

Citizens Advice Cymru

# The difference we make in Wales



Our impact in 2019/20



# We are **Citizens Advice Cymru**

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

**We're an important part of the community**, with a credible understanding of local needs.

Our service is **tailored** to the people we support and **trusted** by those who use it. We work in **partnership** with organisations across Wales to improve advice and **advocate** for change.



**£41 million**

saved by government and public services last year as a result of our services.



# What we help with

In 2019/20, local Citizens Advice offices in Wales helped with:

**71,000 benefits** problems

**28,000 debt** problems

**25,000 consumer** problems

**11,000 housing** problems

**11,000 employment** problems

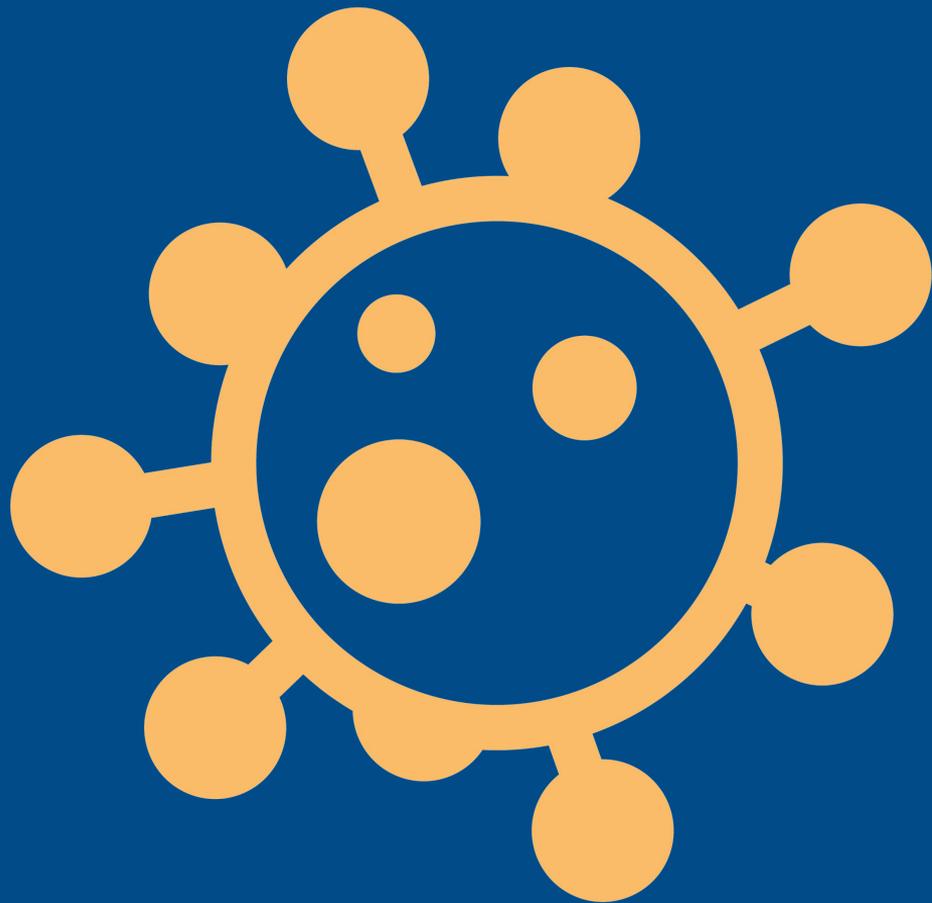
**This is more of every problem type than in 18/19**

In our first year delivering Help to Claim in all areas, we helped more people applying for Universal Credit. At the outbreak of Covid-19, we also saw more people come to us for help with employment issues, including furlough.

# Impact of Covid-19

In March 2020, Covid-19 caused unprecedented challenges for our service and the people we help. Work we'd already progressed as part of our [Future of Advice](#) strategy meant we could respond quickly. Local Citizens Advice collaborated to answer more calls and staff and volunteers **adapted swiftly** to provide advice remotely.

We rapidly **produced new digital content** to meet the surge in demand for advice on Covid-19 related issues. There was consistent demand for advice on furlough, self-employment, benefits and paying bills. People then came to us for more varied support on redundancy, housing and consumer issues.



# Who we support

In 2019/20, local Citizens Advice offices in Wales helped **150,000 people**, an increase of 17,000 on 2018/19. In addition, 25,000 people from Wales spoke to our consumer helpline in 2019/20.

