

Life in Wiltshire Through Lockdown

Our annual review 2020/21



Wiltshire

Summary

Citizens Advice was founded in September 1939, as war was declared in Europe. As we recover from a global pandemic that has been described as the world's greatest test since World War II, our role remains as crucial now as it was then.

In the first year of the pandemic, advisors from across the Citizens Advice network provided 18 people a minute with personalised, free and independent advice. Our online advice was viewed 62.8 million times.

Our service transformed overnight as lockdowns prevented us seeing people face-to-face. This was a transformation made possible by the dedication of our staff and volunteers, and the progress we had already made towards providing more advice over the phone and online in recent years.

The data and stories we've collected during this period provides a unique insight into the problems people have faced over the past year, and the way the pandemic has affected their lives. This report gives a snapshot of some of those insights - and how we were there to help thousands of people in Wiltshire find a path through the uncertainty.

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We are Wiltshire Citizens Advice

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 over 265 independent local Citizens Advice charities in England and Wales.

We offer confidential advice online, over the phone and in person, for free. As well as our *core advice*, we also deliver services as part of the national network, including Help to Claim, Pension Wise and debt advice funded by the Money and Pensions Service; and locally run services, including GreenSquareAccord Tenants Support Project, Macmillan Benefits Advice Service, Building Bridges, MS Society Project, Carers Support Project, Mental Health Debt and Benefits Project, Syrian Resettlement Project, and Wiltshire Money.

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.



Foreword



I am pleased to be able to present the Annual Review 2020/21 for Wiltshire Citizens Advice.

A year that I'm sure none of us could ever imagine at the start of 2020. A year in which we would be providing services by phone, email, video and webchat but not able to see clients face to face.

During the year we have proved that we are more important to the people of Wiltshire than we have ever been. Almost 100,000 people across the county had their income directly impacted by the Covid lockdown, including those being asked to shield. Many of the people who came to us had never had to seek our services before, they were younger than our previous client group and asked us about housing and employment by email and phone.

We worked with partners across Wiltshire to provide remote services, working more closely than ever before with Wiltshire Council, including chairing one of their Covid recovery groups.

Being unable to meet during the year, we had to work double hard to look after our wellbeing and also keep in touch. We had 20 paid staff start with us remotely during the year, being interviewed online and in some cases having had new IT left on the doorstep being the only physical contact with the service.

I would like to thank all of our trustees, volunteers, staff, partners and supporters for their help and support during the year. I am proud to be part of this amazing organisation and we all look forward to continuing to support Wiltshire and beyond in its recovery.

Suzanne Wigmore

Chief Executive Officer

We're here for everyone

Every year thousands of people come to us for help solving their problems.

This means we're an important part of the community, with a credible understanding of local needs.

We use this to tailor our services and help improve policies and practices, to prevent problems happening in the first place.



£6.25million

saved by government and public services last year. That's more than **£4** for **every £1** invested in our service.

In 2020/21 we supported almost 18,000 people — that's the equivalent of **1 in every 11 households in Wiltshire¹**



8 in 10

people said their problem was resolved following our advice.



9 in 10

people said we helped them find a way forward.



6 in 10

said they felt less stressed, depressed or anxious as a result of the help they received from us.

Report from the Chair of trustees

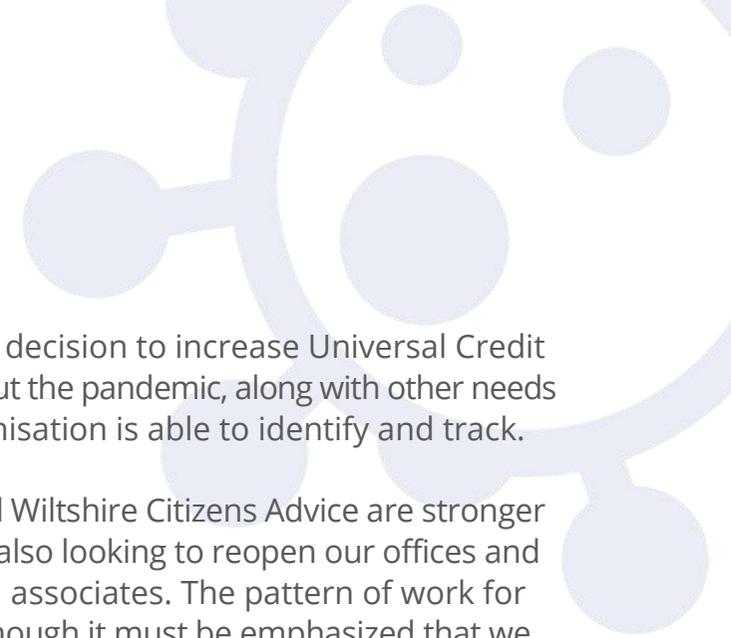


Throughout the last financial year we all experienced the effects of the Covid-19 pandemic, with every family in the country, and throughout the world, having felt the difficulties that this disease imposed on all of our lives.

Within this country we experienced three lockdowns and saw changes and downturns in employment, companies closing, social distancing and the inability to travel internationally, or even to be able to visit relations and friends.

It was during the early weeks of 2020 that our organisation made a number of evaluations and decisions, assisted by information and advice from our colleagues in national Citizens Advice, to move towards a 'working from home' arrangement for our employees and volunteers. It was clear that our services would be in demand from the people within our localities who were in desperate need of information and advice. It's not easy for everyone to understand the difficulties experienced within hundreds of families where employment and income dried up, due to the effects of the pandemic, with normal expenditure items and utility bills mounting up but with limited or sometimes no financial resources to fund these.

Throughout the first three months of the pandemic our senior management team and two of the trustees had regular daily 'online' meetings with weekly reviews, to discuss and agree a course of actions aimed at directing and supporting the efforts of our most valuable resource... **our people.**



The essential issue was seen as ensuring that we had a structure in place, supported with communication, direction and training to respond and help those people within Wiltshire who needed our support.

Issues of laptops and telecoms were evaluated, and every one of our valuable client-facing associates were offered laptops if they were needed. Our focus on training for all of our people was still a priority and our Head of operations and her team worked hard to ensure that support was continuous. This applied across all of our departments, and we were able to offer an almost seamless switch from working from our offices, to working from our homes. For this I must thank all members of our management and supervisory teams, and also, most of all, to each of our employees and volunteers who delivered our vital services to the local community throughout this whole time.

We were one of the first Citizens Advice nationally to effectively switch our operations in this way and we also offered help to other Citizens Advice to give them the benefit of our experience.

