

For
everyone,
for 80
years

Making a difference

Our annual review 2018/19



**citizens
advice**

Wiltshire



Citizens Advice mobile horsebox

Used during WWII to travel to towns and cities that had been bombed to give advice



Follow us on twitter
@WiltshireCAB
twitter.com/WiltshireCAB



Like us on facebook
facebook.com/CitizensAdviceWiltshire

Registered office:
Wiltshire Citizens Advice,
3 Avon Reach, Monkton Hill,
Chippenham, Wiltshire SN15 1EE.

Administrative office:
Wiltshire Citizens Advice,
1 Mill Street, Trowbridge
Wiltshire BA14 8BE.

Adviceline: 03444 111 444
Online advice: citizensadvice.org.uk

Telephone: 01225 617878
Website: citizensadvicewiltshire.org.uk

Wiltshire Citizens Advice is a registered charity
and a member of the National Association of Citizens Advice Bureaux.
Charity registration number: 1062219.
Company limited by guarantee in England & Wales. Registered number: 03204218.
Authorised and regulated by the Financial Conduct Authority. FRN: 617798.

© Wiltshire Citizens Advice 2019.

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

For
everyone,
for 80
years

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

We've helped people solve problems for 80 years. Today our network of over 270 independent local Citizens Advice charities offers confidential advice online, over the phone, and in person, for free – from over 2,550 locations across England and Wales.

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

The way we deliver advice has changed over the years. As well as our core advice, Citizens Advice deliver the Witness Service, Pension Wise, the consumer service, the Help to Claim service and debt advice funded by the Money and Pensions Service.

No one else sees so many people with so many different kinds of problems giving Citizens Advice a unique insight into the challenges people face today. We continue to use our data and evidence to highlight underlying problems and show companies and the government how they can make things better for people.

That's why we're here, to give people the knowledge and confidence they need to find their way forward – whoever they are and whatever their problem. We've done this for everyone, for 80 years.

You can scan these different codes found throughout this report to find out more about us, the work we do and how this makes a difference.



Foreword

by the Chair of Trustees

As I write this foreword, it is almost 80 years to the day that Citizens Advice first opened their doors to help people manage the impacts of World War II. The way we deliver advice has changed over the years but today we're still helping people solve their problems.

Our Last Financial Year

I am pleased to report that we have had a successful year, and that solid progress has been made within our financing, processes and organizational structure that have been pivotal points to allow for our development and growth needs. As shown within the CEO's report there are a number of statistics and key criteria that illustrate how our operational effectiveness has shown definite improvements, and most importantly, how many people we have been able to help across these last twelve months. As the saying goes, "if you can measure it you can manage it!" Certainly this has been the case, and we have been able to demonstrate some excellent performance results in the delivery of our services.

Some of the changes we have made during 2018/19 have been driven by national Citizens Advice, and we have tried to positively embrace these developments and have come out of this process stronger and in a more dynamic way. Furthermore, they have shown us to be in the upper quartile of performance and quality of service of all local Citizens Advice organisations across the country.

So why do we do it?

Doing this has also given me an opportunity to reflect on the reasons why we do what we do here at Wiltshire Citizens Advice. As a paid employee or a volunteer, you are valued by this community; that is both the one in which we work and the one in which we serve.

Perhaps you have a belief that we are all connected in some way, and that there is a common sense of purpose in helping one another through those challenging times that we all have. As we all know, we are here to help those people who need advice and direction, and who look to us for this, along with the hope that there are solutions and alternatives. My experiences over recent months have shown me that we have a fantastic team at Wiltshire Citizens Advice who are doing these very things, effectively and consistently, and who are responsible for such advice, guidance and the provision of hope.

*Scan me to find
out more about
how we're marking
80 years of advice*



Someone asked me recently, as a person who began volunteering with this charity at the start of this year, why I had joined. My response was that I had become more aware of many of the problems and deprivations that many people were enduring since the start of austerity in the UK. My views became distilled in focusing on how things could improve.

If there is a pensioner who has insufficient means to turn on their heating in the winter, or a single parent who has to choose between paying the rent or putting food on the table for their children, these were things that I felt deeply about. I think that we all, in some way, must have similar feelings about the things that we, in this community of ours, should not allow people to live with such hardships. This is why we do what we do.

Our team

We **recruited 20 new volunteers** in 2018/19, increasing our valuable team to 132. Our total number of employees at the end of March 2019 was 53.

Training has been identified as a key criterion for our ongoing development and we are determined to work within our organisation to encourage and actively coach our advisors to reach the desired level to which each person aspires. This is the key foundation of our strength and value within our service to the community.

Trustees

Over the past year, the Trustee Board has, in addition to myself welcomed David Bertwistle as new Trustees. I'd like to thank all our trustees for the time and effort that they have given to forwarding our processes and leading our development.

I would also like to take this opportunity to thank Keith Johnson for the leadership, commitment and enthusiasm that he contributed over 10 years as trustee and ultimately Chair of Trustees. Also our thanks to Nigel Jackson who moved from being a trustee to taking over as Interim Chair between Keith leaving and my appointment as Chair earlier this year.

Recognition

Please read on through this report and share with us the summary of effort and result that Wiltshire Citizens Advice has experienced throughout this last year; positive results that were down to the commitment and enthusiasm contributed by every member of our team. On behalf of the trustees and senior management team, our sincere thanks to all of our volunteers and staff for the service and commitment that makes Wiltshire Citizens Advice what it is today and which helps so many people who see us as their point of help and hope. Best wishes for an equally good year of operations this current year!

Barrie Driscoll,
Chair of Trustees

Citizens Advice 1939–2019

Marking 80 years
of life changing advice

Throughout this report we're sharing a timeline featuring some of the key moments in the history of Citizens Advice



4 September 1939

Citizens Advice open in 200 locations the day after World War II starts



In the 30s we helped people manage the impacts of war

An overview of our year

Suzanne Wigmore, CEO

Welcome to our Annual Review for 2018/19, a year in which we managed to continue to improve our service to clients across all channels. This was despite a wide range of challenges being thrown at us across the year, some of which were planned and some less so! We started the year in temporary offices due to an international poisoning incident and ended it with one of our key partners moving into one of our offices having survived GDPR along the way.

During the year we helped **13,000 clients** with full advice and dealt with a **further 4,272 quick queries**. These clients had **42,393 issues**, with benefits and debt being our two main advice areas, and Universal Credit continuing to be more of a problem.

One of the key achievements with regard to services to clients was that **we answered 7,512 phone calls** in the year. This is an **increase of more than 2,000 calls** on the previous year and in January 2019 we exceeded our target of 800 calls per month, and answered 865 calls. We also provided a more consistent face to face service with minimal session closures.

