfordshire 017	4,830	3,597	1,230	25%
Hertford Heath & Stanstead St Margarets	East Hertfordshire 018	3,840	3,005	840	22%
<b>East Hertfordshire</b>		<b>64,000</b>	<b>53,000</b>	<b>12,000</b>	<b>18%</b>

<sup>13</sup><https://www.gov.uk/government/statistics/msoa-estimates-of-households-not-connected-to-the-gas-network>

## Economic activity

Pre Covid, East Herts had a record of high employment. Post Covid, unemployment levels increased considerably but are now levelling off. As of June 2022, 2.1% of the working age population was unemployed<sup>14</sup>, down from 5% in June 2021 but the same as March 2022. As at September 2022 (latest data available) 16.2% of the population is economically inactive (students, retired, sick).

Fig. 7. Labour Market Economic Activity breakdown<sup>15</sup>

Labour Market Profile Sept 2022	Numbers (aged 16 and over)	% (aged 16-64)
Economically active	80,600	83.8%
In Employment	79,400	82.5%
In Employment - employees	67,100	70.6%
In Employment - self employed	12,000	11.9%
Unemployed (modelled)	1,700	2.1%
Economic inactivity	14,800	16.2%

Fig. 8. Census data on economic activity

Census	2001	2011	2021
Economically active	74%	75%	63.2%
Part Time	12%	14%	12.6%
Full time	47%	44%	37.9%
Self Employed	11%	12%	11.6%
Unemployed	2%	3%	2.5%
Full time student	2%	2%	1.2%
Economically inactive	27%	25%	34.3%
Retired	12%	12.5%	21.6%
Student	4%	4.5%	4%
Looking after family/home	7%	4.5%	4.2%
Permanently sick/disabled	2%	2%	2.2%
Other	2%	1.5%	2.2%

The claimant count for East Herts is 1.8% (February 2023) (which represents people claiming out of work benefits). It is highest in Hertford Sele (2.9%), Stansted Abbots (2.5%), Ware Trinity and Hertford Castle (both 2.4%).

<sup>14</sup> Herts Insight <https://reports.instantatlas.com/view-report/d105679b2dbd404599b1f6205e1bdf46/E07000242>

<sup>15</sup> <https://www.nomisweb.co.uk/reports/lmp/la/1946157224/report.aspx?town=buntingford#tabquals>

Fig. 9. Claimant Count (%) for age 16+ claimants February 2023<sup>16</sup>

Ward Name	Aged 16-24 (%)	Aged 25-49(%)	Aged 50+ (%)	Total Age 16+ Claimants (%)
Braughing	2.6	1.6	1.3	1.6
Datchworth & Aston	0	0.9	0.8	0.7
Great Amwell	1.9	1.8	1.5	1.7
Hertford Bengoe	3	1.7	1.2	1.6
Hertford Castle	2.5	2.5	2	2.4
Hertford Heath	0.7	2.2	2.2	1.8
Hertford Kingsmead	0.9	2.1	1.5	1.7
Hertford Rural North	0	3.5	0.8	1.9
Hertford Rural South	2.1	2.3	0.7	1.6
Hertford Sele	2.1	3.7	2.1	2.9
Hunsdon	2	3.2	1.3	2.3
Little Hadham	0	1.5	0.7	1.3
Much Hadham	1.8	2.4	0.7	1.4
Puckeridge	0	2.3	2.3	2
Sawbridgeworth	2.1	2	1.5	1.9
Stanstead Abbots	4.1	2.9	2.1	2.5
Thundridge & Standon	1.4	1.7	0.7	1.2
Ware Chadwell	0	2.5	1.4	1.9
Ware Christchurch	2.2	2.4	1.9	2.2
Ware St Mary's	1.2	1.1	0.9	1
Ware Trinity	4.1	2.6	1.3	2.4
Watton-at-Stone	2.4	1.8	0.9	1.9
Walkern	2.1	2.2	0.7	1.8
Bishop's Stortford All Saints	1.4	1.8	0.9	1.5
Bishop's Stortford Central	2.1	1.9	2.1	2
Bishop's Stortford Meads	2.4	1.8	1.3	1.7
Bishop's Stortford Silverleys	0.9	1.8	0.7	1.3
Bishop's Stortford South	1.6	1.1	0.7	1
Buntingford	1.6	2.9	1.4	2.2
Mundens and Cottered	2.1	2.6	1.4	2

While East Herts' rural character means that it has a significant agricultural base, the district is dominated by the service sector. The economy consists predominantly of micro and small businesses (98%), with a few key multi-nationals such as GlaxoSmithKline that play a key role in the local economy, as does Stansted Airport (though the airport has been negatively affected by the pandemic).