During last year we saw the departure of Gillian Guy, CEO of national Citizens Advice, and the appointment of Dame Clare Moriarty. Gillian had spent several years associated with our organisation and was an influential leader who met with and regularly advised government ministers on matters of welfare needs. It was due to data obtained from our organisation that

helped make the positive decision to increase Universal Credit by £20 per week throughout the pandemic, along with other needs and trends that our organisation is able to identify and track.

Today, Citizens Advice and Wiltshire Citizens Advice are stronger organisations and we are also looking to reopen our offices and welcome back clients and associates. The pattern of work for individuals may change, though it must be emphasized that we need to move forward to interacting with each other wherever we can, with safety and reassurance. All our office accommodation has been evaluated and we are confident that we can operate within the needs of 'health and safety' in the future.

During last year we saw the departure of two trustees, but we also welcomed two new members, Fiona Williams and Parvis Jamieson and both are already involved in active committee work. Our thanks to those who undertake this work and who try so hard to support our efforts.

In closing on last year's summary of our actions, I would commend the actions of our Chief Executive Suzanne Wigmore, along with the senior management team, who have shown a great level of dynamic leadership through this challenging time. Finally, a massive "Thank you" to each of our associates, employees and especially volunteers for delivering the service that you do and for making WCA such a wonderful organisation.

Barrie Driscoll

Chair of Trustees

We helped thousands of people in 2020/21

Whether dealing with a single issue or a complex set of problems that requires more specialist support, last year we provided one-to-one advice, support and information directly to almost 18,000 people. Thousands more viewed our online advice pages.

For Wiltshire Citizens Advice in 2020/21 this included²:



17,916 people

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



45,843 issues

helped with. Employment and housing issues saw the biggest increases in demand for advice and support.



306,633 visits

to the Citizens Advice website from Wiltshire. In addition, our local website had more than **72,000 visits**.



8,829 calls

were answered by our Adviceline team, and **5,575 advice emails** were dealt with — more than double the previous year.



8 in 10

people said their problem was solved following advice - three quarters of these said they could not have resolved the problem without us.



9 in 10

people said we helped them find a way forward.



6 in 10

people said they felt less stressed, depressed or anxious as a result of the help they received from us.³



£6.25 million

was saved by the government and public services from the advice we delivered. That's more than **£4 for every £1 we spent** on the service.

2. 2020/21 Management information. Website visits apportioned to Local Authorities based on percentage of adult (16+) population: Census 2011 adjusted for internet use levels.

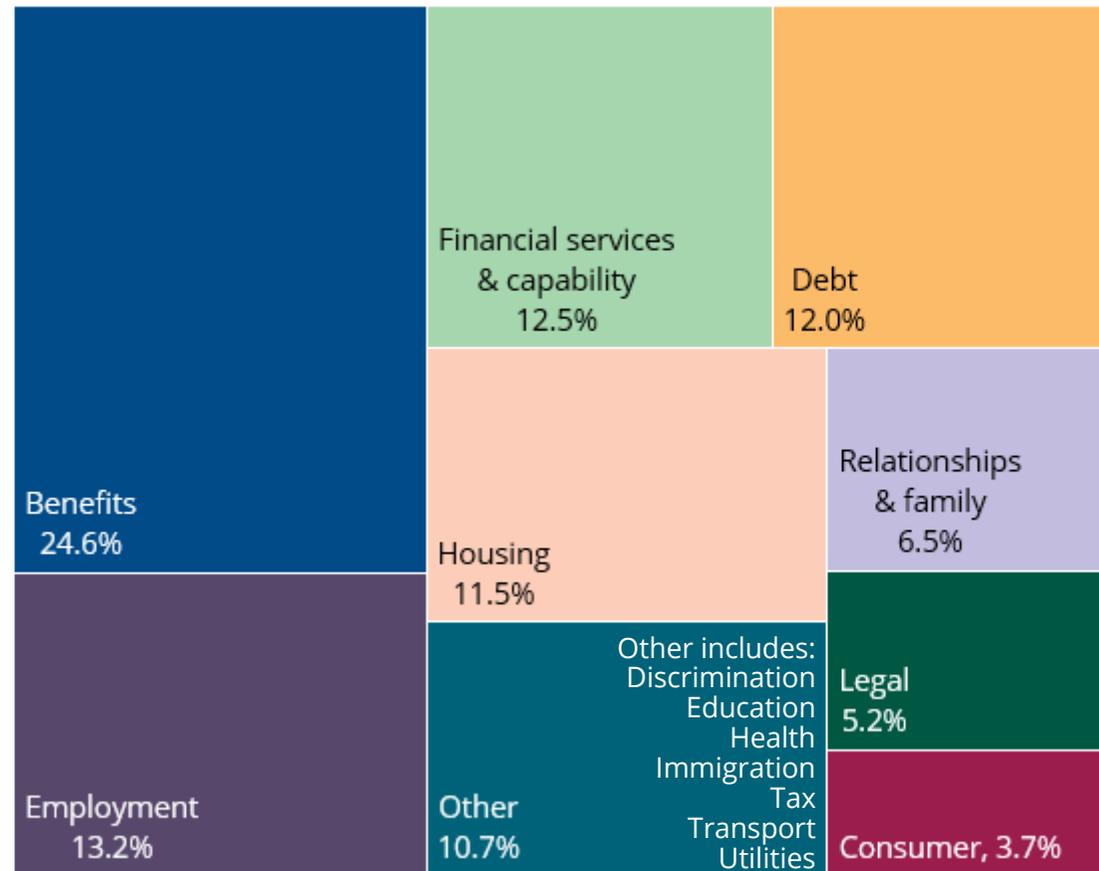
3. National Outcomes and Impact Research, Citizens Advice (2020).

... 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 2020/21 this included⁴:

- **11,284** Benefit issues
- **1,709** Consumer issues
- **5,509** Debt issues
- **6,039** Employment issues
- **5,710** Financial services & capability
- **5,283** Housing issues
- **2,406** Legal issues
- **2,984** Relationships & family issues
- **4,919** Other issues, including Discrimination, Education, Health, Immigration, Tax, Transport and Utilities.



4. 2020/21 Management information.

Responding to people's changing needs

We help thousands of people every year with many different kinds of problems. This gives us a unique insight into the challenges people are facing and the impact they have on their lives.

As the needs of our clients change, so has the advice we provide. We've seen shifts in the type of advice people need from us as a result of political and economic uncertainty, as well as Covid-19.



More than half

said the pandemic had an effect on their problem.⁵



1 in 5

said their problem came about as a direct result of the pandemic.⁵



1 in 2

felt the pandemic had affected their ability to deal with their problem.⁵

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

This last year we've much to be proud of. Against a backdrop of rapid change and uncertainty, we've continued to be a stable source of advice and reassurance to thousands of people.

How we've responded to Covid-19

The coronavirus pandemic has caused huge upheaval to our daily lives and unprecedented challenges for our service and the people we help.