Our People

Our people are key to what we do and during 2018/19 we continued to recruit advisors for both face to face and digital channels. Our long-standing Chair Keith Johnston stood down in the autumn and was succeeded by our interim Chair Nigel Jackson. Thank you to both of them for their

service and for Nigel doing a great job as a stand in. Our long-standing Head of Service Delivery left in February 2019, and was replaced in July by Karen Proudlock. We worked hard in the year to try to improve our communication and culture, which was reflected in our People Survey results. Over the 10 measures, **7 were at or above** the national average and the percentage of staff and volunteers who are proud to work or volunteer for us **increased from 63% to 85%**. We were also able to pay staff a 1% increase for the first time in many years.

Expanding the services we provide

During the year we introduced a new advocacy service with SWAN to trial supporting clients with additional needs. We also had some fantastic recognition of those who give their time to us pro-bono when Derek Howard our Money Planner won the National PFA Money Planner of the year award.

We also continued to work more closely with the armed services especially the army. A number of staff and volunteers attended events on and off base, including regimental Health and Wellbeing Fairs. We contributed to the national veterans strategy and took part in the national Armed Forces day.

Another key area of expansion was becoming more confident across the organisation talking about mental health, both our own and for clients. We supported national initiatives, such as Tea and Talk and hosted guest speakers through Wiltshire Money.

1940



Advisers deal with rationing, displacement and overcrowding issues and help people locate missing relatives

1941



Citizens Advice influence the rationing policy to secure extra clothing coupons for pregnant women



1941

Citizens Advice introduce its first mobile service - a converted horsebox. This was able to travel to areas affected by the blitz, to help those most in need





Right, Some of the team having curry and a chaat during Mental Health Awareness Week; 2nd right, Derek Howard with his Money Planner of the Year award.



Research, Campaigning and Advocacy

We continued to expand the number of people across the organisation who are involved in Research and Campaigning, and continued to work on both Mental Health and Universal Credit (UC). We can demonstrate that especially with UC the voices of the people of Wiltshire have led to changes in government policy and supported the new Help to Claim Service. Towards the end of the year we launched our new website, to make it easier to look for advice and find out about our services.

Our Challenges

We were pleased to return a surplus to our reserves, despite a further 7% cut in our core grant from Wiltshire Council. We had a perfect assessment of green across all measures in our Leadership assessment, and no audit recommendations. As a business we are aware that the more professionally we are run the more resources are available to be directed towards clients.

We started the year in 3 tiny temporary offices in Salisbury due to the poisoning incident in the city, and were to remain there for 6 months over a very hot summer. Not a single day of service to clients was lost from Salisbury and I would like to pay tribute to all the staff and volunteers who reacted so quickly and positively and put up with some very challenging conditions over the summer. During the year we also moved the majority of our applications to Google, and trained more than 180 people to meet the new

GDPR requirements. Our key challenges now remain how to provide a better service to clients with ever more complex problems.

Our coming year

In 2019/2020 we will continue to strive to provide better services for clients and also increase our regional and national impact. We are now delivering the national Help to Claim service (HTC), to support clients on to UC. We are also the Best Practice Lead for HTC for Dorset, Wiltshire, Hampshire and the Isle of Wight region, working with other local Citizens Advice to identify best practice and influence policy.

From the spring of 2019 we are co-located with AgeUK Wiltshire in our Devizes offices, and will look to continue to provide better services with partners especially with regard to health and wellbeing.

Finally on 4th September 2019 we celebrate 80 years of Citizens Advice. In the run up to this we launched our 80 Voices campaign to promote what we do using the voices of our clients, supporters, staff and volunteers. We are also leading a West of England pilot to trial individual giving through Facebook.

We know that peoples' lives are getting ever more complex and we need to make changes to match the changing demands. So to all our clients, volunteers, staff, trustees, funders and supporters thank you for everything you do and here's to another good year.

**Suzanne Wigmore,
Chief Executive Officer**



1944

Advisers successfully argue for an urgent need for evacuation of children from London during the German bombing campaign



1946

An influx of enquiries around family problems caused by the war, including increasing divorce rates and family break-ups



In the 1940s we advised on rationing and evacuation

We help thousands of people every year...

This year we're marking being there for everyone, for 80 years.
In 2018/19 alone this included¹:



17,272

people were helped face to face, over the phone or by email. We helped 13,000 people with full advice and dealt with a further 4,272 quick queries.



42,393

issues helped with. That's 7,000 more than in 2017/18. 1 in 3 people who came to us for help had more than one problem.



222,702

visits from Wiltshire to online advice pages on the Citizens Advice website. In addition our local website had almost 50,000 visits.



15+

locations in Wiltshire and surrounding areas where we provide free, confidential advice.



7,512

calls answered on our advice line, and more than 1,500 emails dealt with.



8 in 10

people said their problem was solved following advice - **more people than ever before.**



9 in 10

people said we helped them find a way forward.



4 in 5

people said our advice improved their lives, including improving their health and finances.



£2 million

income gained for clients and more than £700,000 worth of debt written off.



