

# Helping people find a way forward

Our annual review 2015/16



**citizens  
advice**

**Wiltshire**

# About us

Our charity was founded in 1939. Since then, we've provided free advice, information and support to anyone who needs it.

We help people online, over the phone and face-to-face through our network of local centres.

Every year thousands of people turn to us. This gives us a unique insight into their needs and concerns.

We use this knowledge to campaign on big issues both locally and nationally. So one way, or another, we're helping everyone - not just those we support directly.



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# Foreword

Keith Johnston,  
Chair of Trustees

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## It is a pleasure to write the foreword for our 2015/16 Annual Review.

Wiltshire Citizens Advice is an independent charity and the leading organisation in Wiltshire providing free, confidential advice to anyone that needs it. Through our 65 staff and 120 active volunteers, we offer advice on benefits, debt, housing, employment and other issues across Wiltshire.

### Impact

Last year, we helped 15,729 people and dealt with 36,832 new issues for these people. 4 in 5 clients we support, say that Wiltshire Citizens Advice helped change their lives.

An external Treasury approved model has enabled us to evidence the value we create through our advice provision and from working with volunteers. We estimate that the value to our clients through income gained in benefits, debts written off and consumer problems resolved, derived a **benefit to individuals of £13.11 for every £1 invested and had a total value in 2015/16 of £19.8m.**

We also calculate that in 2015/16, **every £1 invested** in Wiltshire Citizens Advice delivered a return of **£1.82 in fiscal benefit** for the Government and taxpayer. In addition, the return on investment in terms of the **public value of wider economic and social benefits was £9.94 per £1 invested.**

Wiltshire Citizens Advice is proud to deliver benefit for clients, their families and to make a broader contribution to society.

## Achievements

The past year is notable for a significant improvement in our financial performance, progress in modernising our service and the further development of our strategic direction.

Despite a challenging economic environment, we were able to achieve a surplus on our trading activity in 2015/16 on a turnover of £1.5m. This has enabled us to build our unrestricted reserves to £362,886, which more than meets our aim of a reserve that covers three months core running costs. In addition, it has given us the breathing space to invest in further service modernisation in 2016/17.

2015/16 saw the first year of a three year plan to radically overhaul the way in which we deliver our services. We clarified and introduced a 'Core Offer', which is now universally delivered across Wiltshire. We also changed our outreach model, introduced webchat and email and joined the national telephone service *Adviceline*. We set up a new Research and Campaigning team and radically improved our internal IT systems.

We also took the opportunity in March 2016 to review and extend our strategic direction. We want to increase the number of calls answered by *Adviceline*; give the right advice, first time through the client's choice of channel and give clients the tools to deal with their own problems.

Over the course of the next year we will be implementing a new service delivery model to offer 3 full time sites, open

five days per week and between the hours of 9–5 in Chippenham, Salisbury and Trowbridge, complemented by a number of outreach locations. In addition, clients will be able to access our services via the telephone, by email and webchat.

### **Trustees**

Over the past year, the Trustee Board has welcomed Rebecca Cresswell-Jeal, Sim Ilyas and Andy Perry as new Trustees.

I would also like to take this opportunity to thank the following Trustees who stepped down during the year; Louise Backhouse, Anne Graham, Jan Coulson-Juillerat, Rebecca O'Neil, Stephen Hicks and Robert Dickensen.

### **Recognition**

I would like to place on record my sincere thanks to our staff, volunteers and Trustees working in the service, for your hard work and support over the past year. We estimate that the value of the time donated by our volunteers in 2015/16 was £1,029,844.

I would also like to thank Wiltshire Council, as our primary funder, for its support and encouragement. During 2015/16 we enjoyed the first year of a two year agreement with the Council, which has provided us with the underpinning financial security necessary to give us the confidence to take significant steps in modernising our service delivery. We have also worked in partnership with Wiltshire Council to relocate our Salisbury service into Five Rivers Health and Wellbeing Centre as the first step in our policy of co-location.

**Keith Johnston**  
**Chair of Trustees**



# An overview from our CEO

## Achieving our mission

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### Our vision

'People of Wiltshire can successfully deal with life's problems'

### Our mission

*'Solving problems, changing lives'*

We provide free, confidential advice for everyone when they need it, in the way they want it – whether that's face-to-face, online or on the phone.

We will work with people to find a way forward by giving them the support they need. And we will build on this relationship to make sure people feel able to support us through volunteering, donating or campaigning.

When peoples' voices need to be heard, we come together to campaign on big issues, and use our influence to prevent problems in the first place.

Everything we do starts and ends with our clients' needs.

### Our strategic direction

Over the past few years we have worked to transform our service to meet the needs of clients, both now and in the future. We have a clear direction and are working to improve our advice, influence and effectiveness. We have a three year strategy, with overarching strategic objectives that will guide our work to 2019 and beyond.

By 2019, we will be:

- providing an accessible, multi-channel advice service based on client preference.
- campaigning on the big issues and using our influence to prevent problems happening.
- working in effective partnerships and providing the tools, skills and confidence to empower people and build resilient communities.
- have the right resources in the right place.

### An overview from our CEO

So much has happened in the last year, with a new government, people fleeing war torn countries and in the summer the decision to leave the EU. This has led to discord and polarised communities and a feeling of uncertainty. Thankfully there is one constant for people amidst all this change and uncertainty – and that is Citizens Advice. We continue to provide support for people, whoever they are, whatever the problem is. We are there to help people move forward.

We work in partnership with Wiltshire Council and many of the housing providers to support the most vulnerable in our community. We have been part of the support team for Syrian refugees. We have provided training and awareness sessions around Welfare Reform to 116 organisations and 405 staff through the Wiltshire Money partnership. We have relocated our offices in Salisbury to work alongside Wiltshire Council and other partners to improve services for clients.

People seek advice from Citizens Advice for four main reasons - they have had a change of circumstances, a change of policy has impacted on them, systems have failed them, or the emotional impact of what they are dealing with means they can not see the wood from the trees. The types of issues people ask advice on doesn't really change except when the economic climate shifts and new policies are implemented. Currently we are going through massive policy changes and this is impacting on the people we see. Our statistics tell a story which reflects those changes.

Benefits continue to be the largest enquiry area at 35%. The highest issues are around the new **Personal Independence Payments** (PIP). The issues raised are about making the claim and challenging decisions

because of poor medical assessments. When these decisions are challenged they are overturned. The delay in the process has a real impact on the person needing the help.

We see a large number of people having problems with **Employment support claims**, this is highlighted in a number of the cases further in the report. 'Steve' who felt unable to tell the assessor about his mental health issues as he was too embarrassed and another client with uncontrollable epilepsy who was found fit for work.

The biggest debt issues are people struggling with essentials bills. **Council Tax arrears and water debt** being the highest. **Rent arrears** are the next highest debt issue, with just under **800 enquiries** last year. We have a steady stream of people facing other **housing problems**. Around **2,000 people** asked for advice on housing. The biggest housing issue we helped with was **private rented property**. The detail of all the issues raised is within this report.

We are also working with partners to make sure people know how to access our services on the **phone, online and in person** at a location that suits them. We are making sure the service we offer is still relevant and effective. As well as providing **telephone advice**, we have improved our online content, with added support via **webchat** and **email**.

We are also part of a national contract to provide guidance on Pensions for people over 50 years old. The Pension Wise service provides information and guidance on the options available to people approaching retirement. Pension Wise was developed following the new pensions freedoms announced by government. We are delivering the service across Wiltshire, Bristol, Bath, South Gloucestershire, Stroud, the Cotswolds and Swindon.

2015-16 has seen a lot of changes for the people we help, and it has meant changes for the staff and volunteers too. My thanks go to everyone who has responded to the challenges. It has not always been easy and comfortable. We have had a change in the Senior Management team, with Jo Sutton and Tony Thatcher moving on to new things. I would like to thank them for all their work over a number of years in helping shape and build Wiltshire Citizens Advice to the organisation it is today. We have welcomed Suzanne Wigmore to the team as the new Deputy CEO. Suzanne brings a wealth of experience. I would like to thank the Senior Management Team, Kirsty Field, Claire Waltham-Smith, Jennifer Lloyd and Venice Marriott for their hard work and support in yet another challenging year. Last but not least I would like to thank Keith Johnston, Chair of Trustees and the Trustee Board, who are often the forgotten volunteers, for their support and guidance throughout the year.

