

# Making a difference in challenging times

Our annual review 2022/23

**citizens  
advice**

Wiltshire



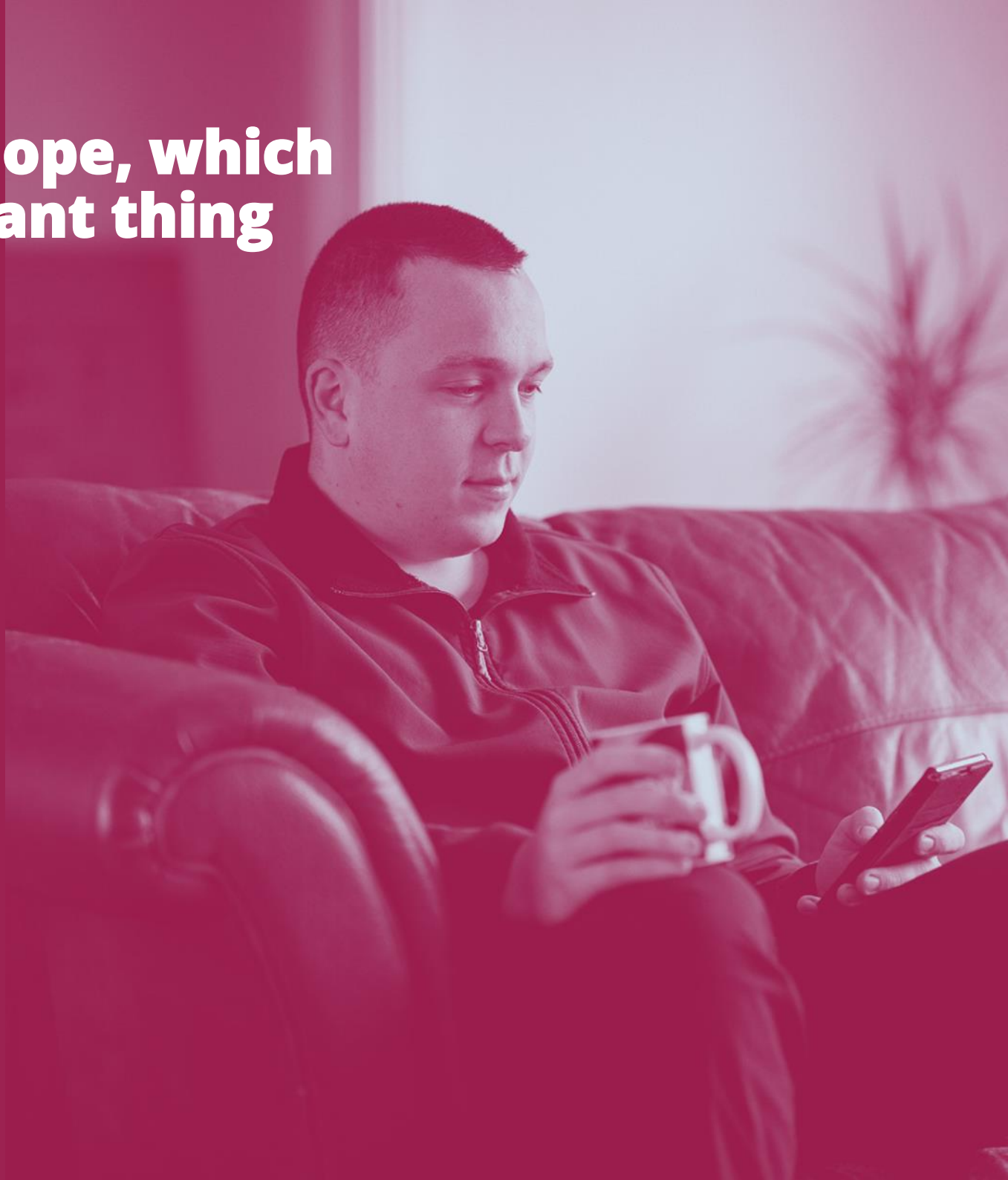
# You give people hope, which is such an important thing

*"I come away from the calls feeling more confident as I've been given proper and sound advice in a way that I can understand. Without overwhelming me with information that might not necessarily be relevant.*

*I can easily digest what was said which makes a big difference. It really is huge for someone like me as I can get muddled when speaking and also when listening and processing. When speaking to people I can often find it stressful. I stammer and cannot get my words out. But when speaking to you I find it relaxing and calm. You come across as sincere, trustworthy and kind and it's a pleasure speaking to you...*

*It really helps me to know that there is someone like you in my corner. I'm very thankful for the work you and your colleagues do. You give people hope, which is such an important thing."*

Debt client



# We are Wiltshire Citizens Advice and we're here for everyone

We can all face problems that seem complicated or intimidating. At Wiltshire Citizens Advice, we believe no one should have to face these problems without good quality, independent advice.

The Citizens Advice service is made up of the national charity, and a network of almost 260 independent local Citizens Advice charities in England and Wales. We offer free, confidential advice online, over the phone and in person.

When we say we're for everyone, we mean it. People rely on us because we're independent and totally impartial.

No one else sees so many people with so many different kinds of problems, and that gives us a unique insight into the challenges people are facing today. With the right evidence, we can show big organisations – from companies right up to the government – how they can make things better for people.

That's why we're here: to give people the knowledge and the confidence they need to find their way forward – whoever they are, and whatever their problem.



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# A message from the Chair of Trustees



The year to March 2023 continued to be challenging for those in Wiltshire and the wider UK. Despite the Covid-19 lockdown being lifted in July 2021, the general infrastructure of industry, jobs and life in general took many months to reach any level of previous normality.

The conflict following Russia's invasion of Ukraine in early 2022 had a major impact on the global supply of grain and other basic food commodities, which in turn led to shortages and delays, consumer price increases and additional hardships, affecting those people who were already vulnerable and reliant on assistance.

There were several other factors that had a detrimental effect on the costs of living, principally from increases in energy, vehicle fuels and a raft of other products. Inflation was into double digits for a few months whilst still being above 5%, and this compounded the weight of strain on family finances along with uncertainty for the future.

These issues have put a considerable financial and emotional strain on millions of people in this country, who are experiencing, and often struggling to pay their mortgages, rent and utility bills. Many factors, including migration into the UK has caused a shortage of affordable accommodation and there are some desperate situations that we are faced with. This is where the services that we offer within Citizens Advice are so urgently needed.

There seems to be a common theme of basic housing needs, personal and family issues, debt and financial assistance, particularly with the steep increase in domestic energy charges. Housing and the provision of basic needs is an area in which Citizens Advice has a detailed knowledge, and we will continue to advise and influence ministers of the prevailing governments, so as to reflect these problems and needs.

In Wiltshire we have continued to build and train members within our organisation to be able to engage and assist those people who call us for help and advice. With our competent team of managers, experienced advisors and volunteers, we have been able to help almost 15,000 people with more than 46,000 issues across the last year, along with assisting in other areas such as food banks and utility voucher allocations.

Contrary to popular belief, we are not government funded and whilst we are affiliated to the national Citizens Advice organisation, we are a local charity and rely on donations and project funding from a range of sponsors. Traditionally the main source of income has been Wiltshire Council, where we have received around 65% of our funding. Over the last 5 years this contribution has been reduced to 25% of our costs due to pressures within WCA from other varying priorities.

However, we have been able to focus on fundraising within our organisation and gain financial support from others along with undertaking some specific funded projects. This is an on-going priority and needs to be understood within our local community as a whole.

Our focus continues to be on training and on using our resources to the best use, every hour of each day. We are also conscious of the needs of our employees and associates and we wish to work with them to create a good level of engagement and sense of purpose.

In closing, I would once again wish to extend my thanks, along with each of my colleagues within our Trustee Board and to every person within our organisation for making this such a responsive and professional group of people.

**Barrie Driscoll**  
Chair of Trustees

# We helped thousands of people in 2022/23

Whether dealing with a single issue or a complex set of problems that requires more specialist support, last year we provided advice, support and information, over the phone, by email, or face to face, to almost 15,000 people. Thousands more viewed our online advice pages.

