Making a difference with trusted advice

citizens advice Wiltshire

Annual review 2025/26

What the people we help say about us

"Thank you so much for this brilliant advice. You have given me such reassurance at a very worrying time. I am so very grateful for the depth of your knowledge and experience in such matters, and for the fact that this incredible service is available to us all and how it would not be possible without people like you who go above and beyond and provide a calm voice in a tumultuous upheaval.

I feel far more equipped to deal with all the matters."

"Thank you very much for your return call today and your email containing the highlights to help in maximising my income. It is very much appreciated.

Your advice and that of Citizens Advice helps to lift a big weight from my shoulders."

*client names have been changed

"Thank you for this marvellous summary of all our discussions yesterday.

You will be glad to hear that we had a burst of focus and lifted spirits after our meeting, and went on in the afternoon to devise an action plan.

It made a huge difference to Tom* to be about to speak about these difficult things with someone kind, empathetic, and straightforward - so thank you very much for making a challenging experience much more bearable."

We are Wiltshire Citizens Advice and we're here for everyone

We can all face problems that seem complicated or intimidating. At Wiltshire Citizens Advice, we believe no one should have to face these problems without good quality, independent advice.

We offer free, confidential advice online, over the phone and in person. When we say we're here for everyone, we mean it. People rely on us because we're independent and totally impartial.

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

No one else sees so many people with so many different kinds of problems, and that gives us a unique insight into the challenges people are facing today. With the right evidence, we can show big organisations – from companies right up to the government – how they can make things better for people.

That's why we're here: to give people the knowledge and the confidence they need to find their way forward – whoever they are, and whatever their problem.

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A message from our Chair

Welcome to our Annual review for 2025/26.

Much has changed in the last 12 months in our working environment, yet much has remained the same. The economic and social pressures affecting individuals and families continue to shape the environment in which we operate and provide our vital service.

Rising living costs, high household bills, downward pressure on real incomes, increasing regulation and complexity in everyday life, and changes to taxes and benefits continue to bring people to us for help. At the same time, pressure on Government and voluntary sector funding continues to challenge our ability to maintain and develop our services.

We continue to face this significant challenge. The pressures that have existed since the end of the pandemic have not gone away, while our funders and partners have themselves faced difficult decisions in prioritising services for their stakeholders and communities. Against this backdrop, we have continued to work hard to maintain the resources needed to respond to calls for help from thousands of people across Wiltshire and the surrounding area.

We provide free and independent advice to people within our community. We are a source of knowledge and experience in many fields, and our assistance is used by many people in our community. We're also called upon to provide Government and other institutions with insight into what people in our communities need and the support they expect.

The Citizens Advice service was formed in 1939 to offer free help and assistance to people across the country. Today it comprises a network of around 240 independent charities that still provide free advice and support to everyone who needs it.

Many people think that Citizens Advice is funded by the Government. They are generally surprised to learn that we are a registered charity and need to continually find ways to raise the funds that are essential to keep our services functioning.

Our funding comes from a number of organisations. Wiltshire Council continues to be our biggest funder and, although the proportion of their support has reduced over time, they contribute just under 30% of our total funding. Other organisations such as Pension Wise, MaPS and the National Lottery have also made substantial contributions.

Over the last twelve months, we have helped almost 10,000 people within Wiltshire with almost 37,000 issues. We have achieved this through our team of 47 employees and much-valued, highly trained and experienced volunteers, working from our four main offices and also from home, as needs demand.

As Chair, I'd like to acknowledge and express my thanks and great appreciation to all those people and organisations who have given their time and support to making our organisation work within our community.

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

We have also handled a variety of other issues, where people have often felt powerless to understand and identify the options available to them. We have helped people access foodbanks and issued foodbank vouchers and fuel vouchers.

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

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

This is my first report since becoming Chair in November 2025, and I would also like to pay respect to my predecessor, Barrie Driscoll, who was Chair of Trustees at Wiltshire Citizens Advice for the previous six years.

It is an honour to be part of such a team and such a great organisation, which will continue to adapt and provide high-quality support to our community.

Parvis Jamieson
Chair of Trustees
Wiltshire Citizens Advice

We helped thousands of people in 2025/26

Whether dealing with a single issue or a complex set of problems requiring more specialist support, last year we provided advice, support and information to almost 10,000 people, over the phone, by email, and face to face. Thousands more viewed our online advice pages.

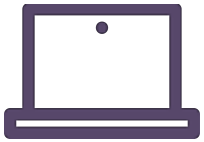
For Wiltshire Citizens Advice in 2025/26 this included[1]:

9,970 people

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

36,900 issues

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



152,898 visits

to the Citizens Advice website from Wiltshire. Our local website had more than **225,000 visits**.

3,378 calls

were answered by our Telephone Advisers, and

2,975 emails

for advice, responded to.

3 in 4 people

said we helped them find a way forward.

7 in 10 people

were helped to solve their problem.

3 in 4 people

said they felt less stressed, depressed or anxious after speaking to an adviser.

