

# Solving problems, changing lives

The difference we make -  
our annual review 2016/17



Wiltshire

**Free, confidential advice. Whoever you are.**

We help people overcome their problems and campaign on big issues when their voices need to be heard.

We value diversity, champion equality, and challenge discrimination and harassment. We're here for everyone.

# We are Wiltshire Citizens Advice

Our charity was founded in 1939. Since then, we've provided free advice, information and support to anyone who needs it.

We help people online, over the phone and face-to-face through our network of local centres.

Every year thousands of people turn to us. This gives us a unique insight into their needs and concerns.

We use this knowledge to campaign on big issues both locally and nationally. So one way, or another, we're helping everyone - not just those we support directly.

 Follow us on twitter  
[@WiltshireCAB](https://twitter.com/WiltshireCAB)  
[twitter.com/WiltshireCAB](https://twitter.com/WiltshireCAB)

 Like us on facebook  
[facebook.com/CitizensAdviceWiltshire](https://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](https://citizensadvice.org.uk)

**Telephone:** 01225 617878  
**Website:** [cabwiltshire.org.uk](https://cabwiltshire.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 2017.

# Contents

Foreword	4
An overview of our year	6
Supporting our communities, an overview from our CEO	6
Key statistics for 2016/17	8
Advice on any topic	9
Why we're needed	10
Anyone can experience a problem - we're here to help	10
How we help people get back on track	11
How our advice changes lives	12
The wider impact of our advice	12
We benefit everyone	13
Putting clients at our heart	14
Our advice and support in focus	16
Working together	18
Solving the underlying causes	22
Improving policy and practice	22
Our research and campaigning work	23
How we deliver our services	24
Our finances	24
How to get involved and volunteering	26
How to access our services	27

# Foreword

## Keith Johnston, Chair of Trustees

### It is a pleasure to write the foreword for our 2016/17 Annual Report.

Wiltshire Citizens Advice is an independent charity and the leading organisation in Wiltshire providing free, confidential advice to anyone that needs it. Through our 55 staff and 133 active volunteers, we offer advice on benefits, debt, housing, employment and other issues across Wiltshire.

We help people find a way forward through the provision of advice and support and our research and campaigns. **7 in 10 people** are helped to **solve their problem**, **82%** of people we helped **said advice improved their lives** and **9 in 10** rated their experience with us **as good or very good**.

### Impact

Last year, we helped **15,337 people** and dealt with **36,863 new issues** for these people. 4 in 5 clients we support, say that Wiltshire Citizens Advice helped change their lives.

We helped clients to **manage or get written off, £822,857 of debt, gain £3.98million in benefits and £126,510 in other income**.

An external Treasury approved model has enabled Citizens Advice to evidence the value we create through our advice provision and from working with volunteers. We estimate that the value to our clients through income gained in benefits, debts written off and consumer problems resolved derived a **benefit to individuals of £13.06 for every £1 invested** and had a **total value across the Citizens Advice network in 2016/17 of £2.8bn**.

Citizens Advice overall has calculated that every **£1 invested** has delivered a **return of £1.82 in fiscal benefit** for

the Government and public services. In addition, the return on investment in terms of the **public value of wider economic and social benefits was £2.6bn**.

Wiltshire Citizens Advice is proud to deliver benefit for clients, their families and to make a broader contribution to society.

### Achievements

We set and met an ambitious target to recruit and train 60 volunteers and took the opportunity to review the role and structure of our supervisory team. As the result a number of new appointments were made together with a new Team Leader. We also relocated our dilapidated office in Salisbury to co-locate with Wiltshire Council at the spacious Five Rivers Health & Wellbeing Centre and relocated our Calne outreach service to Calne Library. The quality of our advice improved markedly over the year from 65% in Q1 to 83% by the year end.

Our research and campaigning activity focused upon analysing trends in demand for advice and supporting national campaigns including work on Scam Awareness. Our research and campaigns team also completed background work on a major review of Housing in Wiltshire. This report is due to be published later this Autumn.

With the encouragement of Wiltshire Council, we have started to work in partnership with Age UK, the Centre for Independent Living, Wiltshire Carer Support and Healthwatch to examine the scope for the sharing of resources and collaboration in the analysis of need and provision of support. We intend to build on this collaboration over the next year.

Finally, in terms of financial achievement, if it were not for a new requirement under the Financial Reporting Standard, we would have secured an outturn close to our planned budget. The £52K deficit which resulted has been met from our unrestricted reserves.

### Trustees

Over the past year, the Trustee Board has welcomed Nigel Clarke, Sharon Connor, Mike Foster, Stephen Harris, Fiona Johnson, Louise Simpson and Anna Symonds as new Trustees.

