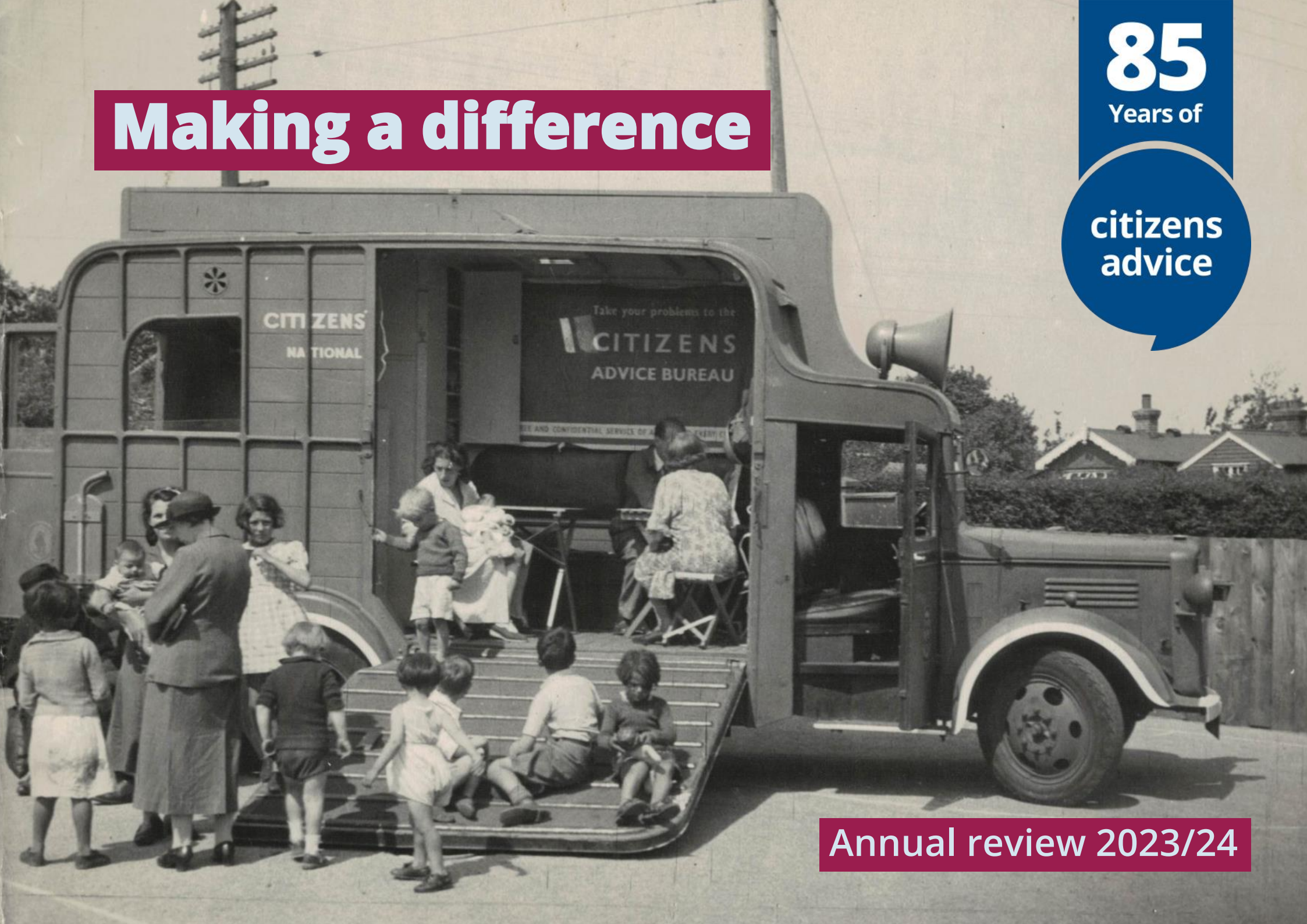
Making a difference

85 Years of citizens advice



Annual review 2023/24

What clients say about us

"Thank you so much for your help in facilitating / supporting in my application to the DWP for PIP. I have been successful in being awarded this benefit. I felt a big sense of validation, in terms of my medical conditions being recognised and the daily impact to my life..."

"Thank you so much for your advice. I am happy to say that the situation has now been resolved."

"I would just like to say a massive thank you for your support and advice and work with me you made me feel so relaxed and reassured with the whole process and I wish you all the best in your future."

"Thank you so very much for your time, kindness, patience and advice today. You managed to make the process quite stress free."

"Thank you so much for all your help you've been very patient and helpful! It's a weight off my shoulders."

"That is very kind of you to get back to me and with the information / resources. I will follow these up for sure..."

"I can't thank you enough for your time, knowledge and signposting, it has certainly boosted my morale and given me direction in otherwise confusing and overwhelming topics!"

"Thank you for taking the time to speak to me this morning, pulling all this information together, and also for being so understanding. It's not easy for me to ask for help and you were really supportive..."

"Many thanks for talking to me today, you have given me clarity and peace of mind regarding where I stand..."

"Very simply, thank you so much. You were everything that I needed, non-judgemental, neutrally placed and you enabled me to express my difficulties and needs authentically..."

Front cover: Citizens Advice mobile horsebox
Used during WWII to travel to towns and cities that had been bombed to give advice

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 around 250 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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85 Years of Citizens Advice 1939–2024

Throughout this report we're sharing a timeline featuring some of the key moments in the history of Citizens Advice.

4 September 1939

Citizens Advice open in 200 locations the day after World War II starts.

In the 30s we helped people manage the impacts of war

A message from the Chair

Citizens Advice celebrates its 85th anniversary this year, having become a nationally recognized brand of unbiased information and advice across a broad spectrum of issues. With offices and local contact points across the country we continue to provide a free service that helps millions of people each and every year.

Assistance is provided by thousands of employees and volunteers within local Citizens Advice (LCAs), offering similar to our own organisation in Wiltshire. It is the selfless involvement of volunteers who train with us and give their valuable services, that allow us and other LCAs to help the people who look to us for help.

At the end of the previous millennium there were some 400 independent local Citizens Advice charities in England and Wales, but due to resource, operational and financial issues, there have been many mergers and reorganisations that has reduced this to around 250. We are one of the largest LCAs, and have been seen as a leader in terms of operational effectiveness and efficiencies, initiatives and compliance.

Within Wiltshire, over the last year, we have experienced a challenging period for our organisation. While we had a small (5%) increase in overall funding we also had an increase in our costs, along with reduced reserves, due to the previous year's deficit of £104,600. Consequently, this gave us limitations that we had to manage from day one.

