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citizens
advice

Trusted advice in times of change

Citizens Advice Cymru
Impact report 2024-2025



We are Citizens Advice Cymru

We exist to shape a society where people face far fewer problems.

We can all face problems that seem complicated or intimidating. At Citizens Advice Cymru, we believe no one should have to face these problems without good quality, independent advice. Citizens Advice offers 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 in Wales today. With the right evidence, we can show big organisations – from companies right up to governments – 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. We are the people's champion.

"Not many people know the difference Citizens Advice can make, and the things they can help with. I want to help share the freedom that comes from going to Citizens Advice. A weight has been lifted, and I can breathe again."

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Introduction

From the Director for Citizens Advice Wales, Simon Hatch

Throughout 2024/25, Citizens Advice Cymru achieved remarkable results for people across Wales. Our 19 Local Citizens Advice teams were right at the forefront of helping people to deal with worsening cost of living pressures. Our volunteers and staff are drawn from local communities and see the everyday impacts of deepening poverty. The quality of these local teams is outstanding and they've shown an amazing ability to respond to the constantly changing pressures faced by local communities across Wales.

Citizens Advice Cymru is helping more people in Wales than ever before but we are also seeing an increasing number of people who want and need to access our services. We helped 208,000 people in 2024–25 compared to 192,500 people the prior year (a 8.5% increase). Our vital partnerships, including with the Welsh Government, enable us to support the most marginalised and vulnerable people in Wales.

This report highlights how the advice we provide helps people in Wales to find a way forward. It shows how, through listening to peoples' experiences, we advocate for long term solutions to complex problems. We are always focused on finding practical solutions which put money in people's pockets and preventative measures which improve people's lives.

Investment in independent, quality assured and accessible advice services is needed now more than ever – and this investment needs to grow if we are to prevent and respond to the many social and economic challenges faced by communities across Wales. So, we were delighted when in 2024, our local Citizens Advice teams were successful in securing much-needed investment from the Welsh Government's Single Advice Fund to deliver community-based services over the next three years.

In 2024/25 we introduced Missions based working across Citizens Advice to enable us to really think about the system-wide challenges we face.

Our three service-wide missions outline bold long-term ambitions for our service. They set a direction to align our efforts and stimulate innovation and shared problem solving to:

- 1 Provide advice fit for the future** – we'll be there for people when they need us in the ways that help make the biggest impact.
- 2 Close the gap** – we'll end the disparities in access and experience for marginalised people.
- 3 Take early action** – we'll prevent more people reaching crisis by addressing problems earlier.

We will be developing this work over the years ahead to listen to the people who access our services – and those who don't – so that we can provide the best support possible in English and Welsh to communities across Wales.

Mission 1:

Advice fit for the future

Independent analysis shows that, across Wales, demand for quality-assured advice is high, outstripping current service provisions, and this demand is rising. Ensuring our advice is fit for the future means actively reaching out to the people who need advice most. Taking a preventative approach works best. Usually, the earlier we can reach people, the more options there are there for positive outcomes.

Advicelink Cymru is a Citizens Advice Cymru targeted service for people most in need of advice services, funded by the Welsh Government under its Single Advice Fund.

Advicelink Cymru offers a quality assured advice service across Wales, covering the following advice areas:

- Welfare benefits
- Debt and financial capability
- Housing
- Employment and discrimination
- Education

Advicelink 2024 to 2025 numbers:

 **84,030 people supported**

 **386,024 issues**

 **£45 million income gain**

 **£22 million debt written off**
(8 million more than last year)

 **84% clients helped to find a way forward**

Mission 1: Advice fit for the future

Our data shows that people needing our help have several connected issues, with benefits and tax credits, benefits and Universal Credit, and debt and financial services and capability highlighted as the most commonly presented issues this year. Citizens Advice keeps a single record on each person who comes to us and each confidential record contains information on age, gender, ethnicity, disability and local council. We also add the issues they are seeking advice on. Ongoing issues are only recorded once, and new issues are added to the same record. This means a record may count multiple issues across one or more advice areas.

Ensuring easy access to advice is a key priority for Citizens Advice Cymru. This service is provided across a number of channels including; face to face, telephony, email, and webchat, ensuring access across Wales in any location. All of our local offices have daily access with many more outreach locations across each local authority. All services are bilingual in Welsh and English, as well as the use of LanguageLine to ensure advice services can be translated into a wide variety of community languages and BSL interpretation.

Ensuring easy access to advice is a key priority for Citizens Advice Cymru.