I would also like to take this opportunity to thank the following Trustees who stepped down during the year; Don Arnold, Stephen Hicks and Fred Lumb.

Fred retired from the role of Treasurer after distinguished service with Kennet Citizens Advice and was a founder Trustee of the merged Wiltshire Citizens Advice organisation. We welcome Fiona Johnson as Fred's successor.

### Recognition

I would like to place on record my sincere thanks to our staff, volunteers and Trustees working in the service for your hard work and support over the past year. We estimate that the value of the time donated by our volunteers in 2016/17 was **£748,800**.

I would also like to thank Wiltshire Council, as our primary funder, for its support and encouragement. During 2016/7 we enjoyed the final year of a two year agreement with the

Council, which provided us with the underpinning financial security necessary to enable us to take significant steps in modernising our service delivery. We have also worked in partnership with Wiltshire Council to co-locate our services in Salisbury and Calne.

Finally, I would like to pay tribute to Sarah Cardy, who, from October 2016 took a secondment to join the national Citizens Advice organisation. Although outside the scope of this annual report, Sarah was appointed substantively to the national Citizens Advice organisation in August 2017. My sincere thanks to Sarah for her contribution to Citizens Advice and the voluntary sector in Wiltshire over the past 30 years.

**Keith Johnston**  
Chair of Trustees



# Supporting our communities

## An overview from our CEO

During the year we have seen increasing pressure on the clients that we support, from the impact of ongoing Welfare Reform changes, a freeze on wage increases and zero hours contracts. This combined with increasing pressure on local authority and health services, and reduction in funding to other charities has led to the need for Wiltshire Citizens Advice service to be greater than ever. In 2016/17 we supported more than **15,000 clients**, which is roughly equivalent to one client from **1 in every 12 households** across the county.

### Client Numbers and Advice Area

Of the 15,337 clients we saw **44%** were **disabled or had a long term health condition**, and each client had on average 2.4 issues with people's lives becoming ever more complex. As in previous years' **Welfare Benefits and Tax credit was our biggest area of support**, **34%** or **12,438 issues** of which **2,967** related to **Personal Independence Payment** and **2,061 Employment Support Allowance**. This is approximately **100 queries about these benefits every week**.

We also had nearly a thousand queries about **Housing Benefit**, and 293 about the new **Universal Credit**. Our **second largest area of advice was debt** with **6,179 issues** increasingly spread across a wide range of debt areas. Our two areas of increasing enquiries were **employment** and **housing** and we expect this trend to continue.

### Services

To help make our service more accessible in April 2016 we moved into Five Rivers Health and Wellbeing Centre in

Salisbury to co-locate with Wiltshire Council and Dorset and Wiltshire Fire Service. As well as a location change this also meant a change to how we work, using more mobile technology and seeing clients in a more open and pleasant environment. During the year we also moved two of our outreach advice centres to libraries in Warminster and Calne to increase footfall and access.

### People

We recruited and trained **60 new volunteers** during the year, which is a significant increase on previous years, to support our face to face opening in 9 locations as well as try to increase the service we provide by email and by phone. Our volunteers need to have an increasing level of IT and people skills to deal with ever more complex problems and I am constantly impressed by the fact that people want to give up their time to help their neighbours, often in very challenging situations.

We also took on a new supervisor team who brought a wide range of experience from other organisations supported by a new Team Leader Paula Kryzkowska, and are able to work across the county to help us become a more joined up organisation.



*Our service in Salisbury co-located to Five Rivers Health & Wellbeing Centre*



*Celebrating the launch of our service at Five Rivers*

Our long standing CEO Sarah Cardy left in November to take up a secondment with national Citizens Advice and I stepped into the role as interim CEO, a steep learning curve in some areas. This was supported by the recruitment of Rachael Lawes as Head of Finance and Business Support who started with us in January 2017.

I would like to thank all our volunteers, staff, trustees and wider partners for the support they have given me and the organisation through the year.

### The Future in 2017/2018

We have a new membership agreement with Citizens Advice in 2017/18 bringing enhanced guarantees of the quality of our advice and closer working with our neighbours. During the year we began to see new Universal Credit claims coming to Wiltshire, and this will increase significantly in 2017/18 with the rollout of full service. This will mean households waiting more than 6 weeks for their first payment, and then being paid monthly, to one household member. There will also be a continuing squeeze on public services and we have had to absorb the effects of

a 20% reduction in funding from Wiltshire Council. This means that we will need to work ever more closely with our partners in the housing sector in the local authority and in health to deliver more effective services. We are also looking to move into new areas of work including more support to resettled Syrian families and, those leaving prison. We are also improving our links with the armed services and preparing for an additional 4,000 forces families to move into Wiltshire who may need advice but may also be looking for opportunities to work and volunteer with us.

