

Q4 2025-26

We advised 802 individual clients last quarter and 890 clients this quarter. This is an increase of 10.9% for this quarter. This is also a 17.5% reduction compared to the same quarter for the previous year 24-25 where we supported 1046 clients. The data below shows that Benefits and Universal Credit is the main enquiry area, followed by Housing, Debt, Charitable Support and Food banks, and Employment.

Key Statistics

Citizens Advice Oxfordshire (member)

02/01/2026 31/03/2026

citizens advice

Summary

Clients	890
Quick client contacts	
Issues	1,796
Activities	2,876
Cases	675

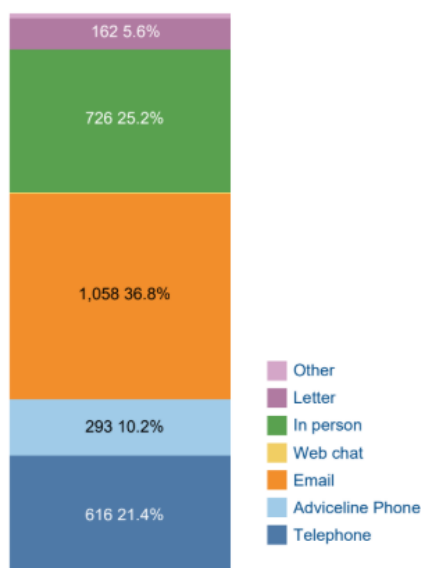
Outcomes

Income gain	£164,748
Re-imbursements, services, loans	£3,280
Debts written off	£90,783
Repayments rescheduled	£2,634
Other	£29,917

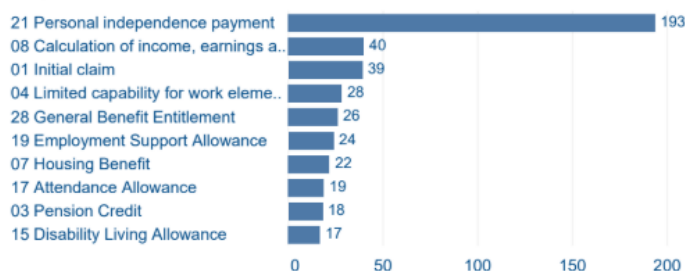
Issues

Issues	Clients
Benefits & tax credits	394
Benefits Universal Credit	172
Charitable Support & Food Ban..	125
Consumer goods & services	36
Debt	190
Education	12
Employment	102
Financial services & capability	54
GVA & Hate Crime	23
Health & community care	29
Housing	238
Immigration & asylum	68
Legal	84
Other	15
Relationships & family	116
Tax	54
Travel & transport	36
Utilities & communications	48
Grand Total	1,796

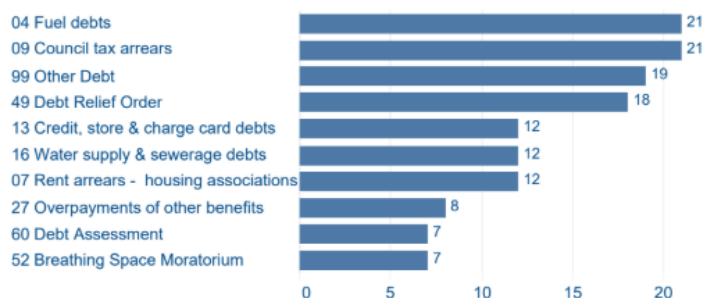
Channel



Top benefit issues



Top debt issues



West Oxfordshire District Council

West Oxfordshire Core Service Data Report

The above data tells us that the core service helped 890 clients during the quarter, and 675 new cases were opened. 215 of the clients helped were ongoing cases. We saw a decrease in most subject areas, including Benefits (24.8%) Debt (25.4%) Employment (20.3%) compared to Q4 2024-25.

Advice Issues: We recorded an average of 2 issues per client. See the table below for a breakdown of the new issues recorded in Q4. We recorded 5 Benefit Mandatory reconsiderations for 5 clients and 44 appeals for 38 clients during Q4.

