Making a difference with trusted advice

citizens advice Wiltshire

Annual review 2024/25

What clients say about us

"Thank you for your help today, speaking to someone like you has made me feel supported and that there are options for help.

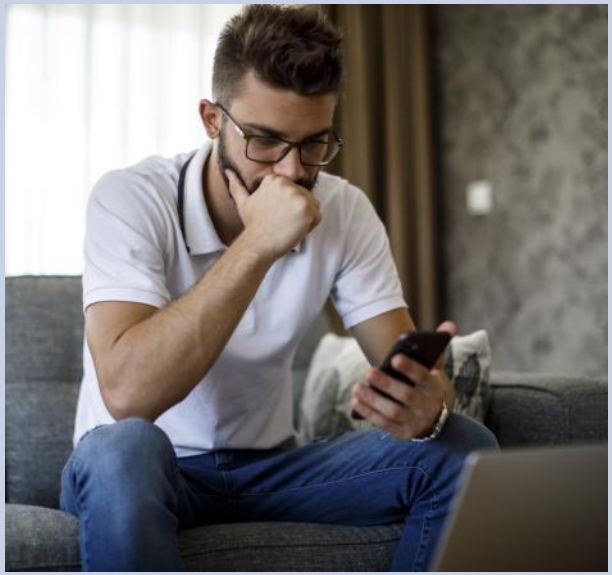
I always feel that because of my job that I should be in a stable place financially and that I don't have the right to ask for help when there are probably people worse off than me but I am really struggling and at the moment it is the worst it has ever been. So thank you for being supportive. It really means a lot."

"Thank you for all your help and good advice yesterday - it's deeply appreciated - the encouragement is life-enhancing...

I'm so grateful to you and your colleagues, and thank you all for listening, kindness and caring."

"I would just like to thank you once again for all your help and assistance today. You made me feel listened to, valued and have given me avenues to take in order to best help myself out of this situation I've found myself in.

Honestly after having many doors closed in my face and being pushed back and made to feel deterred from even trying, speaking with you was like a breath of fresh air and I'll forever be grateful to you for that."



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.

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.

The Citizens Advice service is made up of the national charity, and a network of around 240 independent local Citizens Advice charities in England and Wales.

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.

Contents

4 Report from our Chair

8 Why we're needed

10 How we're helping people

24 The difference we make

28 How we're supported

A message from our Chair

I'm enormously proud to be opening this annual review for 2024/25. Proud of our volunteers and staff who worked tirelessly for the thousands of people who needed our advice and support last year. Proud to have been Chair of this organisation for the past six years.

The UK has experienced some major changes over the past financial year, with strains and levels of financial burden felt by the majority of families, pensioners and people in general.

The change in government in July 2024 has shown no perceptible improvement to the cost of living, of spiralling energy costs, of reductions in unemployment or of additional benefits for disabled people, the waiting lists for operations and procedures within the NHS or the reduction in taxes and other financial burdens incurred by average working people within the UK.

This is a sombre summary of the UK's current situation, but we need to understand these so as to appreciate the pressure that exists, which in turn has placed an increased pressure on our own organisation's resources to respond to the calls for help from thousands of people within Wiltshire and the surrounding area.

This is why Citizens Advice was founded in 1939 as a charitable organisation to offer help and assistance for every person within our country.

We are a source of knowledge and experience to any 'government of the day', and are often called upon to advise on what people in our communities have as needs and expectations.

Specifically the recent highly publicized proposed changes to PIP entitlement, the freezing of Universal Credit health element at current levels until 2029 for existing claimants and reducing it for new claimants to £50 per week from

2026/27 were strongly and vociferously opposed by our organisation and several other charities, which in turn led to the government agreeing to modify this bill and also to delay any changes to PIP until a review is undertaken.

These are actions that Citizens Advice is often able to positively influence for the good of people in general, as we have first hand knowledge of the everyday pressures that people have to contend with.

Wiltshire Citizens Advice has been fortunate to receive funding from several organisations, led by Wiltshire Council, who have contributed substantially to our costs, along with many others, such as Pension Wise, MAPS, the National Lottery and many other organisations.

Whilst Wiltshire Council (WC) has been our largest contributor, their funding over the last ten years has reduced from covering 65% of our costs, to c.30%, and we have needed to look for additional funding from other areas. We are very grateful for the ongoing support that we have received from WC, and for agreeing to fund our operation for the next five years, which allows us a level of certainty in our future funding.

Many people think that Citizens Advice is funded via the government, and are surprised to learn we are a registered charity and need to continually find ways to gain the finances that are essential to keep our services functioning.

Over the last twelve months we have helped 12,345 people in Wiltshire with 42,676 issues, and we have done this via our team of 51 employees and additional and much valued assistance from trained and experienced volunteers, working from our four main offices and also from home, as needs demand.