**Suzanne Wigmore**  
Chief Executive Officer



# Our year at a glance

## Wiltshire Citizens Advice key statistics for 2016/17

### Everyone experiences problems

**9 in 10**  
 of our clients said their problem affected their lives, including causing anxiety and financial difficulty

**4 times**  
 more likely to be on a low-income are our clients than an average member of the England and Wales population.

### What we do and how we help

**36,863**  
 issues dealt with directly - we supported people with lots of different types of problems

**15,337**  
 people were helped face-to-face, by phone, by email or on webchat

**223,397**  
 visitors from Wiltshire to our digital advice on the Citizens Advice website - [citizensadvice.org.uk](http://citizensadvice.org.uk)

**15+**  
 locations across Wiltshire and surrounding areas where we provide free, confidential advice

**130+**  
 volunteers, who donated **over £700,000** worth of volunteer hours last year, who alongside 55 paid staff deliver our service

**52,047**  
 visits to our local website [cabwiltshire.org.uk](http://cabwiltshire.org.uk) for advice and information

### The difference this makes

**7 in 10**  
 clients have their problem solved

**4 in 5 people**  
 said advice improved their lives, including improving their health and finances

**9 in 10**  
 rated their experience with us as good or very good

All of this benefits individuals and society

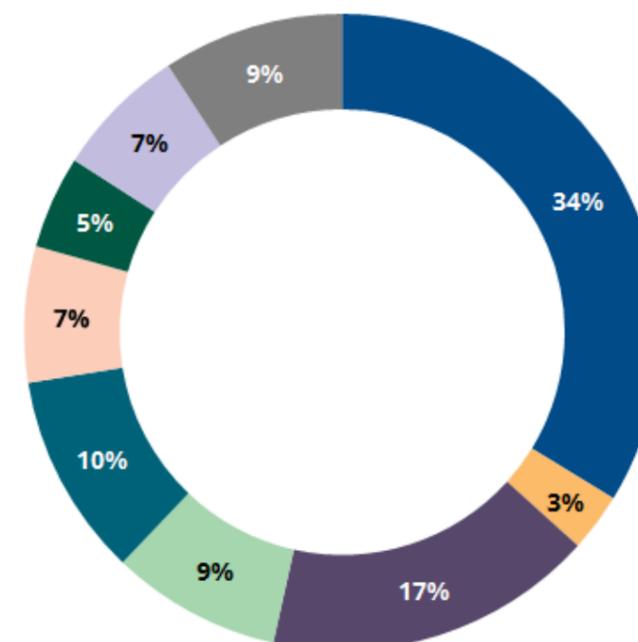
# The issues we help with

## We provide free advice on any topic

 We helped more than **15,000** people face-to-face, by phone, email and webchat in 2016/17.

 Those people sought our help with almost **37,000 new issues**.

Enquiry topic	Number of enquiries
Benefits	12,438
Consumer	1,095
Debt	6,179
Employment	3,189
Financial services & capability	3,806
Housing	2,547
Legal	1,740
Relationship	2,473
Other	3,396



### We understand the big issues

Because the Citizens Advice service helps millions of people a year, our data enables us to have our finger on the pulse of what's happening in society and respond, as a frontline service to major changes.

The main issues people have sought our help with over recent years reflect major themes in society, or changes to policy and practice. The 10 most common problems we help with account for just under a third of all enquiries we deal with.

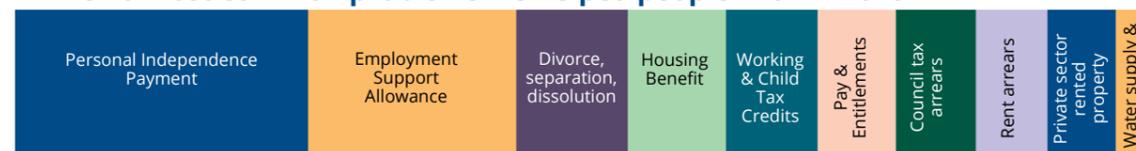
Following major reforms to the welfare benefits system in 2012 many of the most common problems people seek our help with are about problems with benefits. **Personal Independence Payment** and **Employment Support Allowance** - our two largest enquiry issues - accounted for more than 5,000 enquiries alone last year.

Alongside welfare reforms, the rising costs of household bills, stagnant wages and the large numbers of people now working in the 'gig economy' means that for some people, the money they bring in is less than their essential outgoings each month. The three biggest debt problems we helped people with were **Council Tax arrears**, **Rent arrears** and **Water debt**.

A steady, reliable income is fundamental to people's feeling of security, yet around 4.5million people in England and Wales are now in some form of insecure work. Last year we saw an increase in enquiries about problems at work - with **Pay and entitlements** among the most common.