**Sarah Cardy,**  
Chief Executive Officer





# Our year at a glance

Wiltshire Citizens Advice

key facts in 2015/16

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Everyone experiences problems



**Nearly 3 in 4**

of our clients said their problem affected their lives, including causing anxiety and financial difficulty



**Almost 5 times**

as likely to be on a low-income when comparing local Citizens Advice clients to England and Wales population

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Who we help



**36,832**

issues dealt with directly



**15,729**

people helped face to face, by phone, email and webchat



**189,906**

visitors to online advice at [citizensadvice.org.uk](http://citizensadvice.org.uk) - the Citizens Advice website

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How we do this



**20+**

locations where we provide free, confidential advice across Wiltshire and surrounding areas



**120+**

volunteers, who donated over **£1million** worth of volunteering hours last year; and 65 paid staff deliver our service

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The difference this makes



**2 in every 3**

clients have their problem solved



**4 in 5 clients**

said advice improved their lives, including reducing stress & improving finances



**90%**

of our clients reported satisfaction with the overall service

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All of this benefits individuals and society

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# Why we're needed

Anyone can experience a problem - we're here to help

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Life is complicated. Sometimes people encounter challenges and problems that they don't know how to deal with, and they need help to overcome.

Everyone experiences problems, small or large. These might relate to querying rights at work, understanding housing options, struggling to meet financial commitments, negotiating changes to benefits eligibility. Sometimes these issues can be quickly resolved. Other times it's not that simple.

More complex situations rarely come neatly packaged up as a single problem. A loss of income, for example, can affect someone's ability to keep a roof over their head, stay out of problem debt and feed their family. Problems can arise suddenly, affecting anyone without warning. You lose your job. You or your partner becomes ill. Or your relationship breaks down. In some cases there is a slow escalation - if you'd got help at the start, other issues could have been avoided.

People can become trapped in a vicious cycle, the effect of one problem can be the cause of another. Problems multiply and affect other areas of a person's life, creating further difficulties. In these situations people might feel isolated or that things are out of control. This makes it hard to think clearly and to start taking action.

Problems often affect other aspects of people's lives - the effect on mental well-being can be acute. Issues can affect family and friends too, as well as society as a whole should public services need to intervene in the short or long-term. Knowing how to find a way forward can be challenging. For anyone in these situations being able to access free advice and support at the right time to help them make informed decisions is essential.

**Nearly 3 in 4 clients say their issues caused difficulties in other parts of their life.<sup>1</sup>**



**2 in 3**

**felt stressed, depressed or anxious**



**Nearly 1 in 3**

**had less money or escalating financial difficulties**



**Over 1 in 5**

**had to move home or worried about losing it**



**Nearly 1 in 3**

**felt their physical health had got worse**



**Nearly 1 in 5**

**had difficulties in their relationships with other people**



**1 in 10**

**struggled to keep their job or find a job**

<sup>1</sup> National outcomes and impact research, 2014, Citizens Advice.

## We understand people have different needs

Individuals' needs are often neither simple, singular or stationary. When personal circumstances align with various external factors, some people may be at greater risk of detriment or require more in-depth support from us.

Identifying when and how people experience need can't be just surface-level.<sup>2</sup> Instead, our understanding has to take into account a variety of complex factors that can interact with each other:



**The nature and complexity of someone's problem**



**How personal characteristics and circumstances can lead to disadvantage**



**Whether someone has the knowledge, skills or mindset to take action**



**How different situations might impair anyone's capacity at a given time.**

### Why does this matter?

We are here to help everyone in society who needs us. People should be able to get help in the way that works for them and meets their needs. Understanding need is crucial because it affects how we deliver our services:

#### Need

Need can act as both the underlying cause of someone's problem, as well as a barrier to solving the problem.



#### Effort

The effort required to support someone is often linked to the complexity of their problem and their capacity to take action.



#### Efficacy

Need can also affect the extent to which someone is able to make material differences to their lives without ongoing support.

## Compared to the general population, the clients we help locally are more likely to:



Live on a low income



Be unemployed



Rent their home



Be disabled or have a long term health condition



Lack basic digital skills



Not have access to the internet

## We work with some of those most in need

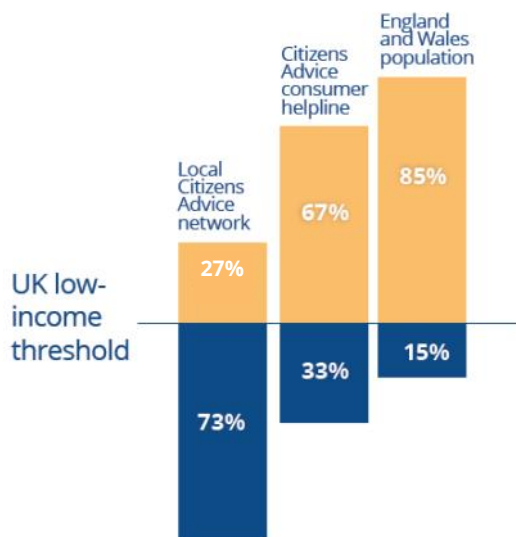
People from all backgrounds use our services. But the people we serve are often among the most disadvantaged in society with the greatest needs.

Disadvantage can result from many things. Someone's personal characteristics or circumstances can lead to situations where they experience inequality.<sup>3</sup>

Changes to the way society operates can also exclude people and cause them detriment. Being on a low-income, having health issues or being digitally excluded are all ways in which someone could be disadvantaged.

There are often greater hazards and costs when these individuals' problems escalate. There may be additional value in helping those most in need to find a way forward.

<sup>2</sup> Others in the public landscape have also considered a broader working definition of what counts as 'vulnerability', rather than looking at specific profile groups. For example, Financial Conduct Authority. (2015) *Occasional paper No. 8: Consumer Vulnerability: Ofgem. (2016) Protecting vulnerable consumers.*  
<sup>3</sup> We have a broad definition of equality: 'our common humanity makes us equal in worth, dignity and rights.' This covers all of us rather than specific equalities groups, such as the characteristics or circumstances covered by the Equality Act 2010. We adopted this definition in 2004, based on Article 1 of the Universal Declaration of Human Rights. For more details, see our *Stand Up For Equality* strategy.



## Low income and deprivation

Our clients are almost 5 times as likely to live on a low income than an average member of the England and Wales population. This could lead to not having enough money to eat healthily, maintain adequate accommodation and fully participate in society.

A lack of access to upfront capital or affordable credit can mean those on a low-income pay an annual £1,000 'poverty premium' for essential goods and services, cutting into already tight finances.<sup>4</sup> This can mean living without a financial buffer or safety net should something go wrong. Having a low income also means you may not have money to overcome problems, by for example, paying for a solicitor.

We see a correlation between where our clients live and areas of local deprivation. And so we look to place our offices, services and projects directly within these communities. Local Citizens Advice in England and Wales on average reach just over 4% of any local population - this rises to 9% on average in areas of deprivation.

Wiltshire has one Lower Super Output Area (LSOA) in the most severely deprived 10% in England (in Salisbury), with a total of five LSOAs in the 20% most deprived.<sup>5</sup> Seven of the 10% most severely deprived LSOAs in Wiltshire are found in Salisbury Community Area; five in Chippenham; four in Trowbridge; three in Devizes and two in Melksham<sup>6</sup> - all places where we operate services. In addition to our offices in Salisbury, Chippenham and Trowbridge, we also run services from GP surgeries and other health settings in those towns.

## Digital exclusion

As many private and public services move to digital delivery - such as managing benefit claims - some people risk being excluded from services they need if support is not in place.

There are many benefits to being online: getting information when you need it, the opportunity of getting better deals, and communicating with others more easily. But not everyone can take advantage of this.

Our face-to-face clients are twice as likely to lack basic digital skills and are more likely to lack internet access compared to the general population.<sup>7</sup> People who are digitally excluded need practical help to complete any digital tasks necessary to access services. They may also need support to increase their skills and confidence so they can learn to do it for themselves.

