

# Helping people find a way forward

**citizens  
advice**

Wiltshire

Our annual review 2021/22



**"Many thanks for your help...  
It is impossible to get things  
done by myself when the  
anxiety takes over. I'm  
extremely grateful..."**

- Debt client

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

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

The Citizens Advice service is made up of the national charity, and a network of over 260 independent local Citizens Advice charities in England and Wales. We offer free, confidential advice online, over the phone and in person.

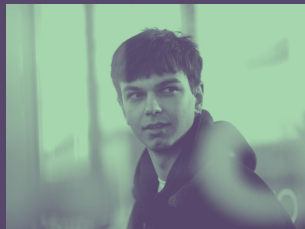
When we say we're for everyone, we mean it. People rely on us because we're independent and totally impartial.

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

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



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# Report from the Chair of trustees



**This was the second year of 'partial lockdowns' that had a dramatic effect on the lives of people throughout the UK, along with other countries across the globe.**

Whilst families had to adjust to changes in income, working practices and a host of challenges due to restrictions on travel and availability of goods and services, there were also the changes and pressures of personal and family relationships that affected so many people.

It was both expedient and welcome that financial resources were made available by central government to offer assistance to UK businesses and individuals across the last two years, and this provided much needed support during these challenging times. However, it was unfortunate that the level of Universal Credit that had been increased at the start of the pandemic was reduced by £20 a week to its former level before many individuals had been able to manage to support themselves and their families to cope with personal levels of hardship.

This is where Citizens Advice has been able to offer help and advice to many thousands of people across England and Wales, with issues associated with the availability of benefits, consumer protection, debt management and general enquiries on a wide number of other areas. Whilst there have been ongoing changes and problems within many peoples' lives, we and other local Citizen Advice have continued to be available to offer assistance wherever possible, and I would like to acknowledge and thank our employees and volunteer associates for their commitment and focus to helping so many people within our region.

Within Wiltshire Citizens Advice (WCA), we continued to make progress with new working practices, where the pandemic had prevented us from working within our offices. Consequently, the introduction of a 'Working from Home' arrangement has worked well throughout the last two years, and our response rate has experienced only a minimal reduction.

We are now back in our offices and accessible as during earlier times, though we are now more focussed in making appointments to ensure that we are best able to offer any specialist help from suitably qualified advisors. I believe that we are now a stronger and more responsive organisation, and whilst the pattern of work may change from that of the last two years, everyone within WCA must understand that there is the need to move forward to interacting with each other wherever we can. We need to interact and build on each other's skills and enthusiasm, and we need to promote this as our working ethos.

It is clear that more and more products and services are now essential for modern life and squeezed budgets raise difficult questions about how consumers can continue to access the services they need. Rising energy prices have led to over 30 energy companies failing in 2021, and we've had large numbers of consumers turning to us for help in how best to cope with this chaos. The growing trend of scammers and traders who offer poor quality goods, mis-selling and overcharging continue to take a daily toll on vulnerable people within our region. We are now in the middle of a cost of living crisis and 2022 has seen us break unwelcome records for people seeking our advice. Now more than ever, people need our services.

Over the last few years we have experienced some major challenges in our funding. Wiltshire Council has provided over 60% of our funding over many years previously, but we have experienced some drastic reductions over the last five years with funding from Wiltshire Council reducing to half of this amount,

and with it the need for us to source other funding. This has meant that we have to look at some commercial projects that will pay for our expertise, normally based on a results-driven process, and allow us to operate at a positive and meaningful level. We understand that funding and resources are stretched in all areas, and we need to ensure that we are as proactive as possible to provide real 'value for money' when we are in competition with competitive commercial companies.

Our Senior Management Team continues to be guided by Suzanne Wigmore who has overseen considerable change in the structure, direction and management of WCA across the last six years. Our focus continues to be on training and on using our resources to the best use, every hour of each day. We are also conscious of the needs of our employees and associates and we wish to work with them to create a good level of engagement and sense of purpose.

Things are likely to get worse before they get better, but it is worthwhile to pause and look back with a sense of pride at what has been achieved by our organisation before returning to the challenges of this current year.

In closing, I would once again wish to extend my thanks, along with each of my colleagues within our Trustee Board, to every person within our organisation for making this such a responsive and professional group of people.

**Barrie Driscoll**  
Chair of Trustees

# We helped thousands of people in 2021/22

Whether dealing with a single issue or a complex set of problems that requires more specialist support, last year we provided one-to-one advice, support and information directly to more than 14,000 people. Thousands more viewed our online advice pages.

For Wiltshire Citizens Advice in 2021/22 this included<sup>1</sup>:



**14,192 people**

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



**42,431 issues**

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



**309,113 visits**

to the Citizens Advice website from Wiltshire. Our local website had more than **100,000 visits**



**5,844 calls**

were answered by our Adviceline team, and

**3,386 advice emails**

were responded to.



**8 in 10**

people said their problem was solved following advice - 80% of those said they could not have resolved the problem without us.



**9 in 10**

people said we helped them find a way forward.



**6 in 10**

people said they felt less stressed, depressed or anxious as a result of the help they received from us.<sup>2</sup>



**£5.35 million**

was saved by the government and public services from the advice we delivered. That's almost **£3.50 for every £1 we spent** on the service.