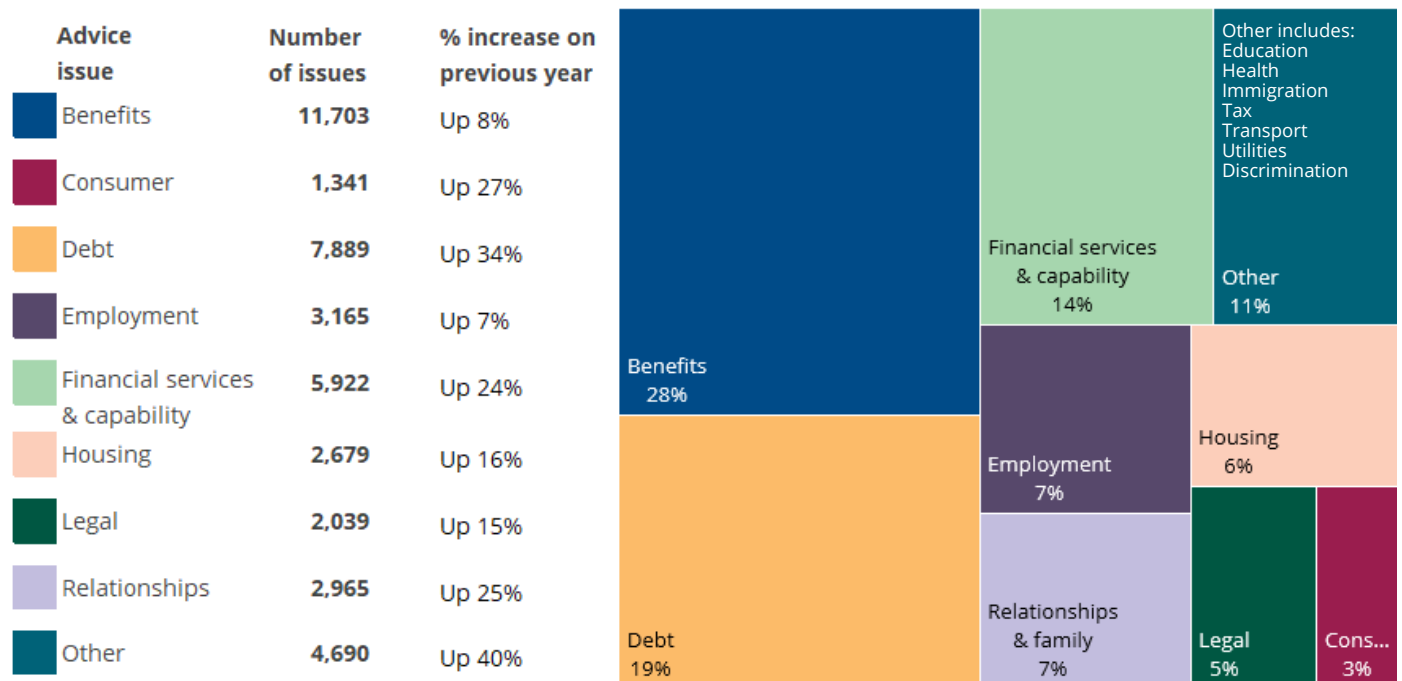
£3.49 million

was saved by the government and public services from the advice we delivered. That's almost £3 for every £1 we spent on the service.

¹ 2018/19 management information. Website visits apportioned to Local Authorities based on percentage of adult (16+) population: Census 2011 adjusted for internet use levels.

... with lots of different problems

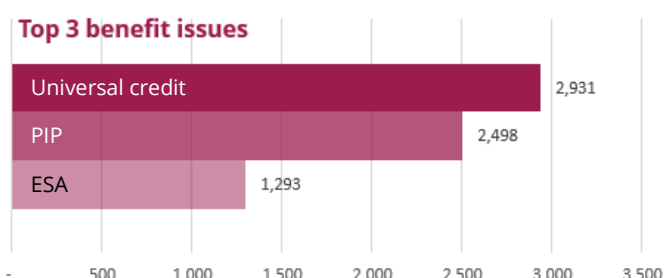
Our data helps us make sure we have the right knowledge and expertise to support people whatever their problem is and however they come to us for help.



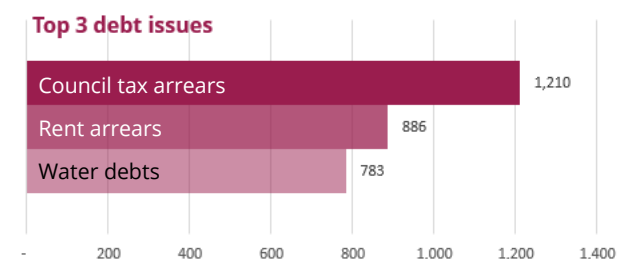
In 2018/19 Wiltshire Citizens Advice saw a **20% increase in the number of problems** people sought help with. In total we helped with more than **42,000 new issues** last year.

The main issues people have needed advice for over recent years reflect major themes in society, or changes to policy and practice. The **10 most common single issues** people sought our help with last year **account for almost 40% of all the issues** we helped with.

Following recent reforms to the benefits system many of the most common issues people seek our help with are about problems to do with welfare benefits. **Universal Credit, Personal Independence Payment (PIP), and Employment Support Allowance (ESA)** alone accounted for almost 7,000 new problems last year.



Alongside welfare reforms, the rising costs of household bills and stagnant wages means that for some people, the money they bring in is less than their essential outgoings each month. Helping people manage their money, whether that's sorting out their finances for their retirement (we helped with more than 5,200 pension issues last year) or dealing with



their debts is the other major reason people seek our advice. The **main three debts** we helped people with last year were **Council Tax arrears, Rent arrears** and **Water debts**. Sadly, all this can have a big impact on people's relationships. Last year people turned to us for advice with more than **1,250 issues about divorce / separation**. Problems with **private rented property** continues to be our biggest enquiry area for housing.

We help people through difficult and complicated situations

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.



4 in 5

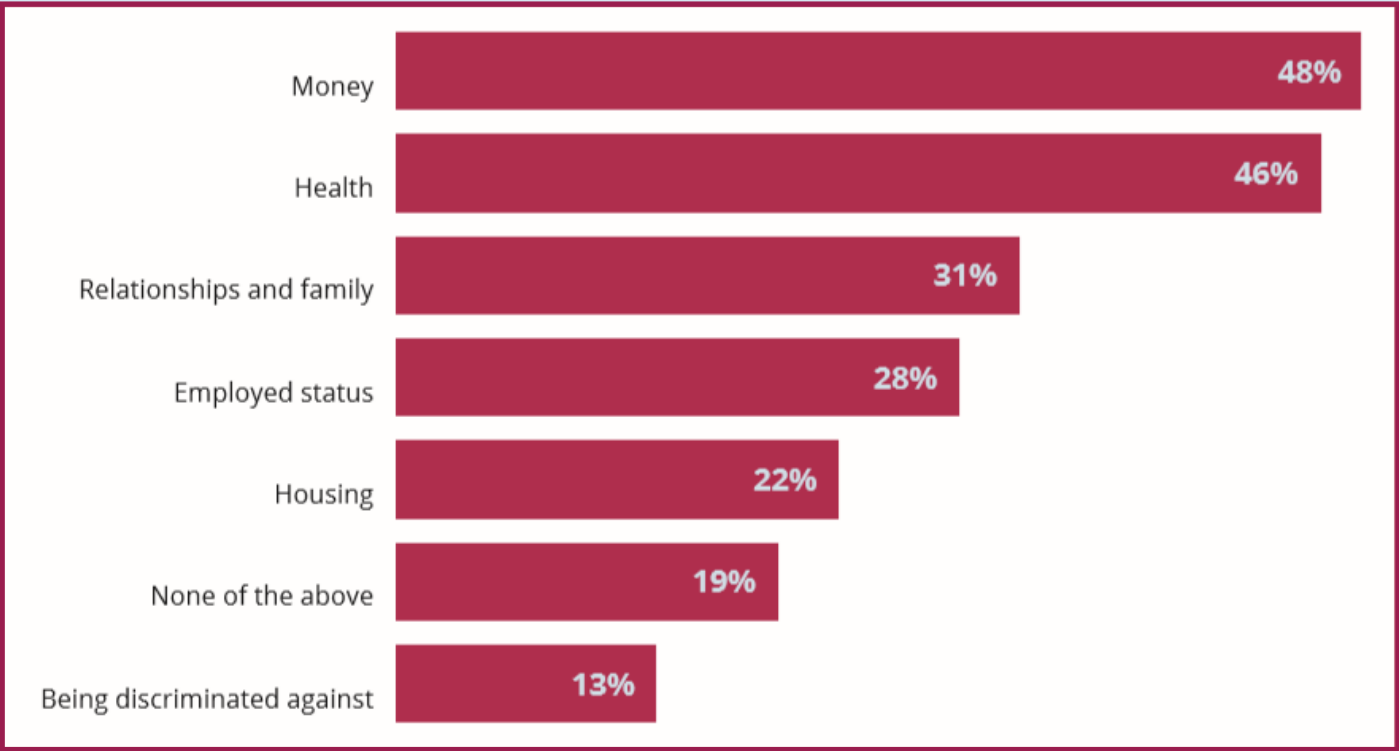
of the people we supported said they'd experienced a life event or change in circumstance leading up to the problem that they came to see us about². This most often related to a change in finances (48%) or change in health (46%).