<sup>16</sup>HertsInsight

<https://dashboards.instantatlas.com/viewer/report?appid=2e395d1ccdbf4b2d9ae17e768bf1067c&clear=true#>



## Education

Qualification levels are high, with the ONS Annual Population Survey 2021 showing 42.6% of people educated to degree level or higher and 49.8% of NVQ4 (Higher National Diploma) and above, compared to a 43.5% national average. East Herts has 81.7% NVQ2 (4-5 GCSE grades A\*-C) and above with a national average of 78.2%.

Only 4.5% people aged 16-64 in East Herts have no qualifications compared to the national average of 6.6%

## Disability and Long -Term Health issues

The 2021 census shows for East Herts that 13.6% of the population had a disability or long-term health condition compared to a national figure of 17.3%.

Fig. 10. Disability / long term health condition

Census 2011	East Herts Population	England Population
Disability or Long-term health condition	13.6%	17.3%
No disability or Long-term health condition	86.4%	82.7%

East Herts Council's Equality, Diversity and Inclusion Strategy<sup>17</sup> (July 2020) notes that 11.1% of East Hertfordshire's working age population claims disability benefits.

## 2) Comparison of Citizens Advice East Herts 2022-23 Client Profile with East Herts General Population

### Gender

In 2022-23 Citizens Advice East Herts (CAEH) dealt with 4,378 unique clients. The gender breakdown of the clients shows female has increased slightly: 64% female and 36% male. Further work to look in more detail over the past 5 years to June 2022 showed that there is not an underlying trend.

Fig. 11. Gender (casebook C6 - where recorded)

	CAEH 2018-19	CAEH 2019-20	CAEH 2020-21	CAEH 2021-22	CAEH 2022-23	East Herts Census 2021	East Herts Census 2021 (%)
Male	42%	42%	42%	38%	36%	73,500	49%
Female	58%	58%	58%	62%	64%	76,700	51%

<sup>17</sup><https://democracy.eastherts.gov.uk/documents/s55927/Appendix%20A%20-86.9%20Draft%20Equalities%20Diversity%20and%20Inclusion%20Strategy.pdf?J=1>

## Disability and Long-term health issues

CAEH see a much higher proportion of clients with disabilities and long-term health conditions compared to the general East Herts population. Although we did see a dip during Covid, the proportion clients who are disabled or have long-term health conditions is back to pre-Covid levels.

Fig. 12. Disability and long-term health conditions (casebook C6 - where recorded)

	CAEH 2018-19	CAEH 2019-20	CAEH 2020-21	CAEH 2021-22	CAEH 2022-23	E. Herts 2021 Census
Disabled or long-term health condition	44%	43%	27%	41%	41%	13.6%
No disability or health condition	56%	57%	72%	59%	59%	86.4%

## Age

Young people aged 15 to 19 are under-represented amongst CAEH clients (we do not usually advise clients under 16.) The majority of people we help are aged 30-59. It would be expected that our clients are of working age, as they have more issues with welfare benefits, housing, debt and employment.

Fig. 13. Age (casebook C6 - where recorded)

	CAEH 2018-19	CAEH 2019-20	CAEH 2020-21	CAEH 2021-22	CAEH 2022-23	E. Herts 2021 census
Under 15	0%	0%	0%	0%	0%	18%
15-19	1%	1%	0.9%	1%	1%	5.5%
20-29	15%	15%	16.2%	14%	13%	10.6%
30-34	10%	10%	13%	11%	11%	6.4%
35-39	10%	10%	11%	11%	12%	6.5%
40-44	10%	10%	11%	11%	11%	6.7%
45-49	11%	10%	10%	10%	9%	7.3%
50-54	10%	9%	10%	10%	10%	7.6%
55-59	10%	11%	9%	10%	10%	7.3%
60-74	18%	17%	16.6%	18%	18%	15.7%
75+	6%	6%	4.2%	5%	6%	8.5%

## Ethnicity

CAEH sees a higher proportion of clients of colour and racially minoritized clients than the general East Herts population.