## Health Our clients are more likely to be disabled or have a long term health condition

Disabled people or those with long term health



conditions may have reduced access to work or social opportunities. For example, there is a 33% gap between the employment rate of non-disabled and disabled people.<sup>8</sup>

If reasonable adjustments haven't been made to ensure equal access, disabled people can face additional barriers to being able to get or keep a job, or to use everyday goods and services. If someone has been treated differently because of who they are, this might be discrimination. We play a vital role in helping people understand if they've been discriminated against and challenge where this has happened.

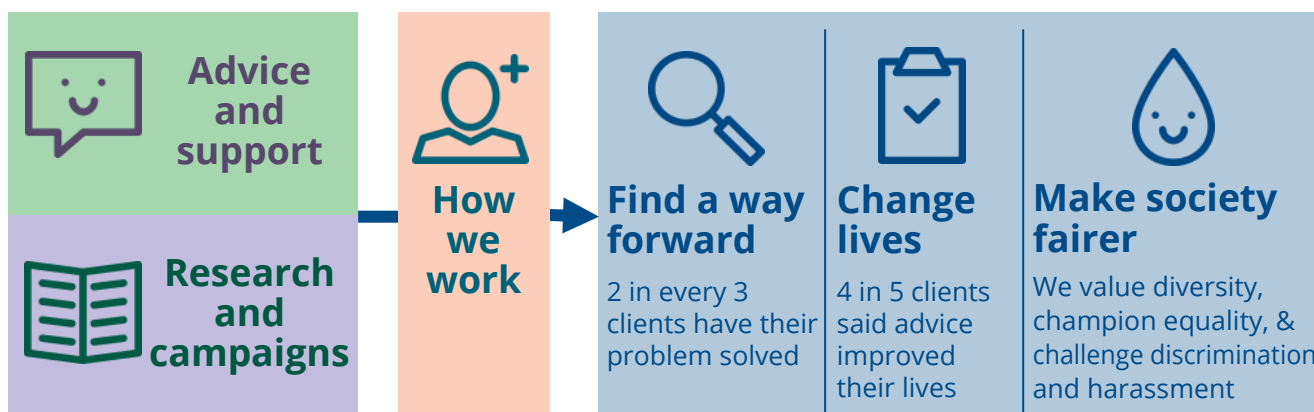
# We help people find a way forward

## Everything we do shares this aim

If you came to us with a problem, we'd help you get back on track, while recognising where others might also be facing similar experiences.

As a service, we:

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



## Advice and education

**We will work with you to find a way forward, taking into account all the ways your problem might be affecting your life, and finding the best next steps for you.**

**We will also consider if we could develop your skills to prevent a similar scenario arising again.**

We provide integrated advice to solve individuals' problems either directly through our local Citizens Advice services, or via the consumer service, or via the Citizens Advice self help website.

Read more about our advice and support on pages 16 to 25.

## Research and campaigns

**Where a systemic barrier with private or public policy and practice stops us resolving your problem, we'd look at other clients' experience.**

We use our data to understand the impact of policy and regulation and campaign locally and nationally for changes to solve collective problems. So one way or another, we're helping everyone – not just those we support directly.

Read more about our research and campaigns on pages 26 and 27.

## How we work

**When you come to us with a problem, you're likely to be helped by one of our trained volunteers, using our local knowledge, supported by our national network.**

We also create benefit to society through the way we deliver our services.

This is in addition to the impact our principal activities have on clients' lives, and covers:

- the benefit of working with 120 volunteers
- our support for local communities
- the power of our national network

It's also what makes our service unique.

# We benefit everyone

## Our value is shared across society

We've used a Treasury-approved model that allows us to put a financial value on a handful of key areas where we can evidence the value we create through our advice provision and from working with volunteers.

**For every £1 invested in Wiltshire Citizens Advice services we generate at least:**



### £1.82

in fiscal benefits

#### Saving to Government

through reductions in health service demand, local authority homelessness services and out-of-work benefits.

Our advice benefits government and the taxpayer. Through helping to solve problems we prevent detriment occurring or escalating further. In many cases this saves money to government through preventing the need to fix the problem later or reduces the demand on government services such as the NHS. In helping to keep people in work we reduce out-of-work benefit payments too. These all help to keep the cost down to the taxpayer and are called fiscal benefits.

**Total: £2.75 million**  
in fiscal benefits



### £9.94

in public value

#### Wider economic and social benefits

such as improvements in health, wellbeing, participation and productivity.

In addition, our advice is beneficial to wider society and the economy. For example, through helping solve problems we have significant impacts on our clients' mental health and well-being. Aside from any cost savings through reduced demand on the NHS, there are benefits to society in people feeling better, more confident and able to participate. There are economic benefits too through increased productivity for businesses and reductions in time spent off work due to ill health. These are public value benefits.

**Total: £15 million**  
in public value



### £13.11

in benefits to individuals

#### Value to our clients

through income gained in benefits, debts written off and consumer problems resolved.

Helping people through the advice we give also directly benefits those individuals. That may be through helping them with their rights at work, maximising their income through claiming the correct benefits, helping them arrange to get debts written-off or helping consumers get redress when they have bought faulty goods. Where we achieve these outcomes we count them as benefits to individuals.

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

**Total: £19.8 million**  
in benefits to individuals



# What makes our advice unique?

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

## **We're impartial:**

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

## **We're confidential and non-judgemental:**

Our role is to help people find a way forward, so we'll be straight-talking and practical about how to resolve problems.

## **Our advice services can be accessed in different ways:**

Being able to access timely free advice that meets user needs is essential, so we offer advice in person, over the phone, and via email and webchat.

## **We understand the complexity of issues that affect people's lives:**

This doesn't daunt us, and we'll work with the client to understand the root cause and aim to tackle that too.

## **We understand that experiencing a problem affects self-confidence:**

We'll provide as much support as needed, empowering clients to regain control of their circumstances, with the certainty they're taking the right approach.

## **We help redress the power-balance:**

We support people to address their problem bringing our voice, credibility and experience.

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



We tailor our advice and allocate our resources to meet our clients' 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 their home is about to be repossessed. It may have taken a lot of personal courage to decide to take action. These clients will likely need more specialist advice and support.

9 In 2014 Citizens Advice completed a large scale national follow-up phone survey of over 2,700 clients to find out what happened to them following advice, posing a simple question: 'What did Citizens Advice do for you?' The national outcomes and impact research was representative by problem type, channel of advice, work level and client profile.

# The impact of our advice

## Our advice solves problems and changes lives

### Solving problems

We have robust evidence of the effectiveness of our advice provision, showing that our service really works.<sup>9</sup>



**2 in every 3**

clients have their problems solved



**78%**

said that they would not have been able to resolve their problem without us<sup>10</sup>

**Whoever you are, whatever your problem and however you access our advice locally, we're just as likely to solve your problem.**

This level of consistency is testament to our advisers' skill in knowing how to deliver the right advice and best support to clients, regardless of issue or circumstance.

As part of their research, Citizens Advice followed-up with clients 3-5 months after receiving advice – often problems need more time to be resolved. Only 1 in 7 clients reported that their problem was not resolved.

Where a problem has not been resolved, our evidence shows there are often systemic barriers or market failures which prevent problems being solved. Our research and campaigns work aims to remove these barriers by improving policy and practice.

### Changing lives

Our advice does more than help solve the immediate problem: it can reduce stress, improve finances and stabilise housing or employment.

**4 in 5 clients say we improved their lives – they say this even when problems are not resolved<sup>9</sup>**



**4 in 5**

felt less stressed, depressed or anxious



**1 in 2**

had more money or control over their finances



**Nearly 1 in 4**

had a more secure housing situation



**Nearly 1 in 2**

said their physical health had improved



**1 in 5**

had better relationships with other people



**Nearly 1 in 5**

found it easier to do their job or find a job

Citizens Advice research has shown that, on average, GPs spend a fifth of their consultation time on non-health matters such as housing, employment, welfare benefits and relationship issues<sup>11</sup>. This leaves less time for other patients. Our role in resolving problems that impact on health, as well as our outreaches in GP surgeries, may help protect GP time.

<sup>10</sup> This is based on responses from clients that received Citizens Advice support primarily. For clients that we referred to another agency as part of our advice provision, 70% said they would not have known to contact that organisation without us.