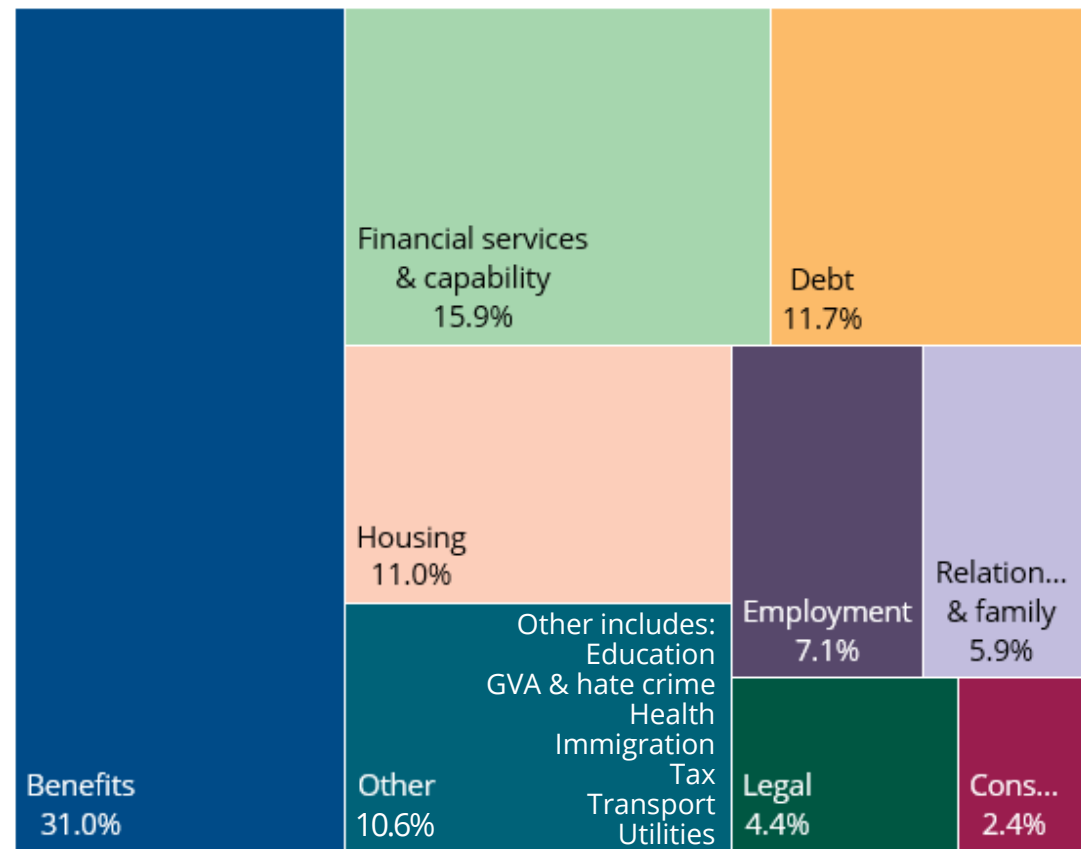
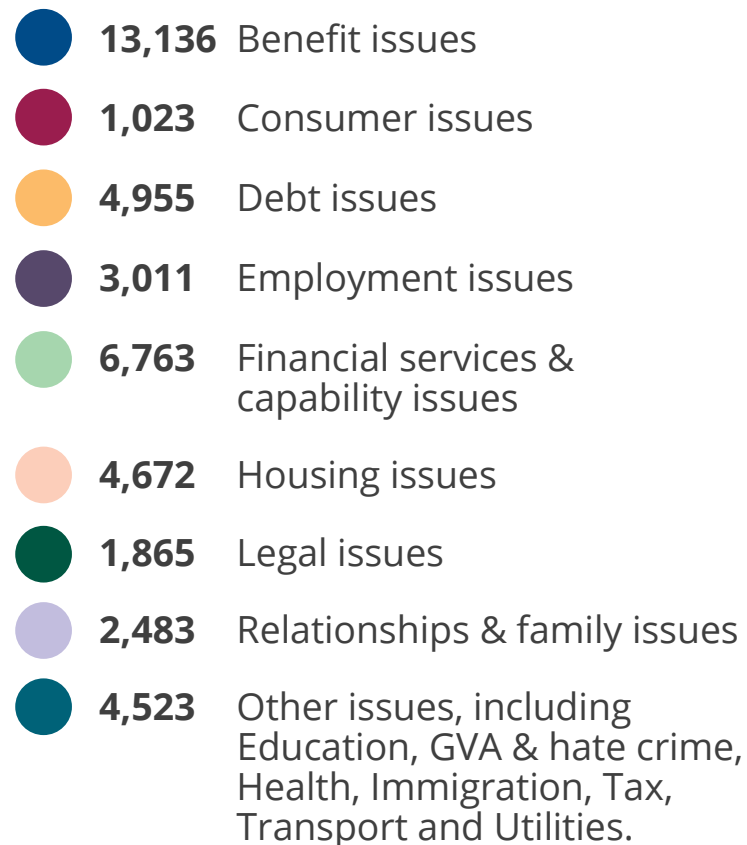
1. 2021/22 Management information. Website visits apportioned to Local Authorities based on percentage of adult (16+) population: Census 2011 adjusted for internet use levels.

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

## ... with lots of different problems

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

For Wiltshire Citizens Advice in 2021/22 this included<sup>3</sup>:



3. 2021/22 Management information.

# 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.<sup>4</sup>

## From pandemic to cost of living crisis

While Coronavirus and lockdown restrictions continued into their second year, the development of a vaccine meant that for many people life slowly began to return to normal. Yet for millions of people their problems were only just beginning, as they continued to struggle with the knock-on effects of the pandemic just as the support measures put in place by the government began to be withdrawn. Add to this soaring inflation and the war in Ukraine, by the end of 2021/22 we were facing another crisis. This time a **cost-of-living crisis** with serious consequences in three key areas:

- **Personal debt**
- **Housing and homelessness**
- **Inadequate incomes.**



## 1 in 4 people

who got advice from us found their financial situation 'quite' or 'very' difficult, compared to 8% of the general population. Those who came to us for help with benefits and debt were more likely than others to be experiencing financial difficulty or 'just getting by'.<sup>5</sup>



# ...in challenging and uncertain times

## Personal debt

During the initial stages of the pandemic we saw a significant reduction in the number of people coming to us for advice about debt, as payment holidays and other protections put in place by regulators and government kicked in. However, as those measures began to be withdrawn the numbers started to steadily rise. This included many people who have been affected by the pandemic, and never experienced debt problems before. Those families with the lowest incomes, including people in low-paid jobs who had been furloughed and living on 80% of their income have been much more likely to have used up savings or increased debt, compared to those with the highest incomes.<sup>6</sup>

### Around 6 million people fell behind on household bills during the pandemic.<sup>7</sup>

As inflation started to soar through the second half of 2021/22, and food, fuel and energy prices rocketed, low-income families were hit hardest by the rapidly increasing cost of living. Now many of these families are facing impossible decisions, such as whether to heat their homes or feed their families.