The Welsh Benefits Charter aims to support people in Wales to only tell their story once to receive all the financial support they are entitled to.

Citizens Advice Cymru is a key member of the Welsh Government **Streamlining Welsh Benefits** steering group, alongside colleagues from the third sector, Welsh local government and Welsh Government. The group is working to deliver a person-centred, compassionate, and consistent approach to the design and delivery of Welsh benefits which include Free School Meals, Council Tax Reduction Scheme and Schools Essentials Grant. This is underpinned by the **Welsh Benefits Charter** principles, which aims to support people in Wales to only tell their story once to receive all the financial support to which they are entitled – regardless of where they live in Wales.

Citizens Advice Cymru is influencing the work of the group in multiple ways, including generating feedback and input from our local advisers across Wales.



Mission 2:

Closing the gap

Our mission in Wales on closing the gap is especially prioritised on our Advicelink service. As part of the service, each region in Wales targets specific priority groups to target those underrepresented in our service, these include; older people, digitally excluded people, minority ethnic communities, amongst many others. Throughout the year we have maintained that over 80% of clients we supported were within these groups ensuring that our services are as accessible as possible to those most in need.

Advicelink is made up of a number of services delivered in 6 regions across Wales by a network of local Citizens Advice offices and funded advice and access partners. As well as regional community and specialist services, a pan-Wales remote phone line, and an electronic referral system Advicelink delivers the following:

- In March 2025 we hit the significant milestone of 21,500 e-referrals since the start of Advicelink. With over 100 referral partners on our system, our diverse range of community-based access partners helped us to reach out to people most in need of and new to advice.

- Claim What's Yours, a Welsh Government funded income maximisation and benefit take up campaign, providing free and confidential advice over the phone about benefits people may be entitled to. **This service has supported upwards of 50,000 people this year, 20,000 more than last year.** The dedicated helpline is promoted via television, radio and online advertising campaigns by the Welsh Government.

Mission 2: Closing the gap

- Private Rented Sector Debt Helpline, a bespoke service dedicated to helping private rental tenants in Wales who are struggling with debt issues. The aim of the service is to help people who may be feeling helpless and overwhelmed to move towards feeling empowered to get on top of their finances and ultimately, remain in their homes. The service is provided by a dedicated helpline which provides free, impartial and confidential advice.
- Mental Health Breathing Space, a targeted debt advice service for people in mental health crisis. The service provides enhanced protection from creditor action, supported by an Approved Mental Health Professional, for as long as they are in crisis plus 30 days.
- Welsh Government Basic Income Pilot for Care Leavers, which will run until June 2025, has provided a monthly payment of £1,600 to young people leaving care at 18 years old. Our Citizens Advice Cymru service provides direct advice to young people and 'second tier' advice and support to local authority professionals working with young people. This includes advice at all stages, from working through a pre-pilot 'better-off calculation' to budgeting advice or financial crisis support. Care leavers are able to access impartial advice tailored to their individual circumstances. **Across the project life span, Citizens Advice Cymru supported over 400 unique clients with over 3,900 issues, with over £500,000 of Income Gains.**
- We were delighted that in this year, the Welsh Government acknowledged the vital role of advice services and offered longer term funding for the Single Advice Fund. The three year (with a possible additional three years) funding model will allow providers to invest in partnerships and technologies that provide advice for more under-served communities.

Care leavers have received over £500,000 in income gains through our advice and support during the Welsh Government Basic Income Pilot.



Mission 3:

Taking early action

The Wales Policy and Campaigns team leads our work on policy, public affairs, and media within Wales. Our policy work focuses on improving policies and practices that affect people's lives to help address problems earlier, or stop them happening in the first place. Failing policies often only make people's situations worse. We use evidence gathered from people we help to show decision-makers where things aren't working and make the case for change.

Using Our Evidence to Drive Change

Our Wales Data Insights Dashboard has remained a crucial tool, providing real-time data on the financial difficulties clients face, including monthly trends on cost of living issues and specific spotlights on topics like energy debt and mental health.

During a year when thousands of people across Wales continued to struggle to pay for essentials, our report, [Reaching Crisis Point in Wales](#), highlighted a worrying new reality, that the nature of being in crisis has changed – moving from one-off emergency situations to some people being in perpetual crisis. The Cabinet Secretary for Social Justice directly referred to our report and its role in influencing changes to the Discretionary Assistance Fund (DAF). This included helping to protect funding and ensuring better tailored support is now available under the DAF.