**Housing problems**, particularly those to do with poor quality **private rentals**, continue to be an issue for our clients.

### ▼ The 10 most common problems we helped people with in 2016/17



# Why we're needed

## Anyone can experience a problem - we're here to help

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

**9 in 10** of our clients said their problem affected their lives, including causing anxiety and financial difficulty

**4 in 5** experienced a shock or life event before their problem

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

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

We believe individuals 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 our 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.

**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 support

**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 situation. 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.<sup>1</sup> 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.<sup>2</sup>

Outcomes and Impact Research, Citizens Advice (2017).

1. Understanding money skills.
2. Modelling the value of the Citizens Advice service in 2016/17.

# How we help

## When people come to us with a problem, we help them get back on track

### What we do

We aim to help people find a way forward. Everything Citizens Advice does shares this aim. As a service we:

- help people overcome their problems through advice, education and support;
- campaign on the big issues when people's voices need to be heard; and
- benefit society through the way we work.

### What we did in 2016/17

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

 **38,863 new issues** dealt with directly

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

### How we did it

People accessed our service in different ways.

 **+15,337 people were helped** face-to-face, by phone, by email or on webchat last year by the team at Wiltshire Citizens Advice

 **223,397** visits to our digital advice

We can deal with most of the issues people come to us with and we tailor our advice to each person's needs.

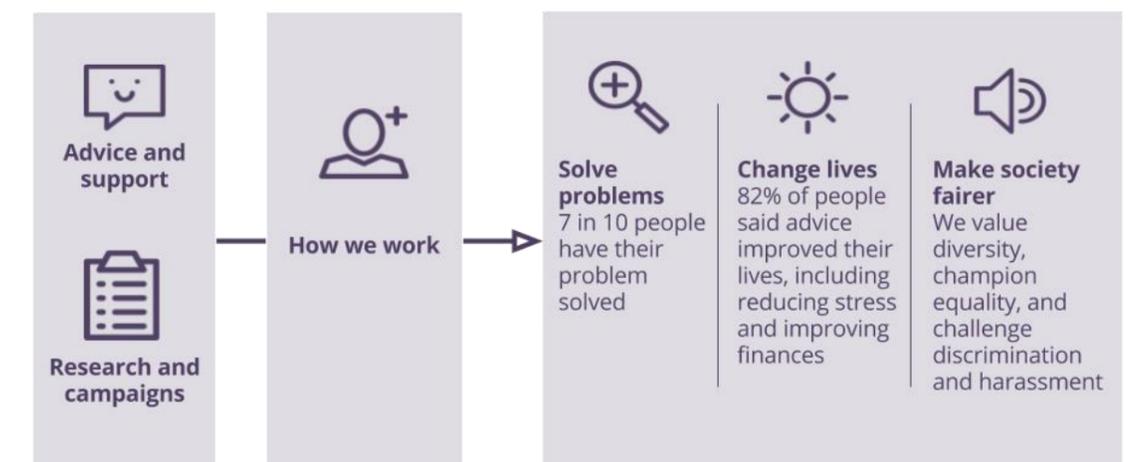
### How our advice and support helps

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

 **7 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.

## How we help people find a way forward



# How our advice changes lives

## The wider impact of advice

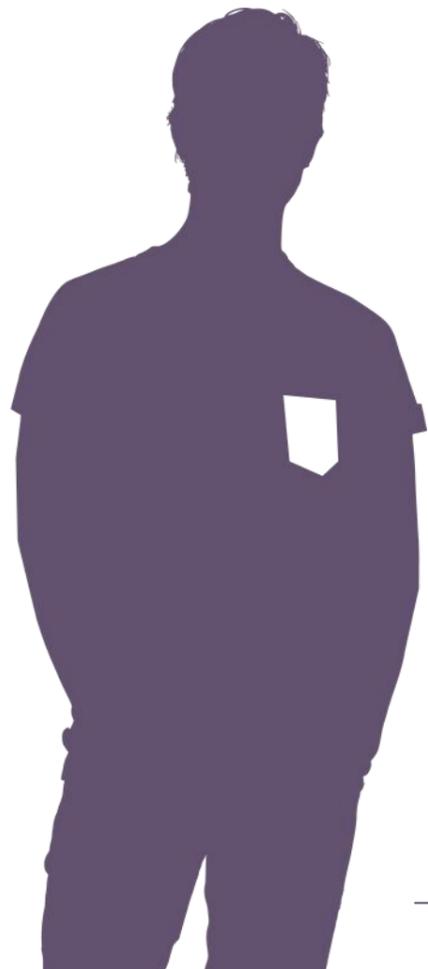
**We do more than fix immediate problems. Our advice makes a significant difference to the people we help.**

 **4 in 5 people** say our advice improved their life

### **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 people with existing health conditions who require additional 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

Outcomes and Impact Research, Citizens Advice (2017).