Nina is an example of one of the people we helped. Nina's story shows how we help people solve their problems, and why this is important.



# What we do

We help people with a range of problems including issues with housing, debt, benefits, employment, relationships and consumer rights.

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



Nina was struggling – she was behind in paying her rent.

The threat of being evicted was making her feel very anxious.

The strain was also making her existing health condition worse.

# How we help

People access us in different ways:



**60%**

Face-to-face



**13%**

By email



**45%**

by telephone



**8%**

By webchat

**Demand for remote support** has increased significantly, with 50% more web-chat or email clients compared with last year.

£

Sam, a volunteer adviser, helped Nina with her problem. He found out she recently had a change in her employment.

This had put added pressure on her finances, which was why she was getting behind on her rent.

# Who we help

People often come to us with multiple or complex problems.

We can deal with most of the issues people come to us with, tailoring our advice to their needs.

Problems don't happen in isolation and can have severe consequences. By supporting people early on, we can prevent things getting worse.

**We help thousands of people like Nina.**



Sam helped Nina write a letter to her landlord and set up a payment plan. This stopped her landlord trying to evict her.

Together, they worked out a budget to help Nina with other debts and maximise her income.

Sam found out Nina was on a flexible hours contract, so he helped her better understand her rights at work.

# The difference this makes

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



**60% of people we helped**

said they felt less stress, depressed or anxious as a result of the help they received from us. And 41% said that their physical health had improved.



Our advice helped stabilise Nina's financial situation.

Her anxiety reduced, and her physical health improved. She no longer needed additional health services.

She also felt more confident and knowledgeable about handling similar problems in the future.

# Our advice is effective



## 8 in 10 people

said their problem was solved following advice, and 3 in 4 of them said they could not have resolved their problem without us



## 9 out of 10 people

said we helped them find a way forward

There is often a financial value to people having their problems solved.

In 2019/20:

- For clients who had their debts written off, the average saving was £12,067
- For clients helped to claim benefits, the average amount they gained was £7,103

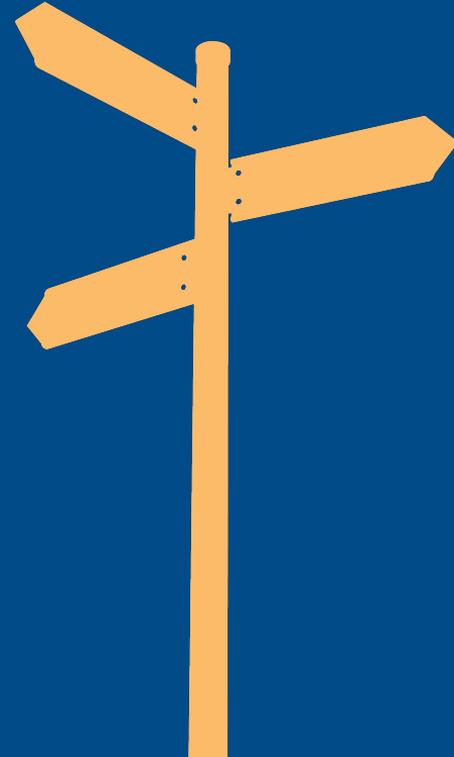
# Advicelink Cymru

On 1 January 2020, we launched a new service for Wales: Advicelink Cymru. This service provides **generalist and specialist advice** across all regions of Wales. It's a key strategic ambition to make sure people find it easy to access our service.

This year we tested a new remote digital advice service for the whole of Wales. By expanding our phone and digital advice, more clients can get the help they need in a way that works for them.

From January to March, **more than 25,000 people** across Wales accessed our Advicelink Services. And 84% these identified themselves as having protected characteristics.

Advicelink services achieved a total of **£2,953,751 in debts written off** for clients in Wales.



# Advicelink Cymru: Baljit's experience

Baljit had to stop working due to ill health and came to us for help with over £6,000 in debt. She was in mortgage arrears, not claiming benefits, and living off savings.

We supported her to claim Universal Credit and PIP, and made a referral to Shelter Cymru to help stop the mortgage company taking action.

With our support, Baljit was also awarded a higher rate of PIP and Universal Credit. She can now manage a payment plan, which means she will be debt free in four years.