<sup>11</sup> Citizens Advice. (2015) *A very general practice: how much time do GPs spend on issues other than health?*



# Putting our clients' needs at the heart of everything we do

People come to us with all sorts of issues. You may be facing a crisis or just considering your options. It doesn't matter who you are or what your situation is. We will always give you free, confidential advice - online, by phone or in person.

## We provide services directly

We aren't driven by a one size fits all approach.

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 bring to us.

We provide both generalist and specialist advice and understand the

way people's problems can interact and overlap.

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 work in partnership, and can refer clients to other organisations to get the most relevant support.



**Last year more than 1 in every 25 people in Wiltshire sought our help directly**



### Advice by phone

**Call 03444 111 444**

Monday - Friday 9am-5pm

Since 2009 we have run the Wiltshire Telephone Advice Line providing advice over the phone. In June 2015 we teamed up with the national Citizens phone service Adviceline.

In 2015/16, 15,175 calls were received. Of these **4,648 were answered**, and **over 80% were dealt with at that first point of contact** and did not require any further help.



### Advice in person

Available in Calne, Chippenham, Devizes, Melksham, Royal Wootton Bassett, Salisbury, Tidworth, Trowbridge, Warminster

We offer help and advice in person at our offices throughout Wiltshire. You can also find us in other community locations, such as health centres, community centres and town halls.

*See page 31 for full details and opening times.*



### Advice online

**[citizensadvice.org.uk](http://citizensadvice.org.uk)**

Available 24/7

For trusted information visit [citizensadvice.org.uk](http://citizensadvice.org.uk). People use our online advice in a way that works for them: to 'self help' and solve the problem themselves, or to understand their options before they seek help from us directly. It is supported by webchat and email.

We also give advice by **email** via the '**Contact Us**' page on our website: **[cabwiltshire.org.uk](http://cabwiltshire.org.uk)**

# Our advice and support

We provide free advice on any topic

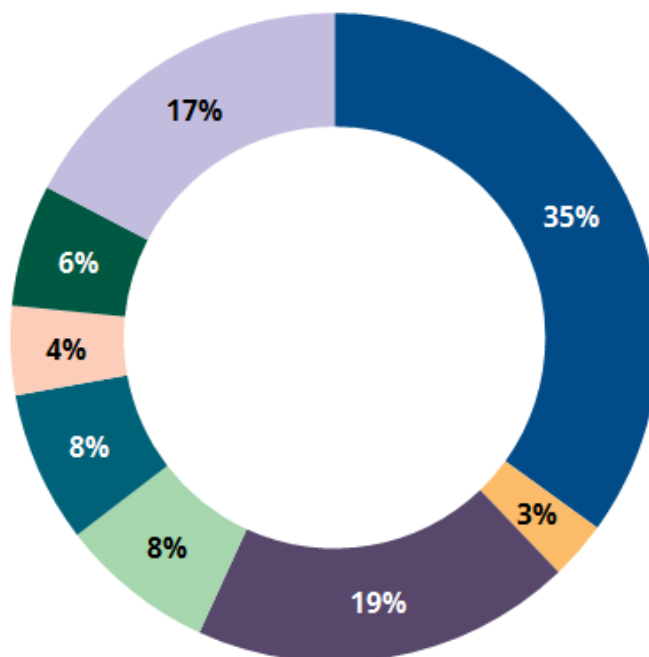


In 2015/16 we helped over 15,000 people face-to-face, by phone, email and webchat.



Those people sought our help with over 36,000 issues.

Enquiry topic	Number of enquiries
Benefits	12,883
Consumer	1,062
Debt	6,992
Employment	2,854
Housing	2,779
Legal	1,632
Relationship	2,239
Other	6,391

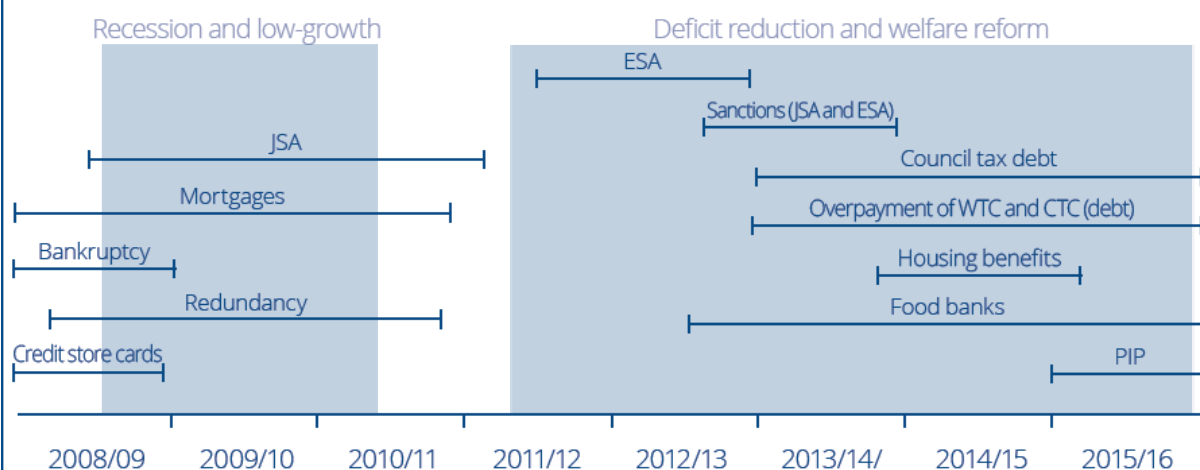


## We understand the big issues

Because the Citizens Advice service helps millions of people a year, our data enables us to have our finger on the pulse of what's happening in society.

The chart below shows the main problems people have asked our help with over recent years. It demonstrates that we are a frontline service, responding to major changes.

## The main issues we see reflect major themes in society, or changes to policy and practice.



JSA – Job Seekers Allowance

ESA – Employment Support Allowance

WTC – Working Tax Credit

CTC – Child Tax Credit

PIP – Personal Independence Payment

# Our advice and support

## in focus

We provide free, confidential advice on any topic to anyone in our community. This is available online, over the phone and in person as part of our *core service*, which is funded primarily by Wiltshire Council. We also run a number of projects that focus on a specific topic or are aimed at a specific group of 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.

### Employment Project

This Employment Project currently comprises two volunteers who began seeing clients with employment issues in August 2015. The project operates one morning and one afternoon, each week in Devizes. They help clients face-to-face as well as over the phone. During the year ended 31 March 2016 they assisted 71 clients. The project currently average 24 appointments a month, but will shortly be joined by another volunteer one day a week, which should allow for an additional 24 appointments a month.

### Family Law

Marcus Malin is a practicing Family Law Solicitor who started volunteering with us in March 2016. Marcus volunteers twice a month in Devizes taking both face-to-face and phone appointments from clients across the county. From July 2016 he will offer appointments in Salisbury for an additional day a month. Marcus will speak to clients on issues such as child access, divorce and local authority child proceedings. His services are heavily in demand and his appointments are booked up around 6 weeks in advance. He is averaging 18 appointments a month.

### Last year, in total, we achieved for clients:



**£1million**

of debt rescheduled or written off



**£3.5million**

in benefits gained



**over £100,000**

in other income gained

### Financial Advice

Derek Howard is an Independent Financial Adviser who volunteers with Wiltshire Citizens Advice under the MoneyPlan initiative. He works out of our Trowbridge office, one day a month, taking both face-to-face and phone appointments from clients around the county. He began assisting clients in February 2016 and is now helping 6 people a month, on average.

### HMP Erlestoke

We have been running several projects with HMP Erlestoke for over 10 years. We hold a weekly session with new prisoners as part of the prison's induction programme to raise awareness of the potential issues that they may have to deal with whilst in prison - such as repayment of outstanding debt or sustaining housing. We ensure they are aware of how they can book an appointment for our fortnightly advice sessions run by our volunteer advisers. We help prisoners to address issues and identify options for dealing with them while in prison to prevent further escalation. We also run fortnightly financial capability sessions to enable prisoners to think about budgeting and managing their money. This means that when released from prison they will be better equipped to re-enter society and less likely to re-offend.