When the Prime Minister announced the first national lockdown on 23 March 2020, we were well placed to adapt. We immediately switched to giving advice exclusively over the phone, via email and on web chat.

Staff and volunteers went out of their way to make sure people got the advice they needed, despite the challenging circumstances. Whether it was setting up video calling facilities for people who don't have the internet at home; partnering with food banks; or securing regular slots on the local radio, there are countless stories of incredible adaptability and resilience.

Like many other organisations, as people faced unemployment and financial shocks when the pandemic hit, we saw a surge in demand from people looking for help. There has been record-breaking demand for advice on the Citizens Advice website, which was updated on an almost daily basis as the rules around lockdowns and the support available to people changed.

We worked tirelessly to make sure everyone who needed advice at this time of national crisis was able to get it - whoever they were and whatever their problem.

How we helped

Last year we helped more people access the support they need. We've expanded the ways people can access our service and seen increased demand for advice by email, web chat and over the phone.

How people accessed our service

During the pandemic we helped people remotely — around two in every three people we helped were given advice over the phone, and one in three advised mainly via email, or web chat. This compares with the year before, when around half were helped face-to-face and the rest remotely.⁶



8,829 calls

to our advice line were answered.⁷



5,575 advice emails

were answered - more than double the year before.⁷

For some people, usually when they have a more complex set of problems that could not be dealt with at that first contact, they are given an appointment for further advice and support.

We expanded our referral pathways

Most of our projects (*see pages 16-23*) work on a referral basis, where a person self-refers, or is referred by another organisation for advice and support from us. With our doors closed during the pandemic we expanded this to include our core service to enable organisations, like food banks and homeless charities to directly refer their service users to us for advice and support.

6. People may be advised by more than 1 channel.

7. 2020/21 management information. Website visits apportioned to Local Authorities based on percentage of adult (16+) population: Census 2011 adjusted for internet use levels.

People find our service easy to access

85% find our service easy to access.⁸

Even though around 1 in 2

said the pandemic changed the way they accessed our service⁸

People are positive about their experience

Despite all of the changes to our services, around 9 in 10 were positive about their experience of seeking help from Citizens Advice, and 7 in 10 described their experience as excellent.⁸

Around 9 in 10

were positive about their experience using our service.⁸

3 in 5 said they felt less stressed, depressed or anxious as a result of our advice.⁸

Record-breaking demand for advice online



306,633 visits

to the Citizens Advice website from Wiltshire.⁷

People use our digital content in a way that works for them: to 'self-help' and solve the problem themselves, or to understand their options before they seek help from us directly.

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

Seeking advice in uncertain times

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, work and bills continue to dominate people’s concerns, this data is critical in understanding how best to help.⁹

Four enquiry areas — Benefits, Employment, Housing and Managing finances — were the top pandemic issues. They accounted for nearly three quarters (74%) of all the issues we helped people with in 20/21. While this might not sound very different to previous years, this doesn’t tell the whole story...

Like many places, towards the end of March 2020 our offices fell silent as, virtually overnight, staff and volunteers helped transform our service by providing advice over the phone and by email from their own homes across Wiltshire.

Employment issues

As the pandemic started, bringing with it the need for people to shield and self-isolate, demand for advice about employment rights shot up. Queries about pay and entitlements - which covers sick pay - were particularly common.

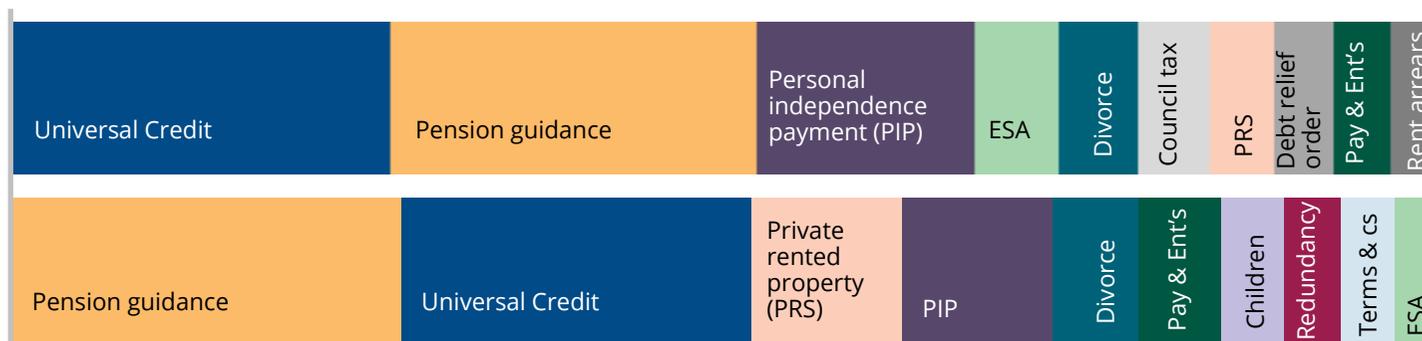
Employment became the number one issue people were seeking advice about; making up almost one in five of all problems we were helping people with — and double the usual levels of between 8%-10%.

The impact of the pandemic on jobs can also be seen clearly though our data. During the first lockdown that included the closure of schools and most businesses, as workers were laid off or furloughed, we saw a staggering increase (600%) in the

The 10 most common single issues we helped people with last year accounted for around 2 in every 5 of all the issues people sought our help with. This was also the case before the pandemic. However, some of those issues were very different in 2020/21; and, for what is probably the first time not a single debt issue featured in our top 10 enquiry areas.⁹

In 2019/20 we helped with 45,155 issues. The top 10 issues accounted for 19,183 of those ▶

In 2020/21 we helped with 45,843 issues. The top 10 issues accounted for 18,830 of those ▶



number of people contacting us about redundancy issues, including notice periods and questions about fairness.



By June 2020 advisors were helping someone every 2 minutes with a redundancy issue.

