

Solving problems, changing lives

The difference we make -
our annual review 2017/18



**citizens
advice**

Wiltshire

We are Wiltshire Citizens Advice

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

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

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

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



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Foreword

Keith Johnston, Chair of Trustees

It is a pleasure to write the foreword for our 2017/18 Annual Report.

Wiltshire Citizens Advice is an independent charity and the leading organisation in Wiltshire providing free, confidential advice to anyone that needs it. Through our 51 staff and 153 active volunteers, we offer advice on benefits, debt, housing, employment and other issues across Wiltshire.

We help people find a way forward through the provision of advice and support and our research and campaigns. **7 in 10 people** are helped to **solve their problem**, **82%** of people we helped **said advice improved their lives** and **9 in 10** rated their experience with us **as good or very good**.

Impact

Last year, we helped **15,292 people** and dealt with **35,306 new issues** for these people. We also increased our social media reach and had **over 62,000 visits** to our **website**, who collectively viewed more than a quarter of a million pages.

We helped clients to **manage or get written off, £823,612 of debt**, and **gain £2.8m in benefits and other income**.

An external Treasury approved model has enabled Citizens Advice to evidence the value we create through our advice provision and from working with volunteers. We estimate that the value to our clients through income gained in benefits, debts written off and consumer problems resolved derived a **benefit to individuals of at least £11.88 for every £1 invested** and had a **total value across the Citizens Advice network in 2017/18 of £2.7bn**.

Citizens Advice overall has calculated that every **£1 invested** has delivered a **return of £1.88 in fiscal benefit** for the Government and public services. In addition, the return on investment in terms of the **public value of wider economic and social benefits was £2.6bn**.

4 in 5 clients we support, say that Wiltshire Citizens Advice helped change their lives. Wiltshire Citizens Advice is proud to deliver benefit for clients, their families and to make a broader contribution to society.

Achievements

It would be fair to say that 2017/18 was one of the most challenging years for us in financial terms. Our core grant was reduced by 20% and it was necessary for us to act swiftly and decisively at the start of the financial year in reviewing our service provision and reducing our operating costs.

Despite the economic challenges, we delivered an impressive impact performance (see above) and continued to make strong progress towards our strategic objectives.

In particular, we successfully implemented a new national client record management system, moved to uniform hours for all of our face to face service delivery centres across the county and maintained our policy of co-location by opening new services in Warminster and Royal Wootton Bassett libraries.

We were successful in leading a Wessex consortium in securing a revised Pension Wise contract and secured a new contract to work on the Money Advice Service Debt Advice project.

We recruited **42 more volunteers**, to add to the 60 recruited in 2016/17.

Finally, we undertook a **new Leadership Assessment** audit process conducted by the national Citizens Advice organisation, designed to ensure compliance with Citizens Advice Membership and Quality of Advice standards. I am pleased to report that Wiltshire Citizens Advice was **awarded the maximum 'green' rating scoring 44 out of a possible 45 points.**

Trustees

Over the past year, the Trustee Board has welcomed Martyn Allez, Nigel Jackson, Richard Ramsden, Emma Dark and Dominic Szanto as new Trustees.

I would also like to take this opportunity to thank the following Trustees who stepped down during the year; Rebekah Cresswell-Jeal, Sim Ilyas, Stephen Harris and Mike Foster.

Recognition

We estimate that the total of the time donated by our volunteers in 2017/18 was some **45,500 hours** valued at **almost half a million pounds.**

The past year has presented a number of challenges for our organisation. The fact that Wiltshire Citizens Advice has adapted so capably to a changing context in 2017/18, is testimony to the expertise of our staff, volunteers and leadership team, to whom I extend my thanks on behalf of the Board of Trustees.

Keith Johnston
Chair of Trustees



An overview of our year

Suzanne Wigmore, CEO

Our Year

This year has been one of the most challenging but also the most rewarding for Wiltshire Citizens Advice, both for our clients and our organisation. We started the year with a **20% cut in our core funding** and ended it having to move office because of an international incident, but in between we began to feel and **act like one countywide service**. We expanded the range of service we provide and the clients who we support, around the issues we have seen before but also in new areas like Full Service Universal Credit, and those who are resettled in Wiltshire after being made refugees by conflict overseas. It was also the first year of our new membership agreement, which included a new Performance Quality Framework and a Leadership Self Assessment. We were delighted to be assessed as green in all 9 areas, scoring **5 out of 5 in 8 of 9 areas**. We lost some long standing friends and colleagues and welcomed some new ones - staff, volunteers and trustees. We also had to test our business continuity plan when we asked to give up our offices in Salisbury at very short notice due to the poisoning incident.

We have worked with a wider range of partners on a wider range of projects and at the end of one of our most challenging years ever, are in a good place to continue our vital service to the people of Wiltshire and beyond.

Our Service

From the start of the year we were finally able to introduce standardised hours for our main offices and outreaches. This was supported by a new supervisor team who were employed to work across the county which allowed us to be more flexible in the way we work and also reduced the

disruption in our face to face service to a minimum by the end of the year.

Following up on the success of our previous co-locations with Wiltshire Council, in February 2018 we moved our service in Royal Wootton Bassett to the library. In addition, to our face to face service we also **answered** around **5,400 calls** from clients for advice in the year, but are still not meeting demand, which we need to tackle urgently in 2018 - 2019. As well as our core service we increased the number and range of projects we are involved in and the number of partners we work with. From the start of the year we led the **expanded Wessex Pensionwise** partnership providing services jointly with colleagues from High Wycombe and West Oxfordshire, providing service over a large geographic area covering most of the M4 corridor and beyond. We were also part of Building Bridges to tackle the barriers to work, in partnership with more than 40 organisations from Wiltshire and Swindon. In August we were awarded Money Advice Service funding to provide more in depth debt advice, and we also started providing more support to resettled refugee families. Although numbers for this project are fairly small you only have to meet these families, always with young children or family members with disabilities to see what a difference we can make to people's lives.

To support our service delivery we introduced a new national client record management system, **Casebook** in October 2018. This was achieved with no down time of service to clients, and provides us with a more secure system to manage clients records and much better management information to help us model services going forwards.

Our People

We recruited **42 more volunteers** in 2017/18 as well as more caseworkers, and new supervisors. These significant changes led to some sense of unsettlement and the results of our People Survey, to measure the satisfaction of our staff and volunteers, were well below where I would want them to be, but in the year we have worked hard to improve these results, including embedding our behaviour framework across the organisation, and introducing more flexible working including annualised hours and additional leave purchase schemes.

Finances

In February 17 we learnt that we would have a 20% reduction in our core grant from Wiltshire Council. I would like to thank all trustees, staff and volunteers for the phenomenal amount of work they put in at the start of the year to meet this challenge, and maintain and even improve service level to clients. Going forwards we continue to seek to diversify our funding and provide services to a wider range of individuals and organisations.