Our main areas of assistance have been on Housing, Benefits, including PIP and Universal Credit, and Financial capability and debt, including council tax arrears, rent arrears and fuel debt.

We have handled a variety of other issues, where people have often felt powerless to understand and identify available options, and we have helped with food banks and the issuing of food bank vouchers.

Our team has been tireless in their efforts to offer advice and assistance, and have tried to reach out to everyone in need of support within our community.

It is with this in mind that I must commend our CEO Suzanne Wigmore, our Senior Management team and every person, both employees and valued volunteers for their personal involvement and commitment to our great organisation.

This is the last report that I will submit, as I intend to step down from the Trustee Board in autumn 2025, having been involved with the organisation for seven years. It has been an honour to be part of such a team and I know that it will continue to adapt and offer a seamless level of assistance to our community.

Barrie Driscoll, Chair of Trustees

We helped thousands of people in 2024/25

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 2024/25 this included[1]:

12,345 people
were helped with one-to-one advice given over the phone, by email, in person, or on webchat.

42,676 issues
helped with.
benefits, family finances and housing issues saw the biggest demand for support.

325,621 visits
to the Citizens Advice website from Wiltshire. Our local website had more than **200,000 visits**.

4,125 calls
were answered by our Adviceline team, and
3,025 emails
for advice, responded to.

2 in 3 people
were helped to solve their problem.

7 in 10 people
said we helped them find a way forward.

3 in 5 people
said they felt less stressed, depressed or anxious after speaking to an adviser.

£4.5 million
was saved by the government and public services from the advice we delivered. That's **£2.88 for every £1 we spent** on the service.[2]

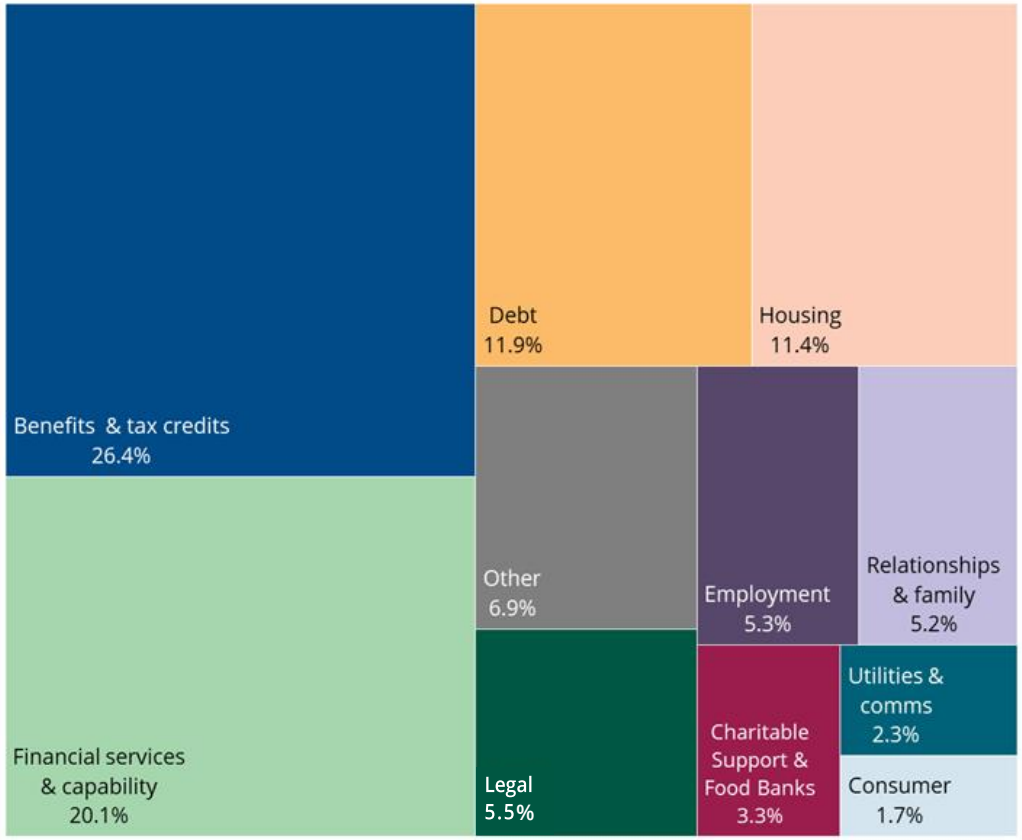
1. 2024/25 Management information, including Client Experience surveys. Website visits apportioned to Local Authorities (Wiltshire Unitary Authority in this case) based on percentage of adult (16+) population: Census 2021 adjusted for internet use levels.
2. Financial Modelling Tool 2024/25. For information on how we modelled our financial value see page 25.