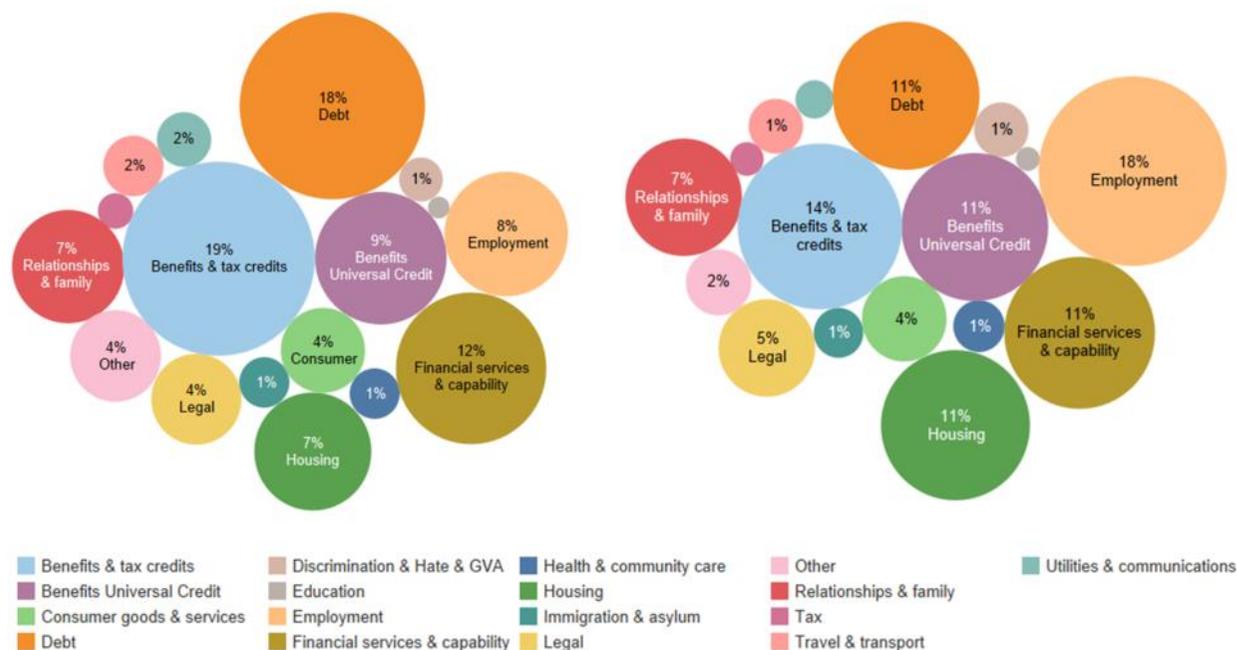
The furlough scheme was the central plank of the government’s response to the pandemic. This was something that had never been done before, and people needed information to help them understand it. From March to May 2020, they were largely around working and being made redundant while on furlough, but as people became used to the scheme the questions changed to getting a second job. As the third lockdown and home-schooling took hold, the focus was instead on if people could ask to be furloughed.

Both of these issues have since subsided significantly as employers and employees understood more about their rights and responsibilities, and as the initial wave of redundancies came to an end.

While employment advice enquiries shot up in the initial stages of the pandemic, we saw a significant reduction in the number of people coming to us for advice about debt, as payment holidays and other protections kicked in. That changed in June, when the numbers started to steadily rise in the need for advice, food bank referrals and charitable grants.

Advice issues as a percentage of all issues people sought help with between 1 April and 31 July, in 2019 (on the left) and 2020 (on the right)⁹

Employment and housing saw the largest year on year increases.



Benefits, including Universal Credit

One of the most common issues people seek our help with is for problems with Welfare Benefits. In 2020/21 we helped with more than 11,000 issues with benefits; **4,582 of which** were about **Universal Credit**. A further **2,650+ issues** were to do with **Personal Independence Payment and Employment Support Allowance** - benefits for people who are disabled, or have long term health issues that affect how much they can work.

Around a third of enquiries for advice about Universal Credit were for help when making a claim for the benefit. Demand for the Help to Claim Universal Credit service (*also see page 21*) mirrored the initial surge in applications for the benefit, which flattened off from May onwards.

Housing issues

Along with employment issues we also saw a big increase in demand for advice about housing. Around **2 in 5** housing issues were about problems with **private rented properties**, our third largest advice issue in 2020/21. This issue more than doubled (1,984 issues) compared with the previous year (866). Perhaps more worryingly, advice for helping find somewhere to live (*Access to and the provision of accommodation*), was just outside the top ten issues (*643 issues*) people sought help with.

Sadly, all this has a big impact on people's relationships. People turned to us for advice with more than **1,100 issues about divorce and separation** and almost **800 issues** relating to **children**, including issues of contact during lockdowns.

Income shocks and personal debt

While the number of people seeking our help for debt problems fell during the first months of the pandemic, due largely, we think, to the measures put in place by regulators and government to pause repayments and show forbearance to people behind on their bills, we expect the trend (*seen from July*) for rising demand for debt advice to continue as support schemes are unwound.

This will include many people who have been affected by the pandemic, and never experienced debt problems before. People in low-paid jobs who have been furloughed and living on 80% of their income, and who have spent down any savings they had, will find it difficult to repay loans and arrears even if they are able to return to work. Self-employed people who have fallen through the gaps in government support will also be at risk.

What comes next?

The development of a vaccine means that for many people life will return to normal during 2021/22. Yet for millions of people their problems might be only just beginning, as they continue to struggle with the knock-on effects of the pandemic just as the support measures put in place by the government start to be withdrawn.

This could have serious consequences in 3 key areas:

- Personal debt
- Housing and homelessness
- Inadequate incomes.

Research and campaigns

Tackling the underlying causes

Some problems are too difficult to solve through advice alone. Our evidence shows there are systematic or market failures which stop people's problems being resolved.



2 in 5 people

whose problems are not solved say it's because of another organisation or system.¹⁰

This is why our research and campaigns work is so important, both for clients and the wider population.

Our recent work has included:



Employment issues in Wiltshire during Covid-19 –

We researched the employment problems people in Wiltshire were facing during the pandemic, and the support schemes available; and then published a report on how this is affecting people's finances and ability to pay their rent, council tax and other bills.



Other key highlights - Through the media, social media and our relationships we raise awareness, inform public debate and create change for people. This year this included work on: **Mental Health, Scams, Energy Saving, Video assessments for disability benefits, No recourse to public funds, Advice needs and support for young people.**

#KeepTheLifeline campaign

We welcomed the Government's decision at the start of pandemic to increase Universal Credit and Working Tax Credits by £20 a week. This uplift has provided a lifeline for millions of families, during extraordinarily tough times.

At various points in the year as the uplift was set to be removed, we, along with the Citizens Advice network and many other organisations called for it to be made permanent to provide financial security for millions of people and help support the country's longer term economic recovery.

Why the uplift needs to stay

Every day our advisors speak to people who have had their lives turned upside down by this pandemic. Many who've never needed support from the benefits system, and others who were already on a financial cliff edge going into the crisis. As the labour market and economy recovers, it's vital that Universal Credit provides a strong safety net. Keeping the £20 uplift will help to ensure that people can cover their essential costs like food and rent, whilst helping them build financial resilience and keeping more money in the local economy.

What we've been doing in 2020/21

- Publishing blog posts, press releases and, through national Citizens Advice, submitting evidence to government and parliamentary committees
- Engaging with local MPs to urge them to keep the uplift
- Spreading the word about the #KeepTheLifeline campaign through our social media and online platforms.