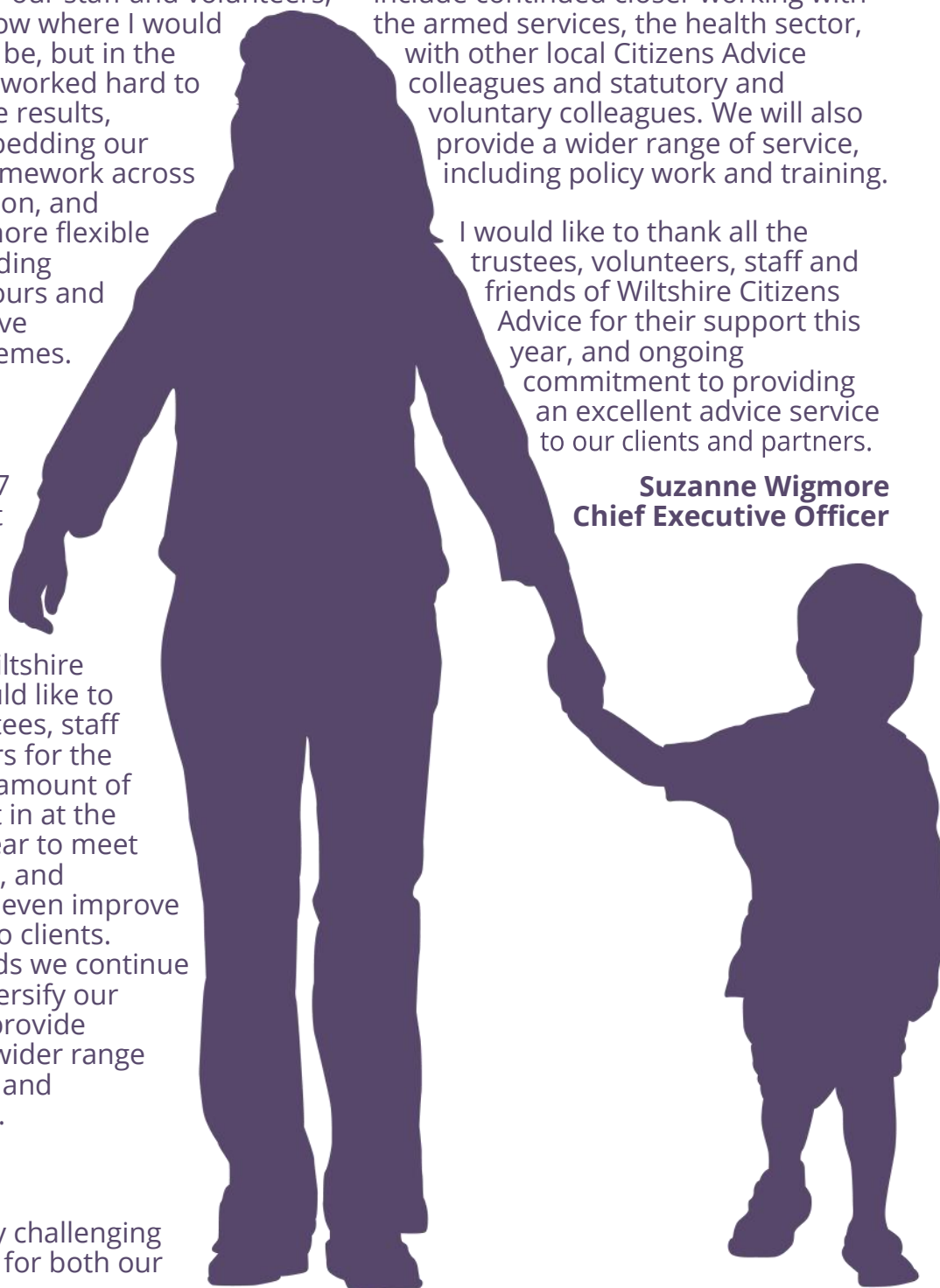
The Future

Despite a very challenging environment, for both our

organisation and our clients we end the year in a strong position and being able to set a small surplus budget. I am delighted to be in the post of CEO permanently now and to lead us into a new chapter. We will look to continue to provide a wider range of services with a wider range of partners. This will include continued closer working with the armed services, the health sector, with other local Citizens Advice colleagues and statutory and voluntary colleagues. We will also provide a wider range of service, including policy work and training.

I would like to thank all the trustees, volunteers, staff and friends of Wiltshire Citizens Advice for their support this year, and ongoing commitment to providing an excellent advice service to our clients and partners.

Suzanne Wigmore
Chief Executive Officer



Our year at a glance

Wiltshire Citizens Advice key statistics for 2017/18

Everyone experiences problems



9 in 10

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



4 times

more likely to be on a low-income are our clients than an average member of the England and Wales population

What we do and how we help



35,306

issues dealt with directly - we supported people with lots of different types of problems



15,292

people were helped face-to-face, by phone, by email or on webchat



314,068

visits from Wiltshire to our digital advice on the Citizens Advice website - citizensadvice.org.uk



15+

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



150+

volunteers, who donated **almost £500,000** worth of hours last year, who alongside 51 paid staff deliver our service



62,395

visits to our local website cabwiltshire.org.uk for advice and information

The difference this makes



£2.8million

income gained for clients, plus we helped to manage or get written off over **£800,000 of debt**



7 in 10

clients have their problem solved



4 in 5 people

said advice improved their lives, including improving their health and finances

All of this benefits individuals and society

The issues we help with

We provide free, impartial advice on any topic

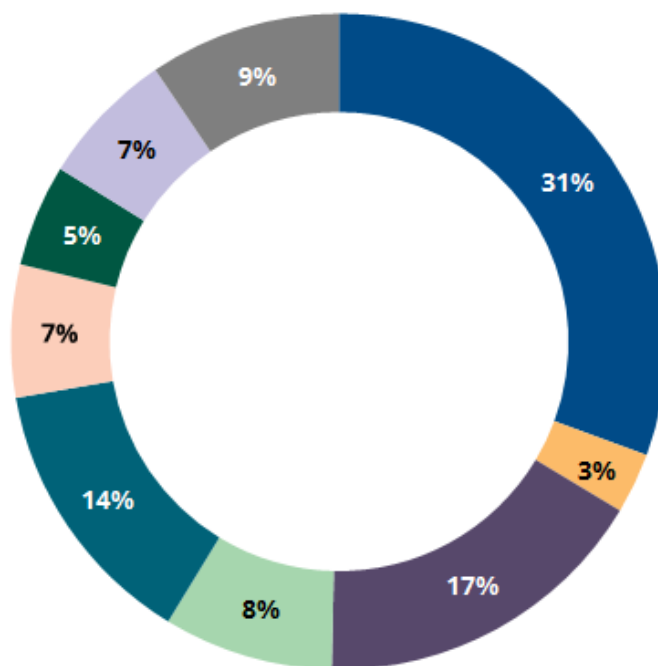


We helped more than **15,000** people in person, on the phone, by email or webchat in 2017/18.