New issues	Q4 2024-25	Q4		Total to date 2025-26	
Issue type	Clients	Clients	New issues	Clients	New Issues
Benefits	359	344	566	1341	2354
Consumer	34	32	36	146	174
Charitable Support and Food Banks	111	125	87	410	485
Debt	127	190	100	474	660
Discrimination and Hate and GVA	9	17	23	47	70
Employment	84	64	102	272	433
Education	8	10	12	28	31
Financial Services	44	44	54	153	188
Health and Community Care	22	20	29	107	144
Housing	199	157	238	611	976
Immigration	44	40	68	149	171
Other	28	15	15	66	68
Legal	67	59	84	244	329
Relationships and Family	77	70	116	280	314
Tax	24	48	54	103	128
Travel and Transport	25	28	36	107	134
Utilities and Communication	37	36	48	157	187
Total	928		1796		6846

Home visits: 7 home visits to clients were conducted in Quarter 4. See the table below for further details of the clients.

Q4 Home visit profile information			
Enquiry Issue	Age	Local Authority ward	Health conditions
Benefits	53	Witney	Long term health condition
Benefits	72	Kingham and Rollright	Long term health condition
Benefits	61	Witney	Long term health condition
Debt and Benefits	58	Chipping Norton	Long term health condition
Debt	35	Bampton	Long term health condition
Benefits	72	Chipping Norton	Long term health condition
Benefits	22	Kingham and Rollright	Long term health condition

Chipping Norton Outreach: We delivered 15 appointments at the Branch of which 13 came to their appointments.

Housing: The table below gives a detailed breakdown of the individual Housing issues. Private sector rented property remains the highest category of queries at 26% of all housing queries. Actual Homelessness and Threatened Homelessness accounts for approx 12% of all housing issues. We saw an increase in Environmental Health with Neighbour issues compared to Q4 in 2024-25.

Specific Issue types - Housing	Q4 2024-25	Q4 2025-26 No of Clients helped	Total to date 2025-26
Discrimination		4	4
Race including nationality		1	1
Mental Health		1	1
Disability excluding Mental Health		1	1
Being in benefit		1	1
Actual homelessness	18	14	61
Threatened homelessness total (inc below)	19	17	72
Relatives/friends unable/willing to house	1	1	4
Relationship breakdown (excluding divorce)		2	2
Domestic Abuse	-	2	10
LA possession action	-	1	1
Housing Association Possession Action	-	1	1
Private landlord possession proceedings	2	2	12
No recourse to public funds	-	0	3
s.21	3	3	15
s.8 notice	1	0	2
Affordability	2	0	3
Anti-social behaviour	-	0	2
Harassment/illegal eviction	2	-	1
Relationship breakdown	1	-	5
Other		4	4
Not recorded/ Not applicable		1	1
LA homelessness service total (inc below)	16	9	39
Processes, Procedures and Assessments	4	2	4
Housing Options		5	5
Homelessness Prevention Duty	3	1	4
Homelessness Prevention Relief Duty	-	1	4
Eligibility (Migration status)		1	1
Reviews, appeals and complaints	1	-	-
Priority Need	1	-	3
Local Connection	-	-	-
Accommodation provided out of borough	3		
Gatekeeping	1	-	1
Legal definition of Homelessness	-	-	-
Housing options/preventions	11	7	17
Access to & provision of accommodation	20	20	81
Local Authority Housing	24	24	69
Housing Ass property total (inc below)	34	50	82
Fitness for Human habitation	1	1	2
Rent increases	6	1	3
Other charges and rent issues		3	3
Assignment/Mutual exchange		2	2
Disrepair- Damp/mould/condensation	4	1	4
Disrepair- non damp/mould/condensation	3	2	8
Adaptations for disabled people	2	0	3
Complaints	9	5	8
Court costs		1	1
Suitability - overcrowding		3	3
Suitability of accommodation	4	0	8
Possession action (not for arrears)	-	-	2
Relationship Breakdown	5	2	3
Assured Shorthold Tenant		1	1