Helping people manage their money, whether that's sorting out their finances for their retirement (we helped with more than **6,000 pension enquiries** last year) or dealing with their debts remains a key part of our advice provision, second only to advice about welfare benefits. The three largest debt

enquiry areas we helped people with in 2021/22 were **Council tax arrears, rent arrears, and fuel (energy bills) debts**, which overtook water debts, following huge increases to energy prices.<sup>8</sup> All three are priority debts, which have serious consequences if not repaid.

## Housing and homelessness

In April 2021 Citizens Advice research showed around 1 in 10 private renters were behind on their rent. Many will have been forced to leave their homes when the pandemic protections for tenants in the private rented sector in England came to an end in May. Some will undoubtedly have been forced to seek help from the local council, placing a huge burden on them at a time when budgets are tighter than ever. Without further support for renters it was inevitable that we risked seeing a new wave of problem debt and homelessness.

Housing was our third largest enquiry area in 2021/22 and remained above pre-pandemic enquiry levels. Problems related to **Private Sector Rented Property** accounted for around **1 in 4 housing issues** we advised people on.<sup>8</sup>

Perhaps most worrying, monthly enquiries for advice about helping to **find somewhere to live** (Access to and the provision of accommodation - the second largest housing enquiry area with more than **900 issues advised on**), along with **Threatened** and **Actual Homelessness** doubled between the start of 2021/22 and the end.<sup>8</sup>

## Inadequate incomes

As we began to emerge from the pandemic and as employers and employees understood more about their rights and responsibilities, enquiries about employment rights subsided significantly and by the end of 2021/22 employment enquiries had returned to pre-pandemic levels of around 7-8% of all the issues we helped with. However, questions about **pay and entitlements**, the largest employment issue remained.<sup>9</sup>

Helping people with problems about the welfare benefits system is one of the most common topics people seek our help with. In 2021/22 we helped with more than 13,000 issues with benefits, 2,000 more than last year. Over **5,000 issues** were about **Universal Credit**, and a further **2,500+ issues** were to do with **Personal Independence Payment** and **840 issues** about **Employment Support Allowance** - benefits for people who are disabled, or have long term health issues that affect how much they can work.<sup>9</sup>

Around a third of Universal Credit enquiries were for advice when making a claim. Families on low incomes need a state safety-net that provides adequate financial support that they can rely on.

## Keep the Lifeline Campaign

Along with the furlough scheme that mitigated many of the feared redundancies, one of the most successful interventions by the government during the pandemic, was the £20 a week increase to Universal Credit and Tax credits, which along with being a lifeline for many families, **lifted about 400,000 children out of poverty**.

Following months of campaigning alongside the wider #KeepTheLifeline coalition, the government announced a 6 month extension to the Universal credit uplift from April 2021 but despite our efforts to get this made permanent, the uplift was cut at the end of September. At the same time employment support, like the furlough scheme ended, and the energy price cap increased by 12% - the timing could hardly have been worse. Withdrawing a vital lifeline would have serious consequences for many people who are reliant on the benefit, almost half of whom in Wiltshire are 'in work'.

There were some mitigations announced in the Autumn Budget. However, even taking these into account three-quarters of families on Universal Credit are worse off than they would have been had these new measures not been introduced but the £20 uplift maintained.

### What we did

Citizens Advice research revealed that 75% of the people we helped with debt who were receiving these benefits would not be able to meet their living costs if the additional £20 was removed.

In response, Citizens Advice coordinated a campaign with the local Citizens Advice network to advocate for this vital lifeline to continue beyond March 2021, by being made permanent as well as also being applied to legacy benefits.

Together we:

- contacted 309 MPs (including all 5 local MPs) about the importance of the increase to their constituents
- gained coverage of the campaign in more than 50 media outlets, including locally-focused pieces in newspapers and local BBC Radio, as well as national coverage on Sky and BBC News Online
- reached over 1 million people through our social media campaign.

Even after the uplift was cut, we continued to campaign to get it reinstated to help low-income families cope with rising food, fuel and energy prices, as the cost of living began to bite.

## Cost of Living Campaign

By November 2021, with the £20 uplift cut, the furlough scheme ended, and inflation starting to soar, our data showed **1 in 10 families were facing a financial crisis that winter.**<sup>10</sup>

With estimates suggesting the energy price cap could rise by more than £500 in April and inflation also expected to peak our campaign began.

Ultimately, there needed to be a comprehensive plan for tackling the cost of living crisis. In the meantime, we wrote to all 5 local MPs with immediate steps government could take to ease the strain that winter, including bringing forward April's benefit increases and basing them on current levels of inflation; along with pausing deductions from benefits.

Again, we took our campaign to the local media and on social media to highlight the issues people were facing, offering advice and support for people if they were struggling, and asking government to take action.

As winter went on the financial challenges people were facing were laid bare by the number of people coming to for help accessing charitable support or seeking a referral to a food bank. We researched and sought out other sources of crisis support, for food, and energy—we supplied fuel vouchers for people struggling to top up their pre-payment meters.

In February Ofgem announced a 54% increase to the energy price cap. From April for the average household on a default tariff energy bills would be around £2,000 per year. The government did react with a package of measures but these were complicated and untargeted.

Benefits were finally uprated in April 2022, but using September 2021's rate of 3.1%. Sadly by April, UK inflation stood at 9%, further diminishing people's incomes. More financial support from Government would be needed, especially for those on the lowest incomes, if another disaster was to be avoided. Our campaign would need to continue too!

## Tackling the underlying causes

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

This is why our policy and advocacy work, also known as research and campaigns, is so important, both for clients and the wider population.