We have 52 paid employees versus 60 the previous year, but with an increased level of hours due to a FTE (full time equivalent) of 48 versus 45 the previous year. We provided assistance to 12,186 people with 37,456 issues during the year, which was approximately 15% lower than the previous year. Whilst we were able to help less people than the year before, we handled more issues per

person. Clearly our specialist resource level was a factor that impacted on this, but several client cases involved more complex issues, particularly issues of debt and other problems due to severe *'cost of living'* increases in fuel and general taxation and double-digit inflation.

The three main areas that we assisted clients with locally were Benefits, such as PIP and Universal credit, Housing and homelessness and Managing money, including budgeting and debt. We are now working with 6 foodbanks across the county, along with providing drop-in sessions supporting homeless people at Doorway, in Chippenham. It has been apparent that the level of personal debt and negative equity has grown over the last 12-18 months, due to continual monthly increases in interest rates, often leading to unmanageable mortgage and rent increases, further loaded down with alarming increases in energy and food prices, and generally high inflation.

At the time of writing this annual report, inflation is down to around 2.0%, the energy price cap has reduced by 7% and previously forecast increases to interest and mortgage rates are now showing a reverse trend. However, there are still many people within our region who have no savings or reserves, or are managing debt and living from payday to payday. Also there has been a change in the UK government, to Labour, that should, according to their manifesto, help more people with 'cost of living issues', homelessness and the NHS backlog.

As in previous years, we will highlight main issues to the media, along with meaningful issues and priorities to respective government ministers and other senior politicians. Our CEO, Suzanne Wigmore, has appeared on a number of local and national radio and TV channels, along with other members of our team, to inform and raise awareness of many pressing issues.

We will continue to work within our office network in Trowbridge, Devizes, Chippenham, where we have recently opened a new town centre office and, Salisbury, where we are moving into a shared office with the Trussell Trust. Additionally we will consider the benefits of opening an office in Melksham, which is a fast growing town within our county.

Our strength lies within our team at WCA; both employees and volunteers, who work tirelessly with expertise and empathy, and I thank them for their enthusiasm and commitment to WCA. Particularly, I thank our senior management team (SMT) for the excellent job they do, with great leadership from Suzanne.

We will continue with a team of eight trustees into the new financial year, with members who have considerable experience in various management skills that provide both a sound and proactive level of assistance to the SMT team and governance to the charity overall.

We are forecasting a financial surplus for the new financial year and also aiming at realistic opportunities to further increase our revenues and reserves for the future.

Barrie Driscoll, Chair of Trustees

We helped thousands of people in 2023/24

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 more than 12,000 people. Thousands more viewed our online advice pages.

For Wiltshire Citizens Advice in 2023/24 this included[1]:

12,186 people
were helped with one-to-one advice given over the phone, by email, in person, or on webchat.

37,456 issues
helped with.
Benefits, family finances and housing issues saw the biggest demand for support.

375,121 visits
to the Citizens Advice website from Wiltshire. Our local website had more than **140,000 visits**.

2,663 calls
were answered by our Adviceline team, and
3,546 advice emails
were responded to.

2 in 3 people
were helped to solve their problem.

7 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.[2]

£3.84 million
was saved by the government and public services from the advice we delivered. That's **£2.60 for every £1 we spent** on the service.

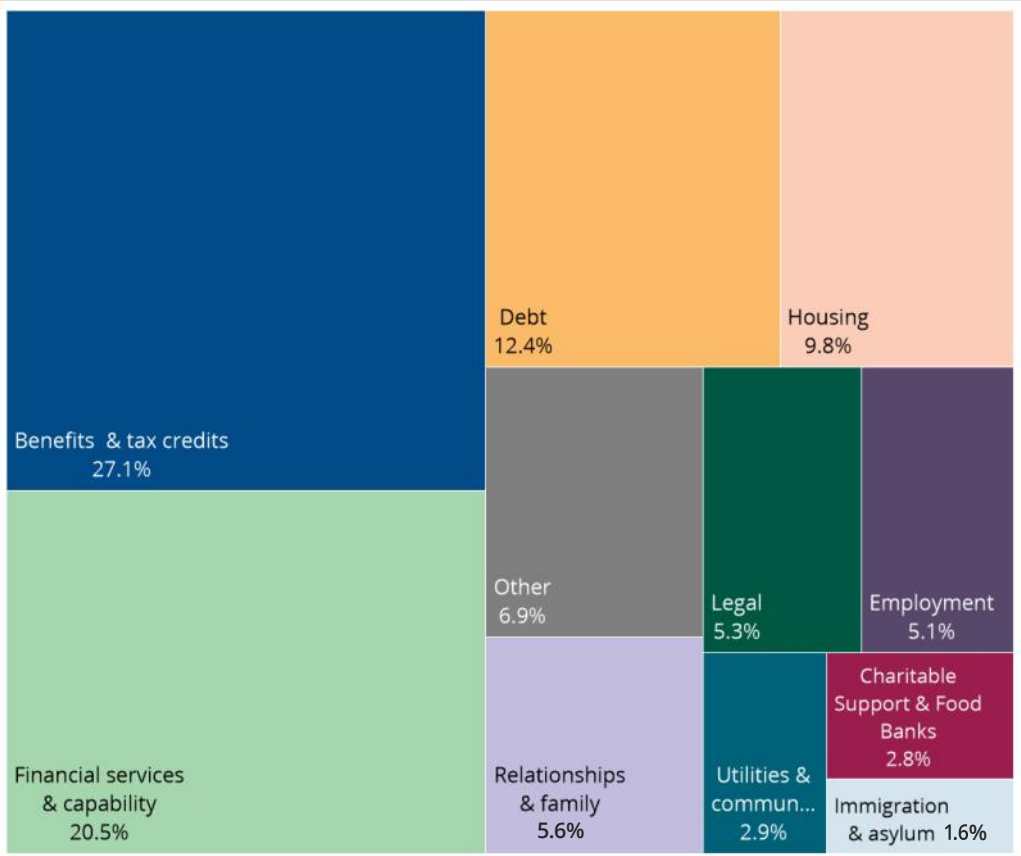
1. 2023/24 Management information. Website visits apportioned to Local Authorities (Wiltshire Unitary Authority in this case) based on percentage of adult (16+) population: Census 2021 adjusted for internet use levels.
2. National Outcomes and Impact Research, Citizens Advice (2020).

...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 2023/24 this included[3]:

- **10,166** Benefit issues
- **1,046** Charitable support & food banks
- **4,630** Debt issues
- **1,911** Employment issues
- **7,679** Financial services & capability
- **3,670** Housing issues
- **615** Immigration & asylum issues
- **1,986** Legal issues
- **2,076** Relationships & family issues
- **1,094** Utilities & communications
- **2,583** Other, including Consumer, Education, GVA & hate crime, Health, Tax, and Transport.