Those people sought our help with over **35,000 new issues**.

Advice issue	Number of issues
Benefits	10,813
Consumer	1,056
Debt	5,909
Employment	2,954
Financial services & capability	4,777
Housing	2,310
Legal	1,779
Relationships	2,369
Other	3,339



We understand the big issues

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

The main issues people have sought our help with over recent years reflect major themes in society, or changes to policy and practice. The **12 most common issues** we helped people with **account for more than 40% of all issues** we dealt with.

Following major reforms to the welfare benefits system in 2012 many of the most common issues people seek our help with are about problems with welfare benefits.

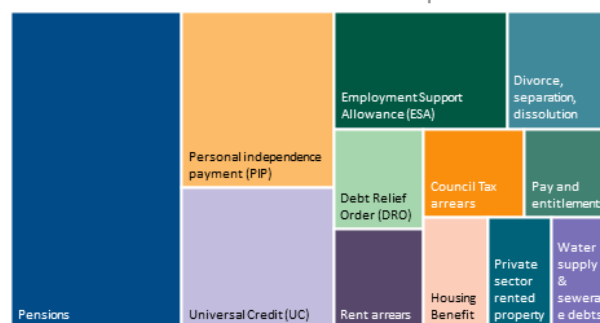
Personal Independence Payment, Universal Credit and Employment Support Allowance accounted for more than 5,000 new problems alone last year.

Alongside welfare reforms, the rising costs of household bills and stagnant wages means that for some people, the money they bring in is less than their essential outgoings each month. Helping people manage their money, whether

that's sorting out their finances for their retirement or dealing with their debts is the other major reason people seek our advice. The three **biggest debts** we helped people with last year were **Council Tax arrears, Rent arrears and Water debts**.

A steady, reliable income is fundamental to people's feeling of security, yet around 4.5million people in England and Wales are now in some form of insecure work. **Pay and entitlements** are the most common types of employment enquiries. Sadly, all this can have a big impact on people's relationships. Last year people turned to us for advice with almost **1,000 issues about divorce or separation**.

The most common issues we helped with



Why we're needed

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

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

9 in 10 of our clients said their problem affected their lives, including causing anxiety and financial difficulty

4 in 5 people experienced a big life change before coming to us

2 in 3 say they had difficulty knowing who to contact or how systems work before advice

People need different types of support at various times in their life

We believe individuals should be able to get help in the way that works for them and meets their needs.

We're here to help everyone in society that needs us. The people we serve are often among the most disadvantaged in society with the greatest needs.

Local Citizens Advice clients are four times more likely to live on a low income than an average member of the England and Wales population

This could lead to clients not having enough money to eat healthily, maintain adequate accommodation and fully participate in society.

Our outcomes and impact research also found that twice as many of the people we help find their financial situation either difficult or very difficult compared to the national average.

We also see a correlation between where our clients live and areas of local deprivation: local Citizens Advice reach 4.4% of any local population, rising to 9% on average in areas of deprivation.

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



77% of the people we help say they would not have been able to solve their problem without our support

Problems can make everyday life harder

4 in 5 people we help had experienced a big life change before coming to us - with nearly half reporting a change in their health situation. 9 in 10 people say their problem affected their lives, including causing financial difficulty and making managing day to day harder.

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.

Solving your problem can also be about having the right skills

Nearly 1 in 2 people we help aren't confident about taking action on their money matters.¹ Nearly 1 in 3 report needing help to use online services, forms and tools.

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.²

Outcomes and Impact Research, Citizens Advice (2017).

1. Understanding money skills.

2. Modelling the value of the Citizens Advice service.

How we help

When people come to us with a problem, we help them get back on track

What we do

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

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

What we did in 2017/18

Last year we supported people with lots of different types of problems including issues with housing, debt, welfare benefits, employment, relationships and consumer rights.


 **35,306 new issues** dealt with directly

Sometimes people have more than one issue they need help with.

How we did it

People accessed our service in different ways.

 **+ 15,292 people were helped** face-to-face, by phone, by email or on webchat last year by the team at Wiltshire Citizens Advice

 **314,068** visits to our digital advice

We can deal with most of the issues people come to us with and we tailor our advice to each person's needs.

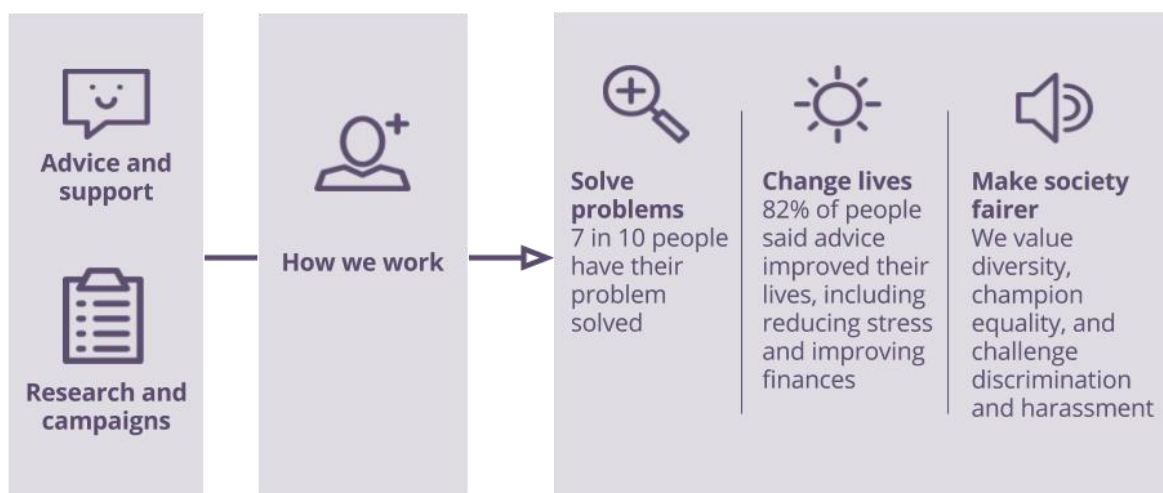
How our advice and support helps

Our advice enabled thousands of people in and around Wiltshire to overcome their problems.