Fig. 14. Ethnicity (casebook C6 – where known)

	CAEH 2018-19	CAEH 2019-20	CAEH 2020-21	CAEH 2021-22	CAEH 2022-23	E. Herts 2021 census
White	88.7%	87%	82.4%	84%	86%	92.3%
Mixed	2%	3%	2.3%	2%	2%	2.8%
Asian/Asian British	4.5%	4%	5.5%	7%	6%	2.7%
Black/Black British	3.3%	4%	6.5%	6%	4%	1.3%
Other	1.5%	2%	2.3%	1%	2%	0.9%

## LGBTQ+

Our data is limited due to only a small number of client profiles having this information recorded. These client statistics for 2022-23 should therefore be treated with caution: Bisexual 1%; gay woman 1.0%, prefer not to say 14%; heterosexual 84%.

## Housing

Given the high house prices and lack of social housing across East Herts means that many clients come to us with issues about housing. For 2022-23, our Advisers helped with 1,607 housing issues, 14% of all issues. Private Sector property remains the "top" housing issue with Housing Association property the 2nd highest. We share our information on housing issues with Housing Options at East Herts Council to help improve processes, etc.

See our April 2021 [Housing report](#) for previous in depth analysis.

## Activities by Channel

The table below shows how clients contact us. It also includes how an adviser would contact a client and carry out work on their behalf. (NB webchat stats include clients from across the country). It shows how we have moved away from a predominantly face to face service pre Covid to one that serves clients across a range of channels with telephone and email being the most used at 49% and 27% respectively. We continue to monitor whether any groups are disadvantaged by the move away from drop in.

Fig. 15. Activities by channel (casebook C1a)

Channel	2018/19	%	2019/20	%	2020/21	%	2021/22	%	2022/23	%
In person	4090	58%	4,598	49%	250	12%	299	2%	337	3%
Adviceline	1354	19%	1,217	13%	2880	20%	1512	12%	439	4%
Telephone	960	14%	1,822	19%	4293	30%	5598	45%	5080	49%

<b>Email</b>	423	6%	827	9%	2595	18%	2729	22%	2810	27%
<b>Letter</b>	109	2%	337	4%	311	2%	375	3%	304	3%
<b>Web Chat</b>	0	0	0	0	2729	20%	985	8%	667	6%
<b>Admin</b>	0	0	0	0	989	7%	824	7%	506	5%
<b>Other/Not recorded</b>	62	1%	669	7%	128	1%	115	1%	189	2%

We have analysed client profile information across all delivery channels where recorded for 1<sup>st</sup> April 2022 to 31<sup>st</sup> March 2023. This shows that:

- our disabled/long term health clients are most likely to contact us via telephone.
- our clients aged 55+ are most likely to contact us via telephone.
- our clients contacting us by web chat are most likely to be not disabled/no health problems.
- gender does not seem to have a significant impact on delivery channel.
- Clients of colour are most likely to contact us via Adviceline than other demographics.

Fig. 16. Client demographic by channel (casebook C1b: Activities with profile)

	In person	Adviceline Phone	Telephone	Email	Web chat	Admin	Letter	Other	Video Call
<b>CAEH all clients</b>	3%	4%	49%	27%	3%	6%	5%	2%	0%
<b>Disabled &amp; Long term health condition</b>	12%	14%	70%	29%	8%	15%	8%	7%	0%
<b>Not disabled/no health problems</b>	4%	12%	43%	21%	31%	4%	1%	2%	0%
<b>Age under 55</b>	6%	14%	59%	31%	10%	9%	3%	3%	0%
<b>Age 55+</b>	12%	13%	71%	23%	4%	8%	6%	4%	0%
<b>Gender - Female</b>	7%	13%	62%	31%	8%	8%	3%	3%	0%
<b>Gender - Male</b>	9%	13%	66%	28%	5%	9%	5%	4%	0%
<b>Ethnicity - White</b>	9%	14%	66%	28%	6%	10%	5%	4%	0%
<b>Ethnicity - People of Colour</b>	7%	23%	55%	27%	10%	8%	3%	3%	0%

(NB. Adding all the % together for each profile can be greater than 100% as some clients use more than one channel.)

## Economic activity

Our data where occupation is recorded suggests that we are seeing more people who are economically inactive (43%) compared to 34% of the East Herts general population (however the sample size is small). The number of people unemployed and permanently sick or disabled is especially striking, with 33% of clients falling in this category compared

to 5% of the district population. This may be because sick and disabled clients need help to claim disability or other welfare benefits.