3. 2023/24 Management information.

1940

Advisers deal with problems relating to the loss of ration books, homelessness and evacuation and help people locate missing relatives

1941

Citizens Advice influence the rationing policy to secure extra clothing coupons for pregnant women

1941

Citizens Advice introduce its first mobile service - a converted horsebox. This was able to travel to areas affected by the blitz, to help those most in need

In the 1940s we advised on rationing and evacuation

Why we're needed

Problems can have a severe impact on people's lives. They need our help to solve them.

More than ¾ of the people we helped to resolve their problem said they could not have resolved it without us[4]

Problems can make everyday life harder

Many 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.[4]

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.[5] This is particularly important as people often turn to us when they have to take action urgently.

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.[4]

If left unsolved, these problems don't just affect the individual - they impact on communities. Solving these problems also creates considerable value to society.[6]

People's problems affect other aspects of their lives[4]

8 in 10 felt more stressed or anxious because of their problem

More than 6 in 10 were struggling financially

Around 4 in 10 had a more unstable housing situation

Around 4 in 10 had difficulty in relationships or friendships

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 people 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 the help they need to move forward.

Helping people find a way forward...

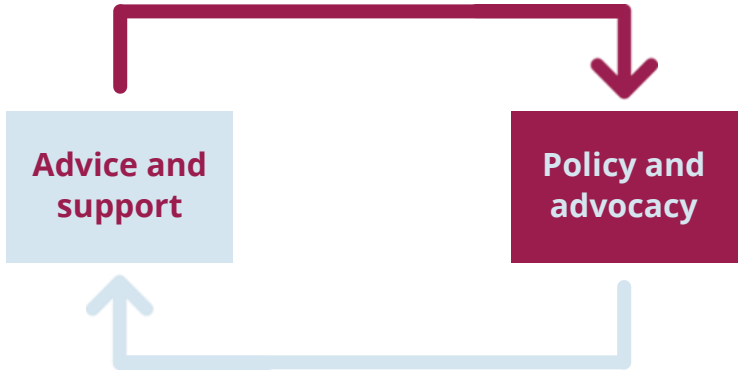
What we do

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.[7]

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

- live on a low income
- rent their home
- be disabled, or have a long term health condition.[7]

A cost of living crisis developing into a debt crisis

High energy bills and housing costs continued to put pressure on family finances during 2023/24. There were also signs the cost of living crisis was developing into a debt crisis, with growing numbers of people coming to us for debt advice. The year proved to be another extremely challenging one, for our service and the people we help.

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

7. 2023/24 Management information.

...in challenging and difficult times

Negative budgets and falling living standards

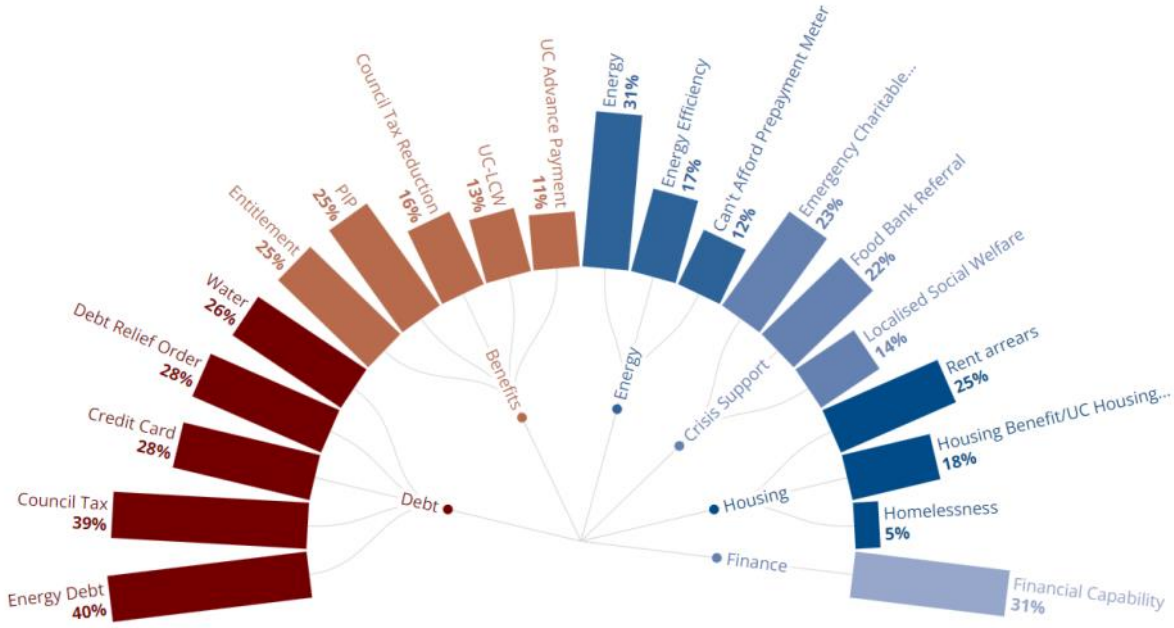
While inflation was down from its double digit high, everyday essentials continued to cost more than they did the year before; and incomes, especially benefits failed to keep pace. For far too many people the sums just don't add up any more.

Last year across the Citizens Advice service, we were helping **over 6,000 people with cost of living issues every day**.[8] That's everything from trying to pay an energy bill, to covering the rent or getting access to a food bank voucher. These issues have exploded in the last few years with spiralling inflation and high energy bills, but many of them have roots that go much deeper — from decades of stagnant incomes to the chronic lack of affordable housing. The bottom line is we're hearing from people every day who are finding that their income just isn't enough to cover their bills.

Around half the people we help with debt advice are in a negative budget, which is when their essential expenditure exceeds their income.[8]

People want to work, to cover their bills, and look after their families. But it's never been harder. Around 5 million people are in a negative budget, trapped in the red, no matter what they do, or how many hours they work.[9]

Millions more are cutting back their spending to just about keep their heads above water. Our advisers are doing everything they can to try and make money stretch that little bit further, but for too many people it's not enough.



People in a negative budget also need help with many other issues

The average person in a negative budget needs help with 18 issues.[8]

8. 2023/24 Management information.
9. The National Red Index, Citizens Advice, 2024. Also see page 15.