...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 2024/25 this included[3]:

- **11,263** Benefit issues
- **1,389** Charitable support & food banks
- **723** Consumer issues
- **5,075** Debt issues
- **2,281** Employment issues
- **8,567** Financial services & capability
- **4,883** Housing issues
- **2,323** Legal issues
- **2,232** Relationships & family issues
- **991** Utilities & communications
- **2,949** Other, including Education, GVA & hate crime, Health, Immigration, Tax, and Transport.



3. 2024/25 Management information.

Why we're needed

Our service starts by recognising why we're needed in the first place. Life is complicated. Sometimes people encounter challenges and problems that they don't know how to deal with, and they need help to overcome.

Around three quarters of the people we helped to resolve their problem say they could not have sorted the problem without us[4]

Problems can make everyday life harder

The majority of people we help experience a big life change before coming to us. All the people we asked told us their problem affected their lives negatively, including causing anxiety and financial difficulty. 97% said their issue made an aspect of their life a lot more difficult.[5]

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.[6] This is particularly important as 1 in 4 people turn to us when they have to take action urgently.[4]

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.[5]

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

People's problems affect other aspects of their lives[5]

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

More than 6 in 10
were struggling financially due to their problem

Around 4 in 10
had a more unstable housing situation

Around 4 in 10
had difficulty in relationships / friendships

6 in 10
had difficulty getting on with their day-to-day lives

Over 3 in 10
had difficulty keeping or finding a job

4. 2024/25 Management information (Client experience survey).
5. Outcomes and Impact Research, Citizens Advice (2020).
6. Outcomes and Impact Research, Citizens Advice (2017).

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

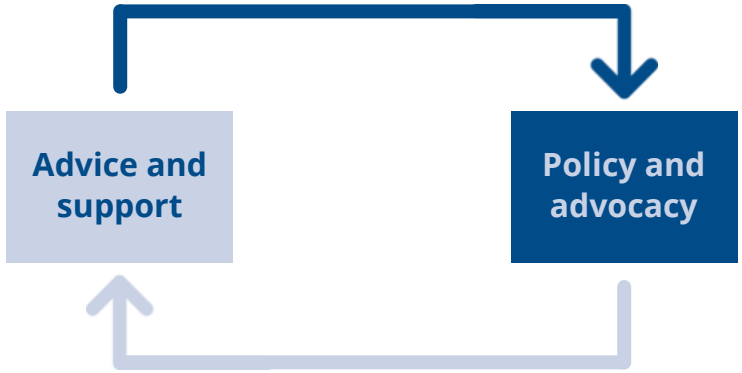
What we do

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]

Our analysis of the problems people are facing

People face far more problems than they should because policy fails them. No-one sees that more than we do at Citizens Advice: we help more people with more problems than anyone else.

Over the next few pages we'll explore in more detail the main issues people turned to us for advice and support with last year. We've also highlighted just some of the examples of where our *Advice and support* work feeds into our *Policy and advocacy* work (referred to locally as *Research and Campaigns*), and vice versa — starting with our recent efforts to support more young people. This includes a new report, *The Youth Penalty*, which explores the key barriers young people face, why they struggle to access support, and what needs to change.

7. 2024/25 Management information.

The Youth Penalty: The Barriers for Young People in Benefits, Work and Housing

A few years ago our Research & Campaigns Group began researching into why under 25s were under-represented in our client data and what we could do to reach more young people. We learnt a lot and since then we have:

- **Created a toolkit** to promote our services to young people
- Used our research to **successfully apply for funding for a dedicated project to support those under 25** *(see page 17)*
- **Gathered insights from our advisers** to understand the issues young people are facing, and **published these in a report, *The Youth Penalty***, to call for change.

Our research found young people face systemic disadvantages in wages, benefits, and housing, creating financial hardship that can lead to **debt, insecurity, and homelessness**.

Our key findings:

Benefits: Young people receive a lower Universal Credit (UC) allowance, face stricter conditionality and are more likely to be sanctioned, making it harder for them to cover essentials like rent, food, and bills.

Employment: The minimum wage for young workers is lower than for those aged over 21, despite them often doing the same job. Many young people rely on **zero-hours contracts**, which offer **little job security** and unpredictable incomes. They're also more likely **to face dismissals**.

Housing: Many young people struggle to afford rent due to **the Local Housing Allowance rates**. In particular the **Shared Accommodation Rate** limits young people's ability to secure independent housing. Youth homelessness is increasing.

Our key recommendations - the government must take urgent action to **end the youth penalty** by:

- **Scrapping age-based wage tiers**
- **Providing all workers with day 1 employment rights**
- **Investing in skills and careers support**
- **Increasing the minimum wage**
- **Abolishing the lower UC rate for under 25s**
- **Unfreezing the Local Housing Allowance**
- **Scrapping the Shared Accommodation Rate**.

You can download a copy of the report, **The Youth Penalty - How Young People Face Disproportionate Challenges with Benefits, Work, and Housing**, from our local website.