Working in partnership to help more people

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 and consumer problems. These can help improve resilience and confidence when dealing with these issues in the future.

In addition, we run 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 complex¹¹



3 issues

we help people with 3 issues, on average.



20%

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



1 in 6

people who come to us with a housing problem also have a debt problem.

We help people find a way forward



Almost three quarters

of people we helped resolve their problem said they could not have resolved it without us.

11. Management information.

GreenSquareAccord Tenants Support Project



**141 people helped
with 863 issues**



**£131,414 income gained
£148,640 worth of debt
managed / written off**

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

The team works closely with GreenSquareAccord to raise awareness of changes in legislation, or policy that may affect their residents.

Housing Associations

We also work with other Housing Associations to help their tenants, often with debt or benefit issues. In 2020/21 this included Selwood Housing.

citizensadvicewiltshire.org.uk

Case study

Helen's story*

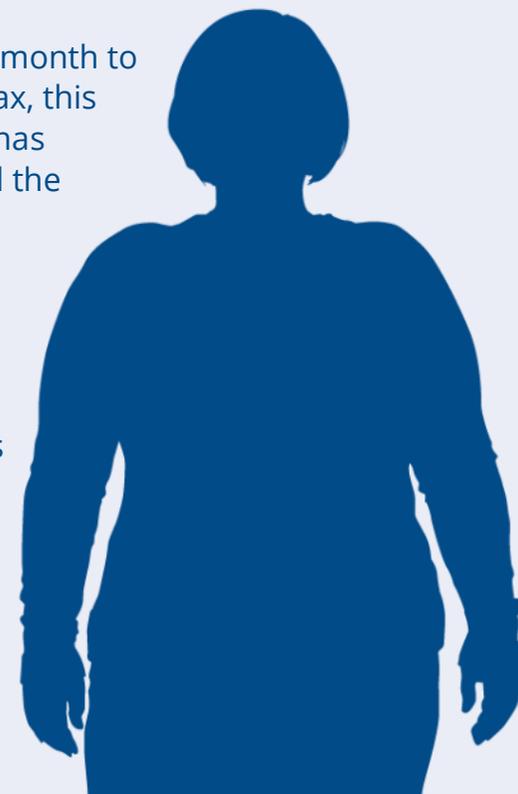
Helen was referred to us by GreenSquareAccord, her housing association, as she was concerned about mounting water and Council Tax debt.

Helen had been working until recently, but had to stop due to her deteriorating physical ability. She was in receipt of Universal Credit but without an entitlement to the limited capability for work related activity element as she was considered fit for work, just not the type of work she did previously.

We helped Helen apply for a Wessex Water scheme that reduced her bill to £5 per month and will lead to the write off the outstanding balance of £155.

We also negotiated payment of £23 per month to Wiltshire Council in respect of Council Tax, this being the most she could afford. Helen has continued to make these payments, and the Council Tax Team, which have been monitoring the account has agreed that as payments continue to be made the arrears balance of £700 - accrued over the last three years - can be written off.

Having supported Helen with these debts we then revisited her health conditions and their impact on her daily life. This led to assisting with an application for Personal Independence Payment and an award totalling £3,120 per annum.



Macmillan Benefits Advice Service



400 people helped
with **1,064 issues**



£1.4million+ in financial
outcomes gained for clients

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

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

This project is funded by Macmillan Cancer Support and 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

June's story*

June had been diagnosed with cancer and, as a single parent with three teenagers, she was very concerned about the impact on her family's life, and, in particular, how she was going to manage the costs of the 50 mile round trip to the hospital for weeks of daily radiotherapy appointments.

As June receives Universal Credit she is entitled to reimbursement for her travel costs under the NHS Travel Costs Scheme. We reassured her and talked her through how she could do this. We also checked her benefit entitlements and identified she wasn't receiving the additional premium she was due for being unable to look for, or engage in, any work-related activity due to her ongoing cancer treatment. This meant an additional £340 per month and, as importantly, meant that she no longer had to worry about missing appointments with Jobcentre Plus.

Cancer patients often find that their utility bills increase as they are at home more and need to use more water, gas / electric. Working with clinical staff, to provide medical evidence to support her application, we were able to access a Macmillan grant of £350 to help June with her gas and electricity bills.

Having been unemployed for some time, due to ill health, June had also built up over £900 of arrears on her water bills. We worked with her to produce an Income and Expenditure statement which was added to an application for assistance from her water provider Wessex Water. They reduced the household bill to just £5 a month and, if she can keep up these payments, they will waive recovery of the outstanding balance.

Being able to help people with their financial issues, at a time when they are facing the uncertainty of a cancer diagnosis, and a schedule of treatment, is extremely rewarding and provides relief from another potential cause of stress.

MS Society Project

25 people helped

£61,275 income gained

This project, funded by the MS Society, provides benefits advice to people in Wiltshire affected by Multiple Sclerosis (MS), including their families and immediate carers.

Carers Support Project



303 people helped with
581 problems



£300,492
income gained

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.

citizensadvicewiltshire.org.uk

Case study

Joy and Emmanuel's story*

A referral was received from Carer Support Wiltshire to support Joy, who cares for her husband Emmanuel, to apply for high-rate Attendance Allowance for him, as he now has night-time care needs.

Emmanuel was in receipt of low-rate Attendance Allowance, but he can no longer get out of bed at all, and Joy sleeps on a settee next to his bed downstairs.

Joy has limited literacy and struggles to read and write. She was not able to complete the Attendance Allowance supersession form and neither was Emmanuel.

After several phone calls to the Department for Work & Pensions (DWP), it was eventually agreed that the DWP would send the Attendance Allowance supersession form direct to us and that they would accept the form completed and signed by us, due to the carer's situation and COVID-19 issues.

We arranged a phone appointment with Joy to complete the form for them. It was returned and the submission was backdated to the initial phone call made to the DWP.

*client name has been changed

Case study

Oli's story*

Oli was referred to us by his Community Psychiatric Nurse (CPN) because he was facing eviction as he owed several thousand pounds in unpaid rent.

Prior to the rent payments being stopped, Universal Credit (UC) had been paying the rent directly to Oli's landlord. However UC had not paid his rent for nearly a year.

When Oli was referred to us he was hospitalised under section 136 of the Mental Health Act, and had no access to internet, and so no access to his UC online journal. This made it difficult to ascertain what benefits he was receiving and why some had stopped.

Matters became even more urgent when he was informed by his landlord that he was being evicted in two weeks.

With Oli's consent we contacted UC and explained his situation and lack of access to his UC journal. We then submitted a Mandatory Reconsideration (MR), just inside the 13-month time limit, and a request for back payment of rent since it stopped. The submission was on the basis that they had not treated him as a person with complex needs.