Other advocacy activity this year has included:

### **Submitting evidence to the Work and Pensions Select Committee inquiry on health assessments for benefits.**

Applying for disability benefits is too often complicated, distressing and it's not uncommon for initial decisions, following health assessments about the support people need, to be wrong.

We provide advice at every stage of the process - from helping people with eligibility right through to appeals. This gives us a unique insight into the way the two assessment processes are currently working, and it's clear the system isn't always matching claimants with the support they need. Instead it is a drain on people's time and sometimes an active harm to their health. It needs urgent improvement.

Our response evidence was primarily based on Evidence forms (EF) submitted by our advisors. These forms allow advisors to highlight cases they think can inform wider policy understanding.

### **Creating a resource pack to reach young people, who are under-represented across our service.**

# Working in partnership to help more people

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

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

In addition, we run several projects in Wiltshire that focus on a specific issue, or are designed to help specific people.

Most of these projects work on a referral basis when a person has additional need for support, or needs someone to manage their problem for them. These projects are mostly funded by partner organisations.

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

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

## Many of the problems people come to us with are complex<sup>11</sup>



### 3 issues

we help people with 3 issues, on average.



### 45%

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



### Around 1 in 7

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

## We help people find a way forward



### 4 in 5 people

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

11. Management information 2021/22.



## Macmillan Benefits Advice Service



**433 people** helped  
with **1,196 issues**



**£1.5million+** in income  
gained for clients

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

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

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

\*clients names have been changed

### Case study

## How our advice helped Tina and Mark\*

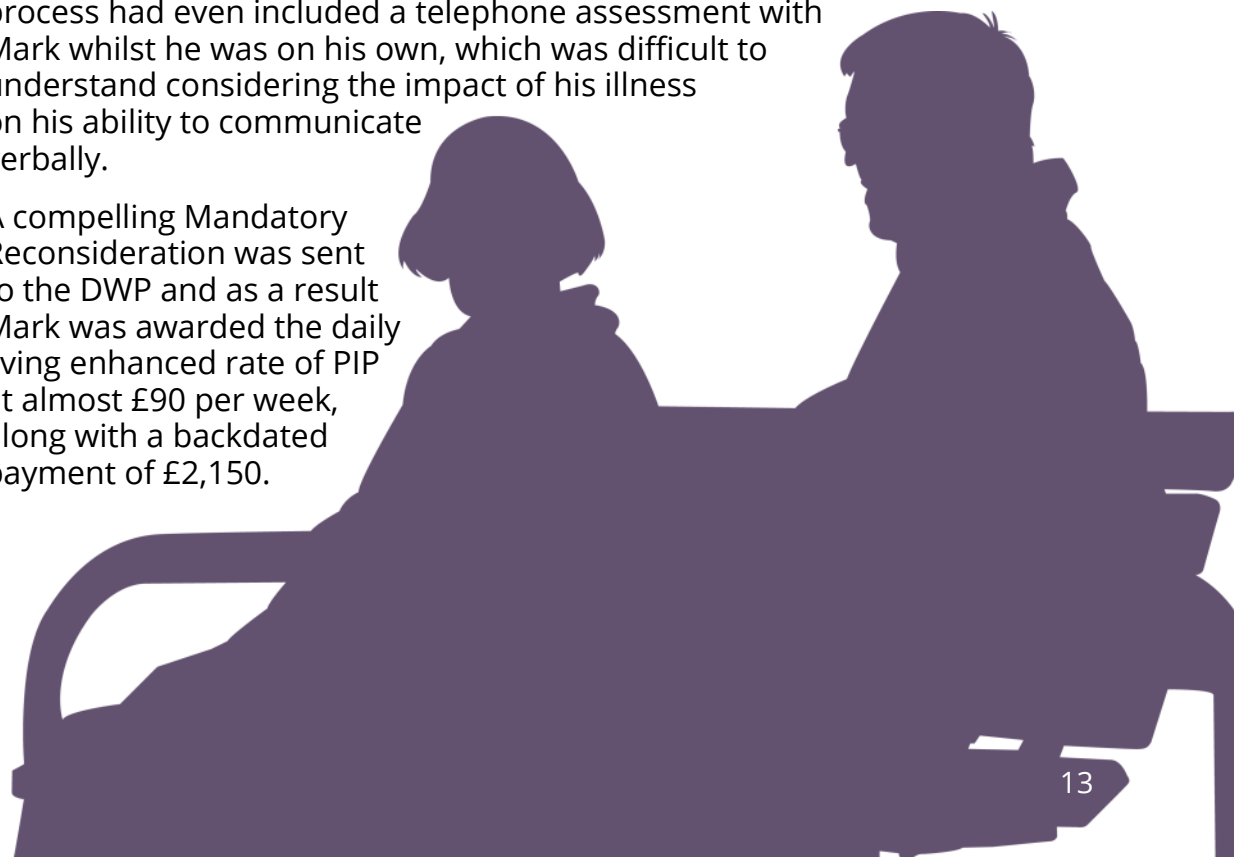
Tina\* initially contacted us to enquire about financial support for her husband Mark\*, who had been diagnosed with oral cancer. The treatment Mark was receiving for his cancer was significantly impairing his ability to speak, and so with his consent we liaised with Tina.

A benefit review showed that the relevant benefits were in place and that an application for Personal Independence Payment (PIP) had been made.

Later that year Tina called us to say that PIP had not been awarded. We discussed with Tina the basis of her original application and given Mark's condition, assisted with a Mandatory Reconsideration.

In conjunction with Tina we worked through the DWP's decision. Their process had even included a telephone assessment with Mark whilst he was on his own, which was difficult to understand considering the impact of his illness on his ability to communicate verbally.

A compelling Mandatory Reconsideration was sent to the DWP and as a result Mark was awarded the daily living enhanced rate of PIP at almost £90 per week, along with a backdated payment of £2,150.