£4.34 million

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

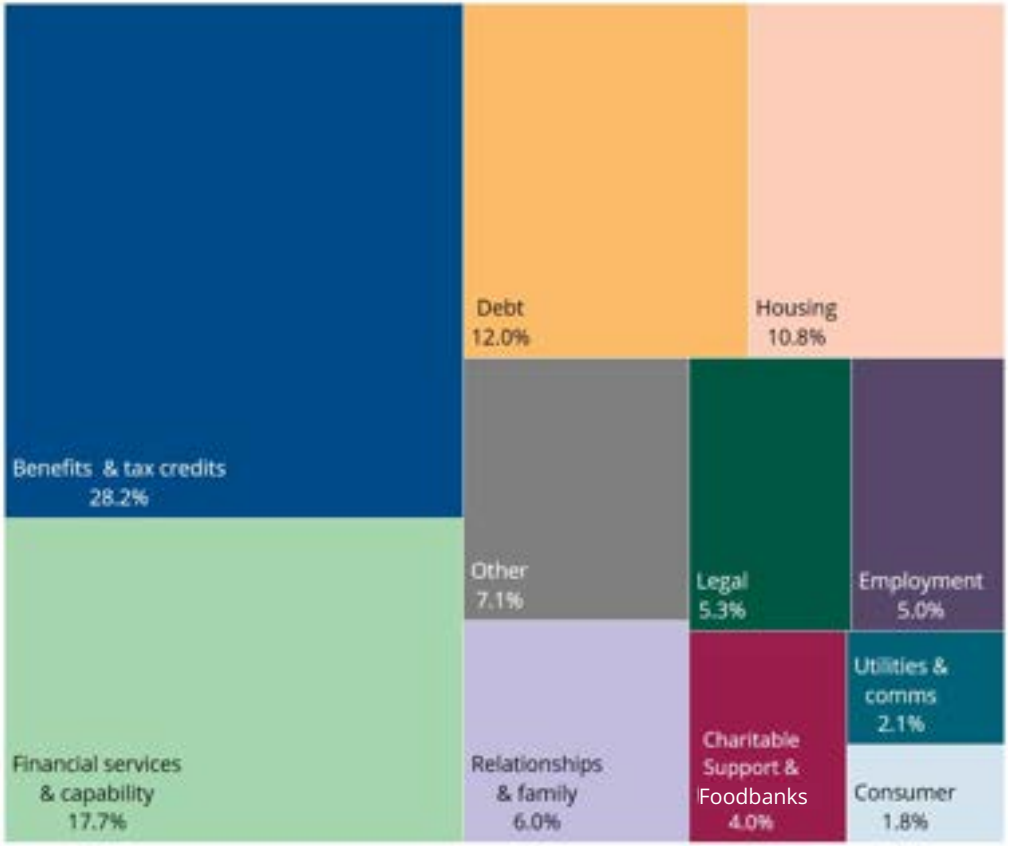
1. 2025/26 Management information, including Client Experience surveys. Website visits apportioned to Local Authorities (Wiltshire Unitary Authority in this case) based on percentage of adult (16+) population: Census 2021 adjusted for internet use levels.
2. Financial Modelling Tool 2025/26. For information on how we modelled our financial value see page 25.

...with lots of different problems

Our data helps us make sure we have the right knowledge and expertise to support people whatever their problem and however they come to us for help.

For Wiltshire Citizens Advice in 2025/26 this included[3]:

- **10,403** Benefit issues
- **1,460** Charitable support & foodbanks
- **678** Consumer issues
- **4,444** Debt issues
- **1,842** Employment issues
- **6,545** Financial services & capability
- **3,995** Housing issues
- **1,942** Legal issues
- **2,197** Relationships & family issues
- **789** Utilities & communications
- **2,605** Other, including Education, GVA & hate crime, Health, Immigration, Tax, and Transport.



3. 2025/26 Management information.

Why we're needed

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

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

Problems can make everyday life harder

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

Knowing how to take action isn't always obvious

More than 2 in 3 people say they had difficulty knowing who to contact or how systems work.[6] This is particularly important as 1 in 5 people turn to us when they have to take action urgently.[4]

Solving problems can also be about having the right skills

More than 3 in 5 people we help lack confidence in taking action to solve their issue. Around 1 in 5 report needing help to use online services, forms and tools.[5]

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

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

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

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

Around 4 in 10
had a more unstable housing situation

Around 4 in 10
had difficulty in relationships / friendships

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

Over 3 in 10
had difficulty keeping or finding a job

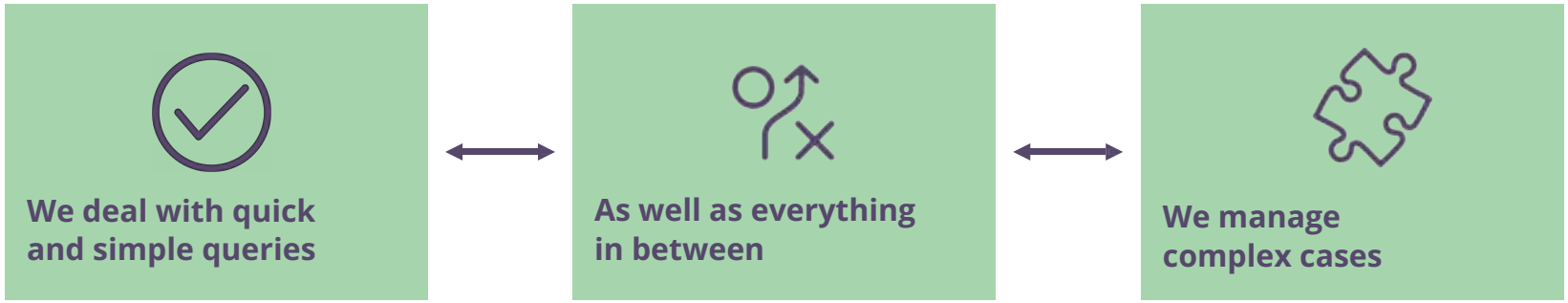
4. 2025/26 Management information (Client experience survey).
5. Outcomes and Impact Research, Citizens Advice (2020).
6. Outcomes and Impact Research, Citizens Advice (2017).