Was this the year things would get better?

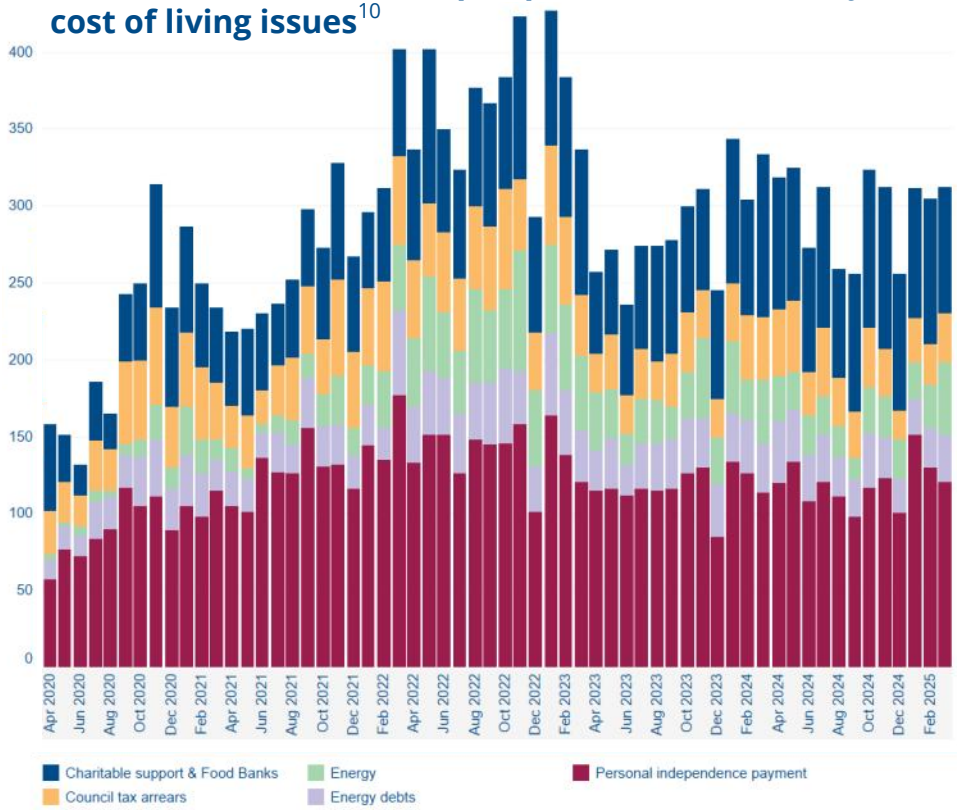
With inflation falling and some government policy measures taking effect, we started 2024/25 hoping that the cost of living crisis was finally easing for those who've been hit hardest. While inflation was down from its double digit high, people were still being hit by above-inflation price rises. Average UK private rents increased by 8.9% in the 12 months to April 2024[8]; and rents in social housing increased by as much as 7.7% in April 2024.[9] Essentials continued to cost more than they did the year before; and incomes, especially benefits failed to keep pace. For more and more people the sums just don't add up any more. Our data seemed to confirm that — while cost of living issues were down from their peak they continued at very high levels throughout 2024/25.

Cost of living issues — that's everything from trying to pay an energy bill, to covering the rent or getting a food bank voucher — 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. But in 2024/25 there were signs the cost of living crisis was turning into a debt crisis, with a 10% increase in the number of debt issues we were helping people with.[10] Every day we hear from people whose 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.[10]

People want to work, pay their way, and look after their families. But it's never been harder. Many people we advise are in a negative budget, trapped in the red, no matter what they do, or how many hours they work. Many 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.

The number of clients helped per month with 5 key cost of living issues[10]



8. ONS Private rent and house prices, UK: May 2024.
9. Limit on annual rent increases 2024-25, gov.uk.
10. 2024/25 Management information.

Inadequate incomes and benefit issues

2024/25 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 budgeting advice, that shows no sign of abating. And most concerningly, it's getting harder for us to find solutions.

Advising people with problems related to welfare benefits, housing, and managing their family finances, including crisis support accounted for almost three quarters of all the issues we helped local people with in 2024/25.[11]

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 **1,874 general benefit entitlement checks**.[11]

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

Last year, we helped with **more than 11,000 benefits issues**.[11] More than **3,500 issues** were about **Universal Credit (UC) —** almost a 25% increase on the year before. Existing issues were exacerbated by new ones related to people having to move to UC from legacy benefits. A further **2,527 issues** were to do with **Personal Independence Payment (PIP)**. Many of these were about delays in getting PIP or issues with medical assessments.[11]

Growing levels of ill-health, combined with ongoing 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.