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## Pension Wise

Wiltshire is one of 50 local Citizens Advice who have been delivering the government's Pension Wise service for over a year. Launched in April 2015, Pension Wise is a new guidance service set up to help people understand their options under the pension freedoms.

Wiltshire delivers face-to-face Pension Wise appointments to people aged 50 and over with a defined contribution pension from a number of locations including Bristol, Swindon, Yate as well as the main areas of Wiltshire.

Wiltshire set up the new service, trained a team of staff, set up outreach locations and developed Quality Assurance policies in record time and to an exceptional standard.

### Key statistics

For 2015/16, Pension Wise has delivered 61,200 appointments across the service in England, Wales, Scotland and Northern Ireland.

People visiting Pension Wise are pleased with the guidance they are receiving with satisfaction ratings remaining consistently high.

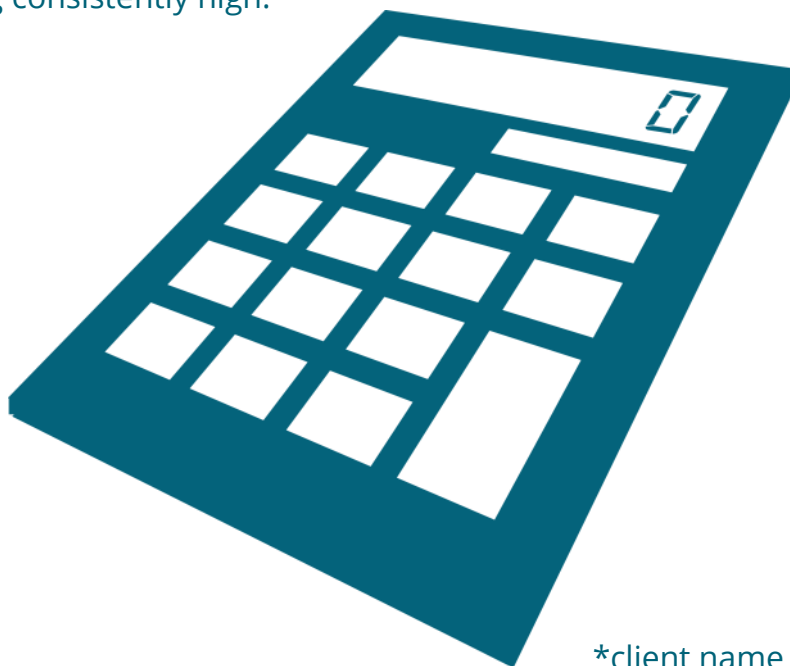
## Case study Joe's\* story

Joe came in with his wife for a Pension Wise appointment. He was suffering from early onset of Alzheimer's so had not been able to work for a number of years and was living off savings.

Joe found it hard to talk about and understand pensions, especially when contacting his pension provider. Phone calls to the pension provider had been difficult as Joe could not communicate well on the phone and the provider was reluctant to talk to Joe's wife on his behalf.

Joe and his wife found it very helpful that they could access Pension Wise and speak with someone about their pension options on a face-to-face basis.

Joe was hoping to take two whole pension pots out as cash and he would also have other income in retirement. Joe was made aware during his appointment that he may pay more tax than he first realised if he was to do this. Joe was also able to explore other options on ways to access his pensions that may lower his tax bill e.g. taking cash from his pension in chunks.



\*client name has been changed.

# Working Together

## Making a difference for those most in need

Joint working with a range of different partners – from the wider advice sector, the corporate world, with 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.

### Macmillan Benefits Service Project



**418** people  
helped with  
**591** problems



**£1,323,987**  
income gained  
for them

This project provides help to people affected by cancer, including the 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. According to research by Macmillan Cancer Support, 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.

The project is funded by Macmillan and will continue until December 2018.

### Case study Tom's\* story

Tom, who is retired and his wife, who cares for him, live in a house rented from their local housing association.

Tom was diagnosed with mouth and tongue cancer in 2011. He now has metastatic cancer and is terminally ill.

They had been told that under special rules because of his condition, Tom was entitled to Attendance Allowance. They came to us for help in understanding what impact this would have on their current benefits - they are in receipt of Housing Benefit and Council Tax Reduction, which covers their rent and council tax.

We explained that as Attendance Allowance isn't means tested, and is exempt from the benefits cap he would not have money taken away from any other benefits. We also explained that once Tom is in receipt of Attendance Allowance, his wife will also be entitled to claim Carers Allowance.

We helped Tom and his wife to make their applications and Tom is now in receipt of Attendance Allowance of £82.30 per week, plus a Blue Badge and a carers premium of £34.60 per week. His wife is also now in receipt of Carers Allowance of £62.10 per week.

Although a relatively straightforward case, the additional income will help significantly over the course of the next few months.

\*client name has been changed.



## Mental Health Debt & Benefits Project



**105** people helped



**£546,750** in income  
gained for them & we  
also helped them to  
manage / get written  
off debts worth  
**£110,172**

Wiltshire Council Public Health fund us to provide benefits and money advice to service users of the Community Mental Health Teams based at Green Lane in Devizes, Fountain Way in Salisbury and Bewley House in Chippenham.

### **Case study** **Steve's\* story**

Steve came to us in great distress, as his Employment Support Allowance (ESA) had stopped and he had been deemed capable of working.

He has severe osteoporosis as well as curvature of the spine. We talked through the fact that he would need to report a change in his circumstances to begin a new claim.

We asked him if he had included his mental health issue on the form (he suffers from psychosis). He said that he had been too ashamed to admit that he has hallucinations and hears voices. Also, he wasn't aware that these would also be considered for his ESA claim.

We were able to constructively explore the relevant factors around Steve's mental health issues.

With the support of the project his ESA is now back in place.

## GP Surgeries Project



**216** people  
helped with  
**398** problems



**£279,809** in income  
gained and debts  
managed / written off

This project was set up as a partnership between Wiltshire Council Public Health and Wiltshire Citizens Advice, to provide generalist advice to patients registered at doctors surgeries in health deprived areas of Wiltshire, to help improve health and wellbeing.

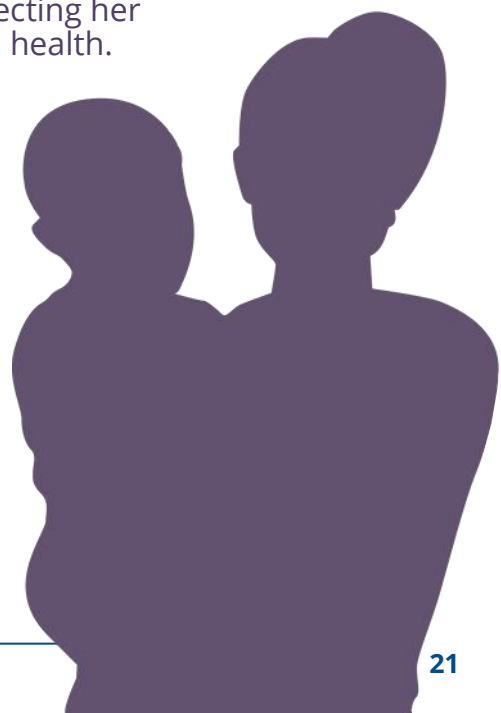
### **Case study** **Jess's\* story**

Jess is a young mother, with two children under five and a partner.

She has been struggling with mounting non priority debt for several years and this was affecting her relationship and health.

The Caseworker on our project helped Jess to apply for a Debt Relief Order. This has now been approved and her debts of just over £3,000 will be written off.

This will enable Jess and her family to have a fresh start.



## Carers Support Project



**134** people helped  
with **265** issues



**£564,841**  
in financial benefits  
gained for those  
clients

Our Carers Project, funded by Wiltshire Council and the CCG, 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.

### Case study Ian's\* story

Ian works part time and cares for his wife who has suffered from severe uncontrolled epilepsy since she was a child.

They are buying their home with a mortgage and - because Ian can only work part-time and needs a job where he can go home when needed - his wife's sickness benefit was a very important part of their income.

When Ian's wife had her Incapacity Benefit reassessed for Employment and Support Allowance (ESA) she was found fit for work.

We helped them request a mandatory reconsideration. The ESA decision was changed, and she was placed in the support group.