9 in 10

told us their problem affected their lives negatively in 1 or more ways including becoming stressed, depressed or anxious, having health difficulties or money worries².

Change of circumstances leading up to advice problem



² Outcomes and Impact Research, Citizens Advice (2017).

³ Understanding money skills, Citizens Advice (2017).

⁴ Modelling the value of the Citizens Advice service - also see page 15.

Anyone can experience a problem

Life is complicated. Sometimes people encounter challenges and problems that they don't know how to deal with, and they need help to overcome.

People need different types of support at various times in their life

We aren't driven by a one size fits all approach. We believe people should be able to get help in the way that works for them and meets their needs.

We're here to help everyone in society that needs us. The people we serve are often among the most disadvantaged in society with the greatest needs.

Local Citizens Advice clients are four times more likely to live on a low income than an average member of the England and Wales population

This could lead to clients not having enough money to eat healthily, maintain adequate accommodation and fully participate in society.

Our outcomes and impact research also found that twice as many of the people we help find their financial situation either difficult or very difficult compared to the national average.

We also see a correlation between where clients live and areas of local deprivation: local Citizens Advice reach 4.4% of any local population, rising to 9% on average in areas of deprivation.

Our service starts by recognising why we're needed in the first place. Problems have a severe impact on people's lives. They need our help to solve them.



77% of the people we help say they would not have been able to solve their problem without our support²

Problems can make everyday life harder

4 in 5 people we help had experienced a big life change before coming to us - with nearly half reporting a change in their health. 9 in 10 people say their problem affected their lives, including causing financial difficulty and making managing day to day harder.

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.

Solving your problem can also be about having the right skills

Nearly 1 in 2 people we help aren't confident about taking action on their money matters.³ Nearly 1 in 3 report needing help to use online services, forms and tools.

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.⁴



1957

The Rent Act comes into force, deregulating the private rented sector. Housing issues make up 25% of all enquiries with both landlords and tenants asking what this means for them



1958

The total number of enquiries reaches over 1 million



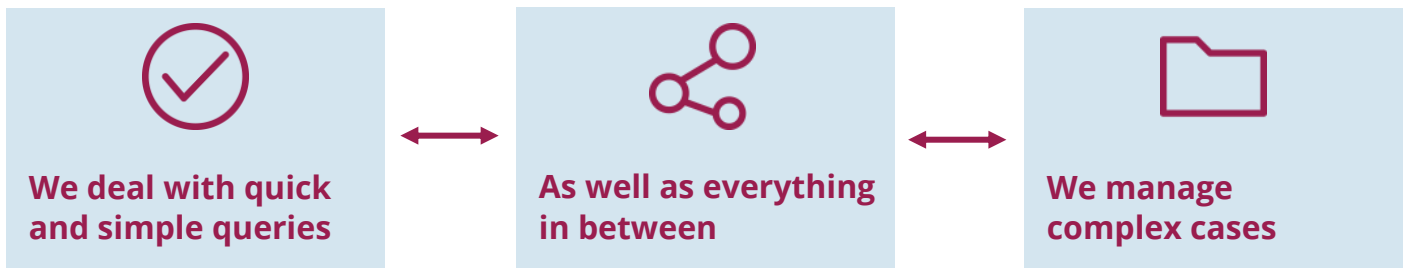
In the 50s and 60s we helped tenants facing higher rents

Putting our clients' needs at the heart of everything 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?



We're confidential and non-judgemental:

Our role is to help people find a way forward, so we'll be straight-talking and practical about how to resolve problems.

Our advice services can be accessed in different ways:

Being able to access timely free advice that meets user needs is essential, so we offer advice in person, over the phone, and via email and webchat.

We understand the complexity of issues that affect people's lives:

This doesn't daunt us, and we'll work with the client to understand the root cause and aim to tackle that too.

We understand that experiencing a problem affects self-confidence:

We'll provide as much support as needed, empowering clients to regain control of their circumstances, with the certainty they're taking the right approach.

We help redress the power-balance:

We support people to address their problem bringing our voice, credibility and experience.

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.

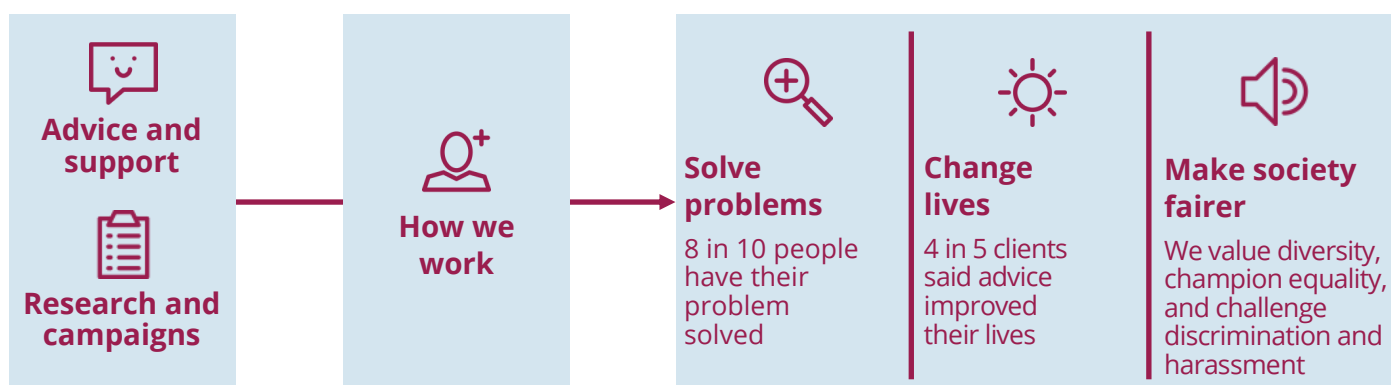
We help people find a way forward

Everything we do shares this aim. When people come to us with a problem, we help them get back on track, while recognise others might be facing similar experiences.

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 we help people find a way forward:



What we did in 2018/19

Last year **we helped the equivalent of 1 in every 22 adults living in Wiltshire.**

44% of the people we helped had a **disability or long term health condition.**

We supported people with lots of different types of problems, including issues with housing, debt, employment, relationships, welfare benefits and consumer rights.

42,393 new issues dealt with directly

Sometimes people have more than one issue they need help with and we understand the way people's problems can interact and overlap.

How we did it

People access our service in different ways.

17,000+ people were helped face-to-face, by phone, or email last year by our team in Wiltshire.

13,000 people were given full advice and a **further 4,272** were helped with a quick query.

Around half the people we helped through face to face advice, which we offer at our offices in Wiltshire and in other community settings, such as health centres and libraries.