(CAEH sees a lower percentage of clients that are economically active, particularly in full time work. We see a representative number of part time workers. The unemployed are over-represented. Generally, people in full time employment are financially stable. Part time workers and the unemployed need more support to maximise their incomes.)

Fig. 17. Economic activity (casebook C11c: client profile by member: occupation)

	CAEH 2018-19	CAEH 2019-20	CAEH 2020-21	CAEH 2021-22	CAEH 2022-23	East Herts (2021 Census)
<b>Economically active:</b>	65%	64%	45%	59%	57%	63.2%
Part-time	16%	15%	15%	13%	16%	12.6%
Full-time	25%	25%	23%	22%	20%	37.9%
Self employed	7%	7%	6%	6%	5%	11.6%
Unemployed	16%	17%	20%	18%	16%	2.5%
Full time Student	0%	0%	0%	0%	0%	1.2%
<b>Inactive:</b>	35%	34%	35%	40%	43%	34.3%
Retired	13%	13%	8%	11%	12%	21.6%
Student	0%	1%	1%	1%	1%	4%
Looking after home/family	5%	4%	8%	8%	9%	4.2%
Permanently sick/disabled	10%	10%	14%	17%	17%	2.2%
Other	7%	6%	4%	3%	4%	2.2%
<i>Not recorded</i>	49%	53%	77%	63%	57%	

## Indices of Deprivation

The Indices of Deprivation (IoD) are the official measure of relative deprivation for small areas or neighbourhoods (LSOAs) across England. The Indices of Deprivation 2019 are the most recent release from the Department for Levelling Up, Housing and Communities (DLUHC). The indices are refreshed every few years.

The indices measure relative deprivation across seven domains:

- Income Deprivation (22.5%)
- Employment Deprivation (22.5%)
- Education, Skills and Training Deprivation (13.5%)
- Health Deprivation and Disability (13.5%)
- Crime (9.3%)

- Barriers to Housing and Services (9.3%)
- Living Environment Deprivation (9.3%)

These are then combined to create the overall Index of Multiple Deprivation (IMD). For the IMD and each of the domains, every small area (LSOA) in England is given a score which is then used to rank the LSOAs from 1 (most deprived area) to 32,844 (least deprived area). There is no definitive cut-off at which an area is described as deprived, LSOAs are said to be more or less deprived than others.

IMD data is measured according to individual Lower Super Output Areas (LSOAs), however by taking the average IMD scores across the LOSA's within each ward EHDC has calculated an average IMD score for each of the wards in East Herts.

The most deprived areas in East Herts in 2019 are<sup>18</sup>:

LSOA	Ward	IMD Rank within East Herts LSOAs
007E	Bishop's Stortford (formerly Bishop's Stortford Central)	1
015B	Hertford Sele Ridgeway (formerly Hertford Sele)	2
015A	Hertford Sele Windsor Drive (formerly Hertford Sele)	3
002B	Throcking/Cottered/Westmill	4
012D	Ware Centre (formerly Ware Trinity)	5
001A	Great Hornead/little Hornead/Brent Pelham	6
017A	Hertford Hornsmill (formerly Hertford Castle)	7
018B	Amwell South/St Margarets (formerly Great Amwell)	8
011A	Sawbridgeworth North	9
006B	Wadesmill/High Cross/Thundridge (formally Thundridge & Standon)	10

NB: Much Hadham is officially listed as having the LSOA with the highest IMD however research has shown that this data reflects the residents of St Margaret's and St Elizabeth's as opposed to the wider residential population.

We have compared the top 5 most deprived LSOAs in East Herts with CAEH client data:

<sup>18</sup> LMD rank taken from [East Herts Council](#)

LSOA	Ward	IMD Rank within East Herts LSOAs	LSOA mid 2020 population estimate	# Unique clients by Ward 2022/23	% Clients seen from resident population
007E	Bishop's Stortford (formerly Bishop's Stortford Central)	1	1312	63	5%
015B	Hertford Sele Ridgeway (formerly Hertford Sele)	2	1543	61	4%
015A	Hertford Sele Windsor Drive (formerly Hertford Sele)	3	1577	65	4%
002B	Throcking/Cottered/Westmill	4	1699	41	2%
012D	Ware Centre (formerly Ware Trinity)	5	2247	56	2%
001A	Great Hornead/little Hornead/Brent Pelham	6	1368	20	2%