Then in March 2025 the government published its plans to reform disability benefits in its Pathways to Work Green Paper. While we recognise the benefits system needs to work better for people who rely benefits, these proposals seemed to be far more about saving money than helping disabled people into work. These changes included cuts to disability benefits and the tightening of eligibility for PIP and Universal Credit's health element, with the aim of cutting disability and health benefits by £6.4 billion per year by 2029/30.

Through our data we have seen the current system driving disabled people into financial hardship, meaning plans to reduce entitlements and restrict eligibility will further exacerbate the problem. They're also unlikely to achieve their stated aim of encouraging disabled people into employment. Much of 2025 was going to be needed to campaign against these cuts. While out of the scope of this report, by summer 2025 we, along with many other charities had helped to force the government to backdown on some of their proposals.

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 sanctions, or deductions for advance payments, leaving them struggling to keep up with their bills and vulnerable to debt.

1 in 4 households

on Universal Credit are in a negative budget.[12]

11. 2024/25 Management information.
12. The National Red Index, Citizens Advice 2024.

Negative budgets and growing debts

Many low-income families continued to face difficult decisions, such as whether to heat their homes, or feed their families.

We helped with almost **500 fuel (gas, electricity, oil etc.) enquiries**, mainly from people unable to pay their energy bills, for some we were able to supply fuel vouchers, including for people unable to afford to top up their prepayment meters.[13]

As the year 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.

1,389 enquiries

for charitable support, such as foodbank referrals[13]

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.[13] Financial capability **— budgeting, helping people get the best deals on their utilities, and maximising their income** — accounted for **more than 1,800 enquiries** last year, double the year before.[13]

We also helped people with more than **5,700 debt issues**.[13] **Council tax arrears, fuel (energy) debts and rent arrears** were the three main debts people sought advice for.[13] 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.[13] They're building up debt just to get by, with no way of repaying what they already owe.

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.

£9,000+ worth of debt

the average amount of debt people owe[13]

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 **840 divorce / separation issues.**[13]

Access to affordable legal advice has also become a growing issue in recent years. Last year we helped with **660 enquiries** from people needing help regarding a **solicitor or barrister**.[13]

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 rents continued to rise, creating a shortfall between rents and LHA rates, meaning for some people their housing benefit did not cover their full rent.

In part due to strong campaigning by Citizens Advice and other charities, in his Autumn Statement of November 2023, the Chancellor said he had listened and that from April 2024, he "would therefore increase the Local Housing Allowance rate to the 30th percentile of local market rents." Albeit this being based on September 2023 rents, and by the time of the Autumn 2024 Budget, we were again needing to make the case to government for the uprating decision in April 2025.

In the 12 months to September 2024, average private rents in England rose by 8.5%[14], again creating a shortfall between people's rents and the support they received for their housing costs. In some cases this can lead to debt in the form of rent arrears, and ultimately eviction and homelessness.

In 2024/25 we helped with more than **855 issues related to Housing benefit / Housing element of Universal Credit, almost 500 issues to do with rent arrears** and another **4,883 Housing problems**.[15] **More than a quarter (1,260)** of which were about **problems with private rented property**.[15] Disrepair, including damp and mould in properties, as well as other issues with repairs and maintenance and problems with tenancies and deposit schemes were common enquiries.[15]

The unaffordability of private rents and a lack of social homes meant helping people **find somewhere to live** was another common problem **(679 issues)**.[15] Others sought our help because they were **homeless** or were facing being made homeless — Section 21 'no fault evictions' were one of the most common reasons for this.[15] The government has announced plans to ban these types of evictions but while we wait for it to become law, tenants are still at risk of being evicted.

Housing costs are the biggest driver of negative budgets - **nearly 40% of private renters** in the bottom income quintile are in a negative budget.[16]

Here 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, high energy costs, and consistently unaffordable housing costs. While the change needed is a generational challenge, there are low cost improvements government could make that would lift people out of a negative budget and make living standards better for low-income families. Heading into 2025/26 we will keeping pushing to make these a reality and speaking up for those most impacted.

14. ONS Private rent and house prices, UK: October 2024.
15. 2024/25 Management information.
16. The National Red Index, Citizens Advice 2024.

Working in partnership to increase our reach

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

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

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

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

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

Many of the problems people come to us with are complex[17]

3+ issues
on average, we help people with more than 3 issues

53%
of people who come to us with a debt problem also have a benefit issue

Almost 2 in 3 people
who come to us for a foodbank voucher also have a benefit issue

We help people find a way forward

3 in 4 people
we helped to resolve their problem said they could not have resolved it without us

17. Management information 2024/25.

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

189 people helped with **1,376** issues
£508,538 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 to support people from these groups.

In the first full year of this project we supported **189 people** with **1,376 issues**. And it has helped us to significantly increase the numbers of young people accessing our services, with 28% of the people accessing this project being under 25 years old.

This project has also enabled us to create new partnerships with organisations we haven't traditionally worked with. Our work with these partners has created truly joined up services for people who need it most and may otherwise have struggled to navigate systems. The direct referral processes and ability to work with those already supporting clients in other areas has led to the smooth resolution of issues and fantastic outcomes.

