

# 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 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. "I just want to thank the people who pointed me in the right direction to get help for my problem. Their advice has brought about the help I needed. I am now in a much better place. Thank you."

## A message from Simon Hatch, Director of Citizens Advice Cymru

Over the last year Citizens Advice Cymru have made a hugely significant and positive impact on the lives of people across Wales.

Across our 19 Local Citizens Advice we have hundreds of highly trained, skilled and talented people delivering independent, impartial advice every day. It is a privilege to work with such experienced and caring colleagues across our service. Their work is essential because the work of Citizens Advice Cymru continues to be needed now more than ever. The number of people who can't afford to heat their homes or pay their bills at the end of each month continues to grow. The cost of living crisis in Wales may have gone from most of the headlines but it remains a daily reality for the people who need and use our services. This report highlights how the advice we provide changes people's lives by helping them to find a way forward.

It also shows how through listening to our clients' experiences, we advocate for long-term policy change that puts money in people's pockets and improves lives in Wales.

Citizens Advice is helping more people in Wales than ever before but we are also seeing an even greater increase in the number of people who want and need to access our services. We helped over 167,000 people directly in 2023-2024 compared to 154,000 people last year, a 9% increase. Our vital partnerships, including with the Welsh Government, enable us to support the most vulnerable and marginalised communities in Wales.

As a charity we need support to keep delivering this essential work. In the year ahead we'll keep working hard to ensure access to independent, impartial advice is always available, in both Welsh and English, to help people to find a way forward. We helped 167,000 people directly in 2023-2024 compared to 154,000 people last year, a 9% increase. Our advice website had **1.6 million** visits. This report highlights some examples of the powerful impact our work has had, and how we're continuing to adapt to help as many people as possible.

### **Our impact in numbers**

Last year our service helped over 167,000 clients across Wales, the highest number since the pandemic. Our website was visited 1.6m times, resulting in millions of page views. As the Cost of Living crisis continued to bite, we saw problems becoming more complicated and more urgent—we helped 13,000 more clients than the previous year, with 1 million issues.



1.6 million

visits to our website



291,000

people helped on the phone (up 53% from 123,835

in 2022 to 2023)



199,000

people helped by email

(up 75% from 50,375 in 2022 to 2023)



58,000

people helped face-to-face

(up 64% from 21,446 in 2022 to 2023)



7,500

people helped on webchat

(down 35% from 11,367 in 2022 to 2023)



4,900

witnesses supported through

Service\*

the Witness

(up 9% from 4,512 in 2022 to 2023

<sup>\*</sup> 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 trained volunteers worked tirelessly to give witnesses the practical information and emotional support they needed to feel more confident when giving evidence.

### 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.



### £58 million

generated in savings to government and public services (fiscal benefits). By helping to stop problems from occurring or escalating, we reduce pressure on public services like health, housing or out-of-work benefits.



### £411 million

generated in wider economic and social benefits (public value)— solving problems improves lives, which means better wellbeing, participation and productivity for the people we help.



### £296 million

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

It's impossible to put a value on everything we do, so this is likely to be a conservative estimate. For more detail on these savings and a full explanation of our model, please see our financial modelling. For more information on how we estimate our value to society, see our technical annex.

## The problems we helped people with

At Citizens Advice we understand that people's problems overlap and intersect—people don't just come about one issue. Last year, for the first time, we advised our clients an average of 6 issues each.

## Main types of issues our advisers helped people with through Local Citizens Advice

Local Citizens Advice	2023-24
Benefits	478,940
Debt and Financial Capability	196,721
Utilities & Communication	92,695
Charitable support & Food banks	49,749
Housing	50,671
Employment	28,052

## The top areas of advice people came to our website for were

Online	2023-24
Benefits	647,149
Debt	200,739
Consumer	436,755
Housing	223,777
Employment	219,235
Relationships	179,428

### How we help people

#### We see the whole person.

When people come to us for help, we look at their problems in a holistic way. We look into their circumstances and offer advice on benefits and income maximisation, often able to help people realise they're entitled to discounts on things like utilities, council tax and additional support. And if we can't help with a particular problem, we know who can. Our referrals platform works hand in hand with local services and partners to make sure people are getting the help they need, whoever they've first approached for support. And we're a voice for the people we help. As we help people find their way forward, we match their individual lived experience with what we're seeing in our overall case work. Their stories, and our powerful data, allow us to understand wider problems and find effective solutions.