Source: For resident population Mid 2020 est (Next update yet to be announced as at 22/4/23)

<https://cy.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/datasets/lowersup-eroutputareamidyearpopulationestimates>

Casebook M11 for client numbers

## Rural East Herts

Rural areas make up over 88% of East Herts. This means that there are wards with low population numbers. The wards with the lowest populations are:

	Ward Mid 2020 Population Estimate <sup>19</sup>	# Unique CAEH clients by ward 2021-22	% CAEH clients seen from resident population	# Unique CAEH clients by ward 2022-23 <sup>20</sup>	% CAEH clients seen from resident population
Hertford Rural North	2,282	22	1%	24	1%
Datchworth & Aston	2,414	12	0.5%	3	0.1
Little Hadham	2,529	27	1%	34	1.3%
Much Hadham	3,049	26	0.9%	29	1%
Hertford Rural South	2,617	28	1.1%	17	0.6%

<sup>19</sup> <https://reports.instantatlas.com/view-report/4c85b2e3ca8b484284debe5b84a65bb0?clear=true>

(N.B. Mid 2021 data has been delayed and is not expected until Oct/Nov 2023.)

<sup>20</sup> N.B. Clients may be helped more than once but are only counted once per year.

Braughing	2,612	27	1%	27	1%
Watton-at-Stone	2,732	27	1%	25	0.9%
Puckeridge	2,847	46	1.6%	50	1.8%
Mundens & Cottered	2,971	35	1.2%	32	1.1%
Great Amwell	2,817	43	1.5%	36	1.3%
Walkern	3,089	11	0.4%	20	0.6%

## Community engagement in rural areas

In 2020 and 2021 we were funded by Herts Community Foundation and East Herts Council to run rural community engagement projects. This funding allowed us to expand our partnership with organisations such as the Village Hall Network. We ran Digital Inclusion Workshops, Scams Awareness talks, money talks such as “Let’s Talk about Money” in rural settings. By travelling to Rural areas such as Sawbridgeworth, Buntingford and the Hadhams to educate and inform local people about issues that affect them, giving them advice and support in helping themselves, we have been able to extend the reach of our work and make inroads into supporting the hard to reach communities in our district.

## Client feedback

We gather client feedback through regular surveys. Here is an example of client feedback from 2022-23.

- *I was very happy with your service. X was very understanding and helpful. She is a very nice lady and very helpful!!! Thank you very much!!!*
- *You all do a great job and a really good service to us all no matter what our problems are.*
- *Very helpful was getting so stressed your help made me feel like someone was listening and cared very helpful.*
- *x was so lovely and understanding. She took a very thorough medical history etc for completing the PIP2 form. She helped to manage my expectations that the DWP often initially refuse many people, so I didn't take it so personally. We persevered and finally the DWP acknowledged my difficulties and made the correct award.*
- *Very empathic, patient, and knowledgeable, with everything clearly explained.*
- *Thankyou I could not do it without you.*
- *I always know I get the best advice thanks.*
- *Thank you so much to X who I spoke to today. He has given me valuable advice which I will follow up on. I feel more confident on moving on. The advice was given in a friendly mannerly way. Without this advice I would have no idea which way to turn. Again, I would like to say thank you, you guys are doing a wonderful job.*
- *The lady I spoke to was very helpful.*
- *x was very clear about our options and what to do next and promptly sent all links to do so.*
- *Excellent customer service. Helpful and easy access to information and support.*
- *Thank you for your assistance- I wouldn't have known where else to get some guidance.*



- *A very good and helpful service and happily use the system again.*
- *Very conscience advice with potential routes to a solution. Prompt response.*
- *The gentleman I spoke to was knowledgeable and most importantly listened to my concerns.*
- *An efficient and speedy service and thoroughly listened to.*
- *The person I spoke to was very kind and tried to reassure me and has helped.*
- *The lady who dealt with me was understanding and tried to point in the right direction.*
- *Lady was very polite and helpful.*
- *very prompt reaction and calling me back on my situation, helpful staff*
- *The person I spoke to was very helpful and knowledgeable and helped ease my worries.*
- *Quick reply by telephone. Very friendly and helpful.*

### 3) Client Issues helped with by Citizens Advice East Herts

Our 2021 ANA reported on how we continued to help clients during the Covid-19 lockdowns. Our 2022 ANA described how the picture was continuing to evolve as new factors emerged particularly the increasing cost of living. Please see our [Cost of Living](#) report published April 2022 for more detail.