Putting people at the heart of what we do

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

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

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



People come to us with all sorts of issues

We know people need different types of support at various times in their life. One of our greatest strengths as a service is the flexibility to deal with most issues that people come to us with and we tailor our advice to each person's needs, whatever stage their problem may have reached, or level of support needed.

People come to us with quick questions: they might want to double-check a piece of information or ensure that they've chosen the best course of action. After ensuring that there aren't any further underlying issues, we're likely to support these clients through signposting or self-help, enabling them to deal with their query quickly and effectively.

Some people come to us when problems have initially arisen – for others, their situation may rest on a knife edge. We help people who have reached a real crisis point and need urgent help. They may have bailiffs due that day, their energy is about to be disconnected, or they have nothing to eat. It may have taken a lot of personal courage to decide to take action. These clients will likely need more specialist advice and support.

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

Helping people find a way forward

What we do
We aim to help people find a way forward. Everything we do shares this aim. As a service we:

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

How our advice and advocacy roles support each other
Our advice provision gives us unique insights into the problems people face, with real-time data. We use this to advocate for evidence-based policy changes that deliver the biggest improvements in outcomes for people. Our policy and advocacy work gives us insight into the policies and systems people deal with and into the emerging issues. This helps us provide advice and support that is up-to-date and effective.

Using our insight to tackle people's problems
Our data gives us access to real-time insight, showing what problems people are facing, and how these are changing over time. As questions about income, keeping a roof over their heads and bills continue to dominate people's concerns, this data is critical in understanding how best to help.[7]

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

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

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

Over the next few pages we'll explore in more detail the main issues people turned to us for advice and support with last year. We've also highlighted just some of the examples of where our *Advice and support* work feeds into our *Policy and advocacy* work (referred to locally as *Research and Campaigns*), and vice versa.

7. 2025/26 Management information.

More than isolated crises: what our evidence tells us

During 2025/26 we helped **almost 10,000 people** with almost **37,000 issues**.[8] Our largest areas of advice were **benefits, money (including debt and managing family finances) and housing**.[8] Our work provides a rich source of evidence about the problems affecting people across Wiltshire, the barriers they face and where change is needed.

The pressures facing our clients are becoming more entrenched

Our data shows that the issues affecting people in Wiltshire remain remarkably consistent. Benefits, debt and housing continue to account for almost three in every five issues we advise on, while demand for charitable support and food-bank vouchers reached its highest recorded level last year.[8]

These are not isolated problems. Increasingly, they reflect wider pressures where household incomes are failing to keep pace with the cost of living. Many clients are experiencing multiple, interconnected problems, with housing costs, low incomes, debt and welfare benefits interacting to create long-term financial insecurity rather than short-term crises.

Many of the problems our clients face are no longer isolated crises; they are symptoms of a growing gap between household incomes and the essential costs of everyday life.

Evidence from across the Citizens Advice network shows the cost of living crisis has evolved rather than ended. Overall fewer people now require emergency support than during the peak of the energy crisis, but increasing numbers continue to struggle with debt, negative budgets and meeting essential living costs.

Our local evidence reflects the same pattern. We're increasingly seeing financial difficulties become entrenched through the combined effects of housing costs, low incomes, debt and wider affordability pressures. We're also seeing the longer-term consequences of these pressures, with relationship breakdown and homelessness featuring more frequently in our enquiries.[8]

For many of the people we support, financial pressure is no longer a short-term crisis. Instead, it has become an ongoing reality as rising housing costs, household bills and everyday living expenses continue to outpace incomes. Our advisers increasingly help people making difficult decisions about essential spending, struggling to balance household budgets, or facing mounting debt despite doing everything they can.

These challenges are often driven by wider issues within housing, energy and welfare systems. As these pressures continue, more people require support not only with immediate financial difficulties, but also with the longer-term impacts on their housing security, relationships, health and wellbeing.

8. 2025/26 Management information.

Inadequate incomes and benefits

Last year proved to be another extremely challenging one, for our service and the people we help. People came to us with more urgent and more complex problems than ever before. We experienced high demand, particularly for crisis support and budgeting advice, that shows no sign of abating. And most concerningly, it's getting harder for us to find solutions.