1953

Despite the success of CABx, government funding is cut after the war, and by 1953 the number of bureaux has halved. The service continues thanks to the support of charitable trusts

1957

The Rent Act comes into force, deregulating the private rented sector. This causes a big increase in enquiries, with both landlords and tenants asking us what it means for them

1958

The number of enquiries reaches over 1 million

In the 1950s we helped tenants facing higher rents

Advising people with problems related to Managing their family finances, Welfare benefits and Housing accounted for more than two thirds of all the issues we helped local people with in 2023/24.[10]

Many of these issues related to cost of living pressures. One of the things we do when people come to us who are struggling with making ends meet, is to check if they can claim benefits, or increase their current benefits. Last year, we carried out almost **1,750 general benefit entitlement checks, 15% more than the previous year.**[10]

We also helped people deal with more issues about benefits than any other enquiry area, whether that's helping them make a claim, resolving problems they are having with getting their payments, or understanding the criteria.

Last year, we helped with **more than 10,000 benefits issues**. Over **2,850 issues** were about **Universal Credit**. A further **2,471 issues** were to do with **Personal Independence Payment (PIP)**. Many of these were about **delays** in receiving PIP or **issues with medical assessments**.[10]

Growing levels of ill-health, combined with rising cost of living pressures mean that record numbers of people are applying for PIP. But the system isn't keeping up with demand, leaving people waiting to access the support they need.

We used our evidence to call on the DWP to look at three areas to help bring down delays, including making more decisions based on paper applications to bypass the need to wait for a health assessment.

We also saw people who were struggling because their income from benefits hasn't kept pace with the true cost of living, or they've had their income impacted by the benefit cap, or the two-child limit, or both. Others faced deductions for advance payments, leaving them struggling to keep up with their bills and vulnerable to debt.

In the run up to the Autumn Statement, we campaigned to ensure benefits increased in line with inflation, as a bare minimum.

Despite the government's cost of living payments many low-income families struggled with high food and energy prices, especially during the winter. Many faced impossible decisions, such as whether to heat their homes, or feed their families.

10. 2023/24 Management information.

We helped with more than **600 fuel (gas, electricity, oil etc.) enquiries**, mainly from people unable to pay their energy bills.[11] We also supplied fuel vouchers, including for people unable to afford to top up their prepayment meters.

We also highlighted the impact high energy costs were having and pushed for more support for those on low incomes. We called for action, through our local radio, TV, print media and social media, and offered energy saving tips and advice.

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 foodbank.

More than 1,000 enquiries

for charitable support, such as foodbank referrals[11]

Helping people manage their money, whether that's sorting out their finances for their retirement (we helped with more than **6,000 pension enquiries** last year), or dealing with their debt is a big part of our advice provision. **Financial capability — budgeting, helping people get the best deals on their utilities, and maximising their income** — accounted for **more than 900 enquiries** last year.

We also helped people with more than **4,600 debt issues**. **Council tax arrears, fuel (energy) debts and rent arrears** were the three main debts people sought advice for. All are priority debts, which have serious consequences if not repaid — disconnection from essential services, bailiffs at the door, and even homelessness. People on low incomes, for whom costs are now far above incomes, are hit hardest, because they spend more of their budget on things that have seen some of the biggest price rises. Half the people we help with debt advice have 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.[11] They're building up debt just to get by, with no way of repaying what they already owe.

1 in 4 people

are behind on at least 1 bill[12]

Even a small monthly deficit can build up into significant debt over time. But the effects go beyond finances — it carries risks for mental health and wellbeing too. Having to always worry about money leads to stress and anxiety, which in turn can make it harder to manage your finances. **Polling has shown 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.**[12]

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. This isn't just a problem for the people facing it. When millions of people can't make ends meet, there are knock-on impacts for the wider economy — they are less able to work and take care of themselves, and have a higher need for public services, such as the NHS.

Sadly, all of this can put a strain on people's relationships too. Last year we gave advice on **776 divorce / separation issues.**[11]

11. 2023/24 Management information.
12. Living on empty, Citizens Advice, 2023

Housing and homelessness

Unfortunately it is not as simple as people just struggling with runaway bills during the cost of living crisis. For years, the cost of essentials like housing have grown faster than incomes, taking up a significant proportion of people's budgets. 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.

The Local Housing Allowance (LHA), which helps people on low incomes meet the cost of renting in the private sector is one example. 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 following 3 years the bottom 30% of rents rose by more than 5%, creating a shortfall between rents and LHA rates, meaning for some people their housing benefit doesn't cover their full rent.

In the run up to Autumn Statement in November 2023 we, like many other charities, campaigned hard for LHA rates to be unfrozen and the link to rents restored. It was one of the key recommendations we made in our ***Spotlight on our housing data*** report, we published in April 2023, in response to the growing numbers of housing problems we were helping with.

In his Autumn Statement the Chancellor said he had "listened closely to many colleagues as well as the Institute for Fiscal Studies, the Resolution Foundation, Citizens Advice UK and the Joseph Rowntree Foundation who said unfreezing the Local Housing Allowance was an 'urgent priority'" and he "would therefore increase the Local Housing Allowance rate to the 30th percentile of local market rents."

The BBC covered our research about the lack of properties available where housing benefit would cover the full rent.

In 2023/24 we helped with more than **750 issues related to Housing benefit / Housing element of Universal Credit, more than 400 issues around rent arrears and a further 3,670 Housing issues.**[13] More than **1,000** of which were about **problems with private rented property.**[13] Disrepair, including damp and mould in properties and issues with tenancies and deposit schemes were common enquiries.[13]

The unaffordability of private rents and a lack of social homes meant helping people **find somewhere to live** was another common problem **(569 issues)**.[13] Others sought our help because they were facing being made **homeless** — Section 21 'no fault evictions' were the most common reason for this. The government had announced plans to ban these types of evictions but while the Renters' Reform Bill stalled in parliament, tenants were still at risk of being evicted.

13. 2023/24 Management information.

The National Red Index

This year, for the first time, Citizens Advice has combined detailed data from more than 300,000 people who have come to us for debt advice with national survey data from the ONS, to provide a comprehensive analysis of the scale of negative budgets, not just for the people that come to us for help but for the millions of struggling households across the country.