Shortly after we made the submission Oli was released from hospital into supported accommodation with Rethink. He was allocated a really helpful support worker who we worked with for the rest of this case. Although the initial MR was rejected, we advised Oli to appeal the decision. After discussions with our caseworker and his Rethink support worker, we supported him to appeal.

The appeal was submitted, and the Department for Work & Pensions (DWP) decision maker agreed that they had not treated Oli as a person with complex needs and paid him £1,200. However, this was not the full amount we believed he was due (including rent). On our advice, the appeal was resubmitted. Shortly afterwards Oli received a further £7,900 and was able to pay his landlord all her back rent.

This case shows how much perseverance is needed to resolve complex issues. It also illustrates the importance of teamwork between ourselves and other agencies.

Mental Health Debt & Benefits Project

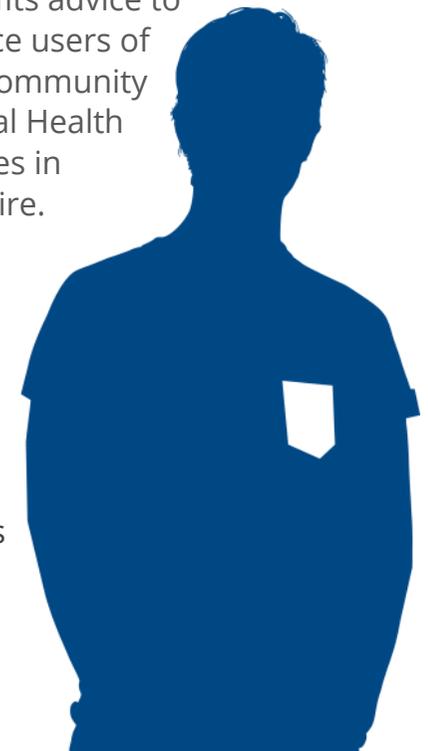


145 people helped
with **287** issues



£250,000+
in financial
outcomes

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



* client
name has
been
changed.

MaPS Debt Advice Project



597 people helped
with 2,604 issues

Citizens Advice is one of the lead agreement holders for the Money and Pensions Service funded debt advice project. Since 2017, we have been funded to provide this project locally.

During 2020/21 almost 600 people were helped to deal with more than 2,600 issues — almost 1,000 more than in the previous year. These included Council Tax arrears, rent arrears and water / fuel bill debts. Almost two thirds (63%) of the people supported by the project reported being disabled or having a long-term health condition.

Pension Wise

We're one of the local Citizens Advice delivering the government's Pension Wise service. Launched in April 2015, Pension Wise provides free pension guidance across the UK.

We deliver free, impartial guidance to people aged 50 and over with a defined contribution pension across a number of locations, including Bristol, Swindon and Wiltshire.

Since 2017, we have partnered with High Wycombe and West Oxfordshire to deliver the service across a larger area.

citizensadvicewiltshire.org.uk

Help to Claim - Universal Credit



481 people helped
with 2,261 issues

Help to Claim is a dedicated service from Citizens Advice that gives people the support they need to claim Universal Credit - from starting an application to getting their first full payment. We help people with things like how to gather evidence for their application and how to prepare for their work coach appointment.

Case study - Mike's story*

Prior to the pandemic Mike was a self-employed gardener, working around 16 hours a week. He has some health issues, so to top up his income he was also in receipt of Working Tax Credits with a disability element, and housing benefit.

When his gardening work stopped because of the lockdown, Mike made a claim for Universal Credit (UC). But the change from tax credits to UC, including the 5-week waiting period for his first payment, left him in a difficult financial situation and was causing him a great deal of stress. He started selling his personal possessions and called us for a food parcel.

As well as helping Mike get a food parcel, advisors also helped him to navigate his UC claim. This included advice about how to get an advance payment on his first Universal Credit payment; and how to tell his work coach about his medical condition.

We also discussed with Mike other options to help improve his financial situation, and how he could apply for other support that may be available to him, including getting a council tax reduction, and a grant through the Self-Employed Income Support scheme.

After speaking with us Mike said he was reassured by the information he received.

* client name has been changed.

Syrian Resettlement Project

22 people helped

£10,000+ income gained

This project provides debt and benefit advice to families recently relocated to the UK under the Syrian Vulnerable Persons 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.

Building Bridges

The Building Bridges Programme is jointly funded by the European Social Fund and The National Lottery Community Fund. It involves several dozen organisations using their specialisms to work to address issues affecting clients and constrain their ability to move into work or education.

We are a Building Bridges Partner and provide advice on a range of issues, including debt and benefits.

In 2020/21, the projected supported:

58 people with advice on **164 issues** and achieved **more than £70,000 in financial outcomes** for them.

Wessex Water

We receive funding from Wessex Water to provide holistic debt advice, and to apply for water affordability schemes on behalf of people who are struggling to pay their bills. Last year, on behalf of clients, we submitted more than **100 applications**.

Wiltshire Money

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

Last year Wiltshire Money engaged with around **300 members** from a range of organisations. Members get together through the quarterly forums and training events. Wiltshire Money has a website and a regular E-Bulletin, with resources for members.

Wiltshire Money Forums bring together frontline staff to share good practice, support each other and receive updates and information. Based around a theme, the forums are well attended, attracting an average of **40 delegates per event**.

Outcomes for 2020/21 include: equipping more frontline staff to enable others, targeting support for vulnerable people, improving partnership working, reducing duplication and forming strategic links.

Additional support in uncertain times

The coronavirus pandemic has caused huge upheaval to our daily lives. Our health, work, education and social lives have all been affected in ways we would not have thought possible as we entered 2020. People have been affected in different ways.

The Citizens Advice service has been impacted too. Almost overnight we switched our face-to-face services to phone, email and web chat; and saw huge spikes in the number of people seeking advice from our website. We worked tirelessly to make sure everyone who needed advice at this time of crisis was able to get it.

During this time we were pleased to receive grant funding from several organisations, including The National Lottery Community Fund, Wiltshire Community Foundation and Chippenham Borough Lands Charity to enable us to increase capacity in the latter half of the year and support more people in Wiltshire, in particular those most affected by the pandemic.

The introduction of each additional full time staff member offers 10 extra client appointments per week, as well as time for follow up work and responding to urgent requests for support, such as arranging emergency food parcels. The increased capacity also allowed for those precious extra few minutes for a chat to offer reassurance and support to those who were lonely or vulnerable and found themselves in the unprecedented position of being cut off from family, friends and support networks during the pandemic.

The main issues people were helped by these projects with were benefits, debt, housing and employment.