As part of the wider review of their

circumstances we established that they had never made a claim for Disability Living Allowance (DLA) or Personal Independence Payment (PIP).

Based on the information available we expected Ian's wife to be eligible for PIP - and therefore a claim was submitted.

The PIP claim was initially turned down following a medical assessment - so we helped them request a PIP 'mandatory reconsideration' and the PIP daily living component was then awarded.

We were particularly pleased to have been able to go beyond resolving their original issue and to be able to identify and support them in obtaining further entitlements.

\*client name has been changed.

## MS Society Project

This project, funded by the MS Society provides advice and support to service users at the Wessex Therapy Centre in Warminster.

### Case study - Jamie's\* story

Jamie made an application for Personal Independence Payment (PIP) independently and was turned down.

He asked the project for help with his request for a mandatory reconsideration. Help was given but Jamie was turned down, based on the facts he had given in his original application.

Jamie was advised that he did not have grounds for an appeal on that application but was given on-going help to complete a new application in which he included the relevant information (on his original application it appeared that he had no needs).

Jamie was also helped to complete his ESA 50 form. Both awards have now been made.

\*client name has been changed.



## GreenSquare Tenants Support Project



**415** people helped  
with **498** issues



**£308,283** in income  
gained & **£449,076**  
worth of debt written  
off / managed

This service is provided by a dedicated team that help GreenSquare Housing Association residents with debt management, budgeting, maximising income and welfare benefit claims.

The team also work closely with GreenSquare to help raise awareness of changes in legislation or policy that may affect their residents.

### Case study Sam's\* story

Sam lives in a property rented from GreenSquare and is no longer in receipt of Housing Benefit (HB).

Prior to January 2015, Sam was in receipt of housing benefit and was living on his occupational pension.

Sam had contacted his local authority to ask how the payment of the State Pension would affect his housing benefit entitlement. His understanding was that the local authority had said it would not affect it. Regrettably, there was nothing in writing and no record of who he had spoken to at the council.

In February 2015, Sam received his State Pension, but did not inform Wiltshire Council of his new income.

Several months later he received a letter from the council saying that he had been overpaid Housing Benefit totaling £1,200, as the total of his occupational and state pensions meant he was no longer entitled to any Housing Benefit.

This decision was then backdated to the start date of his state pension.

Sam was concerned about his ability to repay the overpayment and sustain his rent.

On referral, we initially contacted the council to explore writing off the debt as it was due to a misunderstanding. This was refused.

Subsequently, we applied, on Sam's behalf, to a charity related to his previous occupation. After consideration Sam was granted support covering the whole housing benefit overpayment.

Sam is now in a position of being debt free and therefore able to sustain his rent from his existing pension income.

\*client name has been changed.

### Selwood Housing Association Project

**46** clients helped with **90** problems

**£102,761** income gained

**£65,266** debts managed / written off

This project ran from 1 October 2015 to 31 March 2016 and provided debt and benefits advice to Selwood Housing Association tenants.

### Sovereign Housing Association Project

**21** clients helped with **27** problems

**£9,577** income gained

**£27,685** debts managed / written off

This project offers debt and benefits advice to Sovereign Housing Association tenants.

## Wiltshire Money

We are very much part of Wiltshire Money, the lead body for financial inclusion activity within the county, which provides a strategic framework for local organisations to co-ordinate their work, develop collaborative partnerships and share lessons learnt. Wiltshire Money aims to help people make informed financial choices and be in control of their money.

In the last year Wiltshire Money has engaged with over **405 members** of staff from **116 organisations**.

Below are just some of Wiltshire Money's highlights from 2015/16:

### Financial Inclusion for Families

In Spring 2016 Wiltshire Money successfully delivered eight training sessions to front-line staff working with children and families, including health visitors, parent support advisers and army welfare unit officers. They covered Welfare Reform, Universal Credit, Housing Options & Allocations.

### Managing Money

Wiltshire Citizens Advice, in partnership with the Department for Work and Pensions and Wiltshire Money partners, have been delivering group financial capability sessions. Since the project started in December 2015 all the participants have demonstrated increased financial confidence.

### Assisting Syrian Refugee Transition

Wiltshire Money assisted newly arrived Syrian refugee families to understand basic financial capability information by carrying out a group session in February 2016. All attendees demonstrated an increased understanding of their money. Due to our successful partnership working, the families were then referred to Wiltshire Citizens Advice for help with their water costs.

## Wiltshire Money outcomes for 2015/16

- Equipping more people to enable others
- Targeting support to vulnerable people
- Inspiring and improving partnership working
- Reducing duplication
- Forming strategic links

### Wiltshire Money Forums

Wiltshire Money forums bring together front-line staff across Wiltshire to receive updates and information, share good practice and support each other. The forums are very well attended, attracting members from around 26 different organisations at each forum.

### What Wiltshire Money partners say:

*"The Department for Work & Pensions through our involvement with Wiltshire Money has been able to develop better relationships and partnership working with Housing Associations, Citizens Advice and other partners. We have been given the opportunity to cascade Welfare reform messages to a wide audience in one go and access to information on the Wiltshire Money website for our work coaches."*

*"Wiltshire Money has had a positive influence on the reduction of our rent arrears. Our tenants have benefited from the increased knowledge, we have gained from WM and allowed us to advise them more effectively, which in some cases maximised income."* **Wiltshire Council, Housing - Rent Arrears**

Year	Arrears
2012/13	<b>2.91%</b>
2013/14	<b>2.53%</b>
2014/15	<b>1.94%</b>
2015/16	<b>1.62%</b>

## Resilient Advice Services

July 2013 saw the start of a new project, Resilient Advice Services Wiltshire (RAS) after we successfully applied to the Lottery under the Advice Services Transition Fund.

The project was a partnership of 8 organisations that provide benefits, debt, employment and housing advice in Wiltshire.

The project's aims were to increase the efficiency and effectiveness of advice providers, focusing on early intervention to help more people.

This was to be achieved by making best use of resources and reducing duplication, sharing information to target service delivery, training people in the community to offer first step advice and combining expertise to provide preventative education.

The project had various elements:

- Providing training to frontline staff on how to access advice, referral pathways, understanding changes in legislation such as Welfare Reform, recording client outcomes, the impact of advice and supporting change management.
- Setting up specialist support in debt and benefits for frontline workers and to take on more complex casework.
- Setting up a programme to recruit a bank of new volunteers to provide budgeting advice, and financial capability education.
- To adopt an income raising strategy that includes a number of new sources of income for advice provision and collaborative working.

## RAS project outcomes

This hugely successful project was due to end in July 2015 but was extended until October 2015. During the project:



**3,351 people** were made aware of the help they can get online from Citizens Advice, through pop up events across Wiltshire. The target was 3,000.



**313 people** have been trained in welfare benefit topics and have increased confidence, knowledge and awareness of welfare reform changes. The target for this was 50.



Training was delivered to a further **334 people**, on topics such as Insolvency options and Challenging Discrimination through advice. This training won the Stand Up for Equality Award at Citizens Advice Annual Conference in 2015.



**845 frontline workers** from a number of different organisations used the specialist support service.



**216 clients** with complex cases were helped. The target was 180.



**610 people** have taken part in financial capability training, the target for this was 400. This has been a huge success with Sheldon School and help to work programmes, such as The Prince's Trust.

# Research and campaigns

## We aim to improve policy and practice

Some problems are too difficult to solve by advice alone, often where there is a systemic issue with a market, a policy or a set of regulations. This is why our research and campaigning functions are so important.

By listening closely to the people who come to us, using our real-time data and gathering insight and intelligence from clients, consumers and frontline advisers, we spot emerging issues and policies, practices and regulations that are not delivering for society.

We then take action locally, and nationally as part of the Citizens Advice network.<sup>13</sup> Our local reach means we understand the issues affecting people all over the country. And our national network means that together we have the voice to really change things.

### Awareness Campaigns

We also run awareness campaigns and education programmes to help inform people of their rights and to create a community of informed, confident consumers. Two such campaigns we've taken part in over the past year are:

- **Big Energy Saving Week** – helping people know how to check tariffs, switch suppliers where needed, and make their homes more energy efficient and so cutting fuel bills.
- **Scams Awareness** – we work with Trading Standards to help people avoid being ripped off by dishonest traders and scammers.