 **7 in 10 people** are helped to solve their problem

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

How we help people find a way forward



How our advice changes lives

The wider impact of advice

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

Our advice can improve people's health

Having a problem can adversely affect someone's mental or physical health. Our advice helps. 70% of the people we help said they felt less stressed and 46% said their physical health improved.

This is also true for those with existing health conditions who require more support from health services as a

result of their problem. 57% said they were better able to manage their condition after coming to us.



4 in 5 people say our advice improved their life

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. Nearly 1 in 2 people say that they had more money or control over their finances after advice.

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.

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
- **3 in 10** found it easier to do or find a job

Outcomes and Impact Research, Citizens Advice (2017).

We benefit everyone

Our value is shared across society



For every £1 invested in Wiltshire Citizens Advice services we generated at least:^{4*}

£2.89

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: £3.14million

£17.67

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: £19.18million

£17.26

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: £18.73million

* Figures updated December 2018.

It's impossible to put a financial value on everything we do – but where we can, we have.

We've used a Treasury-approved model³ to demonstrate our financial impact.

The wider value of volunteering

One of the areas where we're only able to partially demonstrate our savings to public services is volunteering.

Volunteering also benefits our volunteers - they improve their skills, resilience, health and wellbeing, while strengthening community engagement.

Our training and the experience of supporting others helps volunteers improve their own employability.⁵

- **8 in 10** of our unemployed volunteers believe they are overcoming barriers to employment
- **54%** of our employed volunteers state that they are using it to change or evaluate their career
- **35%** of our volunteers from the Citizens Advice network left us for education, employment or training last year.

This is an additional benefit to society through the way we deliver our services.

3. Available from New Economy.

4. Modelling the value of the Citizens Advice service.

5. CAB volunteering: how everyone benefits.

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

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

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

We aren't driven by a one size fits all approach. We know people need different types of support at various times in their life.

One of our greatest strengths as a service is the flexibility to deal with most issues that people come to us with and we tailor our advice to each person's needs.

We provide both generalist and specialist advice and understand the way people's problems can interact and overlap.

We aim to solve problems, reduce their impact on individuals' lives, and improve people's circumstances.

Putting our clients' needs at the heart of our decision-making means we continue to increase and improve the range of ways in which people can access our services and get help to move forward.



Last year more than **1 in every 25 adults** sought our help directly - that's in person, over the phone, by email or webchat.



Advice in person

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

Around half the people who access our services directly do so in person. We offer advice face to face advice at our offices throughout Wiltshire and also in other community locations, such as health centres, town halls and more recently libraries.

See the inside back cover for full details of our opening times and where to find us.



Advice over the phone

Call 03444 111 444

Lines are open 9am-5pm, Monday - Friday

5,378 calls answered

Since 2009 we have run an Advice Line service in Wiltshire that provides advice over the phone.

In June 2015 we teamed up with the national Citizens Advice phone service, Adviceline.

Our telephone advice in 2017/18:

**13,572 calls received
5,378 calls answered**



Advice online

citizensadvice.org.uk

314,068 visits from Wiltshire to our digital advice last year

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. It is supported by webchat and email advice.

We also give advice by **email** via the 'Contact' page on our local website **cabwiltshire.org.uk**



1,612 emails and webchats

dealt with last year

Casebook

Citizens Advice invested in building the network our own bespoke case management system, based on what our advisers told them they needed, rather than buying a product off the shelf and adapting it. In Wiltshire we went live with the system in October 2017; by December, the whole Citizens Advice network was live on the system.


Average write up time has been halved

One new advantage of Casebook is that it allows for recording straightforward enquires, without the need to capture lots of personal data. This means that caseworkers and our advisers, who volunteer to help people in their communities in real need are spending less time writing up their notes. This is not just time saved, this means we can help more people.



Advice in Wiltshire libraries

We are increasing looking to co-locate our services with partner organisations so that people who need these services can find them all under one roof. It enables us to work more closely with our partners to avoid duplication and make it easier for people to find a way forward and resolve their problems. In 2017/18 we moved our services in Warminster and Royal Wootton Bassett to their respective libraries.

 All public computers in Wiltshire libraries also feature a link on their homepage to our online advice.

Our local digital year 2017/18 at a glance

Our advice pages are the most visited pages on our local cabwiltshire.org.uk website. We also use social media to support our campaigns and digital advice.



Finding ways to help more people

Our advice and support in focus

Our advice is available online, over the phone and in person as part of our *core service*, which is funded primarily by Wiltshire Council. We also run several projects that focus on a specific topic 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.

Employment Project

This Project operates one morning and one afternoon, each week in Devizes and is delivered by two volunteers. They help clients face-to-face as well as over the phone. Last year, they helped almost 90 people with more than 150 employment related issues.

Family Law

Marcus Malin is a practicing Family Law Solicitor who started volunteering with us in March 2016. Marcus volunteered twice a month in Devizes and once a month in Salisbury taking both face-to-face and phone appointments with clients across the county. He helped clients with issues, such as child access, local authority child proceedings and divorce. This project ended in 2017.

Financial Advice

Derek Howard is an Independent Financial Adviser who volunteers with Wiltshire Citizens Advice under the MoneyPlan initiative. He works out of our Trowbridge office, one day a month, taking both face-to-face and phone appointments from clients around the county. He helps six people a month, on average with queries on issues such as pensions, mortgages, insurance and other related financial issues.

HMP Erlestoke

We have been running several projects with HMP Erlestoke for more than 10 years. We hold a weekly session with new prisoners as part of the prison's induction programme to raise awareness of the potential issues that they may have to deal with whilst in prison - such as repayment of outstanding debt or sustaining housing. We ensure they are aware of how they can book an appointment for our fortnightly advice sessions run by our volunteer advisers.

We help prisoners to address issues and identify options for dealing with them while in prison to prevent further escalation. We also run fortnightly financial capability sessions to enable prisoners to think about budgeting and managing their money. This means that when released from prison they will be better equipped to re-enter society and less likely to re-offend.

Shaw Trust

We operate a project providing debt and benefit advice across Wiltshire to ex-offenders who are being supported, in the community, by Shaw Trust.

Shaw Trust refer people to us, who are seen at our offices, with the Shaw Trust support worker in attendance.

GreenSquare Tenants Support Project



244 people helped



£190,952 income gained

£182,525 worth of debt managed / written off

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

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

Working with Housing Associations

We also work in partnership with a number of other Housing Associations, as part of smaller projects to help their tenants with debt and benefit issues.

In 2017/18 these included Sovereign Housing Association, Curo Housing Association and Selwood Housing Association.

Sovereign Housing Association Project

28 people referred for advice

Curo Housing Association Project

15 people referred for advice

Building Bridges

The Building Bridges Programme is jointly funded by the European Social Fund and the National Lottery, via the Big Lottery 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 2017/18 **28 people were referred for support.**

Syrian Resettlement Project

Our Resettlement 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 coordinates a series of agencies.