7,512 calls answered

Since 2009 we have run an advice line in Wiltshire that provides advice over the phone. In 2015 we teamed up with the Citizens Advice phone service, Adviceline.

222,702 visits to our digital advice

People use our digital content in a way that works for them: to 'self help' and solve the problem themselves, or to understand their options before they seek help from us directly. It is supported by webchat / email.

We also give advice by email via our local website **citizenadvicewiltshire.org.uk**

1,514 emails answered

How our advice and support helps

Our advice enabled thousands of people in and around Wiltshire to overcome their problems.

8 in 10 people are helped to solve their problem

Problems don't happen in isolation, and can have a severe effect on people's lives. Solving them stops these situations escalating.

Our advice changes lives

The wider impact of advice

We do more than fix immediate problems. Our advice makes a significant difference to the people we help⁶.

Our advice can improve people's health

Having a problem can adversely affect someone's mental or physical health. Our advice helps. 70% of the people we help said they felt less stressed and 46% said their physical health improved.

This is also true for those with existing health conditions who require more support from health services as a result of their problem. 57% said they were better able to manage their condition after coming to us.

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. Nearly 1 in 2 people say that they had more money or control over their finances after advice.

Our advice can make people more resilient

3 in 5 people said they had low confidence about taking action to solve their problems before advice. After advice, 2 in 3 felt more confident to handle a similar problem in future and 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.

Other benefits include:

- **3 in 5** people we advised found it easier to manage day-to-day
- Nearly **1 in 2** felt they had better relationships with other people
- **2 in 5** had a more secure housing situation
- **3 in 10** found it easier to do or find a job.

We have a positive impact on people's lives



4 in 5

More than 4 in 5 people said our advice had a positive impact on their lives.



70%

say they feel less stressed, depressed or anxious. They have better physical health (46%) and more money to spend (44%)⁶.



75%

said they now know more about the issue after our advice⁶, so they'll be better equipped to know what to do in the future.

Our value to society

We use an established model⁷ to calculate the financial value of our advice and the positive outcomes it contributes to, for individuals and society. It's impossible to put a value on everything we do, and so this is likely to be a conservative estimate.

In 2018/19 for every £1 invested in Wiltshire Citizens Advice we generated at least:

£2.96

in savings to government and public services (fiscal benefits)

By helping stop problems occurring or escalating, we reduce the need for public services (health, housing, out-of-work benefits)

**Total:
£3.49
million**

£20.04

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:
£23.58
million**

£15.88

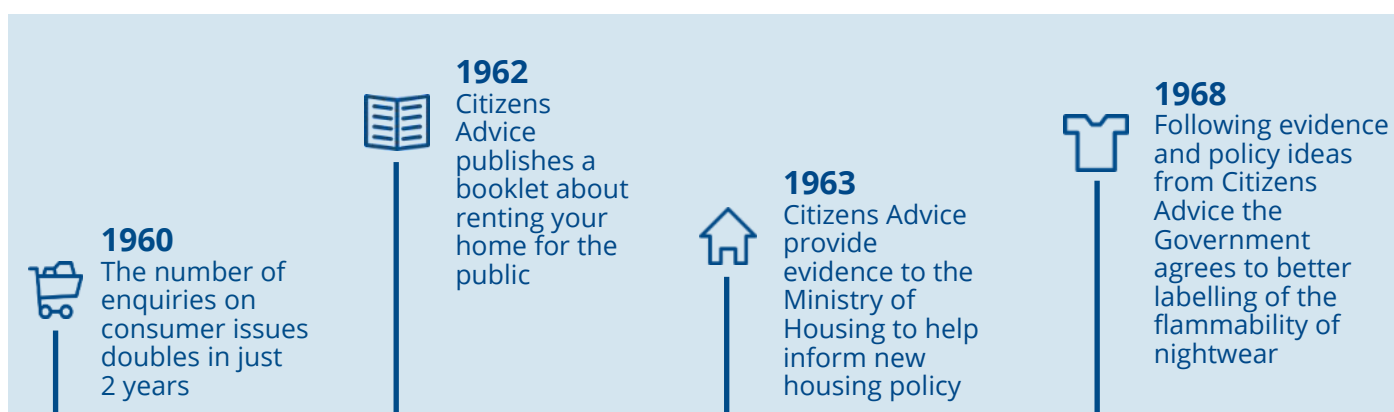
in value to the people we help (financial outcomes of advice)

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

**Total:
£18.68
million**

⁶ Outcomes and Impact Research, Citizens Advice (2017).

⁷ Available from New Economy. For more information on how we modelled our financial value see: citizensadvice.org.uk/about-us/difference-we-make/impact-of-citizens-advice-service/all-our-impact or scan me:



Finding ways to help more people

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

We can also refer people to dedicated programmes and services to help with specific issues, like debt advice and consumer issues. These can help improve resilience and confidence when dealing with these issues in the future.

We run several projects in Wiltshire that focus on a specific topic 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.

⁸ 2018/19 management information.

⁹ Outcomes and Impact Research, Citizens Advice (2017).

Many of the problems people come to us with are complex⁸



1 in 3

people who come to us for help have more than 1 problem.



20%

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



1 in 5

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

We help people find a way forward



63%

of people we supported said they didn't feel confident that they'd be able to take action to solve their problem without us⁹.



In the 70s we helped improve consumer rights



1972

Citizens Advice volunteers help Ugandan Asian refugees with documentation after arriving into Stansted airport



1976

We see a rise in employment and benefit enquiries

GreenSquare Tenants Support Project



212 people helped



£109,196 income gained

£112,372 worth of debt managed / written off

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

The team works closely with GreenSquare to raise awareness of changes in legislation or policy that may affect their residents.

Housing Associations

We also work in partnership with a number of other Housing Associations, to help their tenants, often with debt and benefit issues.

In 2018/19 these included:

- **Sovereign Housing Association,**
- **Curo Housing Association, and**
- **Selwood Housing Association.**

Syrian Resettlement Project

Our Resettlement 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.



Financial Advice

Wiltshire Citizens Advice participates in the MoneyPlan programme, a joint initiative with the Personal Finance Society that places professional financial advisers in voluntary roles within local Citizens Advice offices. Derek Howard volunteers his time with Wiltshire Citizens Advice, one day a month, taking both face to face and phone appointments from clients around the county. He helps people with queries on issues, such as pensions, mortgages, insurance and other related financial issues.

This year saw Derek nominated for and winning the National Money Planner of the Year award for the work he does with our organisation. Derek was presented with his award at the Personal Finance Awards at the O₂ in London in November (*shown above*).



Below, Leslie Crowther opens our offices at Mill House in Chippenham, December 1987

1984

For the first time, social security is the most common enquiry, reflecting the increasing numbers of people who are reliant on it



1984

A review of Housing Benefit regulation is announced after Citizens Advice present evidence to parliament



1985

The miners' strike leads to a spike of enquiries on benefits, fuel, housing and consumer debts



1987

Enquiries about benefits and welfare reform increase throughout the 1980s, but are particularly high between 1987 and 1989



Macmillan Benefits Advice Service Project



372 people
helped



£1million+
in financial outcomes
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. According to research by Macmillan Cancer Support, 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 is funded by Macmillan and has been running for over 10 years in Wiltshire, helping **more than 3,000 people**, gaining more than **£9 million** in financial outcomes.