For Wiltshire Citizens Advice in 2022/23 this included<sup>1</sup>:



**14,900 people**

were helped with one-to-one advice given over the phone, by email, in person, or on webchat.



**46,401 issues**

helped with. Benefits, family finances and housing issues saw the biggest demand for support.



**328,403 visits**

to the Citizens Advice website from Wiltshire. Our local website had more than **115,000 visits**



**5,053 calls**

were answered by our Adviceline team, and **3,250 advice emails** were responded to.



**75%**

of clients were helped to solve their problem



**9 in 10**

people said we helped them find a way forward.



**6 in 10**

people said they felt less stressed, depressed or anxious after speaking to an adviser.<sup>2</sup>



**£5.12 million**

was saved by the government and public services from the advice we delivered. That's **£3.67 for every £1 we spent** on the service.

1. 2022/23 Management information. Website visits apportioned to Local Authorities based on percentage of adult (16+) population: Census 2011 adjusted for internet use levels.

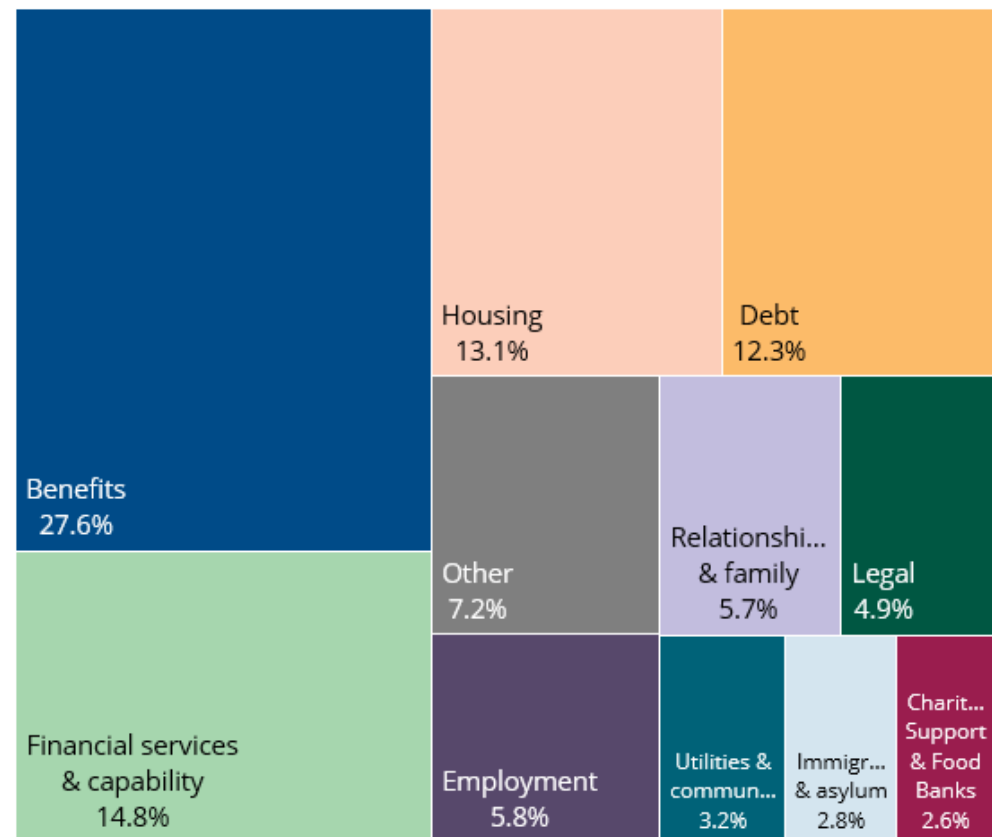
2. National Outcomes and Impact Research, Citizens Advice (2020).

# ...with lots of different problems

Our data helps us make sure we have the right knowledge and expertise to support people whatever their problem and however they come to us for help.

For Wiltshire Citizens Advice in 2022/23 this included<sup>3</sup>:

- **12,801** Benefit issues
- **1,189** Charitable support & food banks
- **5,712** Debt issues
- **2,703** Employment issues
- **6,881** Financial services & capability
- **6,057** Housing issues
- **1,294** Immigration & asylum issues
- **2,278** Legal issues
- **2,660** Relationships & family issues
- **1,476** Utilities & communications
- **3,350** Other issues, including Education, GVA & hate crime, Health, Tax, and Transport.



3. 2022/23 Management information.

# Why we're needed

Our service starts by recognising why we're needed in the first place. We help people through difficult situations they might never have faced before. The types of problems people come to us for help with often have a negative impact on their lives.



**More than three quarters of the people we helped to resolve their problem say they could not have sorted the problem without us<sup>4</sup>**

## Problems can make everyday life harder

The majority of people we help experience a big life change before coming to us. All the people we asked told us their problem affected their lives negatively, including causing anxiety and financial difficulty. 97% said their issue made an aspect of their life a lot more difficult.<sup>4</sup>

## Knowing how to take action isn't always obvious

More than 2 in 3 people say they had difficulty knowing who to contact or how systems work. This is particularly important as 1 in 3 people turn to us when they have to take action urgently.<sup>5</sup>

## Solving problems can also be about having the right skills

More than 3 in 5 people we help lack confidence in taking action to solve their issue. Around 1 in 5 report needing help to use online services, forms and tools.<sup>4</sup>

If left unsolved, these problems don't just affect the individual - they impact on local communities. Solving these problems also creates considerable value to society.<sup>6</sup>

## People's problems affect other aspects of their lives<sup>4</sup>



**8 in 10**

felt more stressed, depressed or anxious because of their problem



**More than 6 in 10**

were struggling financially due to their problem



**Around 4 in 10**

had a more unstable housing situation



**Around 4 in 10**

had difficulty in relationships / friendships



**6 in 10**

had difficulty getting on with their day-to-day lives



**Over 3 in 10**

had difficulty keeping or finding a job

4. Outcomes and Impact Research, Citizens Advice (2020).

5. Outcomes and Impact Research, Citizens Advice (2017).

6. Modelling the value of the Citizens Advice service - also see page 27.



# Putting people at the heart of what we do

From knowing whether to challenge an employment decision to checking an energy contract, our clients can expect the same overarching approach from us.

Our primary objective is to get the best for our clients, and it is this that determines the advice and options we give.

## What level of advice and support is needed to resolve problems?



## People come to us with all sorts of issues

We know people need different types of support at various times in their life. One of our greatest strengths as a service is the flexibility to deal with most issues that people come to us with and we tailor our advice to each person's needs, whatever stage their problem may have reached or level of support needed.

People come to us with quick questions: they might want to double-check a piece of information or ensure that they've chosen the best course of action. After ensuring that there aren't any further underlying issues, we're likely to support these clients through signposting or self-help, enabling them to deal with their query quickly and effectively.

Some clients come to us when problems have initially arisen – for others, their situation may rest on a knife edge. We help people that have reached a real crisis point and need urgent help. They may have bailiffs due that day, their energy is about to be disconnected or they have nothing to eat. It may have taken a lot of personal courage to decide to take action. These clients will likely need more specialist advice and support.

We aim to solve problems, reduce their impact on individuals' lives, and improve people's circumstances. Putting our clients' needs at the heart of our decision-making means we are able to improve the ways in which people can get help to move forward.

# Helping people find a way forward...

## What we do

We aim to help people find a way forward. Everything we do shares this aim. As a service we:

- help people overcome their problems through advice and support;
- campaign on the big issues when people's voices need to be heard; and
- benefit society through the way we work.

## How our advice and advocacy roles support each other

Our advice provision gives us unique insights into the problems people face, with real-time data. We use this to advocate for evidence-based policy changes that deliver the biggest improvements in outcomes for people. Our policy and advocacy work gives us insight into the policies and systems people deal with and into the emerging issues. This helps us provide advice and support that is up-to-date and effective.