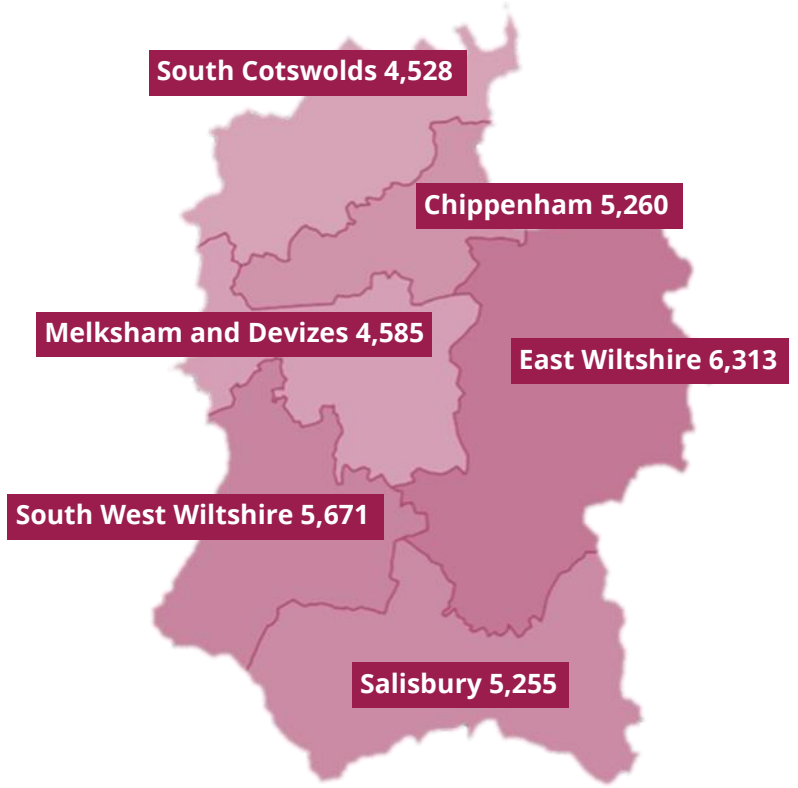
We call it the National Red Index, and it is our new way of understanding living standards. It is tied to people's lived experiences, based on the real choices people make to get by.

The National Red Index shows:[14]

- **5 million people** are in a negative budget
- Another **2.35 million people are living on empty** - they're only escaping a negative budget by cutting their essential spending back to unsafe levels
- **1 in 4 households** on Universal Credit are in a negative budget
- **1 in 5 single parent households** are in a negative budget
- The problem is deepening - the average monthly household deficit has gone from **-£270** in 2019/20 to **-£365** in 2023/24
- Housing costs are the biggest driver - **nearly 40% of private renters** in the bottom income quintile are in a negative budget.

On the previous pages we've highlighted some of the issues that are persistently part of the picture we see when it comes to driving negative budgets — from benefits not keeping pace with the true cost of living, stagnant real terms earnings, high energy costs, and consistently unaffordable housing costs. While the change needed is a generational challenge, we've identified a range of measures — from **uprating working-age benefits using the Household Costs Indices**, so they better reflect the true cost of living, to **improving energy bill support**, through to **social tariffs** for water, broadband and motor insurance and **reforming the Local Housing Allowance** so it better supports people with high private rent costs. These changes would lift around **1.1 million people** out of a negative budget and reduce the budget shortfall for millions of others.[14] Heading into 2024/25 we will keeping pushing to make these a reality and speaking up for those most impacted.

Using this same data we have calculated the number of people in a negative budget in each local constituency[14]



14. The National Red Index, Citizens Advice, 2024.

1960

The number of enquiries about consumer issues doubles in just 2 years

1963

Citizens Advice provide evidence to the Ministry of Housing to help inform new housing policy

1968

Following evidence and policy ideas from Citizens Advice the Government agrees to better labelling of the flammability of nightwear

In the 1960s a quarter of enquiries relate to housing

Working in partnership

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

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

In addition, we deliver several projects that focus on a specific issue, or are designed to help specific client groups. Most of these projects work on a referral basis when a person has additional need for support, or needs someone to help manage their problem for them. These projects are usually funded by partner organisations.

Joint working with a range of partners – from the public, private and third sector – enables us to reach a broader range of people 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[15]

52%
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

15. Management information 2023/24.

Our Lottery project supporting people under 25 years old and people with poor mental health

104 people helped with **622** issues
£114,874 income gained for clients

Following research into the need for advice services for young people (under 25) and people with low level poor mental health, we secured funding from the National Lottery Community Fund to provide a casework service specifically for these groups of people.

This project has enabled us to create new partnerships with organisations we haven't traditionally worked with and reach new client groups that need support.

Between November 2023, when the project started, and the end of March 2024, this project helped 104 people with 622 issues. In that time the project has generated more than £100,000 of additional income for clients.

We've also made links with five new partners, alongside beginning discussions with others to receive referrals from. Through the project, we have seen the number of under 25 year olds we are helping double over the past 6 months and have been able to identify issues specific to this group that will inform our future policy work.

1972

Citizens Advice volunteers help Ugandan Asian refugees with documentation after arriving into Stansted airport

1976

We see a rise in employment and benefit enquiries

In the 1970s consumer protection becomes a priority

Carers Project

280 people helped with **1,023** issues

£300,000+ income gained
£80,000+ 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.

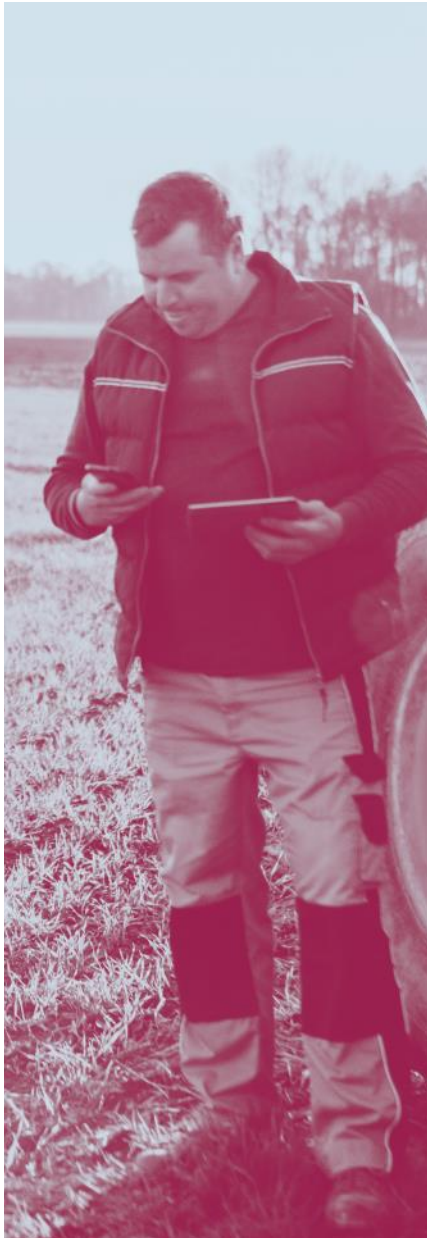
MS Project

34 people helped with **65 issues**

£100,000+ 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.



Macmillan Benefits Advice Service

564 people helped with **1,468 issues**

£1.69million 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.

More than 3,000 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.

Case study

How our advice helped Sally and her family*

Sally was referred to us from Salisbury District Hospital following a diagnosis of terminal cancer. She had been signed off sick from work, and her husband, Paul, had been granted a period of unpaid leave to care for her.