"The help received and understanding was a great relief. The service really made a difference."

Macmillan Benefits Service client

MS Society Project

45 people helped with 49 problems
£160,447 income gained

This project, funded by the MS Society, provides benefits advice to Wiltshire residents affected by MS, including their immediate carers. The project has seen a **114% increase in clients supported** and an **89% increase in financial outcomes** for clients during 2018/19.

HMPS Erlestoke

We have been running several projects with HMPS Erlestoke for more than 10 years now. We hold a weekly session with new prisoners as part of the prison's induction programme to raise awareness of the potential issues that they may have to deal with whilst in prison - such as repayment of outstanding debt or sustaining housing. We ensure they are aware of how they can book an appointment for our fortnightly advice sessions run by our volunteer advisers.

We help prisoners to address issues and identify options for dealing with them while in prison to prevent further escalation. We also run fortnightly financial capability sessions to enable prisoners to think about budgeting and managing their money. This means that when released from prison they will be better equipped to re-enter society and less likely to re-offend.

Wessex Water

We receive funding from Wessex Water to provide holistic debt advice, and to apply for water affordability schemes on behalf of clients who are struggling to pay their bills.

Last year, on behalf of clients, we submitted **more than 220 successful applications**.



**Using the latest technology
in the 80s, 90s and beyond**



1990

The first half of the 1990s Citizens Advice help people struggling with poll tax arrears, and then with council tax arrears from 1993 onwards



1993

Spike of enquiries around the Child Support Act

Carers Support Project



341 people
helped with
789 problems



£286,371
income gained
and
£125,823
worth of 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.

*client name has
been changed

Case study Helen's story*

Helen* had applied for Personal Independence Payments (PIP) herself but had been turned down.

Helen then turned to the Carers Project for help with her PIP mandatory consideration.

We helped Helen with her case and the project caseworker also attended her appeal hearing as an observer.

The appeal was successful and Helen was awarded PIP at the standard rate for both daily living and mobility.

She will now received almost £320 every 4 weeks.

The claim was backdated to 2014, which meant Helen also received a **backdated payment of £7,400.**



1999
Citizens Advice
self-help
website
advice.org.uk
is launched

Case study Liam's story*

Liam* had been due to start full time employment but this had been delayed because of mental health issues.

The delay meant Liam was struggling to manage on an extremely restricted income and had started falling behind with priority and non-priority payments.

We helped to negotiate affordable payments to all creditors and Liam was back on track to his clear debts within a few weeks.

Being back in control of his financial situation has allowed Liam to focus on completing his mental health counselling sessions. He is then intending to take up the pre-existing offer of employment.

*client name has been changed.

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. In 2018/19, the project supported **53 people** and achieved the following financial outcomes:

£60,000+ income gained
£58,000+ debt managed
/ written off

Mental Health Debt & Benefits Project



153 people helped
with 360 advice issues



£300,000+ in
financial outcomes

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



More than 8 in 10 clients
surveyed said they were **more confident** dealing with issues after receiving our support.



2003

Citizens Advice become the first in the sector to audit the quality of their advice



2005

Citizens Advice issue a super-complaint to the Office of Fair Trading on the cost and effectiveness of payment protection insurance (PPI)

Pension Wise

We're one of the local Citizens Advice delivering the government's face to face Pension Wise service. Launched in April 2015, Pension Wise provides free pension guidance across the UK.

We deliver face to face appointments to people aged 50 and over with a defined contribution pension across a number of locations, including Bristol, Swindon and Wiltshire. Since 2017, we have worked together with High Wycombe and West Oxfordshire to deliver the service across a larger area as part of the Wessex partnership.

In 2018/19 Citizens Advice helped more than 60,000 people through Pension Wise. An independent evaluation into the service by Ipsos Mori showed 94% of customers were satisfied with their appointment, and **93% felt informed of their pension options afterwards.**

MAS Debt Advice Project



397 people helped with 1,915 issues and **£400,000+** worth of debts written off

Citizens Advice is one of the lead agreement holders for the Money Advice Service funded debt advice project. Since August 2017, Wiltshire Citizens Advice have been funded to provide this project locally.

During 2018/19 almost 400 people were helped to deal with almost **2,000 issues**. These included **Council Tax arrears, rent arrears and water / utility bill debts**. Almost **50% of people** supported by the project **reported having a disability or long-term health condition.**

Wiltshire Money

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

Last year Wiltshire Money engaged with almost **500 members** of staff from more than **120 organisations**, including through their forums.

Wiltshire Money Forums

These bring together frontline staff to share good practice, support each other and receive updates and information. The forums are well attended, attracting an average of **50+ delegates per event.**

Outcomes for 2018/19:

- Equipping more frontline staff to enable others
- Targeting support to vulnerable people
- Improving partnership working
- Reducing duplication
- Forming strategic links.

Employment Project

This project operated one morning and one afternoon, a week in Devizes. Delivered by two volunteers, who helped clients face to face as well as over the phone, the project supported **almost 90 people** with **170 employment related issues** last year.



HRH The Princess Royal visits Devizes, May 2009 to officially open our New Park Street premises



2008

An influx of enquiries from those who had very high levels of borrowing up until the financial crash in 2008, after which enquiries around unemployment rise



2009

Wiltshire Advice Line is launched, initially for an 18 month period to provide advice over the phone to local residents



Solving 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 research and campaigning functions are so important.



2 in 5 people whose problems are not solved say it's because of another organisation or system

Our data helps us identify and tackle these big problems

By listening closely to the people who come to us, analysis of client data and gathering insight from clients, partners and frontline advisers, we can identify the structural and policy issues that contribute to problems for people in society. We then take action to fix the underlying causes of people's problems, both locally and nationally.

This year Citizens Advice has published research across welfare, debt, post, energy, housing, employment, and consumer issues to help people get a better deal. As a network we've worked with government, policy makers and influencers to solve the problems highlighted by our research and we raised awareness through the media.

This work included:



Tenant Fees Bill (England) – saving renters in England millions of pounds every month through protection from excessive and illegitimate fees.



An **absolute price cap on the default energy tariff** so individuals less able to switch provider aren't charged at excessive rates



Submitting a super-complaint to the Competition and Markets Authority (CMA) about the **£4bn loyalty penalty people pay across 5 essential markets** – mobile, broadband, cash savings, home insurance and mortgages.

Sometimes success is obvious: when we've helped to bring about a major policy change that will positively affect people's lives and reduce detriment.

Other times it is subtler - but no less meaningful in its value to society:

Preventing detriment by improving consumer savviness and public awareness, including how people can *switch and save* on their energy costs; and highlighting the methods used by *scammers*, to help people protect against fraud and avoid being ripped off.