## Using our insight to tackle people's problems

Our data gives us access to real-time insight, showing what problems people are facing, and how these are changing over time. As questions about income, keeping a roof over their heads and bills continue to dominate people's concerns, this data is critical in understanding how best to help.<sup>7</sup>

## From pandemic to cost-of-living crisis

While people navigated their way through life post-pandemic, the year proved another extremely challenging one, for our service and the people we help. Soaring energy prices, failing companies and the war in Ukraine helped push energy bills, inflation and food prices even higher, and created a new wave of refugees attempting to navigate the UK system.

People came to us with more urgent and complex problems than ever before. We've experienced a huge rise in demand, particularly for energy advice, that shows no sign of abating. And most concerningly, it's getting harder for us to find solutions for people—with costs spiralling ahead of income, their money simply doesn't cover the essentials for many.

The people we help are often among the most disadvantaged in society with the greatest needs. Compared to the general population, the clients we help locally are more likely to:

- live on a low income
- rent their home
- be disabled or have a long term health condition.<sup>7</sup>

# ...in challenging and difficult times

## Inadequate incomes, rising costs

Advising people with problems related to Welfare benefits, Managing their family finances and Housing accounted for more than two thirds of all the issues we helped people with in 2022/23.<sup>8</sup>

Last year, we helped with **almost 13,000 benefits issues**. Over **4,400 issues** were about **Universal Credit**. A further **2,880 issues** were to do with **Personal Independence Payment (PIP)** and **743 issues** were about **Employment Support Allowance (ESA)** - benefits for people who are disabled, or have long term health issues that affect how much they can work.<sup>8</sup>

For many people who turn to us for help, we look at how we can help them maximise their income by making sure they're receiving all of the benefits they're entitled to. Last year, we carried out more than **1,500 general benefit entitlement checks**.<sup>8</sup>

As inflation continued to soar, with food and energy prices rocketing, low-income families were hit hardest by the rapidly increasing cost of living. Many faced impossible decisions, such as whether to heat their homes, or feed their families. Those on low incomes need a state safety-net that provides adequate financial support that they can rely on — one that keeps pace with rising costs.

## Cost of Living Campaign

As the costs of essentials continued to rise and incomes failed to keep pace our Cost of Living campaign entered its second year...

When Ofgem announced a 54% increase to the energy price cap we began sharing evidence about how households might struggle. Benefits were uprated in April, but using September 2021's rate of 3.1%. Sadly, by April, UK inflation stood at 9%, further diminishing people's incomes. More financial support from government would be needed.

We secured widespread local media coverage highlighting the issues people were facing, while offering advice for those who were struggling, and calling on policymakers to take action. Our efforts contributed to a series of government packages that offered increasing support.

In May, the government announced a Cost of Living Support package—almost all of the 8 million most vulnerable households would get £1,200 to help with the cost of living, and domestic electricity customers would receive at least £400. This was in addition to the £150 Council Tax rebate already announced for households in bands A-D.

When worse was to come with Ofgem announcing the energy price cap was to increase by 80% in October, making the average bill more than £3,500 a year, action was again needed. In response, the government introduced a new 'Energy Price Guarantee' from October, which meant a typical household would pay around £2,500 a year on their bill and would also receive, in instalments, the £400 support announced in May.

As the crisis evolved we continued to share insights from the frontline to raise awareness of the issues and to secure further support.



health conditions. Our research shows nearly one in five households including someone in these groups, who ran out of credit last year, went on to spend at least two days without an energy supply.<sup>10</sup> Again we helped highlight this issue and called for action, through our local media and social media. We also gave out energy saving tips and advice.

Despite government support, affording the essentials, especially household bills, remained difficult for many. As winter went on the financial challenges people were facing were laid bare by the number of people coming to us for help accessing charitable support, or seeking a referral to a food bank.

## 1,189 issues of charitable support, including referrals to food banks<sup>9</sup>

### **Living on empty — debt and the rise of negative budgets**

Helping people manage their money, whether that's sorting out their finances for their retirement (we helped with around **6,000 pension enquiries** last year), or dealing with their debts remains a key part of our advice provision. The three main debts we helped people with in 2022/23 were **Council tax arrears, fuel (energy) debts and rent arrears**.<sup>9</sup> All are priority debts, which have serious consequences if not repaid.

Moreover, we started seeing an increasing number of people with a negative budget, where even after our advisers do everything they can, their income just doesn't cover the basics like housing, energy and food. They're building up debt just to get by, with no way of repaying what they already owe.

**People are living on empty and this isn't something that clever budgeting can overcome.**

**Energy advice** was a constant last year, with more than **1,000 fuel (gas, electricity, oil etc.) enquiries**, from issues with energy companies, to people unable to pay their energy bills<sup>9</sup>. We also supplied fuel vouchers for people struggling to top up their prepayment meters, while others had effectively self-disconnected, having been unable to afford to top up.

As a whole, Citizens Advice saw more people who couldn't afford to top up their prepayment meter (PPM) last year than in the previous 10 years combined.<sup>9</sup>

Households on a PPM were also paying more for their energy than direct debit customers. We were pleased to see in the Spring budget that this was to be scrapped from July 2023.

We also saw far too many cases of people who were struggling to pay their bills, being forced onto a PPM, despite clear evidence this wasn't safe for them. We were particularly worried about disabled people and those with long-term

9. 2022/23 Management information.

10. Citizens Advice, 'Kept in the Dark', January 2023.



Over half the people we now help with debt have a negative budget. The bills they can't afford to pay turn into debts with serious consequences—disconnection from essential services, bailiffs at the door, and even homelessness. People on low incomes, for whom costs are now far above incomes, are being hit hardest, because they spend more of their budget on things that have seen some of the biggest price rises, like energy.



**1 in 4 people**

are behind on at least 1 bill<sup>11</sup>

But it's not as simple as people struggling with runaway bills during the cost of living crisis. For years, the cost of essentials like housing and childcare have grown faster than incomes, taking up a significant proportion of people's budgets. For the people we help with debt advice, average private rental costs have shot up by 25% since 2019. *(You can read more about how the cost of living crisis is impacting renters on pages 14 and 15).* At the same time people's incomes have barely grown, especially at the lower end of the income distribution. Benefit levels play a key role here — since 2010, they have been significantly eroded by cuts, freezes, and below-inflation increases.



**1 million households**

have been in rent arrears in the last year<sup>11</sup>

Living on empty puts a huge financial strain on people, as month on month they struggle to make ends meet. Even a small monthly deficit can build up into significant debt over time. But the effects go beyond people's bank accounts — it carries risks for mental health and wellbeing too. Having to

always worry about money leads to stress, anxiety and feelings of hopelessness, which in turn can make it harder to manage your finances. **Polling shows that, of those who either, sometimes or often can't afford their essentials, 66% say it's having a negative impact on their mental health.**<sup>11</sup>



**1 in 5 people**

have borrowed to pay for essentials, like groceries<sup>11</sup>

Going without essentials also has long-term impacts on physical health. Not being able to put on the heating means living in the cold, which is bad for your health. The same is true of not having enough food for yourself and your family, let alone nutritious and healthy food. **Of those who either sometimes or often can't afford their essentials, 46% say this is having a negative impact on their physical health.**<sup>11</sup>