## Case study

### How our advice helped Sam\*

Sam\*, who has mental health issues was referred to our Mental Health Debt and Benefits Project for help with a PIP renewal. At the time he was receiving the standard rate daily living component of PIP. However, during lockdown Sam's mental health declined significantly and he was spending a lot of time living with his sister as his care needs had increased.

We completed his PIP renewal form and sent it off with medical evidence showing that Sam's mental health had declined and that he was relying more on Community Mental Health Team services and his family. The PIP review took 6 months to come back with a decision, which caused Sam a huge amount of stress.

In late autumn Sam was re-referred to us, as he'd received a decision letter saying that he was no longer entitled to PIP as he got 0 points in the reassessment. It appeared that the decision relied on the fact that he seemed to be coping well (due to the fact he was getting all the care he needed) and a psychiatric report saying he was stable. Other medical evidence did not appear to have been considered. This caused another decline in his mental health.

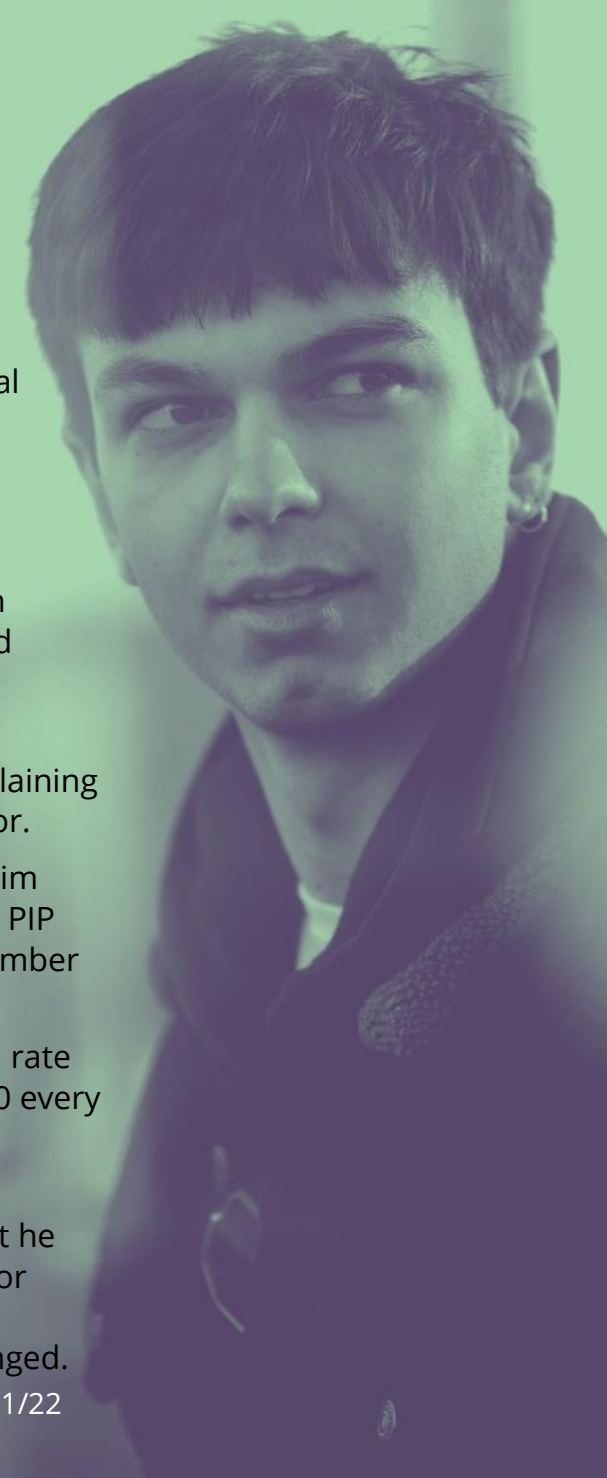
We submitted a Mandatory reconsideration (MR) for Sam, along with further medical evidence, explaining that Sam was coping as well as he was because he was getting the support that PIP was designed for.

In January Sam was referred again because when he had rung PIP to get an update, they had told him that they had not received a MR and he would have to apply for PIP again. Following another call to PIP by our caseworker they confirmed that the MR and medical evidence had all been received in November and the decision was being reconsidered.

Finally, in February Sam received the decision he'd been waiting for. He was awarded the Enhanced rate of both the Daily living and the Mobility component of PIP, meaning he would receive just over £600 every 4 weeks. He was also awarded backdated payment of £3,800 covering March to January 2022.

This also meant Sam was re-awarded the severe disability premium in his ESA (£67.30pw) and full Council Tax Reduction. Sam and his Community Psychiatric Nurse were delighted. Sam also felt that he had finally been listened to and believed. But it should not have caused 10 months of extra stress for an already vulnerable person.

\* client name has been changed.



## Mental Health Debt & Benefits Project



**136 people** helped with  
**424 issues**



**£321,896**  
in financial outcomes

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

## MS Society Project

**29 people** helped with **35 issues**  
**£134,667 income** gained

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

## Carers Support Project



**304 people** helped with **534 problems**



**£338,761** income gained  
**£134,819** 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.

## How our advice helped Aga\*

Case study

Aga\* is a carer for her adult son, Michel\*. He has a range of issues including, but not limited to, autism, language delay and anxiety.

Aga wanted help with a Personal Independence Payment (PIP) renewal for Michel, but she too has autism and communication issues. This made a long PIP phone appointment almost impossible and would, at best, have been very challenging and stressful for all involved.

We were concerned that Aga might even avoid the offer of a phone appointment and then not submit the PIP renewal. This would have had a significant impact on her and her son and resulted in the loss of an existing benefit simply through an inability to access the right support.

Having access to face to face advice has instead resulted in the timely submission of a fully completed, and accurate application.

\*client name has been changed



### Case study

## How our advice helped Max\*

Max\* was referred to the service with multiple debts, including council tax and income tax arrears that he was particularly concerned about and worried about the threat of bailiff visits.

Max and his partner had a significant deficit in their budget due to their rent being more than the local housing allowance. They had been using their savings to make up this shortfall but had recently started using their overdraft to make this up.