Succession rights		3	3
Shared ownership		2	2
Valid notice		3	3
Not recorded/ not applicable		4	4
Relationship breakdown	5	1	4
Right to buy		1	1
Tenant notice requirements		1	1
Charges eligible for housing related benefits		1	1
Joint tenancy		2	2
Other		10	10
Private sector rented total (inc below)	52	63	176
Letting Agents Charges	-	1	1
Rent increases and other charges	5	5	11
Fitness for human habitation	3	-	1
Disrepair - damp/mould/condensation	5	6	20
Disrepair - non damp/mould/condensation	5	5	15
Security of tenure		1	1
Assured Shorthold Tenancy	6	7	29
Problems with letting agents	-	2	4
Guarantor	1	1	2
Tenancy Deposit Return	2	4	23
Tenants Fees	1	-	1
Tenancy Deposit Protection	2	-	14
Deposit replacement schemes/ No deposit options		1	1
Not recorded/ Not applicable		2	2
Harassment by landlord	2	-	4
Illegal eviction by landlord	1	-	2
Tenancy agreements	8	8	24
Tenancy notice requirements		2	2
Possession action (not arrears)	6	1	12
Possession/eviction landlord mortgage	2	1	1
Joint tenancy		1	1
Other		5	5
Environmental & neighbour issues	10	16	61
Owner Occupier	10	12	43
Other housing issues	17	12	59
Total	172	241	747
NB Many clients bring multiple issues, so client total will not equal sum of each category			

Outcomes: During this quarter we were successful in achieving **68 individual outcomes**, with **total gains of £257K**. The following benefit income gains contributed significantly to this: Personal Independence Payment (£59k) Universal Credit (£26k) Housing Benefit (£2.8k) and Pension Credit (£13k). Even though this was a decrease in clients from last quarter the outcomes increased by £109K.

Outcomes	Q4 No. of Outcomes	Q4 Value of Outcomes	2025-26 Total No. of Outcomes	2025-26 Total Value of Outcomes
Income gain				
Benefits & tax credits				
03 Pension Credit	3	£13,207	9	£46,147
05 Child Benefit			2	£3,123
07 Housing Benefit	2	£2,875	10	£37,712
11 Jobseekers Allowance			1	£4,680
13 State Retirement Pension	2	£21,268	2	£21,268
15 Disability Living Allowance	1	£7,259	1	£7,259
17 Attendance Allowance	4	£15,004	4	£15,004
18 Carers Allowance	1	£4,332	1	£4,332
21 Personal Independence Payments	10	£59,772	75	£297,802
23 Council Tax Reduction			11	£11,664
99 Other	2	£334	4	£5,688
Universal Credit				
01 Initial Claim	5	£26,661	14	£34,443
03 Housing Element	2	£1,772		£1,772
04 Limited capability for work elements	3	£8,179		£45,508
06 Child Care Costs			1	£500
07 Carer's Element			1	£2,420
08 Calculation of income, earnings			1	£2,202
14 Managed migration	1	£480	4	£19,748
24 Benefit Cap			1	£4,308
Other income gains				
01 Food banks	12	732	143	£7,973
02 Charitable support	6	1,119	47	£5,255
Employment	1	710		£1,447
Housing			1	£1,693
Relationships & Family			1	£4,160
Utilities	1	£139	5	£1,060
Debt				
Debts written off	9	£90,783	17	£115,025
Repayments rescheduled	3	£2,634	20	£13,017
Bankruptcy			1	£6,007
Total Outcomes	68	£257,260	377	£721,217

Case study (anonymised)

Summary: Client in their fifties struggling with health issues and trying to claim PIP

Action: We have been dealing with this client since September 2023 trying to get a PIP outcome due to their mobility issues.

Outcome: Finally in March 2026 we achieved a PIP standard rate of care of £73.90 per week and a back payment of £5320.80 which is a fantastic outcome for the client

Additional Debt services: Oxfordshire County Council funded Money Advice Service.

This is a dashboard of the Money Advice Service that is currently being funded through Oxfordshire County Council. Without this funding for a full time money adviser, our core service would have to deal with this demand. This funding has been extended until the end of August 2028.

Quarter 4 2025-26

Last quarter we advised 26 clients. The following figures show an increase of £24,486 of debts written off from last quarter

Summary

Clients	26
Quick client contacts	
Issues	48
Activities	300
Cases	11

Outcomes

Income gain	£80
Re-imbursements, services, loans	£31
Debts written off	£84,748
Other	£196