In addition to advice and casework, Wiltshire Citizens Advice administers and distributes the initial financial support available to the families.



Macmillan Benefits Service Project



400+ people
helped



£1.28million
of 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 and will continue until December 2019.

"In the distress of a terminal cancer diagnosis, it is difficult to think clearly or be certain what you should be doing. A call from the Macmillan Benefits Adviser clarified things... which really helped."

Macmillan Benefits Service client

Case study - Len's* story

Len is a single man, living in rented accommodation. He is in receipt of Employment and Support Allowance, along with Housing Benefit and Council Tax Reduction.

Due to the nature of his cancer, Len has had to undergo very aggressive surgery to his mouth and neck.

This change to circumstances led to him being eligible to apply for Personal Independence Payments (PIP).

However, Len was not able to complete the application forms himself, nor could he call the DWP to make a claim by telephone.

Our Macmillan Benefit Service advisers therefore worked with him to collate all the relevant information necessary to make a PIP application particular to his circumstances.

The PIP application was successful and the award was made.

Len's financial situation is now much better, allowing him to concentrate on his recuperation.

MAS Debt Advice Project

Citizens Advice is one of the lead agreement holders for the Money Advice Service funded debt advice project (MASDAP). Since August 2017 Wiltshire Citizens Advice have been funded to provide this project locally.

From 1 August 2017 to 31 March 2018:
269 people helped with 1,093 issues
Over £120,000 of debt written off.

Wessex Water

We receive funding from Wessex Water to provide holistic debt advice, and to apply for Wessex Water affordability schemes on behalf of our clients who are struggling to pay their bills.

During 2017/18 we submitted
over 175 successful applications
on behalf of clients resulting in
financial outcomes totaling £137,670.

*client name has been changed.

Carers Support Project



321 people helped
with **274[†]** problems



£255,161 in income
gained and **£34,185**
worth of 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 - Janet's* story

Janet and her husband, Martyn were on a low income. Martyn had recently had a stroke but he had been turned down for PIP. They did not appeal the decision as Janet herself became ill.

They approached the Carers Project, who identified that they were not receiving their full entitlement.

On contacting the DWP we found out that they had a deduction, of £30 per month, for an overpayment of housing benefit. We got this reduced to £10 per month. We also helped Martyn re-apply for PIP and completed a Wessex Water TAP form and a Surviving Winter grant application. They were accepted onto a Wessex Water scheme at £5 per month and received £300 from the Surviving Winter campaign.

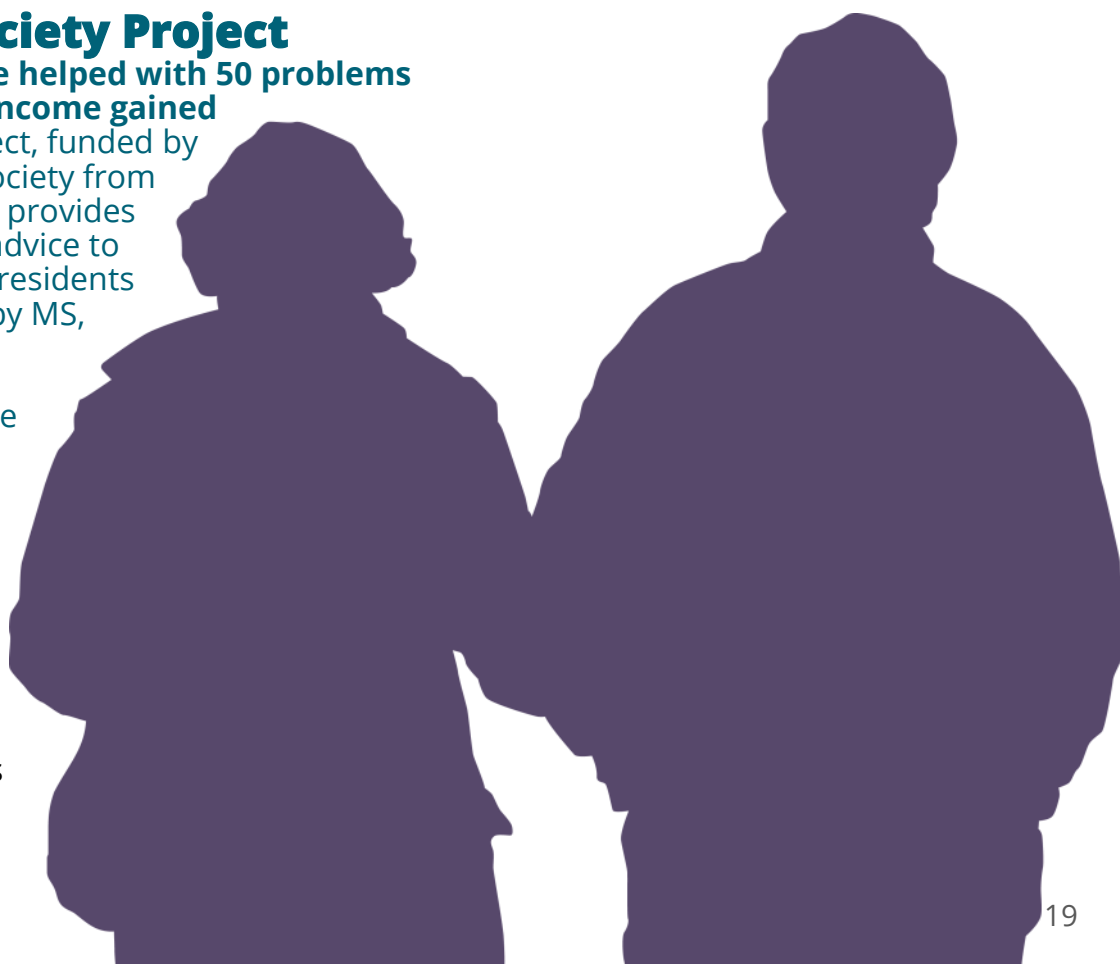
†The number of advice issues and financial outcomes shown for the Carers Project are from Q2 2017/18 onwards.

MS Society Project

21 people helped with **50** problems
£88,963 income gained

This project, funded by the MS Society from July 2017, provides benefits advice to Wiltshire residents affected by MS, including their immediate carers.

*client
name has
been
changed.



Mental Health Debt & Benefits Project



203 people helped
with 389 advice issues



£200,000+
in financial outcomes

89% of respondents reported
they were **"more confident"**
dealing with issues after
support from the project

Mental Health Debt & Benefits Project
Service Users' Survey 2017/18

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

Case study - Josh's* story

Josh was referred from Fountain Way. His Employment Support Allowance (ESA) had stopped 6 months earlier because he had not supplied fit-notes; and he was still in the assessment phase of ESA as had never managed to attend an assessment appointment. His Housing Benefit (HB) had stayed "in payment" as the DWP had not told HB that his benefits had stopped.

