

Supporting people through a cost-of-living crisis

Impact report 2022-2023

## We are Citizens Advice Cymru

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.

The Citizens Advice Cymru service 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 can't thank you enough.
I've been carrying around
this grief and worry about
my debt. It feels like you've
added years to my life.

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

It's been a privilege to join the organisation this year and to see the extraordinary reach and impact of our services and support for communities across the nation. In spending time listening to colleagues right across Wales I've seen the quality and care shown by the volunteers and staff working for Citizens Advice Cymru nationally and locally. We have hundreds of highly trained, skilled and talented people delivering independent, impartial advice every day.

Citizens Advice Cymru is 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. We're still living in a cost of living crisis in Wales and it's having a dramatic and damaging impact on our society. 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.

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.

As part of our commitment to working across two nations, we offer specific services and advocacy for people we support across Wales. We helped 154,000 people directly in 2022-2023 compared to 134,000 people the year before, a 14% increase. Our advice website had **1.3 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.

We helped 154,000 people directly in 2022-2023 compared to 134,000 people the year before, a 14% increase.

# Our impact in numbers

In another difficult year, we were there to help thousands find a way forward.



1.3 million

visits to our website



123,835

people using our phone services



50,375

people getting help by email



21,446 people helped face to face



11,367
people helped
through webchat



4,512

witnesses helped through the Witness Service\*

<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.



## £55 million

generated in savings to government and public services (fiscal benefits).

By helping stop problems occurring or escalating, we reduce pressure on public services like health, housing or out-of-work benefits.



## £405 million

generated 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.



## £242 million

in value to people we help (financial outcomes following advice).

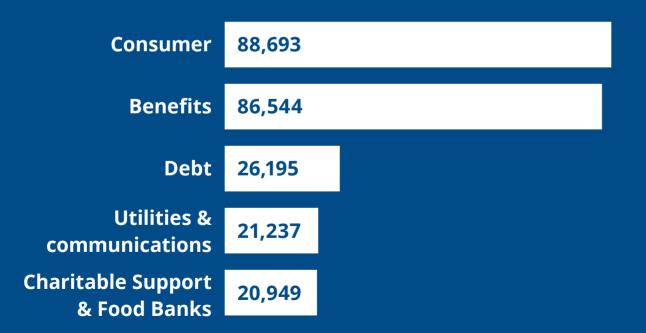
As part of our advice we can increase people's income, through debts written-off, taking up benefits and solving consumer problems.

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 <u>technical annex</u>.

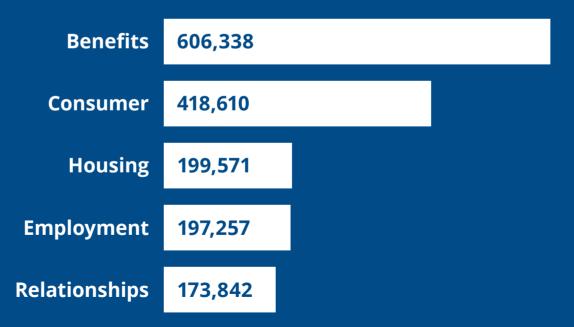
# The problems we helped people with

Every year, thousands of people come to us with a range of different problems from benefits to housing, utilities to debt. This means our data (information on the problems people come to us for help with) provides us with a unique insight into the challenges people face across Wales.

In 2022-2023, the main issues our advisers helped people with directly were:



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



# 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, partners and social prescribers\* 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.

As we help people find their way forward, we match their individual lived experience with what we're seeing in our overall case work.

<sup>\*</sup> Social prescribing is a key component of Universal Personalised Care which links social care, healthcare and local agencies including charities. It's an approach that connects people to activities, groups, and services in their community to meet the practical, social and emotional needs that affect their health and wellbeing.

## 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 2022-2023 numbers:



83,874 people supported



391,326

issues given advice on

(15% increase on the number of issues reported in 2021-2022)



8 in 10

people said they would not have been able to find a way forward without Advicelink.



£49 million additional income gained for people needing our support



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 rapid increase in people who are unable to afford essentials, such as food and energy, leading to an increase in requests for food and fuel youchers.

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 20,000 people this 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.

Throughout the year, we've seen a rapid increase in people who are unable to afford essentials.

# Advocating for change

We continued to advocate effectively on behalf of people across Wales to the Welsh Government and Senedd. Our <u>Wales Cost of Living Dashboard</u> provides policymakers with near to real time information on how the cost of living crisis is affecting people.

Our work contributed to the Wales Fuel Support Scheme being expanded to reach 400,000 low income households. We secured additional flexibility in the crisis support available through the Discretionary Assistance Fund. Our recommendations ensuring all people receiving a Council Tax Reduction were eligible for the cost of living payment were accepted.

Our work on Council Tax Reform secured a Welsh Government commitment to end the punitive full bill rule where households are liable to pay the entirety of their council tax bill for missing as little as one payment.

Our work contributed to the Wales Fuel Support Scheme being expanded to reach 400,000 low income households.

# 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 more 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 continues to work tirelessly to achieve this aim—we know that there is always room to improve people's experience when using our services and we will continue to make improvements in this area.

# Increasing our reach through meaningful partnerships

Partnerships are a fundamental element of our work in Wales, especially through our Advicelink funding. Advicelink is a targeted service, ensuring that we specifically focus on providing advice to under-served communities by partnering with organisations who have existing relationships with those communities and increasing their awareness of advice and making warm referrals into Local Citizens Advice. The benefits to partnership working are:

- Reaching out to people through partners, to get advice services to those people most in need of them before they are in crisis.
- Working together so the customer journey is as simple as possible and the support best fits the needs of the person we're helping.

 Working to strengths: Quality-assured advice with wraparound support for people from partners.
 Support from partners could be practical, emotional, clinical or social.

2022-2023 saw a growth in our partnership working across Wales, with more partners signed up to our online referral platform. We had almost 80 partners actively making 5147 e-referrals, bringing the total number of e-referrals to over 14,631 since the project began in 2020.

a growth in our partnership working across Wales, with more partners signed up to our online referral platform.

# 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:**

For press queries email **press.office@citizensadvice.org.uk**For partnership queries email **policy.cymru@citizensadvice.org.uk** 

© Citizens Advice October 2023

Citizens Advice is an operating name of The National Association of Citizens Advice Bureaux. Registered charity number 279057.