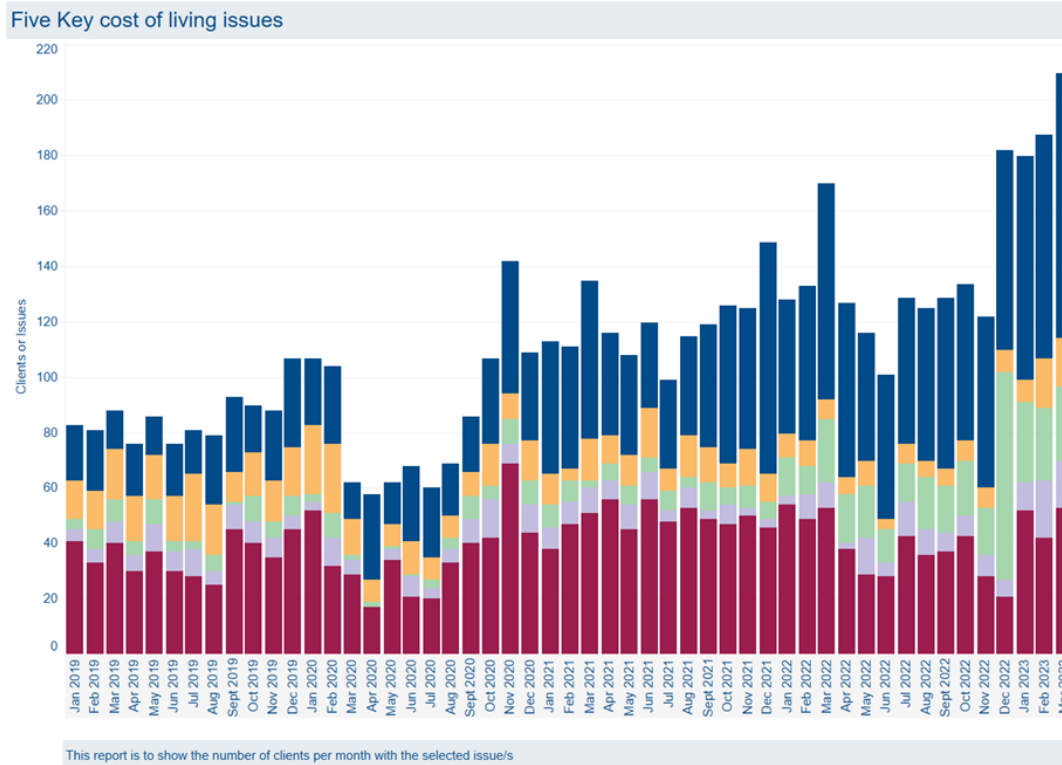
For 2023 we have continued to see the ongoing impact of fuel prices, rising food costs, rents, and mortgage payments, often resulting in negative budgets when people cannot afford even the basic necessities. The latest ONS statistics for March 2023<sup>21</sup> show the Consumer Prices Index (CPI) has increased by 10.1%. Food prices are rising at their fastest rate for 45 years at 19.2%. The inflation rate for housing, water, electricity, gas and other fuels is 11.6%. Further interest rate rises are expected leading to higher mortgage and loan costs.

We've seen a marked increase in people coming to us for advice on charitable support & food banks, almost double for 2022/23 compared to 2021/22.

We monitor 5 key issues that our clients come to us for help with to show the impact of the cost-of-living crisis on our clients i.e., charitable support & food banks, personal independence payment (PIP), energy issues, energy debt and council tax arrears. The chart below shows how we are helping more clients than ever before with these issues. Client numbers across these 5 key issues are the highest to date in March 2023 when we have seen 210 clients for the month alone with the trend looking to continue to rise.