The National Lottery Bounce Back Project *(September 2020 to March 2021)*

Assisted **820 people** with **3,027 issues**

Wiltshire Community Foundation Project *(October 2020 to March 2021)*

Assisted **194 people** with **754 issues**

Chippenham Brough Lands Charity Project *(October 2020 to March 2021)*

Assisted **243 people** with **1,055 issues**

Surviving Winter Campaign

The Surviving Winter campaign supports elderly and vulnerable people keep warm and safe during the winter months. It is estimated that 30,000 households in Wiltshire and Swindon live in fuel poverty, meaning they cannot afford to heat their home properly through the coldest months of the year.

NHS statistics show that that up to 400 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.

Between October 2020 and March 2021 we offered information, advice and support with benefit applications and managing claims to help people improve their financial situation moving forward, which in turn should improve their wellbeing and their ability to heat their homes.

Why we're needed

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

 **More than three quarters of the people we helped to resolve their problem say they could not have sorted the problem without us¹²**

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.¹²

Knowing how to take action isn't always obvious

More than 2 in 3 people say they had difficulty knowing who to contact or how systems work. This is particularly important as 1 in 3 people turn to us when they have to take action urgently.¹³

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.¹²

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.¹⁴

People's problems affect other aspects of their lives¹²

 **8 in 10**
feel more stressed, depressed or anxious

 **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

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

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

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

We help people find a way forward

From knowing whether to challenge an employment decision to checking an energy contract, you 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 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.

Some clients come to us when problems have initially arisen – for others, their situation may rest on a knife edge. We help people that have reached a real crisis point and need urgent help. They may have bailiffs due that day, their energy is about to be disconnected or their home repossessed. It may have taken a lot of personal courage to decide to take action. These clients will likely need more specialist advice and support.

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

Last year almost 18,000 people were helped directly with one to one advice. Around 15,000 unique clients were given full advice. We also helped with a further 2,836 quick queries.¹⁵



45,843 new issues helped with

Sometimes people have more than one issue they need help with and we understand the way people's problems can interact and overlap.

How our advice and support helps

We give people the information and support they need to be able to make the best choices for themselves.



8 in 10 people are helped to solve with their problem.



9 in 10 people find a way forward their problem.

What this means

Problems don't happen in isolation, and can have a severe effect on people's lives. Solving them stops these situations escalating.

The wider impact of advice - what we achieve as a result of solving problems and providing support – is just as important.



6 in 10 people¹⁶

said our advice had a positive impact on their lives. With 3 in 5 people we advised finding it easier to manage day-to-day.

Our advice changes lives

We do more than fix immediate problems. Our advice makes a significant difference to the people we help¹⁷

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. Around 2 in 5 people say that they had more money or control over their finances after our advice.¹⁷

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.¹⁷

Our advice can make people more resilient

3 in 5 people said they had low confidence about taking action to solve their problems before advice. After advice, 2 in 3 felt more confident to handle a similar problem in future and 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.

We have a positive impact on people's lives¹⁷



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
- Nearly **1 in 2** felt they had better relationships with other people.
- **2 in 5** had a more secure housing situation.

Our value to society

We use an established model to calculate the financial value of our advice and the positive outcomes it contributes to, for individuals and society.

It's impossible to put a value on everything we do, and so this is likely to be a conservative estimate.¹⁸

In 2020/21 for every £1 invested in Wiltshire Citizens Advice we generated at least:



£4.44
in savings to government and public services (fiscal benefits)

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

Total:
£6.25
million



£29.79
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:
£42
million



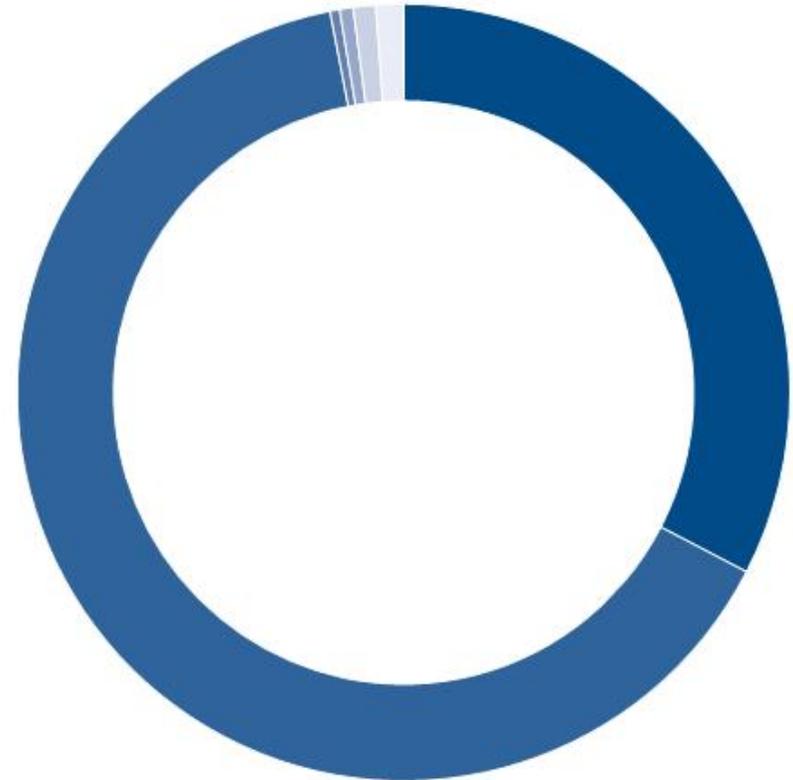
£10.90
in value to the people we help (financial outcomes of advice)

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

Total:
£15.35
million

How you gave your help

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



£1,424,860
income for 2020/21

- Wiltshire Council - Core**
 £465,000 33%
- Grants & Projects**
 £916,359 64%
- Donations**
 £5,723 (unrestricted) 0.4%
- Town & Parish Councils**
 £8,030 0.6%
- Other Income**
 £13,371 (inc interest & trading activities) 0.9%
- Donations in kind**
 £16,377 (in respect of donated premises) 1.1%

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



The Building Bridges Programme is jointly funded by the European Social Fund and The National Lottery Community Fund.