We provided advice about ways to maximise their income, principally applying for a discretionary housing payment and social internet tariffs.

As Max was unclear about the council tax they owed, during the appointment we called the council to clarify this. It was revealed during this call that the council had passed one of the debts on to bailiffs and that the bailiffs were intending to visit Max's home that same day, which he had not been aware of. We negotiated during the call that the bailiff action would be suspended, and their visit for that day was called off.

It was arranged that Max would use what he had budgeted for the current council tax bills to pay the arrears, which had gone to bailiffs, and use his council tax rebate to pay off this year's full amount. Another amount was already being deducted from his Universal Credit (UC). This meant that all of the amounts due had payment arrangements in place and the council agreed that if Max kept up these arrangements for 6 months, the debt would be retracted entirely from the bailiffs.

We also provided advice about debt holding options and formal debt solutions, such as a Debt Management Plan or a Debt Relief Order. At the end of the appointment Max was very satisfied that the council tax problem was sorted as this was his main concern, and that he knew that bailiffs would not attend his property if he kept up his payments.

\*client name has been changed.



## JETS and Restart project



**625 people** referred for advice  
**2,455 issues** advised on

This project that started in July 2021 aims to help people who are on Universal Credit and getting support to find work as part of the JETS or Restart Scheme. We provide advice about debt, housing, and benefits. This tends to be with issues which have accrued as a result of being out of work for a long period, such as debts from being on a low income.

## Surviving Winter Campaign

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

NHS statistics show that up to 400 people in Wiltshire and Swindon die each year simply because of cold homes. Most people who suffer premature winter-related death are over 65 and 75% of these deaths are due to the impact the cold has on respiratory and circulatory conditions.

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

## Help to Claim - Universal Credit



**634 people** helped  
with **2,907 issues**

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

## Resettlement Project

**26 people** helped  
**£55,000+** income gained

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

Wiltshire Council provides the overarching support and co-ordinates a series of agencies.

In addition to advice and casework, we administer and distribute the initial financial support available to the families.

## Wessex Water

We receive funding from Wessex Water to provide holistic debt advice, and to apply for water affordability schemes on behalf of people who are struggling to pay their bills. Last year, on behalf of clients, we submitted more than **129 applications**.

## GreenSquareAccord Tenants Support Project



**171 people** helped  
with **996 issues**



**£110,000+**  
in financial outcomes  
gained for clients

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

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

## Housing Associations

We also work with other Housing Associations to help their tenants, often with debt or benefit issues. In 2021/22 this included Selwood Housing.

## Wiltshire Money

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

In the last year Wiltshire Money has worked to grow its membership and now has more than **300 members** from a range of organisations. Members get together through the quarterly forums and training events. Wiltshire Money also worked to develop their membership offer in the past year, with a new, improved website, brand, and regular newsletters with resources for members and a new training programme.



**Wiltshire Money Forums** bring together frontline staff to share good practice, support each other and receive updates and information. Based around a theme, the forums are well attended, attracting an average of **50 delegates per event**.

## Building Bridges

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

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

## MaPS Debt Advice Project



**568 people** helped  
with **2,248 issues**



**£305,568**  
in financial outcomes for clients

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 locally.

People are advised on how to manage debts like Council Tax arrears, rent arrears and water / energy bill debts, and about formal debt solutions, such as a Debt Relief Order. Two thirds of the people supported by the project reported being disabled or having a long-term health condition.

## Pension Wise

We've been delivering a Pension Wise service since 2015. We work in partnership with two other local Citizens Advice — Buckinghamshire and West Oxfordshire to form the largest Pension Wise partnership with a team of 19, including 14 guiders who deliver the appointments.

We deliver telephone appointments to people aged 50 or over with at least one defined contribution pension scheme, and will deliver a limited number of face to face appointments once more from local venues from August 2022.

In 2021-22 the entire Citizens Advice Pension Wise service:

- Completed 70,835 appointments
- Averaged 97% satisfaction rate
- Averaged a waiting time of 7 days

In 2021-22 the Wiltshire Citizens Advice partnership:

- Completed 6,185 appointments
- Averaged 97% satisfaction rate
- Averaged a waiting time of 9 days

### How our support helped Maria\*

### Case study

Maria\* booked a Pension Wise telephone appointment. As English wasn't her first language the guider took care to speak slowly and tailor her language to help Maria understand the discussion. Maria was a widow with no defined contribution pension of her own but she had inherited 2 pensions from her husband; she was looking for work and was in receipt of both Universal Credit and a monthly bereavement benefit.

Maria had not yet requested a state pension forecast, so the guider signposted her to check this. The guider explained the rules around inherited pension pots to help Maria understand the tax implications. The guider also signposted Maria to Citizens Advice for advice on taking money from her pension and how this can affect her eligibility for means-tested benefits. The guider covered all 6 options available to people with defined contribution pensions giving further information on delaying taking her pension and taking her pension in one go. Following the appointment the guider sent Maria a summary to remind her about the main points discussed.

Maria was very pleased with her appointment and emailed the service afterwards saying "very helpful, I am very impressed with your detailed service".

\* client name has been changed.

# Why we're needed

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



**More than three quarters of the people we helped to resolve their problem say they could not have sorted the problem without us<sup>12</sup>**

## 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.<sup>12</sup>

## 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.<sup>13</sup>

## 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.<sup>12</sup>

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.<sup>14</sup>

## People's problems affect other aspects of their lives<sup>12</sup>



**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

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

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

14. Modelling the value of the Citizens Advice service - also see page 23.



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

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

# Our advice changes lives

**We do more than fix immediate problems. Our advice makes a significant difference to the people we help<sup>15</sup>**

## **Our advice makes a difference to people's finances**

We support thousands of people each year to better manage their money. We provide advice on debt, benefits and consumer issues, as well as help people improve their money skills. Given that the people we help are more likely to struggle financially than on average, this can make a vital difference when money is tight. More than 2 in 5 people say that they had more money or control over their finances after our advice.<sup>15</sup>

## **Our advice can improve people's health**

Having a problem can adversely affect someone's mental or physical health. Our advice helps. Around 6 in 10 of the people

we help said they felt less stressed, depressed or anxious after coming to us. This is also true for those with existing health conditions who require more support from health services as a result of their problem. More than 3 in 5 of those with an existing health condition said we helped improve their mental health and around 4 in 10 of those with an existing health condition sought less help from a professional following advice.<sup>15</sup>

## **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.<sup>15</sup>

## **We have a positive impact on people's lives<sup>15</sup>**



**6 in 10 people**

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



**Around 2 in 5**

found it easier to do their job or find a job.