Josh had previously tried to claim Personal Independence Payment (PIP) on two occasions but was refused as he was unable to go the assessment due to his mental health issues. Josh was advised by Job Centre Plus (JC+) to make a new claim for Universal Credit (UC) as the ESA had stopped.

Making a UC claim would have caused him significant problems for several reasons, such as: maintaining a UC claim online, the potential creation of HB overpayment – as those already made would have been judged to have been made erroneously, thus requiring repayment, and there would have been no possibility of getting backdated ESA.

Instead, we submitted a request for a late Mandatory Reconsideration (MR) of the ESA claim being stopped and for an assessment for ESA components.

The outcome was that the ESA was reinstated, and backdated to the day it was cut off. This also removed any risk

of being assessed as having received an overpayment of Housing Benefit. We also completed an ESA50 form for Josh who was consequently put in the Support Group – so he did not have to worry about having to meet with the DWP on a regular basis.

We then made an application for PIP and completed the PIP2 form. Based on our submission, Josh was not required to attend an assessment meeting and was awarded Enhanced Daily Living.

Finally, Josh's support worker was worried about the amount of 'junk mail' he was receiving, offering him credit, so we registered him with the Mailing Preference Service.

This was an all too familiar example of someone who, despite trying to work with the benefits system, had failed to secure their genuine entitlements.



*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. 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.

In the last year Wiltshire Money has engaged with over **492 members** of staff from **141 organisations**. Below are just some of the year's highlights:

Financial Inclusion for Families

Six free information sessions covering Universal Credit Support, the Homelessness Reduction Act 2018 and Illegal Money Lending were delivered. The sessions were attended by **131 delegates from 53 multi-disciplinary organisations**, such as the NHS, the Army, Children's Centres and schools. More than **8 in 10** delegates felt they would go on to **use the information**.

Banking Network

Wiltshire Money continued to expand their work with the Banking sector, leading to the creation of the Banking Network. This created fantastic collaborations which led to Syrian refugees, arriving into Wiltshire, having a bank account immediately and saw rough sleepers in Wiltshire accessing bank accounts for the very first time.

Universal Credit Training

Wiltshire Money were proactive about Universal Credit (UC) and the needs of partner organisations, by providing training to staff and volunteers, when assisting their clients through the transition. The UC training was attended by **253 members** of staff / volunteers **from 30 organisations**.

 **73% said their knowledge** had **improved by 3 or more markers**.

Outcomes for 2017/18

- **Equipping more frontline staff to enable others**
- **Targeting support to vulnerable people**
- **improving partnership working**
- **Reducing duplication**
- **Forming strategic links**

Wiltshire Money Forums

Wiltshire Money forums bring together frontline staff across Wiltshire to share good practice, support each other and receive updates and information. The forums are well attended, attracting an average of **58 delegates per event**.

Pension Wise

We're one of the local Citizens Advice offices delivering the government's face-to-face Pension Wise service. Launched in April 2015, Pension Wise provides free pension guidance across the UK. As of March 2018, the service had delivered 214,000 face-to-face and phone appointments.

We deliver face to face appointments 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 worked together with High Wycombe and West Oxfordshire to deliver the service across a larger area as part of the Wessex partnership.

2017-18 was the most successful year for Pension Wise so far, with nearly 90,000 appointments delivered. An independent evaluation into the service by Ipsos Mori showed 94% of customers were satisfied with their appointment, and **93% felt informed of their pension options afterwards**.

Improving policy and practice

Our research and campaigning in focus

Some problems are too difficult to solve through advice alone, often where there is a systemic issue with a market, a policy or a set of regulations.

This is why our research and campaigning functions are so important.



2 in 5 people whose problems are not solved say it's because of another organisation or system

Our data helps us identify and tackle these big problems

By listening closely to the people who come to us, using our real-time data and gathering insight and intelligence from clients, partners and frontline advisers, we spot emerging issues and policies, practices and regulations that are not delivering. We then take action to fix the underlying causes of people's problems, both locally and nationally.

Our local work on PIP/ESA Medicals

We used our local evidence to inform national Citizens Advice, who in turn gave a verbal report to a Parliamentary Select Committee on problems with medicals for ESA/PIP. This led to national media coverage, with MP Frank Field highlighting the issues. In addition, locally we helped clients to raise issues themselves by developing a self help toolkit to send complaints to the DWP and/or MPs.

Our local research on Housing

We completed our Housing research on Sustainable housing and discussed the findings with Wiltshire Council. This has led to a closer working relationship with them. We now take direct referrals from Housing Options to help clients experiencing problems such as rent arrears, budgeting and debt; and we attend meetings with the Council to discuss how we can improve access to housing and maintaining housing for vulnerable families.

Our local research on Destitution

We did a follow up in our Melksham and Salisbury offices to a request for evidence from the Destitution in the UK research team at Heriot-Watt University. They were looking into problems with finances and surveyed a number of our clients, which fed in to a report by the Joseph Rowntree Foundation.

Sometimes success is obvious: when we've helped to bring about a major policy change that will positively affect people's lives and reduce detriment.

Our work to bring about improvements for people claiming Universal Credit (UC) is a prime example. We fed evidence collected locally on the problems, such as delays and deductions, in to a national campaign that resulted in the Government making a number of changes, *see opposite*.

Other times it is subtler - but no less meaningful in its value to society:



Preventing detriment by improving consumer savviness and public awareness, including how people can *switch and save* on their energy costs; and highlighting the methods used by *scammers*, to help people protect against fraud and avoid being ripped off.

Other key highlights

We also used the media, social media and our relationships to raise awareness, inform public debate and create change for our clients. This included:

Scams Awareness Month July 2017 -

There was a 97% increase in signposting to Action Fraud by the Consumer Service Helpline during the campaign.

Big Energy Week January 2018 -

More people than ever are switching; 660,000 people switched their electricity supplier in February, at that time, the highest number yet.

Improved partnership working by attending meetings and sharing evidence on issues, including Mental health, Housing, Water and Universal Credit.

Clients and frontline advisers participating in surveys on Mental health, ESA/PIP medicals, Universal Credit and Financial capability to feed in to national campaigns.

Radio/press coverage - we highlighted the problems experienced by our clients around debt, energy, the high cost of credit and Universal Credit.

Improved internal communication to increase evidence collection and share success.

Citizens Advice Universal Credit Campaign Outcomes

Locally and nationally Citizens Advice have been campaigning since July 2017 for the Government to pause and fix Universal Credit (UC).