Right: Sarah Cardy, our CEO with South West Wiltshire MP Dr Andrew Murrison, lending his support to our Scams Awareness Campaign



### Local campaigns:

#### *There's no place like home*

The main research and campaigning effort this year has been focused on issues around housing.

Housing was first highlighted as a growing issue in 2014-15 as it was the enquiry area where we saw the biggest increase in problems. This led on to our research this year, *There's no place like home*.

From our data and the experiences our clients' shared with us, we began to build up a picture of how affordability, the high cost of renting and changes to Wiltshire Council's housing allocation policy were affecting people's ability to provide a stable home for their families. While our research team has been concentrating on how these issues are affecting people in Wiltshire, they have also had an eye on the national scene and learning from the research and evidence collated by other local Citizens Advice. The team have also had to allow for the introduction of the new Housing & Planning Act, Jan 2016.

The national picture appears quite complex, with regional differences in the kinds of housing problems we face in the UK, which can make it difficult to build a coherent picture of what is going on. While most of the public and political talk is around affordability and volumes of new building, our research team has also been probing more deeply and looking at what people need for sustainability too.

*"My home is a place where I feel safe - however bad a day I've had I can come home and relax."*

Anne\*

\*client name has been changed



<sup>13</sup> This involves publishing evidence reports, expressing views through national and local media, responding to consultations, working with regulators, giving evidence to select committees and providing briefings for MPs, and local councillors.



For this reason, we've been asking the public, using surveys and interviews, what for them are the most important factors for having somewhere to call home and what barriers they've faced when looking for a home.



By focusing on sustainability it allows us to see a more balanced picture of what is going on in Wiltshire, including ways that social housing, the private rented sector and owner-occupier housing work alongside each other. The team have interviewed people from local housing teams, Wiltshire Council, other housing providers and partner organisations to get an understanding of all the different factors.

After further discussions with partner organisations, the Council and local housing providers, the team plan to share their findings in 2016/17.

### Local campaigns:

#### Personal Independence Payment (PIP)

Enquiries about benefits account for just over a third of all issues people sought our help with last year. In 2015/16, PIP replaced Employment Support Allowance (ESA) as the single biggest issue for people in Wiltshire. In total, we dealt with 2,215 PIP issues.

In 2015-16 the most common PIP enquiries in Wiltshire were:



**1,113**  
Eligibility




**592**  
Making & managing a PIP claim



**265**  
Challenging a decision & appeals

PIP was introduced in April 2013 as a replacement for Disability Living Allowance. Citizens Advice has raised concerns about how PIP is being implemented including wrong decisions and the double booking of medical assessments.



**Between its introduction in April 2013 and June 2015 over 2,100 people were sent home from their PIP medical assessment due to overbooking.**

Parliamentary Question from Ian Mearns MP (Gateshead) answered by Justin Tomlinson MP on 30 June 2015.

**A survey of 263 local Citizens Advice staff and volunteers in October 2015 found:**



**1 in 10**  
is aware of a case where someone applying for PIP had turned up for their medical assessment only to be sent home again as their appointment had been double booked.

Between April and December 2015, we saw an increase in enquiries of almost 60% on the same period in the previous year. PIP was also the most visited area of the Citizens Advice website with over 570,000 views of PIP advice pages between July and September 2015.

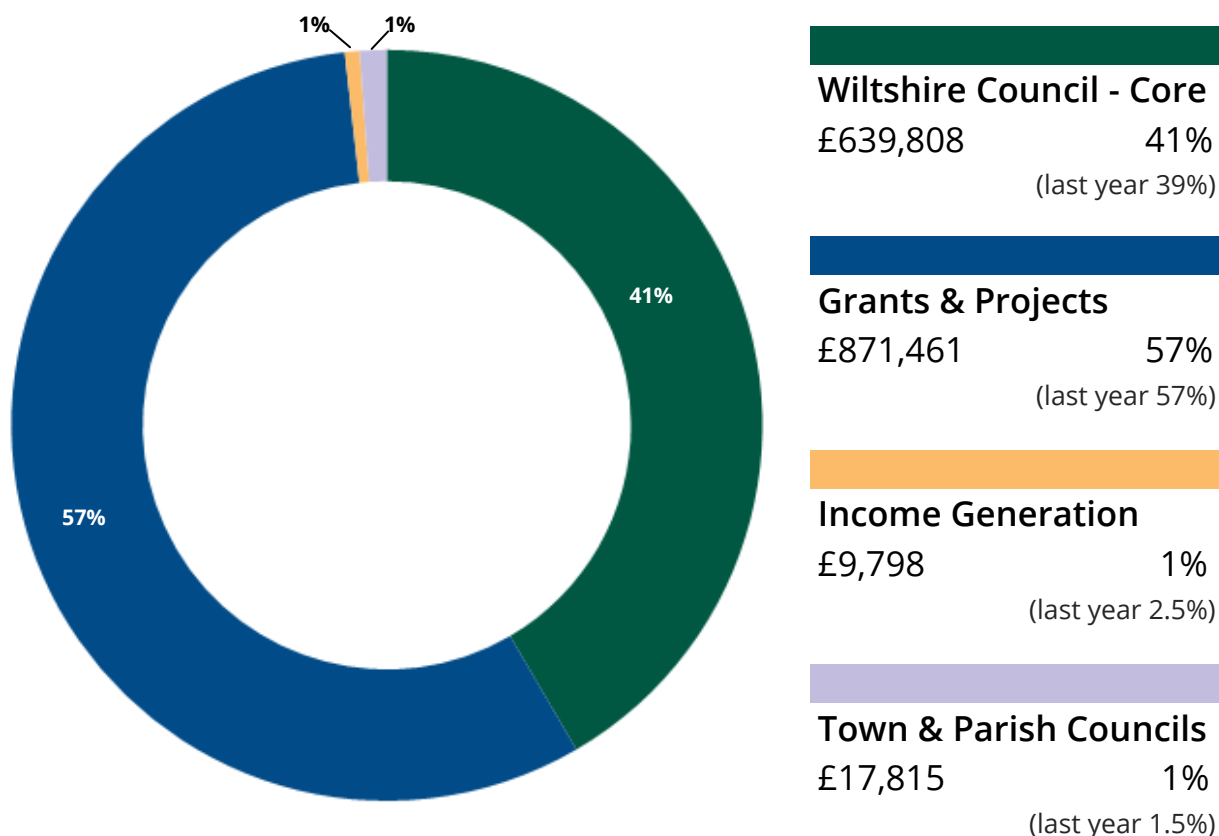
In the year to June 2015 almost 15,000 appeals about a PIP decision reached tribunal. In over half of these cases the tribunal found in favour of the claimant, overturning the DWP's original decision.

Citizens Advice has focussed on improving online advice content, including handy *information worth knowing* to aid people through the application process. In Wiltshire, part of our campaigns work in 2016/17 will be looking at developing tools to help people challenge these decisions themselves and to highlight to policy makers the detriment wrong decisions cause. We will continue to collect evidence that demonstrates the impact poorly implemented policies and practices have on people's lives to feedback to decision makers.