Last year we helped the people supported by this project **gain more than half a million pounds in additional income**, alongside this **more than £125,000 of debt was written off** and thousands more was managed through repayments.

The learnings from this project contributed to our The *Youth Penalty* report, *(see page 11)* which highlights the unfair systems applied to young people and the challenges they face.

MS Project

22 people helped with **68** issues

£100,000+ income gained
£10,000 debt managed

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

Carers Together Wiltshire

We're are also part of a partnership providing tailored support to unpaid carers across Wiltshire, under the umbrella Carers Together Wiltshire. The partnership is led by Age UK Wiltshire, who along with Alzheimer's Support, Community First, Wessex Community Action, Wiltshire Service Users' Network, and ourselves provide a range of support services to adult unpaid carers.

Macmillan Benefits Advice Service

491 people helped with **1,492 issues**

£1.53million 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 15 years in Wiltshire, helping **more than 3,000 people**, gain **more than £10 million** in financial outcomes.

Carers Project

185 people helped with **919** problems

£446,000 income gained
£64,000 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.

Case study

How our advice helped Paul* and Dean*

Paul and his friend, Dean who he cares for, came to for help in resolving an issue they were having with the DWP. They were disputing the removal of an income based top up to Dean's ESA, and despite them sending all the required information they had not heard from the DWP for over a year.

Our Carers project caseworker diligently spend hours gathering all the information and details together to dispute the removal, but equally we heard nothing. We then escalated the issue with the DWP and also submitted a complaint to them regarding their poor administration and again, requested that the ESA top up money be paid.

Eventually the top up to Dean's ESA was put back, and his payments reinstated. He also received a backdate of more than £1,000, to cover the period when the payments had been stopped.

Furthermore, because the top up to Dean's ESA had been stopped, he also missed out on two Cost of Living payments, worth around £600. We helped them recover these missed payments too.

Paul and Dean also received an apology from the DWP for the way the case had been handled.

*client names have been changed

Pension Wise

We've been delivering a Pension Wise service since 2015. We work in partnership with two other local Citizens Advice — Buckinghamshire and West Oxfordshire to form the largest Pension Wise partnership with a team of 17, including 13 guiders who deliver the appointments.

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

In 2024/25 the entire Citizens Advice Pension Wise service:

- **Completed 76,926 appointments**
- **Averaged 92% quality assurance pass rate**

In 2024/25 the Wiltshire Citizens Advice partnership:

- **Completed 7,139 appointments**
- **Averaged 94% quality assurance pass rate**

Client feedback

What Max* said about the service he received from Pension Wise

"I recently requested advice from Pension Wise. I had a telephone appointment... with Guy, to advise me on what my options might be for my pension money.

"Guy was quite frankly amazing! From the beginning he was patient, clear, knowledgeable and understanding of my specific situation. I am a non UK tax payer at present, so this was a daunting task for me to navigate. Guy spent over an hour with me explaining all the options that are open to me, going into more specific detail with those options that best suited me. Like most people, I only look into things when I need to, so in some ways he was starting from scratch with me, but Guy never made me feel that I was asking silly questions. It was the most enjoyable and most helpful conversation I have ever had regarding pensions! I now feel that I have enough information to make good choices regarding my pension from now onwards.

"You are really lucky to have Guy as an employee and I thank my lucky stars that when I approached Pension Wise, Guy was the one allocated to meet with me.

Please pass on my thanks again to Guy."

*client name has been changed

Wiltshire Money

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

In the last year Wiltshire Money has continued to develop their membership offer through their website and regular newsletters, to provide their members with more resources and a dedicated training programme. This has helped to grow their membership to more than **550 members** from a range of organisations.

Members get together through quarterly forums, subject specific focus forums, and training events. **Wiltshire Money Forums** bring together front-line staff to share good practice, support each other and to receive updates and information.

MaPS Debt Advice Project

342 people helped with **1,686 issues**

£478,000 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

325 people helped with **3,302 issues**

This year marked the end of our Multiply project, which was funded through Wiltshire Council as part of the Multiply programme, to provide debt and budgeting advice to those struggling with money. This worked alongside numeracy courses, with the aim of getting people to think about everyday applications of numeracy skills and understand monthly budgeting and debt management options.

In 2024/25, this project reached 325 adults across the county who needed support to manage their money. 90% of clients who attended an appointment said that it had helped them feel more confident in managing their budget and finances.

Outreach and working in the community

The main challenge for us post Covid has been to reach more people in the community who are being impacted by the cost of living crisis. In autumn 2022 we started joining foodbank sessions in Salisbury, and since then we've continued to expand our outreach offer to work with more partners, in more locations across Wiltshire, to support their clients.