With a SR1 form, we applied for Personal Independence Payments (PIP) and a Blue Badge for Sally, under the 'special rules for end of life', which allow people nearing the end of life to get payments quicker than usual.

We also advised Sally to submit a sick note to her employer to initiate Statutory Sick Pay (SSP); and to start applications for Universal Credit (UC) and Council Tax Reduction (CTR). Meanwhile we applied for a Macmillan Grant of £200 to help with the extra costs that living with cancer can bring, such as high energy bills and the cost of travelling to and from hospital.

Whilst gathering information we found out that Paul had been in the forces, so we gave him the details of SSAFA, the armed forces charity.

We also learnt that Sally and Paul lived in rented accommodation and had no savings, and that following diagnosis their household finances were poor, so we also issued them a food bank voucher.

We followed up 2 weeks later to check on progress, all the actions were underway, and the grant had been received but they were still struggling financially so we issued them another food bank voucher.

A further 2 weeks passed when we checked again, but no PIP had been received so we followed up with the DWP, who confirmed they had Sally's paperwork, and assured us the case would be dealt with urgently.

When we called 2 weeks later UC and CTR were now in payment and PIP had been awarded, so we advised Paul to claim Carer's Allowance.

*client names have been changed

1984

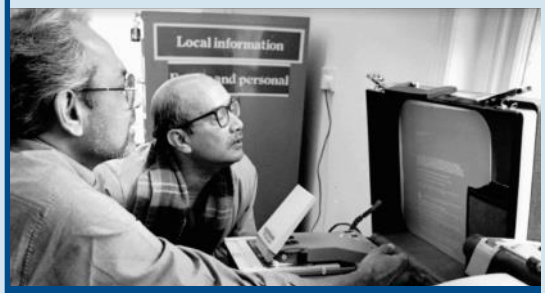
For the first time, social security is the most common enquiry, reflecting the growing numbers of people who are reliant on it

1984

A review of Housing Benefit regulation is announced after Citizens Advice present evidence to parliament

1985

The miners' strike leads to a spike of enquiries on benefits, fuel, housing and consumer debts



Enquiries about benefits increase throughout the 1980s

Wiltshire Money

We are very much part of Wiltshire Money, the lead body for financial inclusion activity within the county. Wiltshire Money provides a network and strategic framework for local and national organisations to co-ordinate, collaborate and share knowledge. It supports organisations 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 network and now regularly engages with more than 400 people from a range of organisations. They get together through a variety of forums and training events. Wiltshire Money continually develops its offer, through its website and regular newsletters, including new resources and a training programme. **In 2023/24 Wiltshire Money engaged with more than 450 staff and volunteers from more than 130 organisations**.

Wiltshire Money Forums bring together staff and volunteers to share good practice, support each other and receive updates and information. **In 2023/24, over 110 organisations were represented at the forums.**

Pension Wise

At Wiltshire Citizens Advice, we've been delivering a Pension Wise service since 2015. We work in partnership with Citizens Advice Buckinghamshire and Citizens Advice 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 a small number of face to face appointments at a range of locations within the partnership.

In 2023/24 the entire Citizens Advice Pension Wise service:

- **Completed 75,356 appointments**
- **Averaged 94% quality assurance pass rate**

In 2023/24 the Wiltshire Citizens Advice partnership:

- **Completed 6,596 appointments**
- **Averaged 96% quality assurance pass rate.**

Wessex Water Debt Advice Project

89 people helped with **711 issues**

£50,000+ of financial outcomes

Wessex Water recognised the impact the cost of living crisis was having on both, their customers needing help with their water bills, and the ability of services, like ours, to meet this increased demand for support, so they funded this debt and budgeting advice project during 2023/24.

The project worked with people to review their finances and help them identify their income and expenditure, including any debts they had. Where people had debts, they were helped with collating information from their creditors and preparing for the debt advice process and how to prevent future indebtedness.

The project also helped people to maximise their income by assessing their entitlement to benefits and charitable grants, including assisting with making applications.

We also received funding from Wessex Water to give holistic debt advice and to apply for water affordability schemes on behalf of people who are struggling to pay their water bills. Last year, we submitted **139 applications for clients**.

MaPS Debt Advice Project

403 people helped with **2,258 issues**

£287,444 debt 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.

Multiply

195 people helped with **1,549 issues**

Almost **£100,000** of financial outcomes

Through Wiltshire Council, we are funded to provide money and budgeting advice as part of the Multiply programme, which aims to help adults improve their numeracy skills, and their understanding of budgeting and money management. With the current cost of living crisis this project has been particularly timely.

This project helps people to look at the ways they could reduce their expenditure and maximise their income. As part of this we offer a benefit entitlement check to ensure they are not missing out on any benefits they're entitled to. We also offer debt assessments to help people understand their liabilities and repayment options.

1990

Citizens Advice help people struggling with poll tax arrears, and then council tax arrears from 1993 onwards

1993

We have a spike of enquiries around the Child Support Act

1999

The Citizens Advice self-help website adviceguide.org.uk is launched enabling people to access advice online 24/7

In the 1990s changes to the benefit system and work practices generate a large proportion of the enquiries we receive

Outreach and working in the community

One of the main challenges for us throughout 2023/24 was to reach all of the community being impacted by the ongoing cost of living crisis. During the year we were pleased to expand our outreach work and be available to people in a number of community locations, including foodbanks and Doorway in Chippenham.

Foodbank projects

This past year has been a significant one for embedding and growing our work with local foodbanks. At the start of 2023 we opened our second project in Malmesbury and Cricklade foodbanks, soon after we expanded our Salisbury project to include Amesbury foodbank, and we also opened a new service in Devizes foodbank. By the end of 2023/24 our work in each of these areas had integrated well into the functioning of these foodbanks, and we had begun to further expand our access to include our first independent foodbank in Calne.

In total, during 2023/24, across all foodbank locations, we helped **375 people with 2,630 issues**. This has led to **more than £800,000 of income being gained** for the people helped and **more than £200,000 of debt being managed**.

We've seen real benefits in the delivery of the service being predominantly drop in, which has allowed ease of access for people who may struggle to reach our services in other ways. This has also allowed us to strengthen our partnerships with the foodbanks and continue building relationships between crisis support organisations. These projects are usually funded by the foodbanks themselves.

Salisbury and Amesbury
181 people helped
£200,000+ income gained

Malmesbury and Cricklade
123 people helped
£465,000+ income gained

Devizes
67 people helped
£140,000+ income gained

Case study

How our advice helped Anika*

Anika works 10 hours per week and has Mental Health disabilities which limit her working hours. She is also a carer for her husband, who had a life changing incident recently and can no longer work. They have four children, one of whom has a long-term health condition.