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

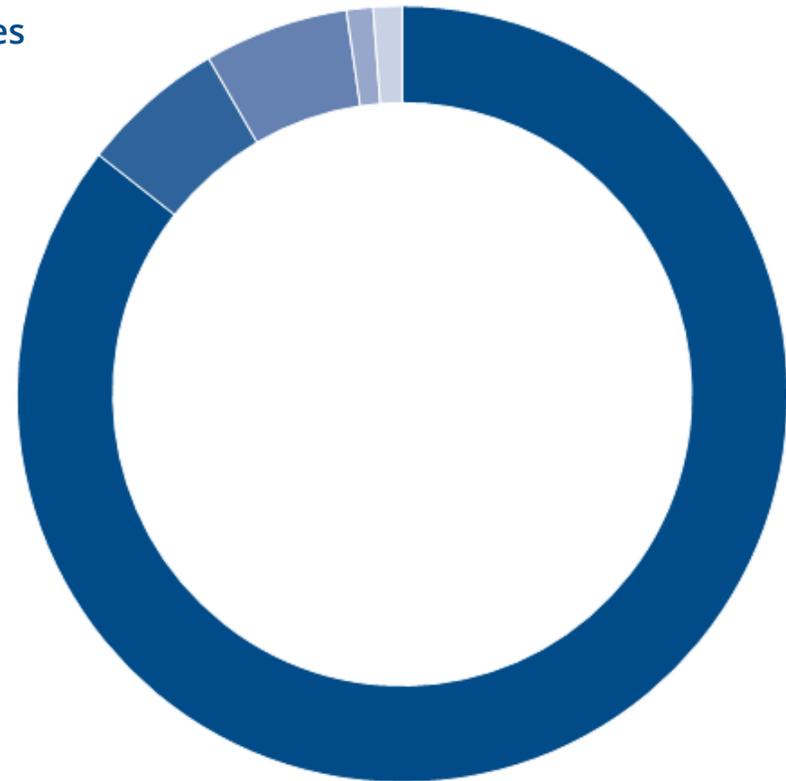
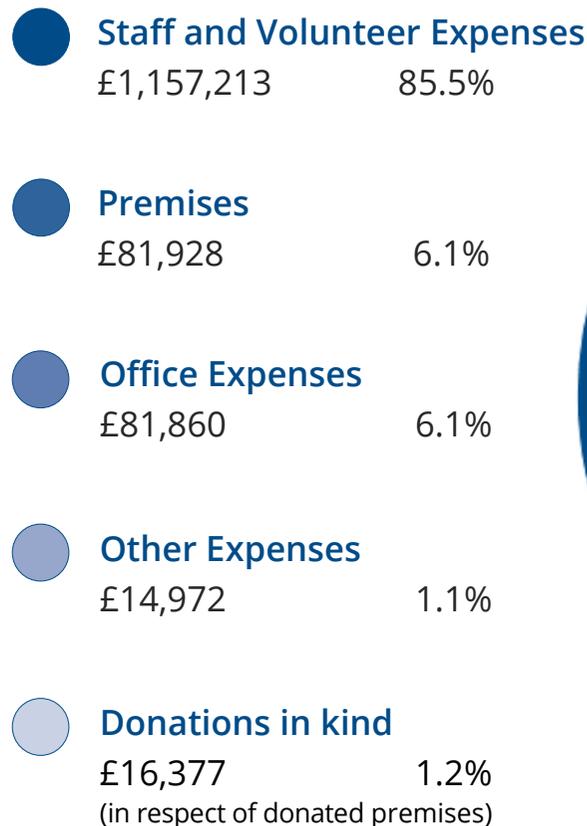
Chippenham Borough
Lands Charity,
MS Society,
Selwood Housing,
The National Lottery
Community Fund,
Wessex Water,
Wiltshire Community Foundation,
Wiltshire Town & Parish Councils.

We also received funding via National Citizens Advice from the:
Department for Work and Pensions for Help to Claim,
Department for Business, Energy and Industrial Strategy,
Money and Pensions Service (MaPS) for Pension Wise and the MaPS Debt advice project.

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

How your support helped

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



£1,352,350
expenditure for 2020/21

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 over 265 other 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



£477,370

The estimated social value of volunteering with Wiltshire Citizens Advice in 2020/21.

Volunteer

Nationally, over 21,000 volunteers contribute an estimated £100+ million working hours annually to the Citizens Advice service. Wiltshire Citizens Advice employs **50+ staff** who work alongside **more than 80 volunteers** to deliver our service.

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

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

There are many roles to choose from: advisors, receptionists, administrators, trustees, campaigners and IT specialists. To find out more visit:

citizensadvicewiltshire.org.uk/volunteer



How to get advice from us

We're continuing to help people over the phone, by email and web chat, where that works for them, while reserving our face to face support for when it's most needed.

However, we are not running a drop-in service, so we're asking people to call us, or email us first.



Email advice

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



Online advice

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



Web chat

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

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



Telephone advice

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

Freephone 0800 144 8848

Lines are open

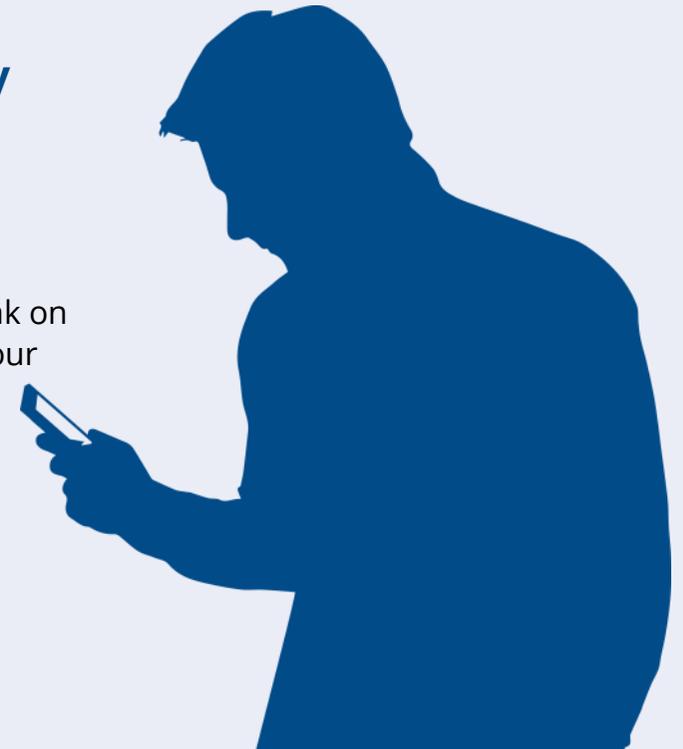
**Monday to Friday
9am to 5pm**

Textphone

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

Relay UK

**18001 then
0800 144 8884**



Wiltshire Citizens Advice helps people find a way forward.

We give people the knowledge and confidence they need to find their way forward - whoever they are, and whatever their problem.



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Like us on facebook
facebook.com/CitizensAdviceWiltshire



citizensadvicewiltshire.org.uk



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Registered office: Wiltshire Citizens Advice, 3 Avon Reach, Monkton Hill, Chippenham, Wiltshire SN15 1EE.
Charity registration number: 1062219.
Company limited by guarantee in England & Wales. Registered number: 03204218.
Authorised and regulated by the Financial Conduct Authority. FRN: 617798.
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