Advising people with problems related to welfare benefits, housing, and managing their family finances, including debt and crisis support accounted for almost three quarters of all the issues we helped local people with in 2025/26.[9]

Many of these issues related to cost of living pressures. One of the things we do when people come to us who are struggling with making ends meet, is to check if they can claim benefits, or increase their current benefits. Last year, we carried out **1,707 general benefit entitlement checks**.[9]

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

Last year, we helped with more than **10,000 benefits issues**.[9] More than **3,000 related to Universal Credit** (UC), a fifth of which were to do with their initial claim. With the limited capability for work and housing elements the next two largest UC issues. Existing problems with UC were exacerbated by new ones related to having to move to UC from legacy benefits. A further **2,579 benefit issues were to do with Personal Independence Payment (PIP)**.[9] Many of these were about delays getting PIP or issues with medical assessments.[9] Growing levels of ill-health, combined with ongoing cost of living pressures mean that record numbers of people are applying for PIP. But the system isn't keeping up with demand, leaving people waiting to access the support they need.

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

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

We also saw people who were struggling because their income from benefits hasn't kept pace with the true cost of living, or they've had their income impacted by the two-child limit, or the benefit cap, or both (another issue we have campaigned on, with some success). Others faced sanctions, or deductions for advance payments, leaving them struggling to keep up with their bills and vulnerable to debt.[9]

9. 2025/26 Management information.

Negative budgets and growing debts

Helping people manage their money, from retirement planning to dealing with debt, is a big part of our advice provision. Last year we helped with more than **4,500 pension enquiries** and over **1,300 financial capability enquiries**, supporting people to budget effectively, maximise their income and improve their financial resilience.[10]

Increasingly, we are supporting people whose essential monthly costs exceed their income, leaving them with a negative budget and little choice but to cut back on essentials, fall behind on bills or take on debt. As a result, debt remains one of the most significant issues we advise on.[10]

In 2025/26, we helped people with almost **4,500 debt issues**.[10] The most common debt issues we advised on included **Council Tax arrears, fuel debts and rent arrears**.[10] All are priority debts, with serious consequences if left unresolved, including enforcement action, disconnection from essential services and, in some cases, homelessness.

Energy costs continue to play a significant role in financial hardship. During the energy crisis, millions were pushed into hardship simply trying to keep their homes warm and the lights on, and ongoing international uncertainty continues to leave many families anxious about rising costs.

Last year we helped people with almost **450 fuel debts**[10] and hundreds more energy-related enquiries, including providing fuel vouchers for those unable to top up prepayment meters.

People on low incomes are hit hardest because they spend more of their budget on things that have seen some of the biggest price rises. **Half the people we help with debt advice have a negative budget**,[10] where even after our advisers do everything they can, their income just doesn't cover the basics like housing, energy and food.[10] They're building up debt just to get by, with no way of repaying what they already owe.

The financial pressures facing many households were also reflected in the number of people seeking crisis support. During 2025/26, we dealt with **1,460 enquiries for charitable support and foodbank referrals**.[10]

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

Going without essentials also has long-term impacts on physical health. Not being able to put on the heating means living in the cold, which is bad for your health. The same is true of not having enough food for yourself and your family, let alone nutritious and healthy food. This isn't just a problem for the people facing it. When millions of people can't make ends meet, there are knock-on impacts for the wider economy — they are less able to work and take care of themselves, and have a higher need for public services, such as the NHS.

Financial pressure can affect every aspect of a person's life, including relationships. Last year we gave advice on **887 divorce and separation issues**, highlighting the wider impact that financial hardship can have on families and couples.[10]

10. 2025/26 Management information.

Housing and homelessness

A home is more than a roof over your head; it's the foundation for financial stability, family and social connections, steady employment, and good health outcomes. We see every day that safe, secure and affordable housing feels out of reach for many people — housing is consistently one of the top issues our advisers help people with.[11]

While the Renters' Rights Act will bring significant changes to the security and quality of privately rented homes, renters are still exposed to ever-rising rents. For those on a low-income, housing support has been frozen for over 2 years, and is still based on rent levels from 2023. Average rents have risen 17% since then, leaving many people with significant shortfalls in their budgets. They now face a monthly knife edge, with 1 in 4 of the people the Citizens Advice network have helped with insufficient housing support recently also being referred for either further charitable support or access to a foodbank.[11] For others this shortfall can lead to debt in the form of rent arrears, and ultimately eviction and homelessness.

Affordable housing options remain limited due to a chronic shortage of social homes. At the sharpest end of this are people facing homelessness and families stuck in unsuitable temporary accommodation, profoundly impacting their lives and piling pressure on already stretched public services.

Linking support for housing costs to actual rents is a vital step to addressing hardship caused by unaffordable housing, and a perennial campaigning action for us.

In 2025/26 we helped with **700 issues related to Housing benefit / Housing element of UC**, **367 enquiries for help with rent arrears** and around **4,000 additional housing-related issues**.[11] Almost a quarter (**933**) of which were about **issues** with **privately rented homes**.[11] Housing costs, particularly for private renters on low incomes, are one of the biggest drivers of negative budgets. As a result, housing problems often overlap with wider challenges around income, affordability and debt.

The unaffordability of private rents and a lack of social homes meant helping people **find somewhere to live** was another common problem (**572 issues**).[11] Others sought our help because they were homeless or were facing being made homeless — Section 21 'no fault evictions' were one of the most common reasons for this.[11] The Renters' Rights Act, which will ban these types of evictions could not come soon enough.