When we met Anika, she was a regular user of the foodbank, as the family could not afford the essentials, and were unable to manage their priority and non-priority debts, including rent arrears, and their direct debits kept coming back. Anika said that she felt the weight of the world on her shoulders.

We first made sure that the family's income was maximised by completing a benefits check where we identified further benefits they were eligible for, including LCWRA (limited capability for work- and work-related activity), Personal Independence Payments (PIP) and Council Tax Reduction. We then advised them on getting better deals on their household bills and we made an application for a Water Reduction scheme and issued Anika with energy vouchers worth £200. Anika said with us on her side she could feel the weight of the world falling off her.

We also gave Anika advice about the debt options suitable for them and they chose a Debt Relief order (DRO). While preparing the DRO application, they managed to get a 60 day hold on all debt collection, including for Council Tax, which bailiffs were attending her property for. Anika was then put into formal 'Breathing Space' to guarantee further protections from debt collection. Anika said as soon as this happened the weight had near gone from her shoulders, and she was looking forward to being able to think without stress.

Anika was referred over to our Debt Relief Hub to help her through the process of applying for a Debt Relief Order. Over many months we continued to support Anika through the process of getting PIP, and advice on Mental Health therapies. At the end of the advice, Anika said that she now knows she will be okay with the Citizens Advice adviser on her side and the weight had finally fallen from her shoulders which had made a small but significant impact on her Mental Health disabilities which would spread throughout her whole family.

Anika was eventually awarded the higher rate of PIP and received a back dated payment of around £8,000. Moreover, she was overwhelmed that people were finally recognising her Mental Health disabilities. Later, Anika said that without the support from our adviser and the advice on therapies she would not have put in a mandatory reconsideration, an appeal, attended the appeal, or been awarded PIP.

*client name has been changed.

2003

Citizens Advice become the first in the sector to audit the quality of their advice

2005

Citizens Advice issue a super-complaint to the Office of Fair Trading on the cost & effectiveness of payment protection insurance (PPI)

2008

There's an influx of enquiries from those who had high levels of borrowing before the financial crash, after which enquiries around unemployment rise

2009

We launch the Wiltshire Telephone Advice Line

2009, HRH The Princess Royal opens our new offices in Devizes

The Household Support Fund (HSF)

Between October 2023 and March 2024 we had grant funding from the HSF to provide grants to those in private rented housing. This was kindly supported by Wiltshire Public Health.

This provided a grant to 50 households and advice to a further 50 households about how to maintain their tenancy, or where it wasn't possible to look at other housing options.

We also had small grants to provide face to face support to clients of Doorway, the homeless charity in Chippenham and telephone and email advice to clients of Calne foodbank. The Household Support Fund is funded by the UK Government.

How our advice helped Chloe*

Chloe* is 25, single, works full time as a teaching assistant and still cannot afford to feed herself. She spends a maximum of £20 a month on food, toiletries and cleaning products, and this is only affordable if she takes on overtime, which she does every month, when available.

If overtime is not available Chloe goes without, or tries to eat a hot meal a day by visiting family and friends. She also has to ask them for financial help when bills get too high to avoid getting into debt, which she cannot repay. She has even turned off her heating over winter as she cannot afford to pay the energy bills.

Chloe reached out to us for advice. She was not eligible for any benefits but we provided her with a food voucher and, because she lives is in private rented accommodation, put her forward for a HSF grant for private renters, which will ensure she can pay her latest energy bill and put the heating on occasionally.

We then applied to Wessex Water for a reduction in her water bills, and found a financial hardship grant specifically for teaching staff for her to apply for. We also advised her to contact the council to ask for her council tax bill to be spread over 12 months instead of 10, which will help a little with her monthly budget.

*client name has been changed.

Access to Justice

190 people helped with 944 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. This project ended in 2023.

Resettlement Project

52 families helped, £500,000+ 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.

Supporting Ukraine guests

100+ households supported

One of the most recent 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.

Surviving Winter Campaign

162 households helped with 422 issues
122 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 2023/24 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. 122 of the households we helped also received a fuel grant to help towards their energy bills.

Our advice changes lives

We do more than fix immediate problems. Our advice makes a significant difference to the people we help[16]

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.[16]

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.[16]

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.[16]

We have a positive impact on people's lives[16]

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.

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

Our value to society

We use an established model[17] 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 2023/24 for every £1 invested in Wiltshire Citizens Advice we generated at least:

£2.60
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: £3.84 million

£22.54
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: £33.37 million

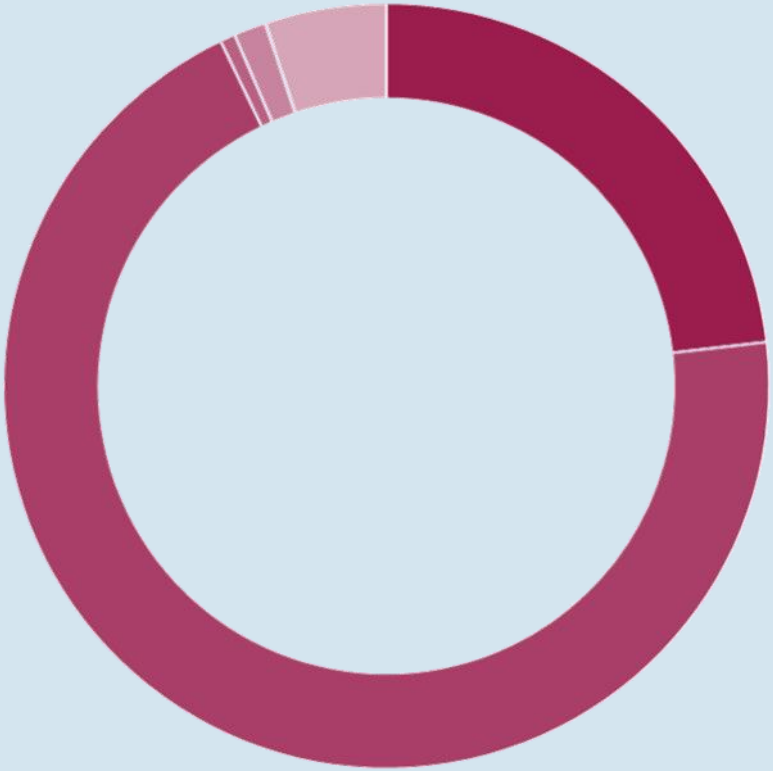
£8.53
in value to the people we help (financial outcomes of advice)
As part of our advice, we can increase people's income, through debts written-off, taking up benefits and solving consumer problems

Total: £12.63 million

17. *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/*

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!**



Wiltshire Council - Core
£343,000 23.2%

Grants & Projects
£1,032,100 69.7%

Donations
£9,384 (unrestricted) 0.6%

Town & Parish Councils
£20,231 1.4%

Other Income
£75,841 5.1%
(inc interest & trading activities)

£1,480,556
income for 2023/24

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

Working in partnership with Wiltshire Council

MACMILLAN CANCER SUPPORT

Money & Pensions Service

COMMUNITY FUND

Wiltshire Community Foundation

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

Access to Justice Foundation,
Aster (for Wiltshire Money)
Community First,
Devizes Foodbank,
Doorway,
Household Support Fund, funded by the UK Government,
MS Society, Salisbury & District Group
Malmesbury & Cricklade Foodbank,
Multiply *(through Wiltshire Council),*
Office for Veteran Affairs,
Salisbury Foodbank,
Selwood Housing,
Wessex Water,
Wiltshire Town & Parish Councils.