Mission 3: Taking early action

Citizens Advice has long advocated for simplifying the Welsh benefits system so people in need find the claims process less complex and confusing to navigate. The new Welsh Benefits Charter is a positive step. Since its launch, we have been an active member of the Steering Group for the Welsh Government's Streamlining Welsh Benefits Programme, ensuring the voices of claimants and potential claimants remain at the forefront of implementation.

Citizens Advice Cymru shapes the work of **Building a Healthier Wales**, which is part of Public Health Wales's Long-Term Strategy for transforming health and social care in Wales. The strategy's aim is to move to a more preventative approach, focusing on tackling wider determinants of health, promoting early intervention and ensuring fair and equal access to health services for all Welsh people. Key themes include prevention and early intervention and Citizens Advice Cymru is a key voice driving forward the use of free, independent advice as part of this work to support a healthier nation for future generations.

Free, independent advice is central to creating a healthier nation for future generations.

Ensuring Lived Experience Informs Government Policy

Our client evidence has informed responses to key consultations, including the Welsh Government White Paper on Adequate Housing, Fair Rents and Affordability, where we called for adequate housing to be embedded as a legal right in Wales. We have also advocated for better protections against no-fault evictions.

With more people now living in deeper poverty in Wales, the need to raise living standards is becoming even more critical. We are an active member of the Welsh Government's Child Poverty Strategy External Reference Group, and have been working with others to influence the UK Government's Child Poverty Strategy, including specific discussions with a UK Government Minister. As a member of the Fuel Poverty Advisory Panel, we use our insights to inform the Welsh Government's approach, stressing the need for better targeted bill support and urgent action on poorly insulated homes.

We also act as the secretariat for the Cross Party Group on Consumer Rights. Over the last year we have focussed on issues relating to essential services, such as water and broadband.



Our commitment to the Welsh Language

Improving access in Welsh

At Citizens Advice we believe that everyone should have access to good quality advice in Welsh. In 2020, we launched our 'Cynnig Cymraeg' – Active Welsh Language Offer to help us provide a better service for people.

Over the last year we have worked hard to improve the number of pages on our website which are fully bilingual – but we now need to look to the future and see how we will embed the Welsh language further in our core services so that more people can access the information that they require in Welsh.

We know that there is always room to improve people's experience when using our services in Welsh and we will continue to make improvements in this area.

Increasing our reach through meaningful partnerships

Strategic and operational partnerships are a fundamental element of our work in Wales. Our targeted Advicelink Cymru service provides advice to under-served people and communities, with over 70% of clients reached at an early stage.

By partnering with organisations led by and working with local communities, we can increase people's awareness of the life-changing value of advice and encourage more referrals into local Citizens Advice. In this way, quality-assured advice can be delivered with wraparound support from partners.

“Due to early retirement money was becoming a bit tight for my parents and now this will make such a difference to them. I am so truly grateful.”

This support can be practical, emotional, clinical or social. There are many benefits to partnership working including:

- Getting advice services to those people most in need of them, before they are in crisis.
- Faster and simpler referral routes so people don't fall through the gaps between organisations.
- Better understanding of new and emerging advice needs.
- Feedback which helps us make sure our advice and support best fits the needs of the person we're helping.

In 2024–2025, we saw a growth in our partnership working across Wales, with more partners signed up to our online referral platform. These partners range from national organisations like Shelter Cymru, SNAP Cymru and Welsh Refugee Council; to localised, community based organisations like KIM Inspire, Travelling Ahead, and Advocacy West Wales. **We had over 45 partners actively making 3,037 e-referrals, bringing the total number of e-referrals to over 21,500 since the project began in 2020.**

Quality-assured advice is vital in tackling the wider, social determinants of poor health and persistent inequalities. To ensure the outcomes and social impact of advice for people and communities in Wales are well understood we represent the advice sector on the Welsh Government & Money and Pensions Service Financial Wellbeing Steering Group, and the Third Sector Partnership Council. We also chair the Independent Advice Providers Forum which regularly brings national organisations together to share intelligence, trend data and plan for the future.

Our impact in numbers

Last year our service helped

**over
182,000
clients**

across Wales.

Our website was visited

 **over
1.6m
times**

resulting in millions
of page views.