# We benefit everyone

## Our value is shared across society



**In 2016/17 for every £1 invested in Wiltshire Citizens Advice services we generated at least:<sup>4</sup>**

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<sup>3</sup> to demonstrate our financial impact.

## £3.04

### **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: £3.85million**

## £17.15

### **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: £21.7million**

## £17.32

### **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: £21.9million**

### **The wider value of volunteering**

One of the areas where we're only able to partially demonstrate our savings to public services is volunteering.

Volunteering also benefits our volunteers - they improve their skills, resilience, health and wellbeing, while strengthening community engagement.

Our training and the experience of supporting others helps volunteers improve their own employability.<sup>5</sup>

- **8 in 10** of our unemployed volunteers believe they are overcoming barriers to employment
- **54%** of our employed volunteers state that they are using it to change or evaluate their career
- **35%** of our volunteers from the Citizens Advice network left us for education, employment or training last year.

This is an additional benefit to society through the way we deliver our services.

3. Available from New Economy.

4. Modelling the value of the Citizens Advice service in 2016/17.

5. CAB volunteering: how everyone benefits.

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](https://citizensadvice.org.uk/about-us/difference-we-make/impact-of-citizens-advice-service/all-our-impact)

# Putting our clients' needs at the heart of everything we do

People come to us with all sorts of issues. You may be facing a crisis or just considering your options. It doesn't matter who you are or what your situation is. We will always give you free, confidential advice - online, by phone or in person.

## We provide services directly

We aren't driven by a one size fits all approach.

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.

## We're here for everyone

During the last year we've helped people directly from every single ward in Wiltshire UA with new problems.

 Last year more than **1 in every 25 adults** in Wiltshire sought our help directly — that's in person, over the phone, by email or by webchat.

We provide both generalist and specialist advice and understand the way people's problems can interact and overlap.

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 work in partnership, and can refer clients to other organisations to get the most relevant support.

## Last year, we helped our clients to:

 manage or get written off **£822,857** worth of debt

 gain more than **£4million** in benefits and other income

 **Advice by phone**  
Call 03444 111 444  
Monday - Friday 9am-5pm

**5,857 calls answered**  
by our telephone advice team last year

Since 2009 we have run a Telephone Advice Line service in Wiltshire that provides advice over the phone. In June 2015 we teamed up with the national Citizens phone service, Adviceline.

### Our telephone advice in 2016/17:

**14,479 calls received**

**5,857 calls were answered**  
(1,200 more than in 2015/16)

**Over 80% were dealt with at that first point of contact** and so did not require any further help.

 **Advice online**  
[citizensadvice.org.uk](http://citizensadvice.org.uk)  
Available 24/7

**223,397 visitors** from Wiltshire to our digital advice last year

People use our online advice 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 and email.

We also give advice by **email** via the 'Contact Us' page on our local website: [cabwiltshire.org.uk](http://cabwiltshire.org.uk)

**1,662 emails and webchats** dealt with last year

Around two thirds of emails dealt with were received via our local website.

**52,047 visits** to our local website

**211,000+ page views**

**2,318 unique visitors a month** to our local website, on average

Our **advice pages** are the **most visited** pages on our local website. People also use the site to find information about **volunteering with us**, around 80% of applications come via our website; **job vacancies** and our **campaign work**.

We are busy working on a mobile ready version of our website, as **58%** of visits to the site are now made via a mobile device, such as a phone or tablet.

We also use social media to support our campaigning work and digital advice channels. By 31 March 2017 we had **3,583 followers** on twitter and our facebook page had **344 likes**. In total our social media **posts had been seen almost 200,000 times** during 2016/17.

 **Advice in person**  
In Calne, Chippenham, Devizes, Melksham, Royal Wootton Bassett, Salisbury, Tidworth, Trowbridge and Warminster.

Around half the people who access our services directly do so in person. We offer advice in person at our offices throughout Wiltshire and also in other community locations, such as health centres, town halls and now libraries.

We are increasing looking to co-locate our services with partner organisations so that people who need and use these services can find them all under one roof. It also enables us to work more closely with our partners to avoid duplication and make the clients' journey easier.

In April 2016 we moved our service in Salisbury to the newly refurbished facilities at the Five Rivers Health and Wellbeing Centre. The centre combines leisure facilities with Wiltshire Council and other partner services, along with a café, family friendly seating areas, and increased accessibility with more parking spaces. We are already seeing an increase in the number of people using our service in Salisbury.

The success of our move to Five Rivers has since been followed by relocating our services in Calne, to the Library Hub in October and in Warminster, to the Library in the spring of 2017.

All public computers in Wiltshire libraries also feature a link on their homepage to our digital advice.