Here we've highlighted some of the issues that consistently form part of the picture we see when it comes to driving negative budgets, from benefits not keeping pace with the true cost of living, to high energy costs, and persistently unaffordable housing.

While the change needed is a generational challenge, there are low cost improvements that government could make now that would lift people out of a negative budget and improve living standards for low-income families.

As we move into 2026/27, we will continue to use our evidence, insight and campaigns to speak up for those most impacted, and to push for the changes that will make a real difference.

11. 2025/26 Management information.

Matt's story*

We first met Matt in 2024 when he was 26. Then, he had recently experienced a mental health crisis and had ongoing depression and anxiety, to the extent that he seldom left his room. He was also working on some substance use issues with another organisation.

Matt came to us because he had fallen into rent arrears and been served an eviction notice from a shared privately rented property. He was in receipt of UC, including the Housing element, however his rent exceeded the Local Housing Allowance, and therefore the amount of housing support he received, by £149 per month. We helped him to submit a successful Discretionary Housing Payment application to top up his rent. We also explained how to engage with the UC health assessment and helped with a Mandatory Reconsideration (MR) for a PIP claim he had started prior to working with us.

Around a year after his first case closed, Matt came back to us for advice. He was living in the same property, now paying off his arrears and had been awarded UC Limited Capability for Work-Related Activity. He explained that his health had improved and was seeking information on how work would interact with his UC health status. While building up a profile of Matt's current circumstances, we discovered that the PIP MR completed during his previous case had been refused months ago and that he hadn't progressed to appeal. We gathered further evidence together and submitted an appeal.

While working on the PIP appeal, Matt disclosed a string of penalty charge notices from the Council for parking, adding up to £720. Some of these were at the stage of being enforced through the courts. As Matt was still paying off rent arrears, there was nothing left in his budget for the fines, but the Council refused to put them on hold. In order to stop further escalation, we entered Matt into a 60-day Breathing Space. Happily, he found work during the breathing space moratorium so was able to start paying fines in order of urgency when it ended.

Some months afterwards Matt's PIP appeal was successful and he sent us this message:

"I would just like to thank you once again for all the help you gave and your time spent on me. I am way out of the other side of the rubbish I went through. Tribunal was won by me, backdated and managed to get me out of debt and currently in my best year. Better to come! I don't think I would still be here without you, so please understand how grateful I am."

*client name has been changed.

Working in partnership

In Wiltshire, our advice is available online, over the phone, by email, on web chat and in person, including through *Wiltshire Community Advice and Support Services*, a countywide advice service commissioned by Wiltshire Council.

We can also refer people to dedicated Citizens Advice services that provide support with issues such as debt, consumer problems and claiming Universal Credit. These services can help people improve their resilience and confidence when dealing with these issues in the future.

In addition, we deliver several projects in Wiltshire that focus on a specific issue or are designed to support particular groups of people. Most of these projects work on a referral basis where someone has an additional need for support or requires more intensive assistance to help manage their problem. 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 other's expertise, reputation and reach. More importantly, it allows us to achieve better outcomes for more people across Wiltshire.

Many of the problems people come to us with are complex[12]

3.7 issues
on average, we help people with almost 4 issues

Almost 3 in 4 people
who come to us with a debt problem also have a benefit issue

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

We help people find a way forward

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

12. Management information 2025/26.

Wiltshire Community Advice and Support Services

5,513 people helped with 22,588 issues

£1.23 million income gained £80,000+ debts written off

2025/26 marked the beginning of a new chapter for Wiltshire Citizens Advice. Following a successful procurement process, we were commissioned by Wiltshire Council to deliver the *Wiltshire Community Advice and Support Services* contract for an initial five-year period.

The service provides free, independent and confidential advice to people across Wiltshire, supporting residents to resolve problems. Throughout the year demand remained high as many people continued to face challenges related to the cost of living.

During 2025/26, we supported **5,513 people with 22,588 issues**. **Benefits** remained the most common area of advice, accounting for more than a quarter of all issues raised, followed by **housing** and **debt**. These enquiries often reflected wider challenges, including low income, poor health, insecure housing and financial hardship.

The service played an important role in preventing crises by helping people address problems before they escalated. This included supporting clients at risk of homelessness, assisting people to access benefits they were entitled to, helping manage debt and securing emergency support where needed.

Tina's story*

Tina* contacted our service after being forced to leave work due to a serious injury. They had moved into shared rented accommodation after falling into arrears and had experienced economic abuse, leaving them with just 4p in their bank account and no support network.

Living on a low Universal Credit income, most of which was absorbed by rent, Tina was unable to afford food and described feeling "nervous and paralysed with fear", as well as becoming increasingly isolated and unable to leave home.

We provided immediate crisis support, including foodbank vouchers, and secured £500 in emergency grants to cover essential living and moving costs. We also delivered debt and budgeting advice, identified an issue with their Universal Credit claim, and supported them to pursue this for increased income.

We also helped Tina access wider support, including services addressing economic abuse, and encouraged engagement with employment support programmes.

As a result, Tina was able to meet their immediate needs, stabilise their finances, and began re-engaging with support and employment opportunities — preventing severe hardship and longer-term crisis.

*client name has been changed.