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<sup>21</sup> <https://www.ons.gov.uk/economy/inflationandpriceindices/bulletins/consumerpriceinflation/march2023>



Our casebook statistics for 2022-23 show:

- Over the past 12 months we helped over 4,300 unique clients. This number is down 23% on the previous year 2021-22. Because of a 30% post-pandemic reduction in advice volunteers alongside a drop in paid advice staff, we decided to reduce our quick contact work to focus our resources on the more complex needs of local clients who need longer term, targeted advice via our message line or email.
- So, whilst overall client numbers have gone down, numbers of clients with an East Herts post code have increased. The proportion of Casebook clients<sup>22</sup>, 89%, increased for the third year as the proportion of Quick Client Contacts reduced.
- The number of activities relative to client numbers has increased to 2.4 up from 2.2 last year, and 1.6 for 2020/21 meaning clients are coming to us with more challenging issues.
- The average number of issues raised per client has increased to 2.6 up from 2.5 last year and 2.0 for 2020/21.

<sup>22</sup> Casebook reports unique clients in two categories; Clients, for whom a casenote was generated (Casenote clients), and Quick Client Contacts. The latter are for clients who prefer to remain anonymous, they usually call Adviceline and require signposting e.g. where to apply for a blue parking badge.

- Benefits (20%) and Benefits Universal Credit (7%) remain our largest issue categories, followed by Housing (14%).
- Previously a relatively small category, Utilities & Communications (which includes fuel issues) trebled compared to last year and is 10% of issues raised.
- A new AIC for “Charitable support and foodbank” issues introduced last year represents 10% of total issues. This is due to referrals to partners including the foodbanks and is a measure of current levels of hardship.
- Our biggest activities were telephone calls (48%) and email (26%), both increased since last year.
- Where data has been recorded:
  - The proportion of female clients has increased to 64% from 62% last year.
  - Disabled clients, or those with long-term health issues remained at 41% compared 27% during the 2020/21 covid period.
  - The profile of our clients’ ethnic origin is broadly similar to last year with 11.6% clients of colour and racially minoritized clients.
  - The profile of our clients’ ages is broadly similar to last year.
  - Where we have client’s addresses, 2207 (66%) lived in the East Herts District up from 43% last year and 221 clients lived in Uttlesford. Other clients may work in East Herts.

The most recent casebook data (for the month March 2023) shows that the total number of clients we helped in March was more than any of the previous 12 months. Likewise, the total number of issues raised by clients is the highest number for the last year. All the key issue categories increased in March: benefits & tax credits, housing, fuel, utilities, charitable support & foodbanks, employment, and relationships. Debt issues were also higher than March - December last year.

## 4) Conclusion & summary of actions to take forward

Cost of Living: The economic impact of Covid has now evolved into the cost-of-living crisis and with all key issues categories likely to increase, we should continue to monitor our client needs and invest more resource in specialist support in the areas requiring most help, i.e. around debt, housing and benefits. (We are fundraising to resource expansion in this area and have a new debt adviser who started in February.)

Community Engagement: Given the barriers to services identified in the East Herts indices of deprivation and our own research, we should further develop our community outreach, particularly in areas with higher levels of multiple deprivation. Currently we have the following community engagement activity:

- Contact Centres - We run two weekly Contact Centres – one in the Methodist Church Bishop’s Stortford and one in a community hub in Hertford Sele. These

## Advice Needs Analysis 2023

are led by an Advice Session Supervisor (supported by a volunteer) who triages members of the public guiding them to the right level of advice quickly and efficiently.

- Community Access Points - We have a pilot project providing some local partners with free phones and public access computers so that people who do not have a phone, phone credit, Wi-Fi or a computer can access our services.

We have also created positive relationships with local organisations who refer people to us using the online referral tool 'Frontline', and issue our flyers and information. Partners include local foodbanks, town and village halls, libraries, social prescribers and local charities. We also deliver talks and attend events for example to local Rotary groups, older people support groups, University fairs etc.

EDI priorities: Clients of colour and racially minoritised clients: As we see a higher proportion of clients of colour and racially minoritised clients than the general East Herts population, we should ensure that we record and analyse ethnicity and nationality so that we can identify need and provide adequately support and advice. We are also continuing to invest resource into Equality & Diversity work so we can explore casebook stats and advice needs.

Other EDI priorities listed in our [action plan](#) include disabled people and older people.

Our response to the Covid and cost of living crisis has shown that phone and digital advice works well for many but we should continue to monitor people at risk of exclusion from phone / digital advice. Our casebook statistics already show that the proportion of our clients with disabilities or long-term health conditions has returned to pre Covid-19 levels. This is being closely monitored by the SLT and Board.

April 2023