See inside back cover for full details of where to find us and our opening times.

# Our advice and support in focus

Our advice is available online, over the phone and in person as part of our *core service*, which is funded primarily by Wiltshire Council. We also run several projects that focus on a specific topic or are for a specific group of 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.

## Employment Project

This Project operates one morning and one afternoon, each week in Devizes and is delivered by two volunteers. They help clients face-to-face as well as over the phone. Last year, they helped more than 60 people with more than 130 employment issues.

## Family Law

Marcus Malin is a practicing Family Law Solicitor who started volunteering with us in March 2016. Marcus volunteers twice a month in Devizes and once a month in Salisbury taking both face-to-face and phone appointments with clients across the county. Marcus will speak to clients on issues, such as child access, divorce and local authority child proceedings. His services are heavily in demand and his appointments are booked up around 6 weeks in advance. He averages 24 appointments a month.

## Financial Advice

Derek Howard is an Independent Financial Adviser who volunteers with Wiltshire Citizens Advice under the MoneyPlan initiative. He works out of our Trowbridge office, one day a month, taking both face-to-face and phone appointments from clients around the county. He helps six people a month, on average.

## HMP Erlestoke

We have been running several projects with HMP Erlestoke for more than 10 years. 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.

## Pension Wise

We're one of the local Citizens Advice offices delivering the government's face to face Pension Wise service.

Launched in April 2015, the service provides guidance on pension freedoms across the UK. By February 2017 the service has delivered 119,000 face to face and phone appointments.

We deliver face to face Pension Wise appointments to people aged 50 and over with a defined contribution pension in a number of locations including Bristol, Swindon and Wiltshire.

The service is growing in popularity, with February 2017 a record-breaking month for appointments with 7,767 appointments in total. Customer satisfaction is 91% and we regularly receive positive user feedback.

## GreenSquare Tenants Support Project

 **296 people helped**

 **£424,715 income gained**  
**£290,107 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 welfare benefit claims.

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

## Housing Projects

We also work in partnership with a number of other Housing Associations, as part of smaller projects to help their tenants with various debt and benefit issues. In 2016/17 these included Curo, Selwood Housing Association and Sovereign Housing Association.

## Sovereign Housing Association Project

**20 clients helped**  
**£6,809 income gained**  
**£3,521 debts managed / written off**

This project offers debt and benefits advice to Sovereign Housing Association tenants.

## Case study - Sam's\* story

Sam is a single parent who works 16 hours per week.

She came to us for help with rent arrears, Council Tax arrears and Wessex Water arrears.

She wasn't opening her post and was referred by her housing association tenancy sustainment team.

We conducted a debt appointment, completed a financial statement, worked out what Sam could afford to pay towards her debts, telephoned the Council and arranged a repayment plan for Council Tax arrears, completed a Wessex Water form and agreed what she would offer the housing association towards her arrears.

We rang the housing association to ensure the offer would be acceptable, but were told they had already applied to court for the eviction warrant.

When the warrant for eviction arrived we talked through the process with Sam - enabling her to download the form, vary it, and complete it using the financial statement and budget sheet prepared earlier.

The eviction was suspended on the terms offered, and she is now paying her Council Tax, as agreed and has been accepted onto a Wessex Water scheme.

The best thing however, is Sam says she can see light at the end of the tunnel now - so she opens all her post when it arrives and deals with it immediately.

\*client name has been changed.



# Working together

## Dedicated support for those most in need

Joint working with a range of different partners – from the wider advice sector, the corporate world, with 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.

### Macmillan Benefits Service Project

 **400+ people** helped

 **over £1million** of financial outcomes gained for them

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 will continue until December 2018.

### Case study - Alan's\* story

Alan was first referred to the Macmillan benefits service in 2015, having been diagnosed with prostate and bone cancer. We helped with applications for Personal Independence Payments and a Blue Badge.

Alan and his wife, Sue were both employed by a local family as gardener and housekeeper and as part of this tied accommodation was provided along with a small income.

Due to the deterioration in Alan's condition during 2016 it was clear that he would be unable to fulfil his duties as a gardener. The couple needed to find alternative accommodation and make the transition from earned income to benefit related support to enable Sue to provide full time care for her husband.

The local housing department located a suitable property and an application

for Employment & Support Allowance was submitted for Alan, and along with Carer's Allowance for Sue, applications were also made for Housing Benefit and Council tax Reduction. We also identified that Alan was in receipt of a small pension from a large transport organisation. Having discovered that a benevolent fund was in place a case was put forward for financial help and a grant for over £1000 was awarded.

Unfortunately shortly after occupying the property Alan passed away, so help with Bereavement benefits was given along with an application for a Funeral Grant. The benevolent fund also gave Sue the use of a holiday property during 2017 at no cost.