Outreach and working in the community

During 2025/26 we continued to strengthen access to advice through outreach sessions in community settings across Wiltshire, including foodbanks and local hubs, helping us reach people who may otherwise struggle to access support. We also work closely with partner organisations to ensure people are referred to the right services at the right time.

Foodbank projects

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

Trussell Foodbanks

380 people helped

£750,000+ income gained
£750,000+ debts resolved

Our third year of delivering advice in Trussell foodbanks (in Salisbury, including Amesbury and Bemerton, Devizes, and Malmesbury, including Cricklade) continued to show the benefit of having advice in local community settings. This year saw an expansion of some of our services, with the start of evening advice sessions being offered in Malmesbury Foodbank, and the inclusion of Bemerton as an outreach location in Salisbury. We continued to support a significant number of **foodbank users, 380** in total, with debt continuing to be a major advice area. The tailored casework support we provided helped clients to overcome challenging times and led to to impressive financial outcomes for them, **£750,421 income gained**, and **£759,912 of debts resolved**.

Local Outreaches

151 people helped

Thanks to continued funding from the Household Support Fund (HSF), we maintained our outreach services offered in local communities, to enable people in particularly vulnerable situations to access our services in person. In addition to the 6 locations we operate in as part of our Trussell Foodbank projects, our advisers were located in 7 outreach locations across Wiltshire in 2025/26.

We supported **151 people in these 7 advice outreaches**. Almost three quarters of whom disclosed a long-term health condition, which speaks to the demographic of clients who may struggle to contact our services via other methods and those who we are trying to reach in our outreaches. These outreaches have seen some great outcomes for clients, leading to almost **£100,000 of financial gains** and nearly **£14,000 worth of debts written off**.

Grant Schemes

In 2025/26, Wiltshire Citizens Advice was fortunate to be able to provide direct cash support to local clients in difficult financial situations through a range of grant schemes.

The Household Support Fund

During the year we had access to the Household Support Fund (HSF 7), which is funded by the UK Government. We used this funding to provide support to local families. This included direct cash support, as well as advice on income maximisation for people struggling to make ends meet.

For people struggling with costs related to private rented accommodation, we provided a total of **£15,000 to 50 clients**.

For people who needed crisis support with general household necessities, we provided a total of **£24,737 to 121 clients**.

Surviving Winter Campaign

This campaign helps people over pension age and those with a health condition to keep warm and safe during the winter months. An estimated 30,000 households in Wiltshire live in fuel poverty, meaning they cannot afford to heat their home properly through the coldest months of the year. NHS figures show up to 300 people locally 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. For people over pension age or with a health condition who were struggling to heat their homes over the winter months, we provided a total of **£24,563 to 156 clients**. We also gave benefits advice to help increase incomes in the longer term.

Wessex Water

We received funding from Wessex Water to give holistic debt advice and to apply for water affordability schemes on behalf of people who are struggling to pay their water bills. Last year, we submitted **114 applications for clients**.

Resettlement Project

27 families helped

£34,728 income gained

This project, which ended in March 2026, provided debt and benefits advice to families recently relocated to the UK under the UK Resettlement Scheme. Wiltshire Council provides the overarching support and co-ordinates a series of agencies. In addition to advice and casework, we administered and distributed the initial financial support to the families.

Supporting Unpaid Carers

To ensure that unpaid carers receive support to manage the financial impacts of caring, we offer enhanced support to them around issues related to benefits, budgeting and debt. In 2025/26, we helped **215 unpaid carers** to manage their issues, gaining **£421,451 additional income** for them and writing off thousands of pounds worth of debt.

Carers Together Wiltshire

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

MS Project

29 people helped
£65,000+ income gained

This project, funded by the MS Society Salisbury and District Group provides advice and casework to people in Wiltshire affected by Multiple Sclerosis (MS), including their families and immediate carers. We help them to maximise their incomes through benefits and budgeting, and resolve debt issues.

Macmillan Benefits Advice Service

519 people helped
with **1,589 issues**

£1.45 million
income gained for clients

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

More than 3,000 people receive a cancer diagnosis each year in Wiltshire and that figure is set to double by 2030. Research by Macmillan Cancer Support shows 83% of cancer patients experience an increase in expenditure, averaging £570 a month as a direct result of their illness, with those costs commonly being a mixture of travel costs, hospital parking fees, increased fuel bills, prescription charges and different sized clothing to cope with the effects of their treatment.

This project, funded by Macmillan Cancer Support has been running for more than 15 years in Wiltshire, helping **more than 3,000 people gain more than £10 million** in financial outcomes.

Wiltshire Money

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

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

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

MaPS Debt Advice Project

369 people helped with **2,120 issues**

£583,991 debt written off

Citizens Advice is one of the lead agreement holders for the Money and Pensions Service (MaPS) funded debt advice project. Since 2017, we have been funded to deliver this service in Wiltshire.

People are advised on how to manage debts, such as Council Tax arrears, rent arrears, and water and energy bill debts, and about formal debt solutions, such as a Debt Relief Order.

Pension Wise

3,475 people helped with **4,537 issues**

Between 2015 and 2026 we delivered a Pension Wise service in partnership with two other local Citizens Advice — Buckinghamshire and West Oxfordshire — to form the largest Pension Wise partnership with a team of 17, including 13 guiders who deliver the appointments.