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## Our advice services

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 2023-24 numbers:**



81,123
People supported



**402,475** Issues



48 million Income gain



13.5 million

Debt written off (3 million more than last year)



**83%**Clients helped to find a way forward

Our data clearly 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, whether we help them by phone, in person in our network of local offices, or through our messaging and email advice service. Each record contains information on their 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 also added to the record. This means a record may count multiple issues across 1 or more advice areas.

## Throughout the year, we've seen a steady increase in people who are unable to afford essentials, such as food and energy, leading to an increase in requests for food and fuel vouchers.

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 partners. As well as regional community and specialist services, a pan-Wales remote phone line, Advicelink also delivers:

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 30,000 people this year, 10,000 more than last year. The dedicated helpline is promoted via TV, radio and online advertising campaigns by the Welsh Government.

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 is able to provide 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 provides 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.

## **Advocacy and Cost of Living**

The Wales Policy and Campaigns team continued to advocate on behalf of the people we support across Wales, engaging directly with the Welsh Government, Senedd and other key stakeholders to ensure their voices are heard. Our <u>Wales Data Insights Dashboard</u> has been a key tool in providing policymakers with real-time, relevant information on the ongoing financial struggles many of our clients face.

In 2023-24, we played an active role in shaping the Welsh Government's response to the cost of living crisis, having been invited to participate in the Cabinet Sub-Committee on the Cost of Living, chaired by both the First Minister and the Minister for Social Justice. This included contributing to the group's final report and recommendations. Our evidence also featured heavily in the Senedd Equality and Social Committee's final report following their inquiry into debt and the cost of living.

We also contributed valuable insights to a number of key consultations—our response to the Adequate Housing and Fair Rents Green Paper, drew on evidence from adviser focus groups to highlight the barriers our clients face in accessing suitable and affordable housing. We also continue to be an active member of the Child Poverty Strategy External Reference Group, following our response to the consultation on the revised Strategy.

As part of our ongoing advocacy for those struggling with council tax bills, we responded to the Welsh Government's Council Tax Reform consultation and worked closely with officials on the Fairer Council Tax initiative, helping to influence policy changes that better protect clients on lower incomes.

Amidst the pressures of high energy prices, sharing insights from our advice services and primary research on the impact of energy costs in Welsh households, we worked with others in the Fuel Poverty Coalition Cymru (FPCC) to secure key changes to the next iteration of the Welsh Government's Warm Homes Programme—their primary mechanism for tackling fuel poverty in Wales.

We were also re-elected to be the Secretariat for the Cross-Party Group on Consumer Rights, which is chaired by Sioned Williams MS where we're able to invite stakeholders to discuss, raise concerns and awareness of consumer issues in Wales.

## 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. We have made progress but we now need to look into the future and see how we will embed the Welsh language in our core services so that more people can access the information that they require in Welsh. Over the last year we have increased the number of Welsh language pages on our national website, all national awareness campaigns were bilingual on a range of topics such

as Scams, Energy, Gambling, Consumer, Welfare benefits, Debts and Housing. We have provided staff and volunteers with learning materials in Welsh as well as free Welsh Language lessons to increase the workforce skills. Delivering our services more effectively in Welsh and for Welsh speakers is a key goal for our Welsh Language Officer who worked tirelessly to achieve this aim—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 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. 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.

2023-2024 saw a growth in our partnership working across Wales, with more partners signed up to our online referral platform. We had almost 93 partners actively making 3,963 e-referrals, bringing the total number of e-referrals to over 18,829 since the project began in 2020.

"We are so glad we came to Citizens Advice. You are the best. We've been able to manage calls from creditors and the bailiffs haven't come again."

## 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









#### **Contact details:**

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