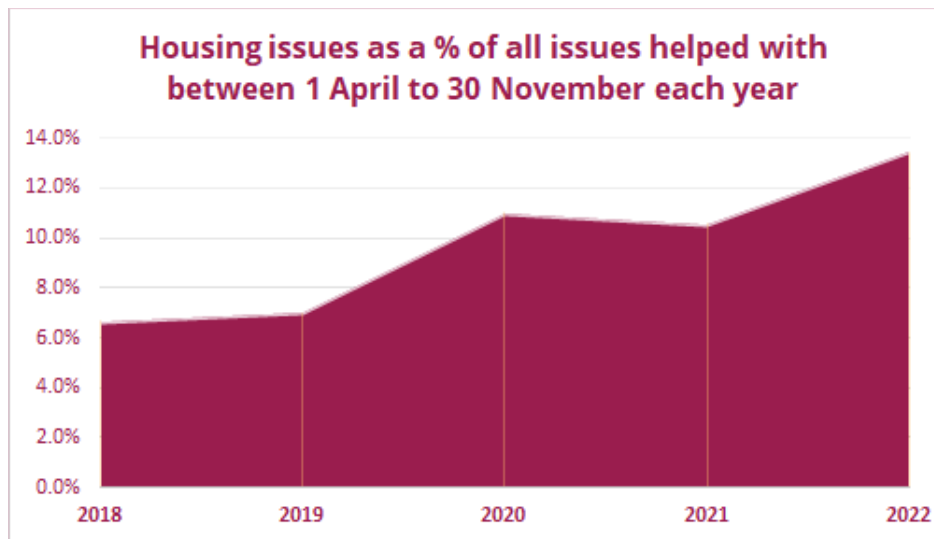
All of this can put a strain on people's relationships. We gave advice on more than **1,000 divorce and separation issues.**<sup>12</sup>

Living on empty isn't just a problem for the people facing it every day. When millions of people can't make ends meet, there are knock-on impacts for the wider economy. People don't have enough money to get by, they're less able to work and take care of themselves and their families, and have a higher need for public services, such as the NHS because of the impact the cost of living crisis has had on their health.

It's clear the cost of living crisis is far from over, and some of these issues require more permanent, long term solutions. Heading into 2023/24 we're trying hard to find ways we can increase our capacity to help us meet increasing demand, while speaking out on behalf of those most affected.

## Housing and homelessness

By autumn 2022 **Housing** had become our second largest enquiry area, accounting for around **1 in every 7 issues**<sup>13</sup> we helped people with - double what it was before the pandemic.



Those living in the private rented sector, or trying to find a home there, were facing multiple challenges. Problems with **Access to and provision of accommodation (1,297 issues)**, and **Private rented sector property (1,470 issues)** accounted for **almost half** of all our housing enquiries during 2022/23.<sup>13</sup> Private renters have the least security of tenure, are the least protected but face some of the highest housing costs.

Such was the demand for advice about housing we committed to understanding more about the challenges people in our community were facing. We later published our research as a report – **Spotlight on our housing data**.

Our research shows it's a really difficult time to be a private renter. Rents are going up, the quality of properties isn't and more and more people are being evicted without cause.

### (Un)affordability

#### *Cost of living pressures are hitting renters hard*

We found that private renters are the group most likely to be in a negative budget at the end of every month - meaning they don't have enough money coming in each month to cover their essential costs. For those with a negative budget, debt can quickly build up over a short space of time putting them at risk of eviction and debt enforcement practices.

#### *Rents are continuing to rise*

Private renters are facing further increases to their housing costs, with rental price growth in 2022 at its highest rate in the UK since records began in 2016. Private renters already spend more of their income on housing costs than other groups.

#### *Support isn't keeping pace with housing costs, or inflation*

The Local Housing Allowance (LHA), which helps people on low incomes meet the cost of renting in the private sector is becoming less effective because the level of support is out of step with the housing market. In April 2020, in response to the pandemic, the government restored LHA to cover the bottom 30% of rents. However, it was immediately refrozen and in the 2 years following government statistics show the bottom 30% of rents rose by around 5%, creating a shortfall between the bottom 30% of rents and LHA rates. With the announcement in the 2022 autumn statement that it's frozen for a third year running, thousands more households faced being unable to afford their rent. Struggling renters are at risk of eviction.

### **(Poor) quality**

*High rents don't mean high quality homes*

Renters may be paying more than ever for their homes, but the quality of those properties hasn't improved. We helped a record number of people with disrepair issues in the private rented sector. In particular, we've seen an increase in the number of people accessing advice on damp in their homes. At a time when renters are struggling to keep their heads above water, with record rises in energy bills and rent, the average tenant is facing higher annual energy bills due to poor insulation. Cold homes are causing widespread issues with damp and mould, and put the health of renters at risk.

Those who have complained about their housing conditions often tell us they've waited more than a year for their landlord to fix the issue. Others say they didn't complain because they feared being evicted. This is not uncommon and is often cited by private renters as a reason for not enforcing their rights.

### **(In)security and the risk of homelessness**

*More people are facing evictions through no fault of their own*

Renters also have to contend with the fact that their landlord can evict them for no reason at all. Increasing numbers of people are coming to us because they're threatened with homelessness, or are homeless. In particular, we've seen a significant increase in the number of people coming to us with a section 21 'no fault' eviction notice. This trend began at the start of the pandemic and has continued to build during the cost of living crisis. For some renters this can put them at a higher risk of homelessness.

The government has announced plans to ban section 21 'no fault' evictions but until the Renters' Reform Bill is legislated, tenants are still at risk of being evicted.

[citizensadvicewiltshire.org.uk](https://citizensadvicewiltshire.org.uk)

### **Good quality, warm and affordable housing is crucial**

Renters need to feel safe and secure, in a place they can call home for as long as they need. But private renters face the burden of ever increasing rents, and have little control in the market. To help private renters, the government must bring forward existing reform plans as soon as possible and consider other interventions as renters' costs rise.

### **We are calling on the government to:**

- Unfreeze the Local Housing Allowance and restore the link to local rents, returning it to the 30<sup>th</sup> percentile.
- Strengthen Minimum Energy Efficiency Standards in legislation, so all new private rented properties reach EPC C by 2025, and existing tenancies by 2028.
- Extend Awaab's law to the private rented sector to place strict timelines on landlords to deal with serious issues such as damp and mould.
- Bring forward the Renters' Reform Bill to, amongst other things, abolish section 21 evictions, give tenants stronger powers to challenge poor practice and extend the Decent Homes Standard to the private rented sector.
- Ensure that Local Authorities have well resourced teams to enforce quality standards set out in the Bill and that these teams are accessible to tenants.

**In 2023/24 we'll take forward our recommendations and campaign for greater protections for private renters.**



**Scan the QR code to download a copy of our report *Spotlight on our housing data*, or visit [citizensadvicewiltshire.org.uk](https://citizensadvicewiltshire.org.uk)**



# Working in partnership to extend our reach

In Wiltshire our advice is available online, over the phone, by email, on web chat and in person as part of our *core service*, which is funded primarily by Wiltshire Council.

We can also refer people to dedicated projects and services to help with specific issues, such as debt, consumer and help to claim universal credit. These can help improve resilience and confidence when dealing with these issues in the future.

In addition, we deliver several projects in Wiltshire that focus on a specific issue, or are designed to help specific people.

Most of these projects work on a referral basis when a person has additional need for support, or needs someone to manage their problem for them. These projects are mostly funded by partner organisations.

Joint working with a range of partners – from the wider advice sector, the corporate world, other charities and local and national government – enables us to reach a broader range of client groups than we could alone.

This has obvious benefits for us and for our partners as we get to capitalise on each others' expertise, reputation and reach. Of greater importance are the additional outcomes we are collectively able to achieve for more people.

## Many of the problems people come to us with are complex<sup>14</sup>



### 3 issues

we help people with 3 issues, on average



### 47%

of people who come to us with a debt problem also have a benefit issue



### 1 in 6 people

who come to us with a housing problem also have a debt issue

## We help people find a way forward



### 4 in 5 people

we helped to resolve their problem said they could not have resolved it without us

14. Management information 2022/23.



## Macmillan Benefits Advice Service



**508 people helped  
with 1,450 issues**



**£1.5million+ in income  
gained for clients**

This project provides help to people affected by cancer, including their families and carers, in particular helping them to claim the benefits and grants that they are entitled to.

Around 3,200 people receive a cancer diagnosis each year in Wiltshire and that figure is set to double by 2030. Research by Macmillan Cancer Support shows 83% of cancer patients experience an increase in expenditure averaging £570 a month as a direct result of their illness, with those costs commonly being a mixture of travel costs, hospital parking fees, increased fuel bills, prescription charges and different sized clothing to cope with the effects of their treatment.