# Finances

## How you gave your help

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



Total income for 2015-16 **£1,538,882**  
(2014-15 £1,467,131)

### Thank you to our principal funders:



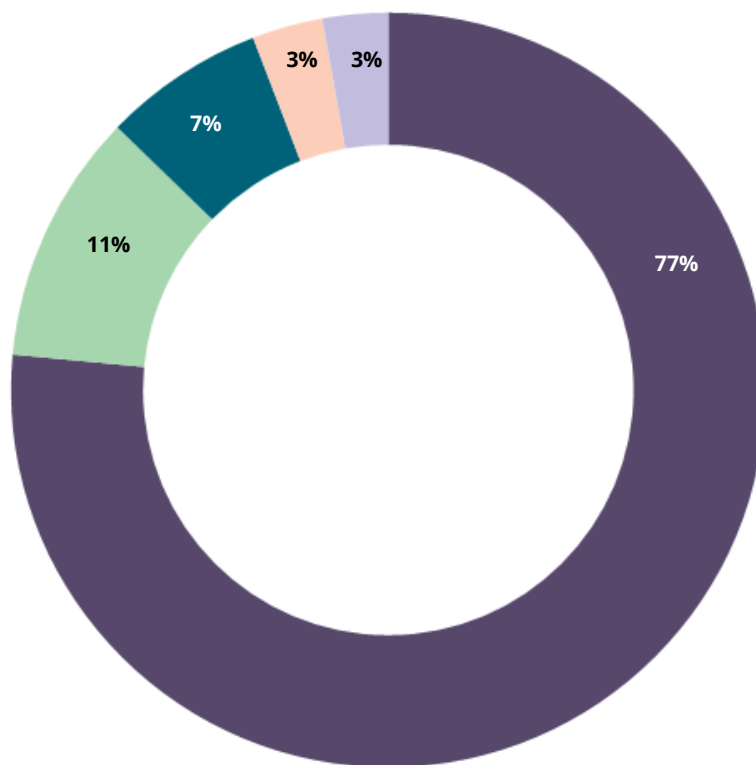
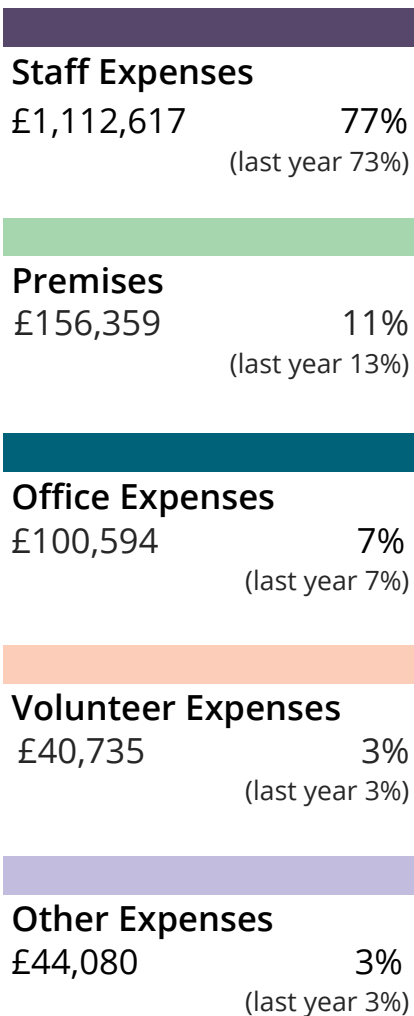
Chippenham Borough Lands Charity  
Comic Relief Good Neighbours  
HMP Erlestoke  
Macmillan  
MS Society  
Public Health: GP Project  
& Mental Health Project  
Selwood Housing  
Sovereign Housing  
Wessex Water  
Town & Parish Councils

**We gratefully acknowledge all funding support**

# Finances

## How we helped the people of Wiltshire

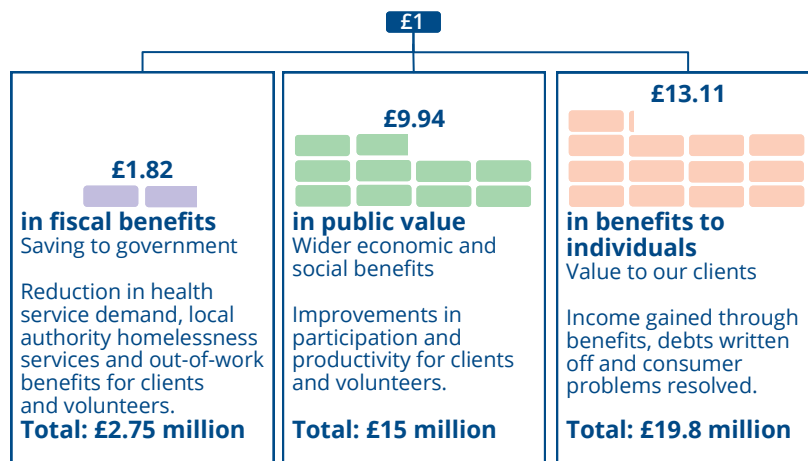
What it costs to provide a quality advice service, delivered by highly skilled staff and volunteers, in the heart of the local community where it is most needed.



Total expenditure for 2015-16 **£1,454,385**  
(2014-15 £1,335,489\*)

### Our value to society in 2015/16:

For every £1 invested in the Wiltshire Citizens Advice service we generate at least:



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

\*Excludes impairment losses for tangible fixed assets.

See page 13 for further details of how we calculate our value to society.



# How to get involved

Whether you donate your money, time or skills you can help us make a difference

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Wiltshire Citizens Advice is a registered charity reliant on donations and funds from a variety of sources. Together, with 306 other local Citizens Advice members and the national Citizens Advice charity, we make up the Citizens Advice Service.

For over 75 years, the Citizens Advice service has helped tens of millions of people to solve their problems. We help people to develop the skills they need to help themselves, and we campaign on the issues that our clients face to bring about policy changes that benefit everyone.

Nationally, over 23,000 volunteers contribute an estimated £114 million working hours annually to the Citizens Advice service. Wiltshire Citizens Advice employs 65 people who work alongside 120 volunteers.

The demand for our services is as great as ever. Our volunteers, staff and supporters ensure we're ready with help and advice when we're needed. If you like our work and want to help make a difference why not **get involved?**

## Fundraise

From fun runs to running the London Marathon, from bake sales to sky dives - there are many ways to help us raise vital funds. To find out more, visit: [cabwiltshire.org.uk/get-involved](http://cabwiltshire.org.uk/get-involved)

## Donate

As a charity we rely on support from people like you to ensure we're ready to help with advice when we're needed. Every penny really does make a difference. To donate go to: [cabwiltshire.org.uk/donate.html](http://cabwiltshire.org.uk/donate.html)



**£1million**

The estimated value of the hours donated last year by our 120 volunteers in Wiltshire.

## Volunteer

Volunteering your time with Wiltshire Citizens Advice 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 different roles to choose from: advisers, administrators, receptionists, trustees, campaigners and IT specialists. To find out more visit: [cabwiltshire.org.uk/volunteering-opportunities.html](http://cabwiltshire.org.uk/volunteering-opportunities.html)



# How to get advice from us

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



## Face-to-Face Advice

You can get advice in person at any one of our local advice centres.

**Calne Library**  
The Strand SN11 0JU  
**Monday & Friday 10am to 1pm**

**Chippenham**  
3 Avon Reach,  
Monkton Hill SN15 1EE  
**Monday to Friday 9am to 1pm**

**Devizes**  
New Park Street SN10 1DY  
**Monday, Wednesday & Thursday 10am to 3pm**

**Melksham Town Hall**  
Market Place SN12 6ES  
**Friday 10am to 3pm**

**Royal Wootton Bassett**  
The Manor House Enterprise  
Centre, High Street SN4 7AU  
**Thursday 10am to 3pm**

**Salisbury**  
Five Rivers Health & Wellbeing  
Centre, Hulse Road SP1 3NR  
**Monday, Tuesday, Thursday & Friday 10am to 3pm**

**Tidworth**  
The Community Centre,  
Wylle Road SP9 7QQ  
**Tuesday 10am to 1pm**

**Trowbridge**  
1 Mill Street BA14 8BE  
**Monday, Tuesday, Wednesday & Thursday 10am to 3pm**

**Warminster**  
Central Car Park BA12 9BT  
**Tuesday 10am to 3pm**



## Telephone Advice

You can call our Advice Line to speak to one of our advisers.

Call  
**03444 111 444**

Lines are open:  
**Monday to Friday  
9am to 5pm**

Calls to this service **cost the same as calling 01 and 02 numbers**. They will usually be included as part of a mobile allowance or a landline call package. Landline calls typically cost up to 12p per minute, plus a setup fee of up to 19p per call. Calls from mobiles typically cost between 3p and 55p per minute. Tariffs vary and are subject to change - please check with your provider.



## Online Advice

You can find self help information on the Citizens Advice website.

Visit:  
**[citizensadvice.org.uk](http://citizensadvice.org.uk)**

### Webchat

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

### Email

You can also email us for advice using the 'contact us' page on our local website:  
**[cabwiltshire.org.uk](http://cabwiltshire.org.uk)**



# Free, confidential advice. Whoever you are.

We help people overcome their problems and campaign on big issues when their voices need to be heard.

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



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