This is because our evidence shows that UC can leave people unable to pay essential bills and can risk pushing them into debt and hardship whilst they wait for their first payment. More than 7 million households will receive UC by 2022, and Citizens Advice has already helped people with 100,000+ UC issues since it was introduced.

In the November 2017 Budget, the Government announced a number of changes, including a £1.5 billion package of support for UC. These changes should make a significant difference to the millions of people who will be claiming UC by the time it's fully implemented. We will continue to keep a close eye on the roll-out of UC and make sure they do.

The changes include:



Removing the 7 waiting days.



Introducing **an additional non-repayable financial payment** for those moving from Housing Benefit to UC to help them pay their rent.



Changes to Advance Payments so claimants **can receive 100% of their payment as an advance**, and pay it back over 12 months. All claimants should be told they can get an Advance Payment.



Making the **UC helpline free**.



Looking at **Universal Support** to ensure **those who need it are helped** to get onto UC and to adapt to the changes involved.

We called for all these changes and believe they will make a real difference to the people we help.

Client story: Universal Credit pushing people into debt and hardship

Carly* in Wiltshire is a lone parent and had recently moved into a housing association property with her 13 year old son. Carly has depression.

She had managed to find work as a carer but, after losing her job, she needed to make a claim for Universal Credit. When she submitted her claim in late December, she was told that she would not receive her first payment until mid-February.

Carly was already repaying a previous overpayment of tax credits and had no savings. She was unable to pay rent or Council Tax during the six week waiting period and was relying on her family for everyday items.

When she came to us for financial advice, she was afraid of losing her home. The situation was causing her mental health to deteriorate.

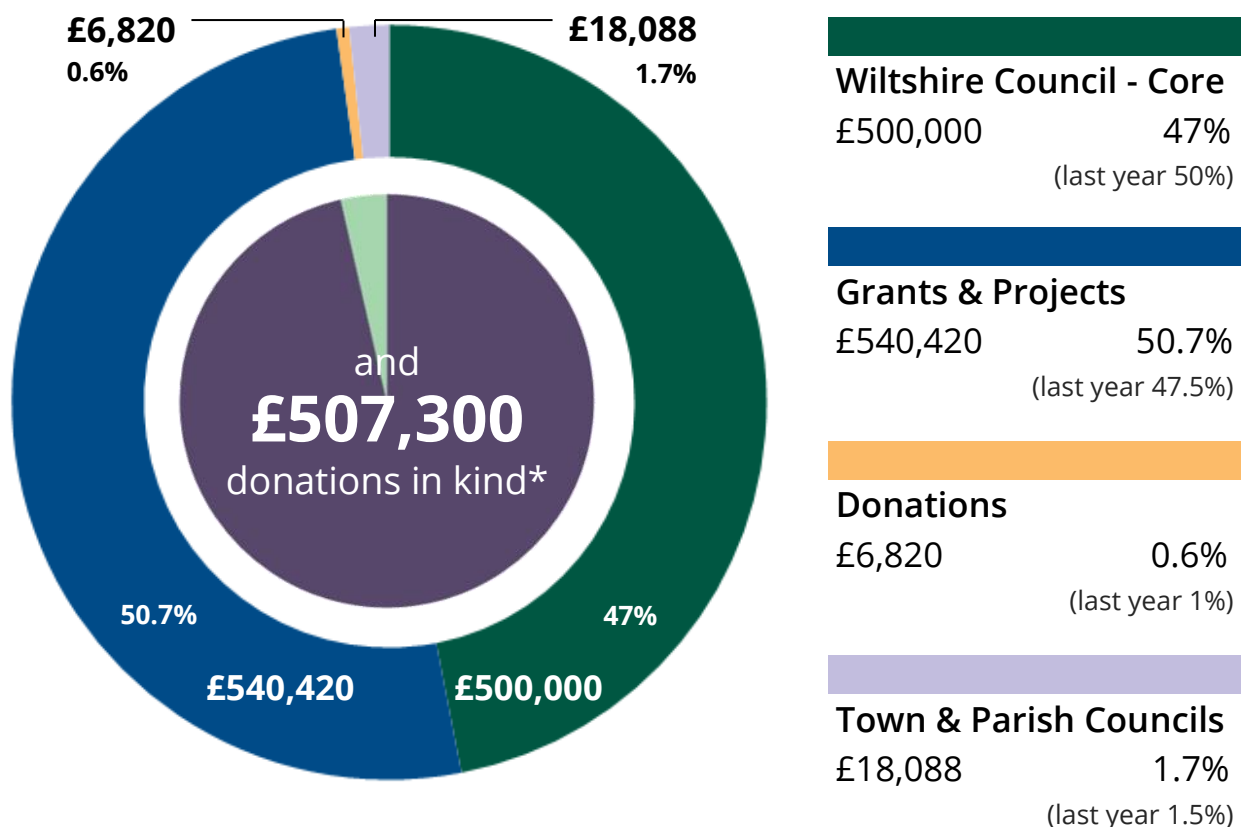


*client name has been changed.

Our finances

How you gave your help

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



Total income for 2017/18 **£1,065,328** plus donations in kind*
(2016/17 £1,231,308)

Thank you to our principal funders:



Curo Housing
HMP Erlestoke
Macmillan
MS Society
Selwood Housing
Sovereign Housing
Wessex Water
Wiltshire Community
Foundation
Town & Parish Councils

The Building Bridges Programme is jointly funded by the European Social Fund and the National Lottery, via the Big Lottery Fund

We gratefully acknowledge all funding support

Our finances

How we helped the people of Wiltshire

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.

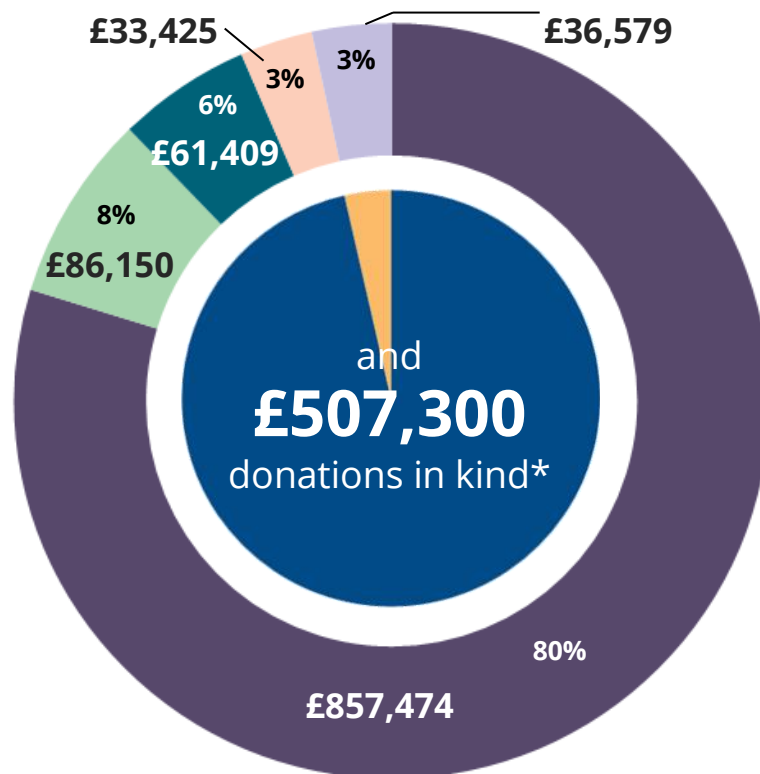
Staff Expenses
£857,474 80%
(last year 78%)