We delivered telephone appointments to people aged 50 or over with at least one defined contribution pension scheme. We also offered face-to-face appointments at locations within the partnership.

In 2025/26 the entire Citizens Advice Pension Wise service **completed more than 60,000 appointments**.

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

133 people helped with **1,952 issues**
£314,234 income gained for clients

This project, which was funded by the National Lottery Community Fund to support people with poor mental health and young people aged under 25 came to an end in 2025, having supported **328 people with 2,599 issues over the 2 years we delivered the project**.

The casework offered on this service helped with benefits, housing and debt issues, and provided a lifeline for many people who were struggling with their mental health and did not feel able to deal with complex issues themselves. It also increased awareness of advice services for young adults, many of whom had never heard of Citizens Advice before, but really appreciated the support with navigating a complex time in their lives.

This project focused heavily on community and partnership working to ensure that those who needed the service were able to reach it easily and saw us create new partnerships with 7 specialised support organisations across Wiltshire.

The outcomes from this project demonstrate the huge impact it had on the people we worked with, seeing **more than £900,000 of income gained** for clients over the project's lifetime, and almost **£280,000 of debt managed**.

Brittany's* story

Brittany*, a 21 year old single mum of one, was referred to us because she had large rent arrears and possession action was imminent. Brittany has learning difficulties and was experiencing poor mental health. We discovered that her Universal Credit (UC) was sanctioned, and had been for some considerable time. They were living on just the child element of £287 per month. We established that there had been a breakdown in the relationship with her work coach, leading to sanctions continually being applied. Brittany did not have the mental capacity nor understanding to challenge the situation and had simply accepted there was nothing she could do. We were able to assist her to make a complaint, which resulted in a change of work coach and an end to the sanctions. Once she was back on an even footing financially she was able to agree with her landlord that the rent could be taken straight from her UC, along with a monthly amount to repay the arrears over time, so that her tenancy is now secure.

She also had Council tax arrears totalling £2,500 from previous years. Enforcement agents had been instructed, which was worsening the state of her mental health. While she worked with us on budgeting, the council agreed to recall the enforcement agents. Brittany is now able to meet her current year council tax liability and the council have agreed to write off the arrears to give her a fresh start.

Future Steps

Through our work with young adults on the Lottery project, we identified significant gaps in advice provision for 16-25 year olds in Wiltshire. We also found a lack of awareness of the advice and support services available to them. This comes at a crucial stage in young people's lives, when many are transitioning from education into employment, claiming benefits for the first time, or starting to live independently. As a result, they are often more likely to need access to reliable advice and support.

In 2025 we were able to secure funding for three years to not only provide advice to 16-25 year olds, but also to empower young people to help shape our services through youth leadership and co-design, ensuring they are more accessible for younger age groups. By the end of 2025/26, the project had helped **36 young people with 280 issues** and increased their incomes by £47,992. The project also supported young people with accessing housing and understanding benefits.

Going into 2026/27, we are building a team of young volunteers to support service design, awareness raising and community outreach, helping young adults enter the next phase of their lives with trusted information and knowledge of the support Citizens Advice can provide.

*client name has been changed.

Our advice changes lives

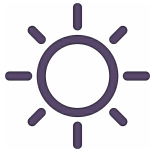
We do more than fix immediate problems. Our advice makes a significant difference to the people we help [13]

Our advice makes a difference to people's finances
We support thousands of people each year to better manage their money. We provide advice on debt, benefits, housing and consumer issues, as well as help people improve their money skills. Given that the people we help are more likely to struggle financially than on average, this can make a vital difference when money is tight. More than 2 in 5 people say that they had more money or control over their finances after our advice.[13]

Our advice can improve people's health
Having a problem can adversely affect someone's mental or physical health. Our advice helps. Around 3 in 4 of the people we help said they felt less stressed, depressed or anxious after coming to us.[14] 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.[13]

Our advice can make people more resilient
More than 7 in 10 people who said they weren't confident about taking action to solve their problems before they came to Citizens Advice felt more confident to take action to resolve a similar problem in the future. 3 in 4 felt more knowledgeable regarding their rights. We respond to people's needs and increase their ability to solve their own problems in future.[13]

We have a positive impact on people's lives



3 in 4 people

say they feel less stressed, depressed or anxious after coming to us for advice.[14]

Around 2 in 5

found it easier to do their job or find a job.[13]

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.[13]

Other benefits include:

3 in 5 people we advised found it easier to manage day-to-day.[13]

More than 40% felt they had better relationships with other people.[13]

2 in 5 had a more secure housing situation.[13]

13. Outcomes and Impact Research, Citizens Advice (2020).
14. 2025/26 Management information.

Our value to society

We use an established model[15] to calculate the financial value of our advice and the positive outcomes it contributes to individuals and society. It's impossible to put a value on everything we do, so this is likely to be a conservative estimate.

In 2025/26 for every £1 invested in Wiltshire Citizens Advice we generated at least:

£2.88
in savings to government and public services (fiscal benefits)
By helping stop problems occurring or escalating, we reduce the need for public services like health, housing, or out-of-work benefits.

Total: £4.34 million

£33.92
in wider economic and social benefits (public value)
Solving problems improves lives – and this means better wellbeing, participation and productivity for the people we help.