Although some of the benefits were not paid for a full twelve months the annualised figure for all benefits located and accessed **totals over £33,000**, not including the cost of the holiday property.

\*client name has been changed.

### Mental Health Debt & Benefits Project

 **391 people** helped with 471 advice issues

 **£856,369** in income gained for them and **£249,538** worth of debt managed / written off

Wiltshire Council Public Health fund us to provide benefits and money advice to service users of the Community Mental Health Teams based at Green Lane in Devizes, Fountain Way in Salisbury and Bewley House in Chippenham.

### Case study - Ian's\* story

Ian was referred to us as a Jobseeker on Universal Credit (UC). His mental health had deteriorated and he had seriously contemplated suicide, and was awaiting a diagnosis of Asperger's.

He was expected to travel a significant distance, using public transport, each fortnight to visit the Job Centre.

Ian's total Universal Credit payments were just under £767 per calendar month (pcm), including housing element. He was having deductions of £35pcm for an advance payment of UC, leaving him with a net income of £732. His rent of £695pcm took the vast majority of this, and he was tied into this private tenancy agreement for several more months. Rent arrears would have detrimentally impacted on the likelihood of being housed via Homes4wiltshire. He had therefore been maintaining rent payments and so had only £37pcm to live on.

### GP Surgeries Project

 **159 people** helped with **241** problems

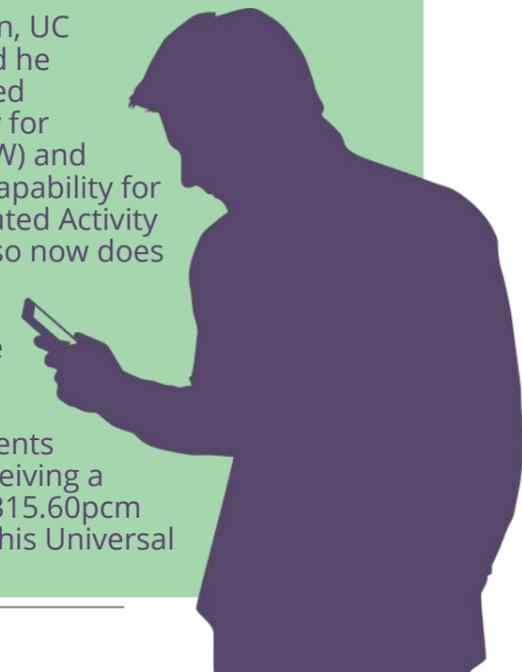
 **£227,203** in financial outcomes generated for them

This project was set up as a partnership between Wiltshire Council Public Health and Wiltshire Citizens Advice, to provide generalist advice to patients registered at doctors surgeries in health deprived areas of Wiltshire, to help improve health and wellbeing.

We assisted him to request that his claimant commitment be amended and supported him at the appointment with the Job Centre.

We also assisted him to complete UC50 and Personal Independence Payment (PIP) claim forms. PIP was granted.

In addition, UC confirmed he has Limited Capability for Work (LCW) and Limited Capability for Work Related Activity (LCWRA) so now does not have to meet any of the work search requirements and is receiving a further £315.60pcm added to his Universal Credit.



## Carers Support Project

 **400+ people helped**

 **£748,715 in income gained for them**

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.

## MS Society Project

**10 people helped with 18 problems  
£61,663 income gained**

This project, funded by the MS Society from July 2016, provides advice and support to service users at the Wessex Therapy Centre in Warminster.

## Case study - Magda's\* story

We undertook a home visit to Magda to support her completion of a Personal Independence Payment (PIP) form.

Previously, Magda was on Disability Living Allowance (DLA), had a Motability car and an award of middle rate care.

Living in a relatively remote part of the county, with little in terms of public transport, retaining the car was essential to avoid being isolated.

The PIP assessment was carried out at Magda's home and she was awarded enhanced mobility, so was able to keep the car, and standard daily living, so kept the same rate of benefit at £55 per week.

Magda was absolutely delighted, and more than a little relieved, saying she doesn't think she would have been successful without our help.

In particular, she felt she would have been much more on edge had we not been able to explain what happens at the assessment and how the assessors need to be professional in their approach.

\*client name has been changed.



## Wiltshire Money

We are very much part of Wiltshire Money, the lead body for financial inclusion activity within the county, which 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.

In the last year Wiltshire Money has engaged with over **414 members** of staff from **117 organisations**.

**Below are just some of Wiltshire Money's highlights from 2016/17:**

### Managing Money

Wiltshire Citizens Advice, in partnership with the Department for Work and Pensions and Wiltshire Money partners, have been delivering group **financial capability sessions**. In 2016/17 we delivered **seven sessions** and **all the participants have demonstrated increased financial confidence**.