This project, funded by Macmillan Cancer Support has been running for more than 10 years in Wiltshire, helping **more than 3,000 people**, gain **more than £10 million** in financial outcomes.

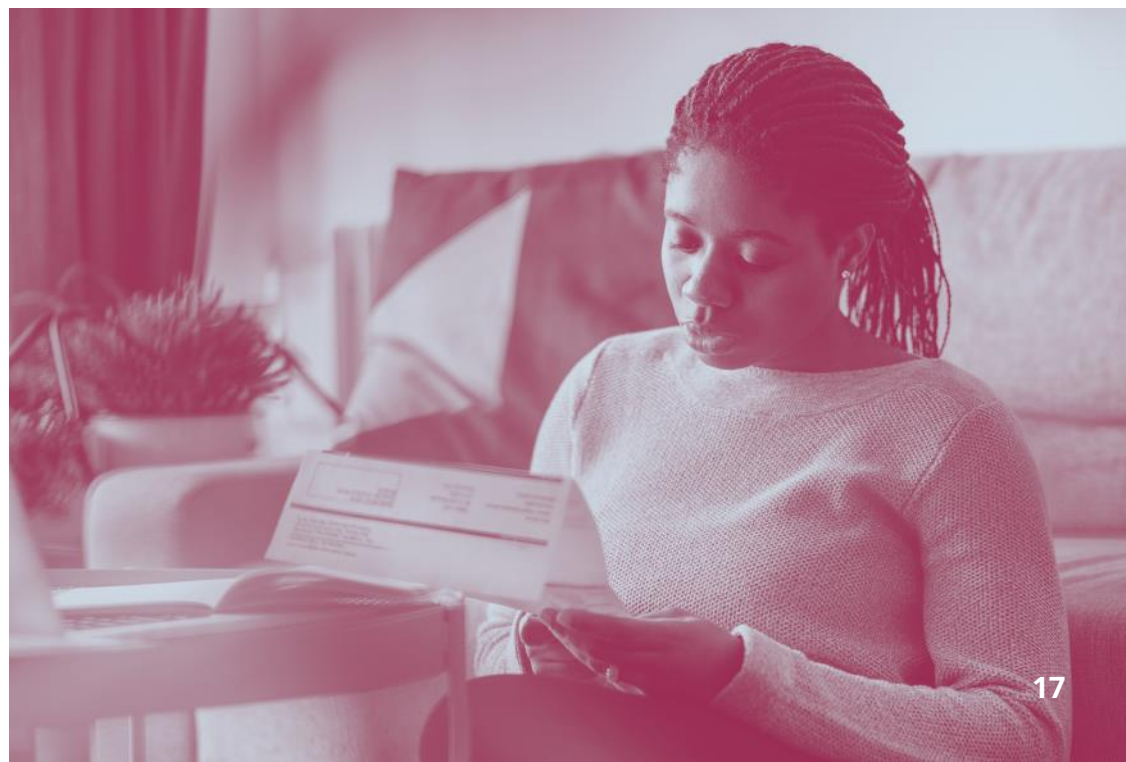
\*client name has been changed

### Case study

## How our advice helped Celeste and her family\*

Celeste\* had to give up her part time job when she was diagnosed with lung cancer. She lives with her husband, who works full time, and their children. Celeste also cares for her disabled 12-year old daughter. The family receive a minimal amount of child tax credits – under £10 a week, have no savings and were worried about paying their bills, particularly their increased heating costs.

We ran a full benefits check and reassured the family that making a claim for Universal credit would mean they would be more than £200 per week better off. We made an application to Wessex Water on their behalf that resulted in them being accepted onto the Assist Scheme, which reduced their water bill by 90%. We were also successful in obtaining a Macmillan Grant of £465 that would be a great help towards paying their heating bills.



## Case study

### How our advice helped Eni\*

Eni\*, aged 25 years old, is a single mother to her 4-year old child. Eni has severe mental health disabilities that mean she needs help with her daily living needs and her mobility. Eni gets care from a Community Psychiatric Nurse, and is in receipt of some benefits, including the Standard Rate of Universal Credit, along with the Child Element and Housing Element of Universal Credit.

Eni had been submitting sick notes to Universal Credit, for about a year, and despite not being able to prepare for work, due to her disabilities, she was considered as having 'limited capability for work' (LCW). Having LCW usually means you won't be expected to look for work, but you may have to do tasks to get ready for work, and you don't usually get extra money. Eni was not eligible for ESA, and had applied for PIP but received 0 points for both elements.

When we met Eni, she was struggling to meet her care needs financially and struggling with bills. We immediately assisted her with a food voucher and a PIP mandatory reconsideration. We also advised Eni to ask her work coach for a UC50 as it was likely that she would score at least 1 point to be put into the support group (LCWRA), which would mean she would not be required to prepare for work and also get extra money.

When the UC50 arrived, we assisted Eni to fill in the form. We also asked the DWP to explain why when Eni had been submitting sick notes and had not been asked to prepare for work, as her work coach knew that she could not travel, without overwhelming distress, a UC50 was not triggered by the work coach, or the DWP's system.

In addition, we gave her energy advice and assisted Eni with reductions to her Council Tax and water bills, which she said made a big difference as she could now afford a little more food. We also advised her on her eligibility for a blue badge and she was awarded one two weeks later. Eni said that the advice given had made a significant impact on her confidence to deal with issues as now she knew there was help out there.

The projected savings and additional income we helped Eni with, once in place, would mean she would be around £14,000 a year better off. We also asked for a back payment of £4,250 for LCWRA (Support Group), which she should have been in receipt of for more than a year.

\* client name has been changed.



## Mental Health Debt & Benefits Project



**97 people** helped with  
**535 issues**



**£403,815** income gained  
**£55,691** debt managed /  
written off

Wiltshire Council Public Health funded us to provide debt and benefits advice to service users of the Community Mental Health Centres in Wiltshire.

## MS Project

**27 people** helped with **69 issues**  
**£77,251** income gained

This project provides benefits advice to people in Wiltshire affected by Multiple Sclerosis (MS), including their families and immediate carers. It has been funded by the MS Society Salisbury and District Group since January 2023, and before that by the national MS Society.

## Carers Support Project



**277 people** helped with **478** problems



**£416,062** income gained  
**£58,667** debt managed / written off

Our Carers Project, funded by Wiltshire Council and the Clinical Commissioning Group, works closely with Carer Support Wiltshire to provide benefit and money advice to people who are caring for someone in a non professional capacity, often a family member but sometimes a friend or neighbour.

## How our advice helped Steve\*

### Case study

Steve\* is a divorced father of three children who live with him, and is a carer for two of them who are disabled. Steve contacted us because he needed help to complete a PIP form for his son who was transferring from DLA to PIP. He was not familiar with the disability benefit system, as his wife used to deal with this, and he was very unsure how to navigate it.

Our caseworker explained the differences between DLA and PIP, helped him complete the PIP form, and talked him through the DWP appointee process. Our caseworker also suggested other benefits that his son may be able to get, for example a Blue Badge, due to his mobility issues.

We checked his supporting paperwork was useful to include as he was not sure what to put in, and supported him through to submitting the form to meet the deadline.



## Case study

### How our advice helped Tanya\*

Tanya and her 5 children had been living in their Housing Association home since 2018. Around 2 years ago, Tanya separated from her partner and joint tenant, who had been abusive during, and outside of their relationship. They approached Wiltshire Council in winter 2022 and disclosed the abuse, hoping to be given some guidance on their options.

Tanya was informed that as joint tenants they held the same rights, meaning the ex-partner was entitled to stay in the property unless they agreed not to, or a Transfer of Tenancy order was made at court. To avoid conflict, Tanya did not go ahead with a court order and instead started to look for a new home.

As Universal Credit was her main income this was particularly difficult as the LHA rate (£230.14 per week) would barely cover the average cost of a 4 bedroom private rental in the area. To maximise their options, Tanya tried to join Homes4Wiltshire, the Council's Housing Register. She came to us for advice when she had not yet received any follow up on her application, due to a 12 week backlog, despite the safety concern of her ex-partner staying at their address.