Total: £51.21 million

£9.48
in value to the people we help (financial outcomes of advice)
As part of our advice, we can increase people's income, through debts written-off, taking up benefits and solving consumer problems.

Total: £14.37 million

15. *For more information on how we modelled our financial value see: citizensadvice.org.uk/about-us/about-us1/impact-of-citizens-advice-service/all-our-impact/*

How you gave your help

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

Wiltshire Council - Core
£398,773 26.4%

Grants & Projects
£1,035,476 68.5%

Donations
£8,617 (unrestricted) 0.6%

Town & Parish Councils
£6,775 0.4%

Other Income
£61,707 4.1%
(inc interest & trading activities)

£1,511,348
income for 2025/26

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

Working in partnership with Wiltshire Council

MACMILLAN CANCER SUPPORT

Money & Pensions Service

COMMUNITY FUND

Wiltshire Community Foundation

Thank you to all our funders. We gratefully acknowledge all funding support *(also see page 26):*

Adrian Swire Charitable Trust,
Aster (both for Wiltshire Money);
The Blagrave Trust (Future steps)
Carers Together Wiltshire (Wiltshire Council through Age UK Wiltshire);
Community First (Building Bridges);
Devizes Foodbank;
Household Support Fund (HSF7) - funded by the UK Government;
Health Inequalities Fund and HSF7 for foodbank outreaches in Calne, Melksham, Chippenham, Corsham, and Warminster;
Malmesbury & Cricklade Foodbank;
MS Society, Salisbury & District Grp;
Postcode Community Trust;
Salisbury Foodbank;
Selwood Housing; Wessex Water;
Wiltshire Town & Parish Councils.

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

How your support helped

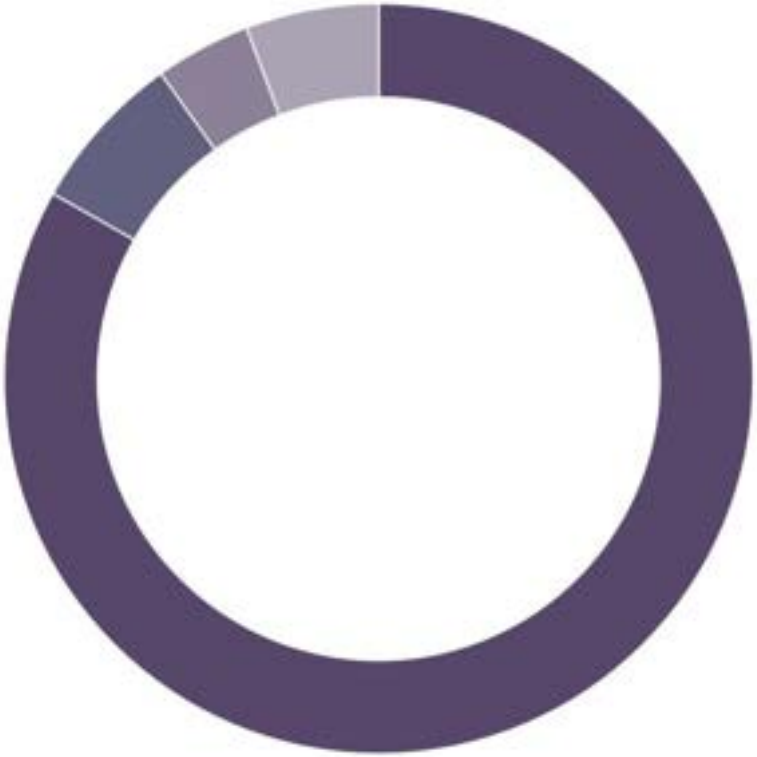
What it costs to provide a quality advice service, delivered by highly skilled staff and volunteers (who donate their time and skills for free), in the heart of the local community where it is most needed.

Staff and Volunteer Expenses
£1,294,386 83.2%

Premises
£107,451 6.9%

Office Expenses
£64,283 4.1%

Other Expenses
£89,230 5.8%



£1,555,350
expenditure for 2025/26

How to get involved...

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

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

citizensadvicewiltshire.org.uk/get-involved

£100 million

The estimated annual social value of volunteering with Citizens Advice.[16]

Volunteer

Around 19,500 people across England and Wales volunteer to help deliver our services alongside approximately 10,000 staff. Wiltshire Citizens Advice employs **47 staff** who work alongside around **50 volunteers** to deliver our services locally.[17]

Volunteers: the heart of our service

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

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

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

citizensadvicewiltshire.org.uk/volunteer

16. Value of Volunteering in Citizens Advice (2024).
17. Management information 2025/26

How to get advice from us

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

Email advice

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

citizensadvicewiltshire.org.uk

Telephone advice

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

Freephone 0808 278 7995

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

Online advice

You can find self help information at

citizensadvice.org.uk

Web chat

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

Relay UK (Textphone)

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

18001 then **0800 144 8884**

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

Wiltshire Citizens Advice helps people find a way forward.

We provide free, confidential and independent advice to help people overcome their problems. We are a voice for our clients and consumers on the issues that matter to them.

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

citizensadvicewiltshire.org.uk

citizens advice Wiltshire

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