Other key highlights

As well as through the media, we also used social media and our relationships to raise awareness, inform public debate and create change for our clients. This included:

- **Mental Health Awareness**
- **Scams Awareness**
- **Big Energy Saving Week**
- **Dealing with Debt**

Universal Credit (UC) - Getting further changes and improvements to Universal Credit, including making it easier to claim.

Improved partnership working - attending meetings and sharing evidence on issues around Mental health, Housing, Water debt, Council Tax arrears and UC.

Clients and frontline advisers participating in surveys to feed in to national research and campaigns.

Radio/press coverage - we highlighted the problems experienced by our clients around debt, housing and Universal Credit.

Increased internal involvement - to increase evidence collection and share success and outcomes.

One of the main ways we raise awareness is through our digital channels — our local website: citizensadvicewiltshire.org.uk, and our social networks: on facebook and twitter. As well as promoting co-ordinated campaigns like Big Energy Saving Week and Scams Awareness, the real time immediacy of our digital channels means when news

breaks we can use our knowledge and expertise to inform or influence the debate. For example, if a company announces it is closing down, we can instantly point people to trusted sources of information to help them understand the process, and find out about their options.

Scan me to find out about our campaigns:



Our digital year at a glance 2018-19

For everyone, for 80 years

citizens advice Wiltshire



our top tweet was about **advice line** and the number of calls we answered it was seen by almost **4,500 people** and engaged with **over 80 times**

129 engagements with our most popular post on facebook

49,988 visits to our local website in the year
257 people visited our site on its busiest day

2,515 unique visitors a month on average to our local website, viewing over **13,000 pages of content**

4,000+ followers on twitter

1 new mobile friendly website as **59%** of visits are now made using a mobile/tablet

750 times a day on average our posts were seen on social media

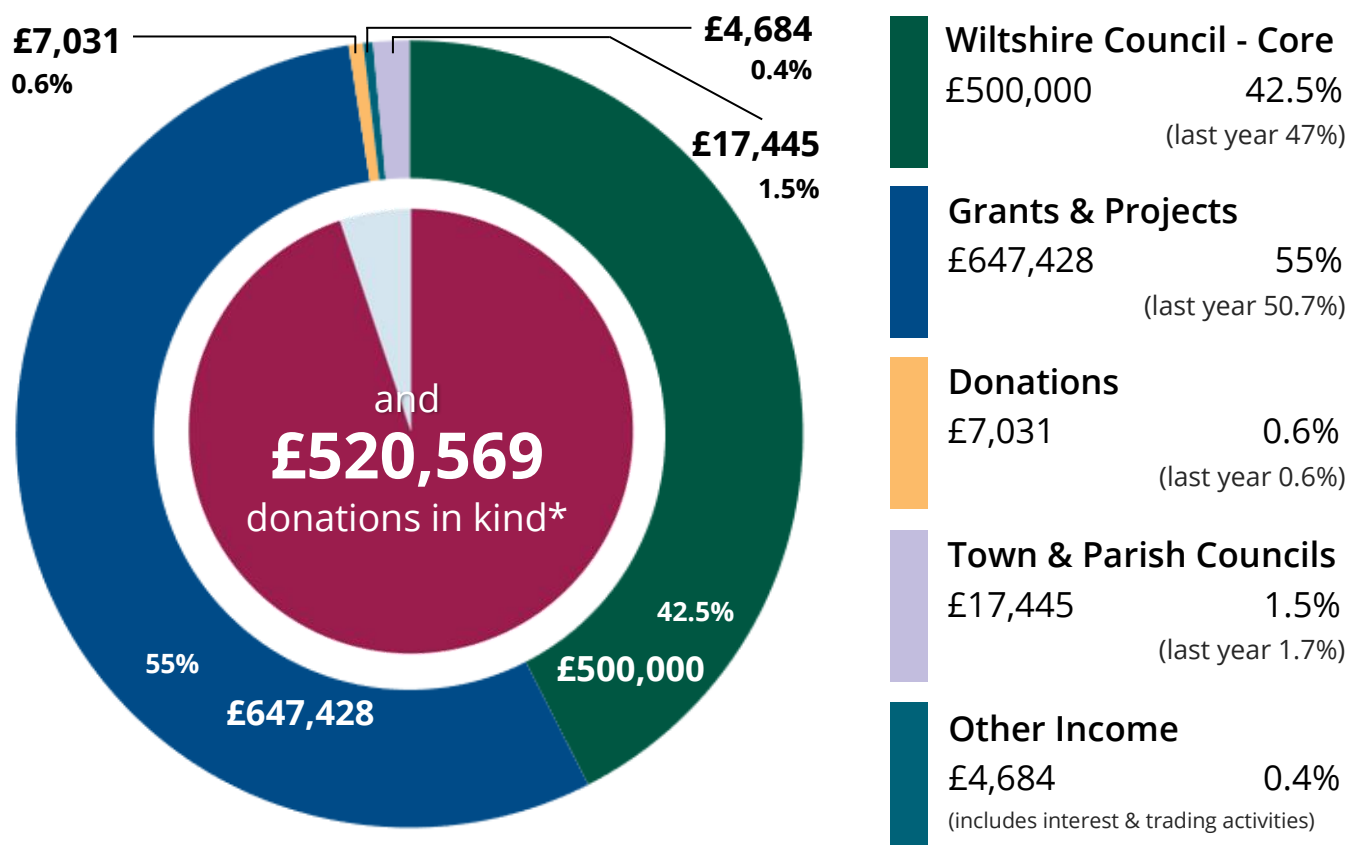
249,700 our reach on twitter **24,500** our reach on facebook



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 support the many thousands of people who seek help each year. On their behalf... **a very big thank you!**

Our income



Total income for 2018/19 **£1,176,588** plus £520,569 donations in kind*
(2017/18 £1,065,328)

We gratefully acknowledge all funding support. Thank you to our principal funders:



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

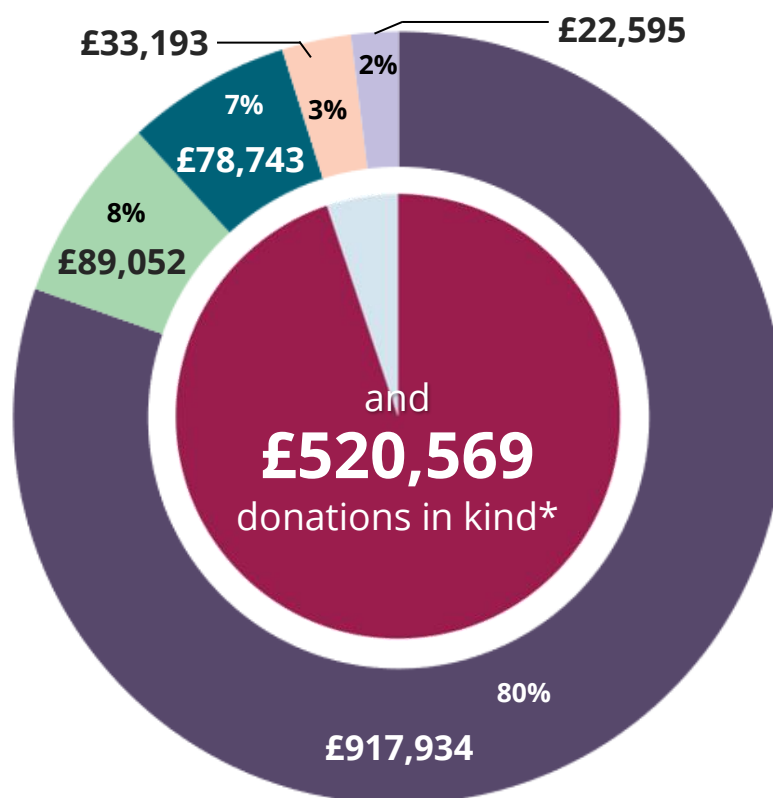
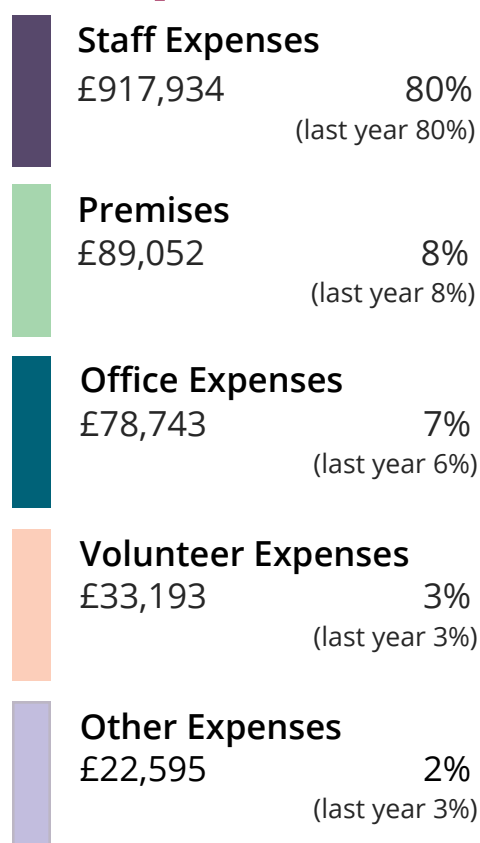
Full details of contracts, grants and donations are provided in our audited financial statements. Available on request from our registered office.

*Donations in kind comprise £493,584 in respect of time donated by volunteers and £26,985 in respect of donated premises.

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.

Our expenditure



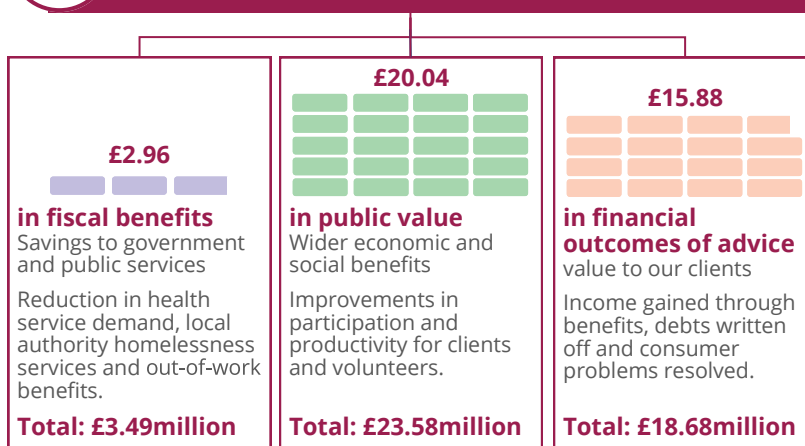
Total expenditure for 2018/19 **£1,141,517** plus donations in kind*
(2017/18 £1,075,037)

Army Benevolent Fund,
Chippenham Borough Lands,
Curo Housing,
HMPS Erlestoke,
Macmillan,
MS Society,
Selwood Housing,
Sovereign Housing,
Swan Advocacy,
Wessex Water,
Wiltshire CIL,
Wiltshire Community Foundation,
Wiltshire Town & Parish Councils.



Our value to society

For every £1 invested in Wiltshire Citizens Advice in 2018/19 we generated at least:



See page 15 for further details of how we calculate our value to society.

How to get involved...

donate money, time or skills and help make a difference

Wiltshire Citizens Advice is a registered charity reliant on donations and funds from a variety of sources. Together, with over 270 other Citizens Advice charities, we make up the Citizens Advice service.

Nationally, over 21,000 volunteers contribute an estimated £100+ million working hours annually to the Citizens Advice service. Wiltshire Citizens Advice employs 50+ staff who work alongside more than 130 volunteers to deliver our service.

During the year we welcomed **20 new volunteers** into a variety of roles with the majority starting as Trainee Advisers. Others became Receptionists or Administrators 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.



£1½million

The estimated value of the hours donated last year by 130+ volunteers in Wiltshire.

Volunteer

Volunteering your time and skills with us 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: advisers, receptionists, administrators, trustees, campaigners and IT specialists. To find out more visit:

citizensadvicewiltshire.org.uk/volunteer

Donate

As a charity we rely on support from people like you to ensure we're ready to help when we're needed. Every penny really does make a difference. To donate go to:

citizensadvicewiltshire.org.uk/donate

More ways to get involved

Our volunteers, staff 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**

or scan me:



We're here to help, whatever the problem... how to get advice from us



Face-to-Face advice

You can get advice in person at any one of our local offices:

Calne Library The Strand SN11 0JU
Chippenham 3 Avon Reach, Monkton Hill SN15 1EE
Devizes New Park Street SN10 1DY
Melksham Town Hall, Market Place SN12 6ES
Royal Wootton Bassett Library SN4 7AX
Salisbury Five Rivers Health & Wellbeing Centre,
Hulse Road SP1 3NR
Tidworth Community Centre, Wylle Road SP9 7QQ
Trowbridge 1 Mill Street BA14 8BE
Warminster Library 3 Horseshoes Walk BA12 9BT



For up-to-date details of all our current **opening times**, scan this code, or visit our local website

citizensadvicewiltshire.org.uk



Telephone advice

You can call our Advice Line to get advice over the phone.

Call
03444 111 444

Lines are open
**Monday to Friday
9am to 5pm**

Calls to this service **cost the same as calling 01 and 02 numbers**. They will usually be included as part of a mobile or a landline call package. You will be charged for calls not included in your call package, or if you do not have a call package with your provider. For specific call charges please check with your provider.



Online advice

You can find self help information on the Citizens Advice website. Visit

citizensadvice.org.uk



Webchat

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



Email

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

citizensadvicewiltshire.org.uk



Citizens Advice helps people find a way forward.

We give people the knowledge and confidence they need to find their way forward - whoever they are, and whatever their problem.

For everyone, for 80 years.



**citizens
advice**

Wiltshire