To ensure Tanya and her children were able to move forward, we advised her to make a homelessness application and informed her of the Council's duty to provide support in searching for a new home and offering emergency accommodation when it's unsafe for a person to remain in their current home.

We also provided guidance on finding and securing a new home, the deposit / rent-in-advance support that could be offered by the Council, and details of domestic abuse organisations and the Wiltshire Law Centre, empowering Tanya to seek further support and legal advice, if needed.

\*client name has been changed.





## JETS and Restart project



**647 people** helped with  
**4,554 issues**

Jets and Restart helped people who had been out of work medium-to-long term and were claiming Universal Credit or Job Seekers Allowance. This project worked alongside the people getting extra support from DWP programmes to assist them getting into work. Their employment advisers would refer them to us for support with issues relating to benefits, debt or housing, which were often acting as a barrier to them getting into work, or had accrued as a result of them being out of work for a period, such as debts from living on a low income. We offered advice and options for dealing with these issues so they could have more capacity to eventually get into work and increase their income and general standard of living.

## Resettlement Project

**31 people** helped  
**£72,000+** income gained

This project provides debt and benefit advice to families recently relocated to the UK under the UK Resettlement Scheme.

Wiltshire Council provides the overarching support and co-ordinates a series of agencies. In addition to advice and casework, we administer and distribute the initial financial support available to the families.

## Surviving Winter Campaign

**208 households** helped with **534 issues**  
**104 of whom** also received a fuel grant

This campaign supports elderly and vulnerable people keep warm and safe during the winter months. An estimated 30,000 households in Wiltshire live in fuel poverty, meaning they cannot afford to heat their home properly through the coldest months of the year. NHS statistics show that up to 300 people in Wiltshire and Swindon die each year simply because of cold homes. Most people who suffer premature winter-related death are over 65 and 75% of these deaths are due to the impact the cold has on respiratory and circulatory conditions.

During Autumn/Winter 2022/23 we offered advice and support with benefit applications and managing claims to help people improve their financial situation, which in turn should improve their wellbeing and their ability to heat their homes. We also helped people manage any debts they had and apply for grants and other financial support. Half of the households we helped also received a fuel grant to help towards their energy bills.

## Supporting Ukraine guests

**597 households** supported

One of the new things we were pleased to be able to support was welcoming those from Ukraine who came to Wiltshire with their families, seeking a safe place to be.

We worked really quickly with Wiltshire Council to provide cash vouchers for essentials within 24 hours of their arrival, as well as supporting longer term issues such as Universal Credit claims and access to other support and transport.

## Pension Wise

We've been delivering a Pension Wise service since 2015. We work in partnership with two other local Citizens Advice — Buckinghamshire and West Oxfordshire to form the largest Pension Wise partnership with a team of 19, including 14 guiders who deliver the appointments.

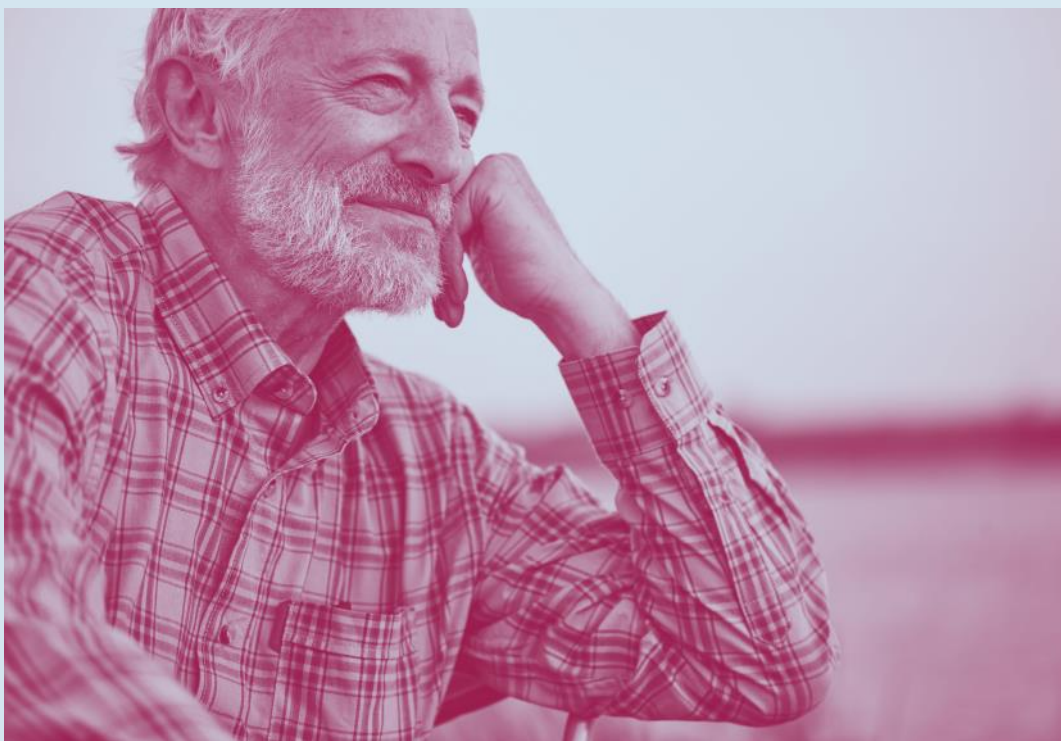
We deliver telephone appointments to people aged 50 or over with at least one defined contribution pension scheme; we also offer face to face appointments at a range of locations within the partnership.

### **In 2022/23 the entire Citizens Advice Pension Wise service:**

- **Completed 70,454 appointments**
- **Averaged 96% satisfaction rate**

### **In 2022/23 the Wiltshire Citizens Advice partnership:**

- **Completed 6,514 appointments**
- **Averaged 98% satisfaction rate**



## Case study

### **How our support helped Peter\***

Peter's\* pension provider arranged a Pension Wise telephone appointment for him having said he had to have this before accessing his pension. The guider explained that whilst there was no legal obligation to have an appointment many people found the opportunity to access guidance on pensions options beneficial and informative.

Peter had already decided he wished to access the 25% tax free cash sum from his pension pot to help a family member buy a house and then purchase an annuity. He had already retired and was in receipt of the state pension, PIP and housing benefit, as he lived in private rented accommodation.

The guider signposted Peter to his benefit payment authorities and Citizens Advice for clarification of any impact on his benefits if he accessed his pension. The guider also pointed out how certain health conditions can affect annuity rates and encouraged him to shop around for the best annuity rates.

The guider covered all 6 options available to people with defined contribution pensions, and gave Peter additional information on annuities. The guider followed up the appointment with an email to Peter with links to a summary document to remind him about the main points discussed.

\*client name has been changed

## MaPS Debt Advice Project



**524 people helped  
with 2,372 issues**



**£255,318 debt managed /  
written off**

Citizens Advice is one of the lead agreement holders for the Money and Pensions Service (MaPS) funded debt advice project. Since 2017, we have been funded to deliver this service in Wiltshire.

People are advised on how to manage debts, such as Council Tax arrears, rent arrears, and water and energy bill debts, and about formal debt solutions, such as a Debt Relief Order.