Foodbank projects

We offer a drop-in service during foodbank sessions for people picking up a food parcel to be able to approach an adviser and get advice on the spot, and receive ongoing casework following this, with issues such as debt, budgeting, benefits and housing.

Trussell Foodbanks

391 people helped with **2,615** issues

£1million+ income gained
£500,000+ debt written off

Going into 2024, the service we provided in Trussell foodbanks was well established - with the previous two years having seen us open outreach sessions in five Trussell foodbank locations (Salisbury, Malmesbury, Cricklade, Amesbury and Devizes). The extent of the continued cost of living crisis has been demonstrated by the continued high numbers of people accessing advice in these foodbank settings. Across the five locations, our advisers supported 391 people with 2,615 issues during 2024/25. The impact of these interventions has been enormous, with income of over £1 million (£1,185,718) gained for clients and debts managed of £547,923, of which £527,254 was written off. Not to mention the overwhelming impact on clients' confidence, wellbeing, ability to manage their situations thanks to the advice and support of our team.

Local Outreaches

67 people helped with **599** issues

Thanks to the success of our Trussell funded foodbank projects, we were able to gain funding from the Health Inequalities Fund and the Household Support Fund to expand our work during 2024/25. We are now in a further five locations (Calne Melksham, Warminster, Corsham and Chippenham) in either foodbanks or community settings, such as Doorway. This has ensured that we have a face to face presence where people need us most. It has also enabled us to build relationships with local partners to work together to ensure that people are getting the most relevant support from each organisation.

These projects have supported 67 people with 599 issues since the autumn/winter of 2024. These locally focused outreaches have already made significant changes to people's lives, with client outcomes of £32,990. We hope to continue to expand this work as we have seen the tangible impact for people's ability to access advice, particularly those who could not have contacted us via other methods.

Surviving Winter Campaign

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 2024/25 we gave out more than **£10,000 of grants to 78 households** who were struggling to afford fuel to heat their homes during these colder months. Alongside these grants that provided short term support to households with a member over pension age, or with a health condition, we also provided benefit advice to help increase household incomes in the long term. We gave advice and support to **85 households with benefit applications** related to health conditions, for benefits such as PIP and DLA. This led to an estimated **£141,050 of income gained for clients.**

Resettlement Project

27 families helped

£129,000 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.

citizensadvicewiltshire.org.uk

The Household Support Fund

Throughout 2024/25 we had access to the Household Support Fund, which is funded by the UK Government. We used this funding to provide support to local families. This included direct financial support via grants, and advice on income maximisation for people struggling to make ends meet. In total, we were able to give **£24,000 of grants to 137 households** to help with essentials, such as food, energy, housing, transport and household goods. A further 41 people received tailored advice about options for increasing their income and reducing their outgoings.

Wessex Water

We 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 **135 applications for clients**.

Our advice changes lives

We do more than fix immediate problems. Our advice makes a significant difference to the people we help[18]

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, housing 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.[18]

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.[18]

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.[18]

We have a positive impact on people's lives[18]

6 in 10 people

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

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.

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

Our value to society

We use an established model[19] 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 2024/25 for every £1 invested in Wiltshire Citizens Advice we generated at least:

£2.88
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: £4.56 million

£22.92
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: £36.33 million

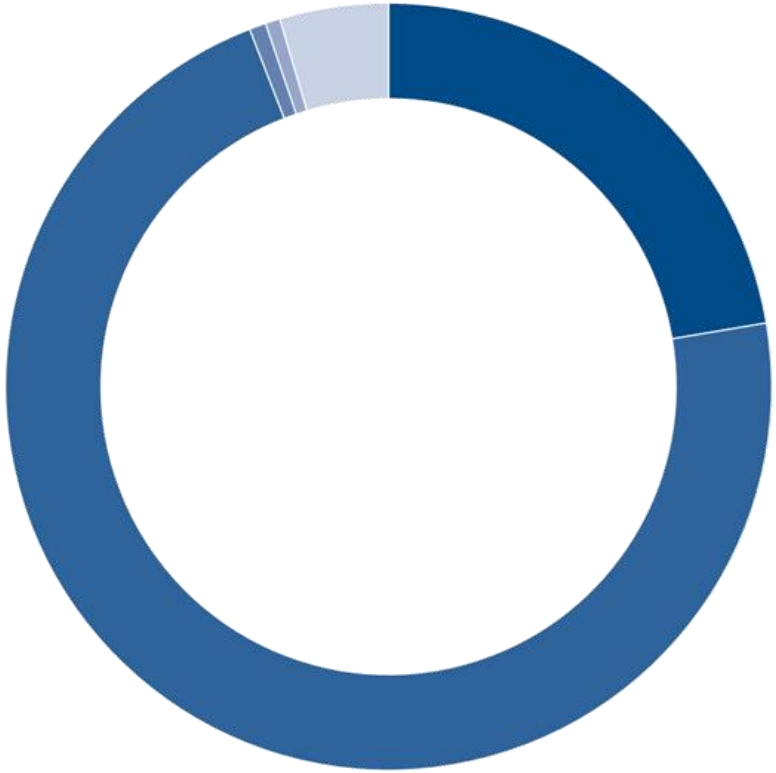
£10.24
in value to the people we help (financial outcomes of advice)
As part of our advice, we can increase people's income, through debts written-off, taking up benefits and solving consumer problems