***"I thought I would have to sell my home. However, now I will be debt free in four years and no impact on my home"***



# Advicelink Cymru: Jean's experience



Jean is a parent of three. She owed £18,550 in priority and non priority debts and had just over £10 in disposable income. She was at risk of becoming homeless.

We helped negotiate with her local council to not evict her or enforce any action. We also helped Jean to apply for a Debt Relief Order (DRO).

The DRO was granted, and **Jean was no longer at threat of becoming homeless**, and her situation became more manageable.

# Our impact on clients



**Nearly 50%**

had more money or control of their finances



**3 in 10**

found it easier to do their job or find a job



**2 in 5**

had a more secure housing situation



**Nearly 50%**

felt they had better relationships with others



**Nearly 1 in 2**

felt their physical health had improved



**3 in 5**

found it easier to manage day-to-day

# Why fixing problems matters

If left unsolved, problems don't just affect the individual – they affect the community. Solving them creates considerable value to society.



**9 in 10 people**  
we help say that their  
problem negatively  
affected their life



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



**1 in 3 people**  
said their problem was  
urgent when they came  
to us

# Our value to society

In 19/20 our advice and services generated:

**£41 million**

in savings to  
government and  
public services  
(fiscal benefits)



**£278 million**

in wider economic  
and social benefits  
(public value)



**£ 300 million**

in financial value  
to the people we  
help (specific  
outcomes to  
individuals)



# Our value to the community

**Our savings** to the public purse include:



**£5 million**

saved by local government, through reducing homelessness and housing evictions.

Maximising the income for those we help prevents more costly intervention.

This helps reduce financial difficulty, promotes inclusion and benefits the economy.

This is only one fraction of our true value. We also:

- Help clients negotiate local processes, such as welfare reform changes
- Help local authority rent and council tax arrears to be rescheduled, and reduce the associated administrative costs



# Value of volunteering

People like Kate give their time, skills and experience to enable us to reach as many people as we do.

Kate started volunteering for us as she needed to gain experience whilst caring for her disabled child.

Volunteering gave Kate the flexibility to learn around her caring responsibilities.

She's progressed to a paid job supporting Advicelink Cymru and is studying for a Health and Social Care degree.



# Partnership working helps us reach the people who need advice most

For most of 2019/20 our network of local offices worked at the grassroots in community settings (children's centres, GP's surgeries, food banks and libraries) across Wales. Prior to the pandemic we made a stepchange in our partnership working, **developing new partnerships** to proactively reach out to people who were new to advice or need advice most.

By building a **network of over 40 partners** we successfully bid to deliver Single Advice Fund services across Wales. This new approach has informed and improved our services, helping us to identify unmet advice needs and embed our work in the practical support offered by non-advice partners.

Our ability to work with partners at all levels - locally, regionally and nationally - helps us to gather feedback, share learning, work effectively and deliver seamless advice services.



# Using our influence to tackle people's problems

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. By using our data and evidence we're advocating for change to make life better for people.

In 2019/20, **landlord letting fees were banned** in Wales, following a sustained campaign by Citizens Advice, which revealed that renters in Wales were paying £3 million a year in fees.

The Welsh Government also **ended the use of prison sentences for non-payment of council tax debt** in Wales following our work to highlight that the sanction of imprisonment is an outdated and disproportionate response to a civil debt issue.

We responded quickly to Coronavirus, producing a report in March: **Helping Wales through the Covid-19 pandemic**, which outlined proposals to help protect people's incomes in light of the pandemic.

# Appendix: How we calculate our financial value

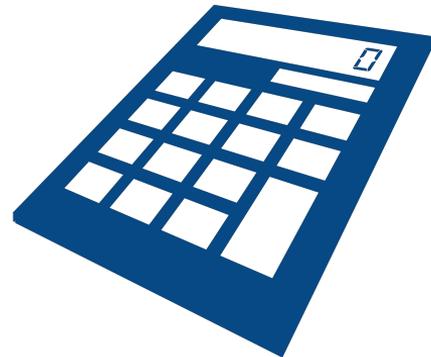
Ways in which our advice helps create fiscal and public savings:

- Keeping people in employment or helping them back to work
- Preventing housing evictions and statutory homelessness
- Reducing demand for mental health and GP services
- Improving mental wellbeing and positive functioning
- Improved family relationships

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

We've used a Treasury-approved model to do this.

From our robust management information, we've also separately considered the financial benefits to the people we help.



# Citizens Advice Cymru

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\*\*](https://citizensadvice.org.uk)