## Wessex Water

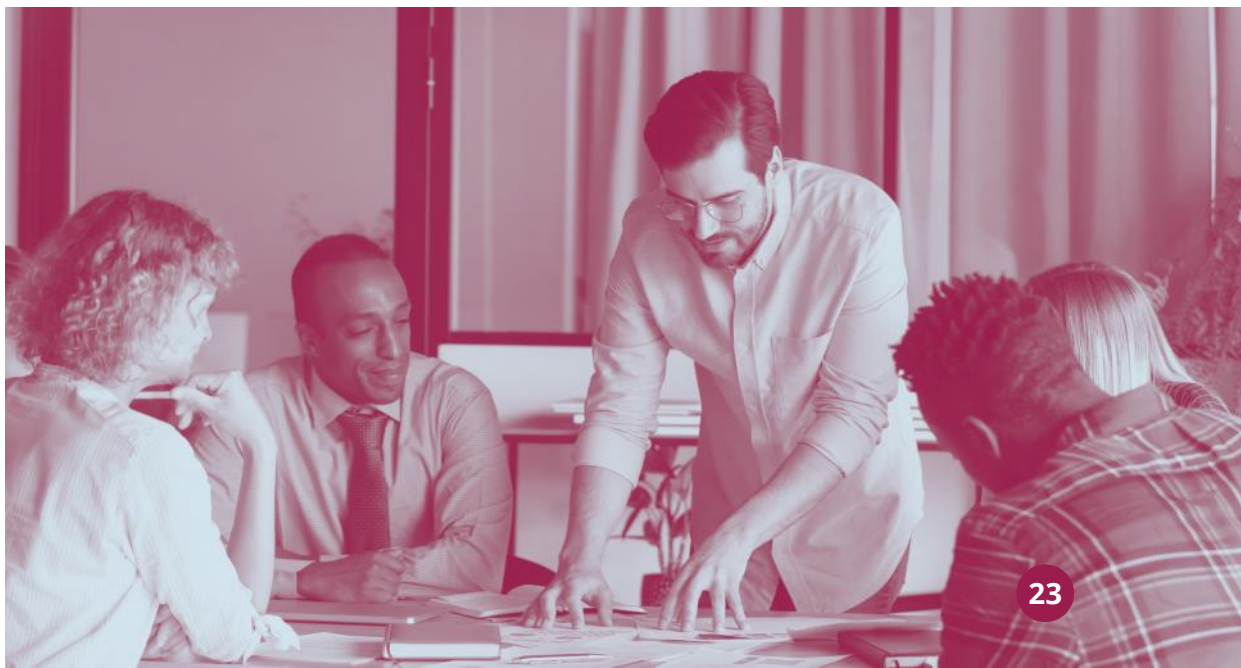
We receive funding from Wessex Water to provide holistic debt advice, and to apply for water affordability schemes on behalf of people who are struggling to pay their water bills. Last year, on behalf of clients, we submitted more than **130 applications**.

## Wiltshire Money

We are very much part of Wiltshire Money, the lead body for financial inclusion activity within the county. Wiltshire Money provides a strategic framework for local organisations to co-ordinate their work, develop partnerships and share lessons learnt. It supports organisations across Wiltshire so they can provide the best information, advice and guidance to their clients regarding financial inclusion issues.

In the last year Wiltshire Money has worked to grow its membership and now has more than **400 members** from a range of organisations. Members get together through the quarterly forums and training events. In the past year, Wiltshire Money also worked to develop their membership offer through their website and regular newsletters, with more resources for members and a new training programme.

**Wiltshire Money Forums** bring together frontline staff to share good practice, support each other and receive updates and information. Held quarterly, the forums are well attended, attracting an average of **50 delegates** per event.



## **GreenSquareAccord Tenants Support Project**

**135 people helped with 1,428 issues**

**£199,738 income gained**

**£145,294 debt managed / written off**

This service, provided by a dedicated team, helped GreenSquareAccord housing association tenants with budgeting, debt management, income maximisation and benefit claims. The team worked closely with GreenSquareAccord to raise awareness of changes in legislation, or policy that may affect their tenants.

### **Housing Associations**

We also work with other Housing Associations to help their tenants, often with debt or benefit issues. In 2022/23 this included Selwood Housing.

## **Access to Justice**

**375 people helped with 1,588 issues**

This project helped people take steps to access and navigate the legal system to help resolve their problems. As well as general legal issues, such as how to access a solicitor, or legal aid, and what costs they may incur, people also sought advice on relationship and family issues, like divorce and child access. Others were helped to complete their mandatory reconsideration or appeal paperwork for benefit claims, or to prepare for the tribunal itself.

## **Outreach and working in the community**

The main challenge for us to reach all of the community moved in 2022/23 from restriction due to Covid, to more of the community being impacted by the cost of living crisis. During the year we were pleased to expand our outreach work and become available to people in a number of community locations. We started joining foodbank sessions in Salisbury from autumn 2022 and in 2023 expanded to 6 locations across the county, including Doorway in Chippenham.

In 2023/24 we will continue to expand our outreach offer to work with partners across Wiltshire to meet their clients in more locations.

## **Foodbank projects**

We offer a drop-in service during foodbank sessions for people picking up a food parcel to be able to approach an adviser and get advice on the spot, and receive ongoing casework following this. The main issues helped with include debt, budgeting, benefits, income maximisation, and housing. These projects are funded by the foodbanks; and during 2022/23 operated from October 2022 in Salisbury and from February 2023 in Malmesbury and Cricklade foodbanks.

### **Salisbury foodbank**

**106 people helped with 668 issues** (Oct 2022 - March 2023)

**£84,000+ income gained**

### **Malmesbury and Cricklade foodbanks**

**34 people helped with 159 issues** (Feb 2023 - March 2023)

**£15,943 income gained**



## Case study

### How our advice helped Simon\*

In March 2023 an anxious Simon\*, approached our drop-in service at St Paul's Church. Simon had been released from prison in February 2023 and was trying to get his life back on track, applying for benefits that he had been in receipt of prior to his conviction.

Despite having a probation officer, Simon was homeless and was sleeping on the streets without a sleeping bag. Our adviser spent time with Simon, advising him of his options and empowering him to contact the Housing Solutions team at Wiltshire Council. We also directed him to the foodbank volunteers who provided Simon with a new sleeping bag.

Simon had started a claim for Personal Independence Payment and Universal Credit (UC), but was seeking support with the Limited Capability for Work (LCW) / Work-Related Activity (LCWRA) element. With our advice and support he was able to notify the DWP of his inability to work due to health reasons. We arranged an appointment to complete the UC50 form. In line with Simon's requests, our adviser completed the form during a face-to-face appointment.

Just under a month later our adviser reached out to Simon to check on his progress and to see if he had any updates. He was grateful that we checked-in and informed us that his LCW/RA claim was underway and that he'd been housed by Julian House. Although reluctant to approach us at first, Simon had left our service with accommodation and potentially a new benefit award.

\*client name has been changed.



# Our advice changes lives

**We do more than fix immediate problems. Our advice makes a significant difference to the people we help<sup>15</sup>**

## **Our advice makes a difference to people's finances**

We support thousands of people each year to better manage their money. We provide advice on debt, benefits and consumer issues, as well as help people improve their money skills. Given that the people we help are more likely to struggle financially than on average, this can make a vital difference when money is tight. More than 2 in 5 people say that they had more money or control over their finances after our advice.<sup>15</sup>

## **Our advice can improve people's health**

Having a problem can adversely affect someone's mental or physical health. Our advice helps. Around 6 in 10 of the people

we help said they felt less stressed, depressed or anxious after coming to us. This is also true for those with existing health conditions who require more support from health services as a result of their problem. More than 3 in 5 of those with an existing health condition said we helped improve their mental health and around 4 in 10 of those with an existing health condition sought less help from a professional following advice.<sup>15</sup>

## **Our advice can make people more resilient**

More than 7 in 10 people who said they weren't confident about taking action to solve their problems before they came to Citizens Advice felt more confident to take action to resolve a similar problem in the future. 3 in 4 felt more knowledgeable regarding their rights. We respond to people's needs and increase their ability to solve their own problems in future.<sup>15</sup>

## **We have a positive impact on people's lives<sup>15</sup>**



**6 in 10 people**

say they feel less stressed, depressed or anxious after coming to us.



**Around 2 in 5**

found it easier to do their job or find a job.



**75%**

said they now know more about the issue after our advice, so they'll be better equipped to know what to do in the future.

## **Other benefits include:**

- **3 in 5** people we advised found it easier to manage day-to-day.
- More than **40%** felt they had better relationships with other people.
- **2 in 5** had a more secure housing situation.