Total: £16.24 million

19. *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
£348,500 22.3%

Grants & Projects
£1,119,019 71.8%

Donations
£10,951 (unrestricted) 0.7%

Town & Parish Councils
£9,690 0.6%

Other Income
£71,445 4.6%
(inc interest & trading activities)

£1,559,605
income for 2024/25

Thank you to all our funders. We gratefully acknowledge all funding support *(also see page 27):*

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 26):*

Adrian Swire Charitable Trust,
Aster (both for Wiltshire Money);
Carers Together Wiltshire (Wiltshire Council through Age UK Wiltshire);
Community First (Building Bridges);
Devizes Foodbank;
Household Support Fund (HSF) - funded by the UK Government;
Health Inequalities Fund and HSF for foodbank outreaches in Calne, Melksham, Chippenham, Corsham, and Warminster;
Malmesbury & Cricklade Foodbank;
MS Society, Salisbury & District Group;
Multiply (through Wiltshire Council);
Office for Product Safety & Standards;
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.

citizensadvicewiltshire.org.uk

How your support helped

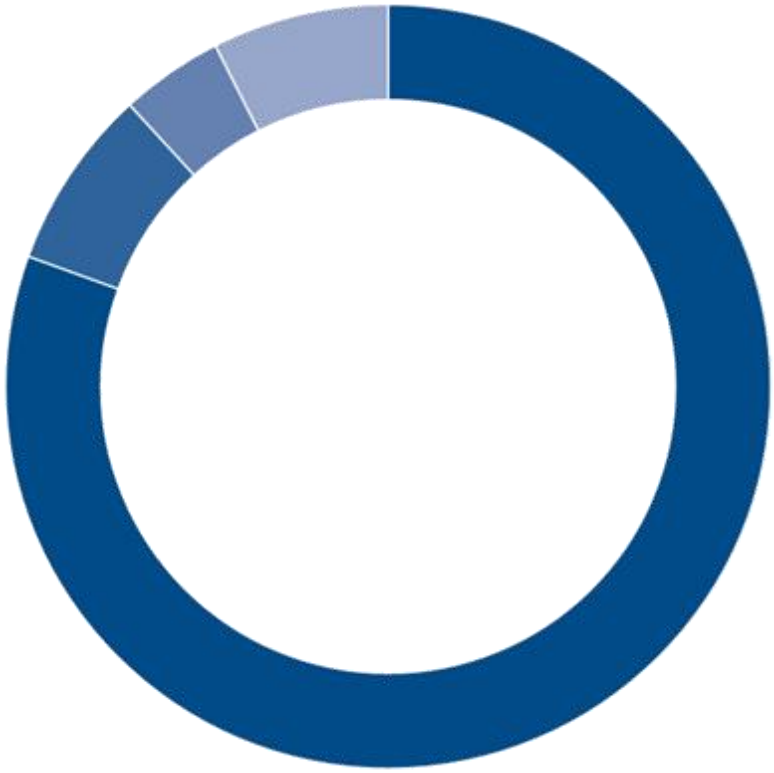
What it costs to provide a quality advice service, delivered by highly skilled staff and volunteers (who donate their time and skills for free), in the heart of the local community where it is most needed.

Staff and Volunteer Expenses
£1,299,588 80.5%

Premises
£123,703 7.7%

Office Expenses
£70,264 4.4%

Other Expenses
£120,240 7.4%



£1,613,795
expenditure for 2024/25

How to get involved...

Wiltshire Citizens Advice is a registered charity reliant on donations and funds from a variety of sources. Together, with the national charity and a network of more than 240 independent local Citizens Advice charities, we make up the Citizens Advice service.

Our volunteers, staff, friends and supporters ensure we're ready to help when we're needed. If you like our work and want to make a difference, why not get involved? Visit:

citizensadvicewiltshire.org.uk/get-involved

£100 million

The estimated social value of volunteering with Citizens Advice in 2024/25.[19]

Volunteer

Around 19,000 people across England and Wales volunteer to help deliver our services alongside 9,000+ staff. Wiltshire Citizens Advice employs **51 staff** who work alongside **around 50 volunteers** to deliver our service locally.[20]

Volunteers: the heart of our service

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!

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

citizensadvicewiltshire.org.uk/volunteer

19. Value of Volunteering in Citizens Advice (2024).
20. Management information 2024/25.

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.
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