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Including clients we helped through Advicelink, there were:

127,000



people helped on the phone

56,000



people helped face-to-face

over
48,000



people helped by email

8,000



people helped on webchat

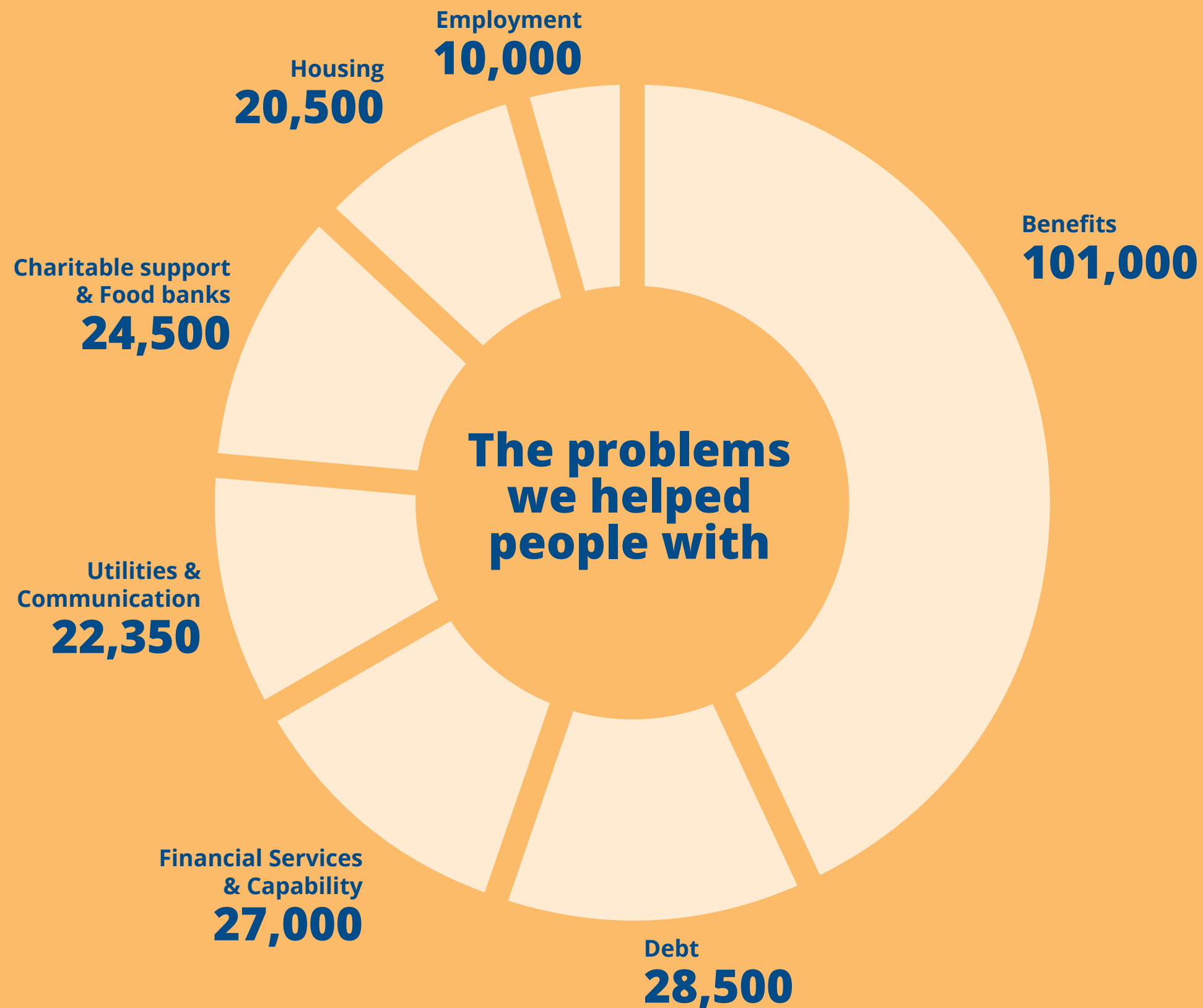
4,500



witnesses supported
through the Witness Service*

* We provide free and independent support for witnesses and victims in every criminal court in Wales, to help them give their best evidence. Our service recognises that victims and witnesses often have other problems that intersect with their worries about attending court, and we work closely with other organisations – including local Citizens Advice – to help them get the support they need.

Our impact in numbers



How we helped people

319,000
telephone calls and Advicelink calls



220,000
emails sent



73,000
in-person conversations



6,000
webchats



Our value to society

We use an established model to calculate the financial value of our advice and the positive outcomes it contributes to individuals and society. Over 2024/25, Citizens Advice Cymru service delivered:



£437 million

We estimate our total social and economic value to society over the year to be £437 million.



£58 million

We saved government and public services £58 million.



£376 million

Estimated savings to our clients due to debt written off, benefit gain or resolving consumer problems was £376 million

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We are  the people's champion.

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.**

citizensadvice.org.uk



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