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

How your support helped

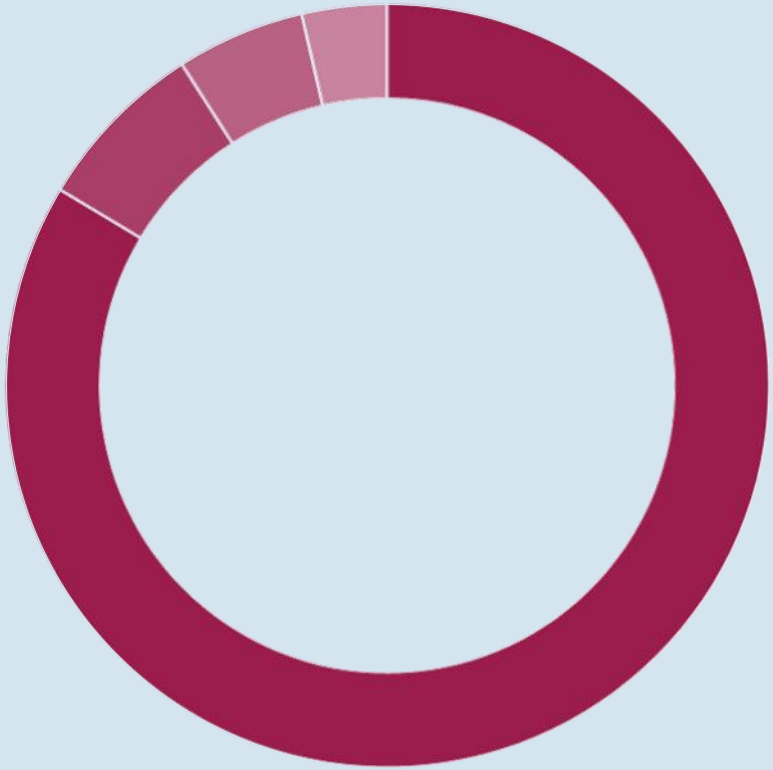
What it costs to provide a quality advice service, delivered by highly skilled staff and volunteers (who donate their time and skills for free), in the heart of the local community where it is most needed.

Staff and Volunteer Expenses
£1,274,359 83.6%

Premises
£112,348 7.4%

Office Expenses
£83,093 5.4%

Other Expenses
£54,801 3.6%



£1,524,601
expenditure for 2023/24

2010

the four CABx within Wiltshire Unitary Authority merge to form Wiltshire Citizens Advice

2015

Citizens Advice introduce webchat

2016

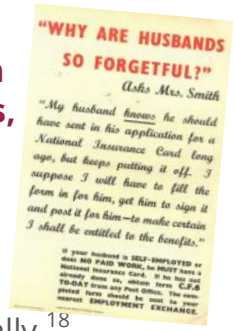
After years of us campaigning the government announces a ban on letting agents' fees

2020

The coronavirus pandemic, followed by a cost-of-living crisis cause unprecedented challenges for us and the people we help. Despite this, our staff and volunteers remain resilient

2024, our most recent volunteers begin training

Volunteers: the ♥ of our service


"WHY ARE HUSBANDS SO FORGETFUL?"

Asks Mrs. Smith

"My husband knows he should have sent in his application for a National Insurance Card long ago, but keeps putting it off. I suppose I will have to fill the form in for him, get him to sign it and post it for him—to make certain I shall be entitled to the benefits."

If your husband is SELF-EMPLOYED or does NOT PAID WORK, he MUST have a National Insurance Card. If he has not already done so, obtain form C.F.8 TO-DAY from any Post Office. The completed form should be sent to your nearest EMPLOYMENT EXCHANGE.

Citizens Advice was created during the Second World War. Volunteers ran the service, helping people with issues relating to the loss of ration books, homelessness and evacuation. Fast forward 85 years and volunteers remain a crucial part of the charity, ensuring we are there when needed.

Today, around 16,000 people across England and Wales volunteer to help deliver our service alongside 8,000+ staff. Wiltshire Citizens Advice employs **52 staff** who work alongside **more than 50 volunteers** to deliver our service locally.[18]

14,425 hours donated

by volunteers at Wiltshire Citizens Advice in 2023/24.[18]

During the year we welcomed several new volunteers to the team with the majority starting as Trainee Advisers, others joined our Research and Campaigns group, or our Board of Trustees. 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.

The value volunteers add to our service, and to the lives of people needing support, can be life-changing. We also hear how much our volunteers get back personally from giving their time: whether it's the enjoyment of working as a team, learning new skills or campaigning on issues close to their heart.

The dedication and commitment volunteers show to helping make a difference, particularly when demand for our help is so high, is incredible. Whatever their role we thank all our volunteers for their dedication, skills, energy and support to the service. We simply couldn't do what we do without them!

Interested in volunteering with us? Visit: **citizensadvicewiltshire.org.uk/volunteer**

18. Management information 2023/24

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.

Email advice

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

citizensadvicewiltshire.org.uk

Telephone advice

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

Freephone 0808 278 7995

Lines are open Monday to Friday, 9am—4pm

Online advice

You can find self help information at **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.

Relay UK (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 on

18001 then **0800 144 8884**

For up-to-date details of all our current **opening times**, visit our local website: **citizensadvicewiltshire.org.uk**

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

citizens advice Wiltshire

Wiltshire Citizens Advice is a registered charity.
Charity registration number: 1062219.
Registered office: Wiltshire Citizens Advice, Trinity House, Bryer Ash Business Park, Trowbridge, Wiltshire BA14 8HE.
Company limited by guarantee in England & Wales. Registered number: 03204218.
Authorised and regulated by the Financial Conduct Authority. FRN: 617798.
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