# Our value to society

We use an established model<sup>16</sup> to calculate the financial value of our advice and the positive outcomes it contributes to individuals and society. It's impossible to put a value on everything we do, so this is likely to be a conservative estimate.

## In 2022/23 for every £1 invested in Wiltshire Citizens Advice we generated at least:



**£3.67**

**in savings to government and public services (fiscal benefits)**

By helping stop problems occurring or escalating, we reduce the need for public services like health, housing, or out-of-work benefits.

**Total:  
£5.12  
million**



**£29.16**

**in wider economic and social benefits (public value)**

Solving problems improves lives – and this means better wellbeing, participation and productivity for the people we help.

**Total:  
£40.72  
million**



**£10.67**

**in value to the people we help (financial outcomes of advice)**

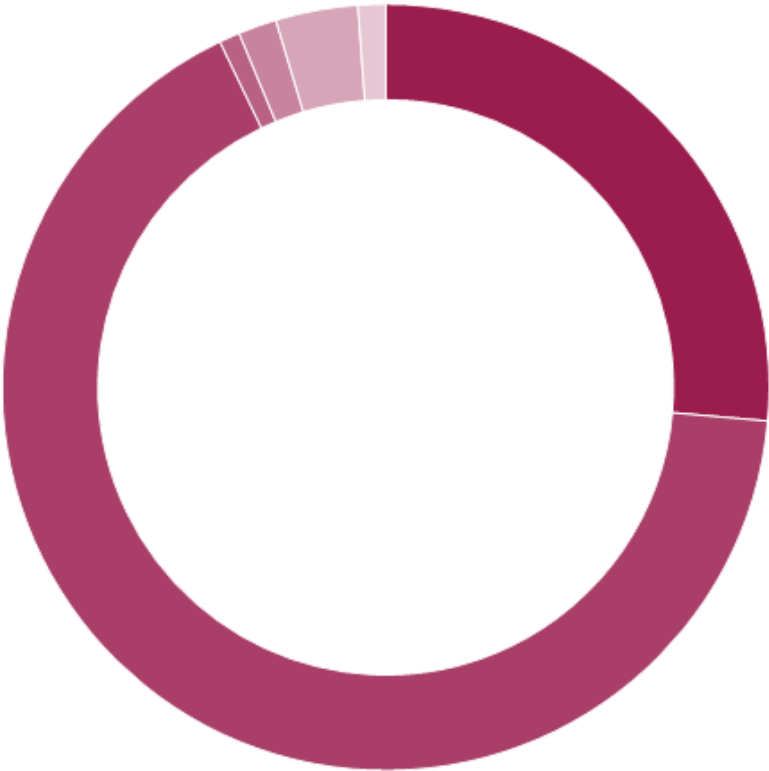
As part of our advice, we can increase people's income, through debts written-off, taking up benefits and solving consumer problems

**Total:  
£14.90  
million**

16. For more information on how we modelled our financial value see:  
[citizensadvice.org.uk/about-us/about-us1/impact-of-citizens-advice-service/all-our-impact/](https://citizensadvice.org.uk/about-us/about-us1/impact-of-citizens-advice-service/all-our-impact/)

# How you gave your help

Wiltshire Citizens Advice is an independent charity reliant on funding from a variety of sources. Without the support of our funders and donors we could not help the many thousands of people who seek our help and advice each year. On their behalf... **a very big thank you!**



**£1,412,707**  
income for 2022/23

● Wiltshire Council - Core	£373,000	26.4%
● Grants & Projects	£939,183	66.4%
● Donations	£12,269 (unrestricted)	0.9%
● Town & Parish Councils	£22,888	1.6%
● Other Income	£48,990 (inc interest & trading activities)	3.5%
● Donations in kind	£16,377 (in respect of donated premises)	1.2%

Thank you to all our funders. We gratefully acknowledge all funding support (also see page 29):





# How your support helped

What it costs to provide a quality advice service, delivered by highly skilled staff and volunteers (who donate their time and skills for free), in the heart of the local community where it is most needed.



**£1,517,397**  
expenditure for 2022/23

Thank you to all our funders. We gratefully acknowledge all funding support (*also see page 28*):

Access to Justice Foundation,  
BSW Clinical Commissioning Grp,  
Community First,  
MS Society, inc the Salisbury and  
District Group,  
Malmesbury & Cricklade Foodbank,  
Multiply (*through Wiltshire Council*),  
Salisbury Foodbank,  
Selwood Housing,  
Wessex Water,  
Wiltshire Town & Parish Councils.

We also received funding via  
National Citizens Advice from the  
Money and Pensions Service  
(MaPS) for Pension Wise and  
the MaPS Debt advice project.

Full details of contracts, grants  
and donations are provided in  
our audited financial statements.  
Available on request from our  
registered office.

# How to get involved...

Wiltshire Citizens Advice is a registered charity reliant on donations and funds from a variety of sources. Together, with the national charity and a network of more than 250 independent local Citizens Advice charities, we make up the Citizens Advice service.

Our volunteers, staff, friends and supporters ensure we're ready to help when we're needed. If you like our work and want to make a difference, why not get involved? Visit: [citizensadvicewiltshire.org.uk/get-involved](https://citizensadvicewiltshire.org.uk/get-involved)



## £312,561

The estimated social value of volunteering with Wiltshire Citizens Advice in 2022/23.<sup>17</sup>

### Volunteer

Nationally, over 18,500 volunteers contribute an estimated £100+ million working hours annually to the Citizens Advice service. Wiltshire Citizens Advice employs **60 staff** who work alongside **more than 50 volunteers** to deliver our service.

During the year we welcomed many new volunteers into a variety of roles with the majority starting as Trainee Advisers and some joined the Research and Campaigning team. During this same period some moved on to new challenges, or retired (again). A few secured paid employment utilising the skills they had developed while volunteering with us.

Volunteering your time and skills is a rewarding way to make a real difference to the lives of people in your community. It's a great way to pick up new skills, use existing ones, make friends and feel part of an enthusiastic team.

There are many roles to choose from: advisers, administrators, trustees and campaigners. To find out more visit:

[citizensadvicewiltshire.org.uk/volunteer](https://citizensadvicewiltshire.org.uk/volunteer)

17. For more information on how we modelled our social value see page 27.

# How to get advice from us

Whoever you are, whatever the problem, we're here to help - by phone, by email, online and in person.

**Please note we are not running a drop-in service at our offices, so we're asking people to call, or email us.** This way we can assess the best way of helping, including booking an appointment where needed. It will also give people the opportunity to get the advice they need, or be signposted to the most appropriate service without having to travel.



## Email advice

You can contact us for advice by email using the Contact form on our local website

**[citizensadvicewiltshire.org.uk](https://citizensadvicewiltshire.org.uk)**



## Online advice

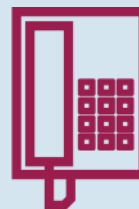
You can find self help information on the Citizens Advice website **[citizensadvice.org.uk](https://citizensadvice.org.uk)**



## Web chat

If you can't find what you're looking for on the website, you can chat online with an advisor.

For up-to-date details of all our current **opening times**, visit our local website: **[citizensadvicewiltshire.org.uk](https://citizensadvicewiltshire.org.uk)**



## Telephone advice

You can get advice over the phone by calling our Adviceline on

**Freephone 0800 144 8848**

Lines are open

**Monday to Friday**

**9am to 5pm**

## Textphone

If you can't hear, or speak on the phone you can use our text relay to type your questions and get typed information back.

## Relay UK

**18001 then**

**0800 144 8884**



# Wiltshire Citizens Advice helps people find a way forward.

We provide free, confidential 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.

[citizensadvicewiltshire.org.uk](https://citizensadvicewiltshire.org.uk)



Wiltshire Citizens Advice is a registered charity and a member of the National Association of Citizens Advice Bureaux.  
Registered office: Wiltshire Citizens Advice, 3 Avon Reach, Monkton Hill, Chippenham, Wiltshire SN15 1EE.  
Charity registration number: 1062219.  
Company limited by guarantee in England & Wales.  
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