Premises
£86,150 8%
(last year 9%)

Office Expenses
£61,409 6%
(last year 6%)

Volunteer Expenses
£33,425 3%
(last year 3%)

Other Expenses
£36,579 3%
(last year 4%)

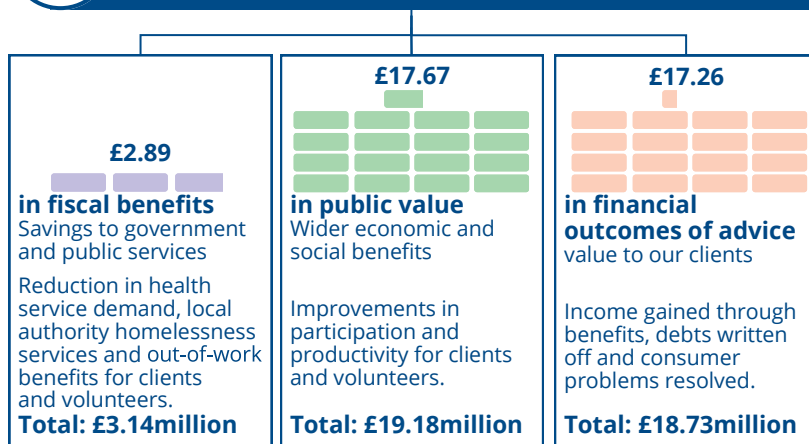


Total expenditure for 2017/18 **£1,075,037**
(2016/17 £1,283,744)

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

*Donations in kind comprise £489,216 in respect of time donated by volunteers and £18,084 in respect of donated premises.

Our value to society (figures updated December 2018)
For every £1 invested in the Wiltshire Citizens Advice service we generated at least:



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

How to get involved

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

Wiltshire Citizens Advice is a registered charity reliant on donations and funds from a variety of sources. Together, with 280 other Citizens Advice charities, we make up the Citizens Advice Service.

Nationally, over 23,000 volunteers contribute an estimated £114 million working hours annually to the Citizens Advice service. Wiltshire Citizens Advice employs 50+ staff who work alongside 150+ volunteers to deliver our service.

We welcomed **42 new volunteers** into a variety of roles with the majority starting as Trainee Advisers. Others became Receptionists or Administrators and some joined the Research and Campaigning team. During this same period some volunteers moved on to new challenges or retired (again). A few secured paid employment utilising the skills they had developed while volunteering with us and a small number joined WCA as paid staff.

Our volunteers, staff 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?**



£1½million

The estimated value of the hours donated last year by our 150+ volunteers in Wiltshire.

Volunteer

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

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

cabwiltshire.org.uk/main/volunteering-opportunities.html

Donate

As a charity we rely on support from people like you to ensure we're ready to help with advice when we're needed. Every penny really does make a difference. To donate go to:

cabwiltshire.org.uk/donate.html



How to get advice from us

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



Face-to-Face advice

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

Calne Library

The Strand SN11 0JU
Monday 10am to 3pm

Chippenham

3 Avon Reach,
Monkton Hill SN15 1EE
Monday, Tuesday, Wednesday & Friday 10am to 3pm

Devizes

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

Melksham Town Hall

Market Place SN12 6ES
Friday 10am to 3pm

Royal Wootton Bassett Library

SN4 7AX
Wednesday 10am to 3pm

Salisbury

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

Tidworth

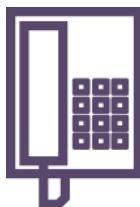
The Community Centre,
Wylde Road SP9 7QQ
Wednesday 10am to 3pm

Trowbridge

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

Warminster Library

3 Horseshoes Walk BA12 9BT
Tuesday 10am to 3pm



Telephone advice

You can call our Advice Line to get advice over the phone.

Call

03444 111 444

Lines are open

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

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



Online advice

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

Visit

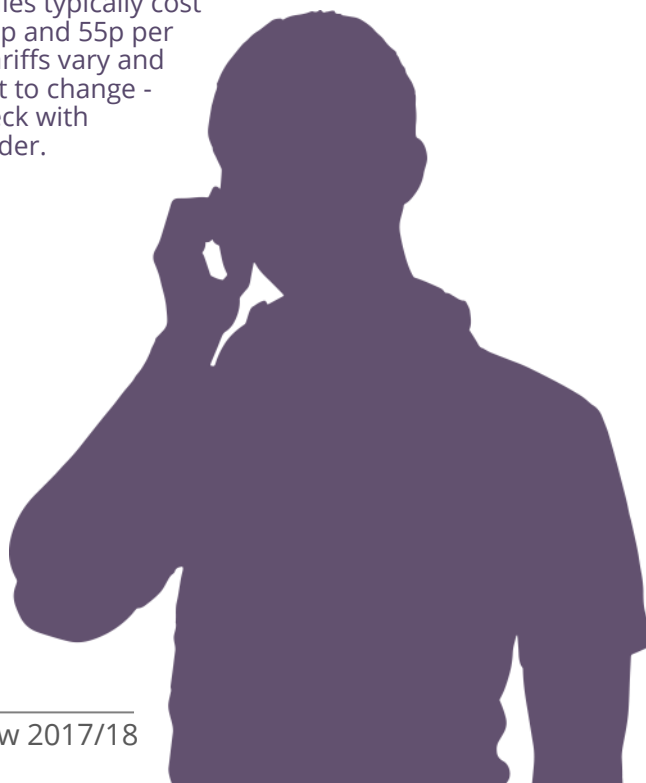
citizensadvice.org.uk

Webchat

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

Email

You can also email us for advice using the form on the 'contact' page on our local website
cabwiltshire.org.uk



Free, confidential advice. Whoever you are.

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

We value diversity, champion equality, and challenge discrimination and harassment.

We're here for everyone.