**75%**

said they now know more about the issue after our advice, so they'll be better equipped to know what to do in the future.

## **Other benefits include:**

- **3 in 5** people we advised found it easier to manage day-to-day.
- More than **40%** felt they had better relationships with other people.
- **2 in 5** had a more secure housing situation.

# Our value to society

We use an established model<sup>16</sup> 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 2021/22 for every £1 invested in Wiltshire Citizens Advice we generated at least:



**£3.47**

**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:  
£5.35  
million**



**£24.59**

**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:  
£37.93  
million**



**£9.70**

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

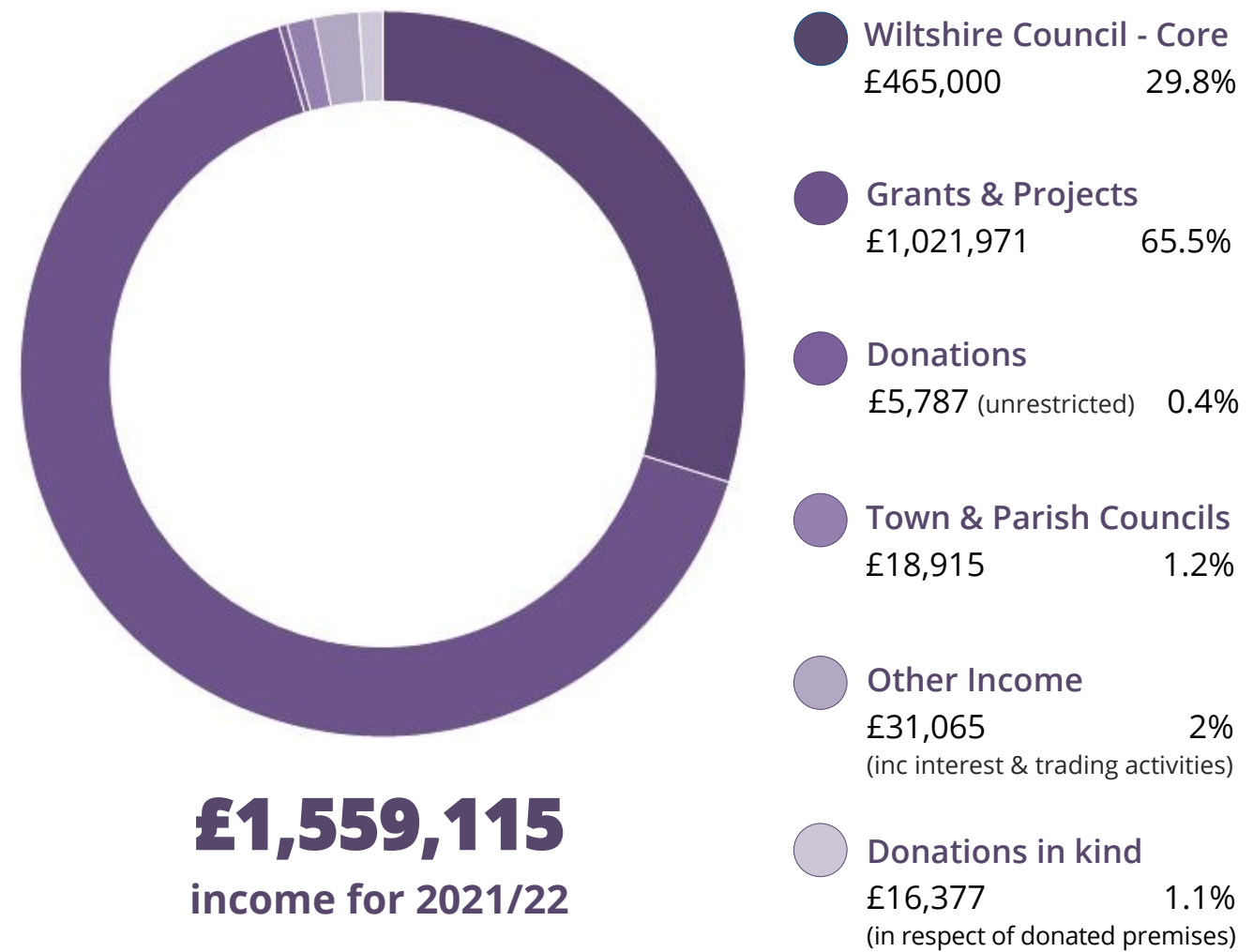
As part of our advice, we can increase people's income, through debts written-off, taking up benefits and solving consumer problems

**Total:  
£14.97  
million**

16. 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/](https://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!**



Thank you to all our funders. We gratefully acknowledge all funding support (also see page 25):

Working in partnership with

**Wiltshire Council**

**MACMILLAN**  
CANCER SUPPORT

  
GreenSquare

  
Building Bridges

 **COMMUNITY**  
FUND

  
European Union  
European Social Fund

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



Thank you to all our funders. We gratefully acknowledge all funding support (*also see page 24*):

BSW Clinical Commissioning Group  
Department for Work and Pensions,  
Energy Saving Trust,  
MS Society,  
Selwood Housing,  
Seetec Pluss,  
Wessex Water,  
Wiltshire Community Foundation,  
Wiltshire Town & Parish Councils.

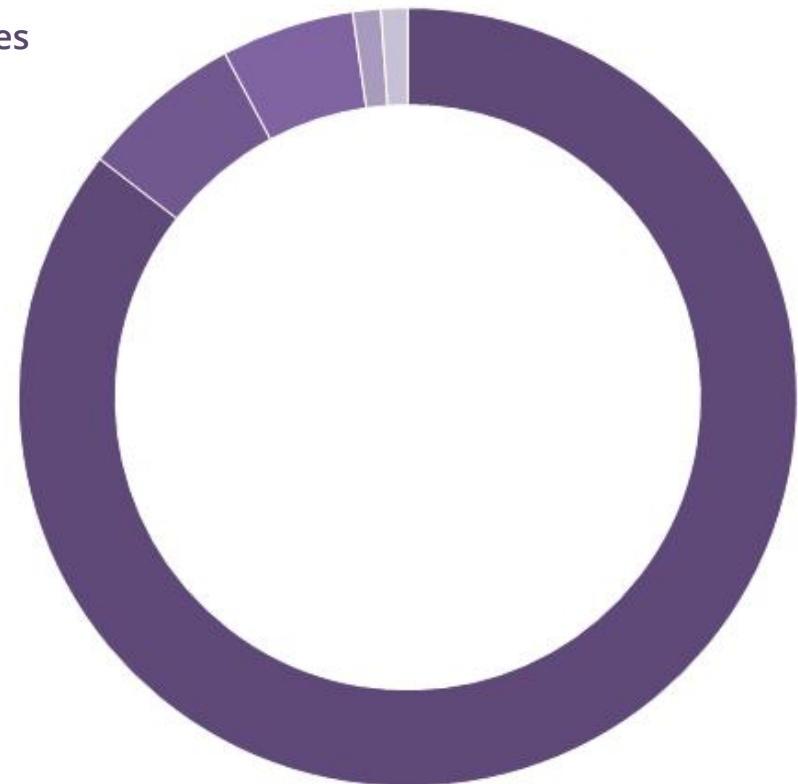
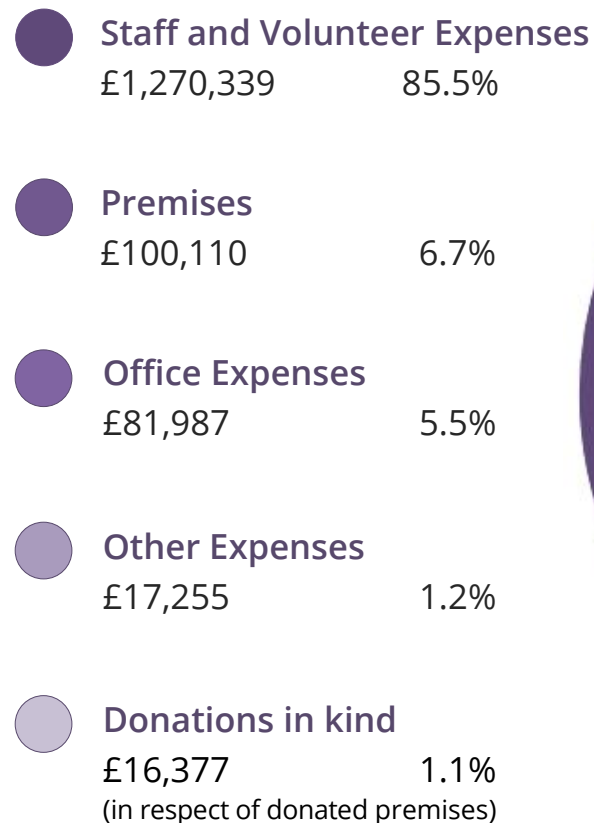
We also received funding via National Citizens Advice from the:

- Department for Work and Pensions for Help to Claim,
- Money and Pensions Service (MaPS) for Pension Wise and the MaPS Debt advice project.

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

## How your support helped

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



**£1,486,068**  
expenditure for 2021/22

# How to get involved...

Wiltshire Citizens Advice is a registered charity reliant on donations and funds from a variety of sources. Together, with the national charity and a network of over 260 other independent local Citizens Advice charities, we make up the Citizens Advice service.

Our volunteers, staff, friends and supporters ensure we're ready to help when we're needed. If you like our work and want to make a difference, why not get involved? Visit: [citizensadvicewiltshire.org.uk/get-involved](https://citizensadvicewiltshire.org.uk/get-involved)



**£442,245**

The estimated social value of volunteering with Wiltshire Citizens Advice in 2021/22.

## Volunteer

Nationally, over 21,000 volunteers contribute an estimated £100+ million working hours annually to the Citizens Advice service. Wiltshire Citizens Advice employs **55 staff** who work alongside **more than 65 volunteers** to deliver our service.

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

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

There are many roles to choose from: advisors, administrators, trustees, campaigners and IT specialists. To find out more visit: [citizensadvicewiltshire.org.uk/volunteer](https://citizensadvicewiltshire.org.uk/volunteer)

# How to get advice from us

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

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



## Email advice

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

**[citizensadvicewiltshire.org.uk](https://citizensadvicewiltshire.org.uk)**



## Online advice

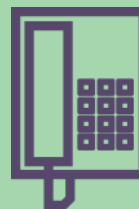
You can find self help information on the Citizens Advice website **[citizensadvice.org.uk](https://citizensadvice.org.uk)**



## Web chat

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

For up-to-date details of all our current **opening times**, visit our local website: **[citizensadvicewiltshire.org.uk](https://citizensadvicewiltshire.org.uk)**



## Telephone advice

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

**Freephone 0800 144 8848**

Lines are open

**Monday to Friday**

**9am to 5pm**

## Textphone

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

## Relay UK

**18001 then**

**0800 144 8884**



# Wiltshire Citizens Advice helps people find a way forward.

We 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](https://citizensadvicewiltshire.org.uk)



Wiltshire Citizens Advice is a registered charity and a member of the National Association of Citizens Advice Bureaux.  
Registered office: Wiltshire Citizens Advice, 3 Avon Reach, Monkton Hill, Chippenham, Wiltshire SN15 1EE.

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