### Loan Shark Funding

Wiltshire Money was granted funding by the Illegal Money Lending team to run an event to raise awareness of the dangers of using loan sharks. Wiltshire Money wrote, filmed and produced a digital resource to help train staff in Wiltshire.

### Wiltshire Money Forums

Wiltshire Money forums bring together front-line staff across Wiltshire to receive updates and information, share good practice and support each other. The forums are very well attended, attracting members from around **28 different organisations at each forum**.

## Wiltshire Money outcomes for 2016/17

- Equipping more people to enable others
- Targeting support to vulnerable people
- Inspiring and improving partnership working
- Reducing duplication
- Forming strategic links

You can find out more about Wiltshire Money and the work they do on their website:

**wiltshiremoney.org.uk**



# Solving the underlying causes

## Improving policy and practice

Some problems are too difficult to solve through advice alone. Our evidence shows there are systemic barriers or market failures that stop people's problems being resolved.

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

Our advocacy work aims to remove these barriers by improving policy and practice.

### Our data helps us identify and tackle these big problems

We have real time data from the thousands of people who access our service in Wiltshire and from the millions of people who use the Citizens Advice service across England and Wales. We combine this with insight from our advisers, research and external statistics to identify the causes of problems people are facing.

This means we can understand the causes of these problems, so we can make recommendations to government, regulators and other organisations on how to fix them.

We work on issues that affect everyday lives - like money matters, work security, housing, welfare reform and consumer issues.

### Our local campaign work on benefits and problems with the DWP

Enquiries about benefits account for just over a third of all issues people sought our help with last year. Personal Independence Payment (PIP), followed by Employment Support Allowance (ESA) were the two most common problems people sought our help with. In total, we dealt with more **than 5,000 new issues to do with PIP and ESA last year.**

In particular, medical assessments for these benefits have been plagued with problems. **11% of our PIP and ESA issues are about appealing assessment decisions.**

Official statistics show 27,706 tribunal appeals were lodged by people denied **PIP** in the final three months of 2016, the sixth quarterly rise in a row. In more than **65% of the 17,383 appeals closed through the system, the tribunal found in favour of the claimant,** overturning the DWP's original decision.

Appeals by people denied **ESA** also hit a three-year high, with 23,697 in the final three months of 2016. Of those that cleared the system, **68% (11,212 out of 16,383) were overturned in favour of the claimant.**

Evidence from our clients' experience of medical assessments was fed back to policymakers through national Citizens Advice. In October 2016, the Secretary of State for Work and Pensions announced that people with severe, lifelong health problems claiming ESA would no longer face repeated medical assessments.

Locally, we have begun to develop self help packs with template letters to support people having problems with the service they received from the DWP when trying to claim benefits.



### Our local campaign work on housing

Housing has been a big focus for our research and campaigning team during 2016/17. It was first highlighted as a growing problem in 2014/15, as it was the area where we saw the biggest increase in issues faced by our clients.

This led onto us undertaking a major piece of research over the next 18 months. We conducted interviews with local housing providers, the Council, our clients and service users of project that works with homeless people; and research into the local housing market, and the costs of renting and buying.

From our data and the experiences our clients' shared with us, we began to build up a picture of how affordability, the high cost of renting, welfare reform and changes to Wiltshire Council's housing allocation policy were affecting people's ability to provide a stable home for their families. During 2016/17 we began pulling together the findings of our research into a report, *'There's no place like home'*, with recommendations for future housing practice. The report is due to be published in autumn 2017.

Our housing research has also been fed into national Citizens Advice, who have undertaken several pieces of research into housing, in particular the private rented sector in recent years.

### Campaign success

In 2016, after 7 years of campaigning by Citizens Advice, the government committed to banning all letting agent fees charged to people living in rented homes.

Nearly 75,000 people came to Citizens Advice in England in 2015/16 with private sector housing issues, including more than 500 people in Wiltshire; and the service saw an increase in queries on fees. As a service, Citizens Advice were able to show the scale and range of problems using our data, anonymised notes from advice sessions, and new research.

We added our voice to the debate. We promoted the issue in the media, and Citizens Advice used our insight with decision-makers. Evidence from the Citizens Advice service was referenced in a government consultation and Citizens Advice were included in a Housing of Commons briefing on the issue.

This will save 4.5 million people hundreds of pounds. Citizens Advice are now working closely with ministers, officials and stakeholders in the housing sector to make sure this change is brought in quickly and smoothly.

### Awareness Campaigns

We also run awareness campaigns and education programmes to help inform people of their rights and to create a community of informed, confident consumers. One such campaign we took part in during July 2016 was **Scams Awareness Month.** Citizens Advice and Trading Standards worked together to help people avoid being ripped off by dishonest traders and scammers.



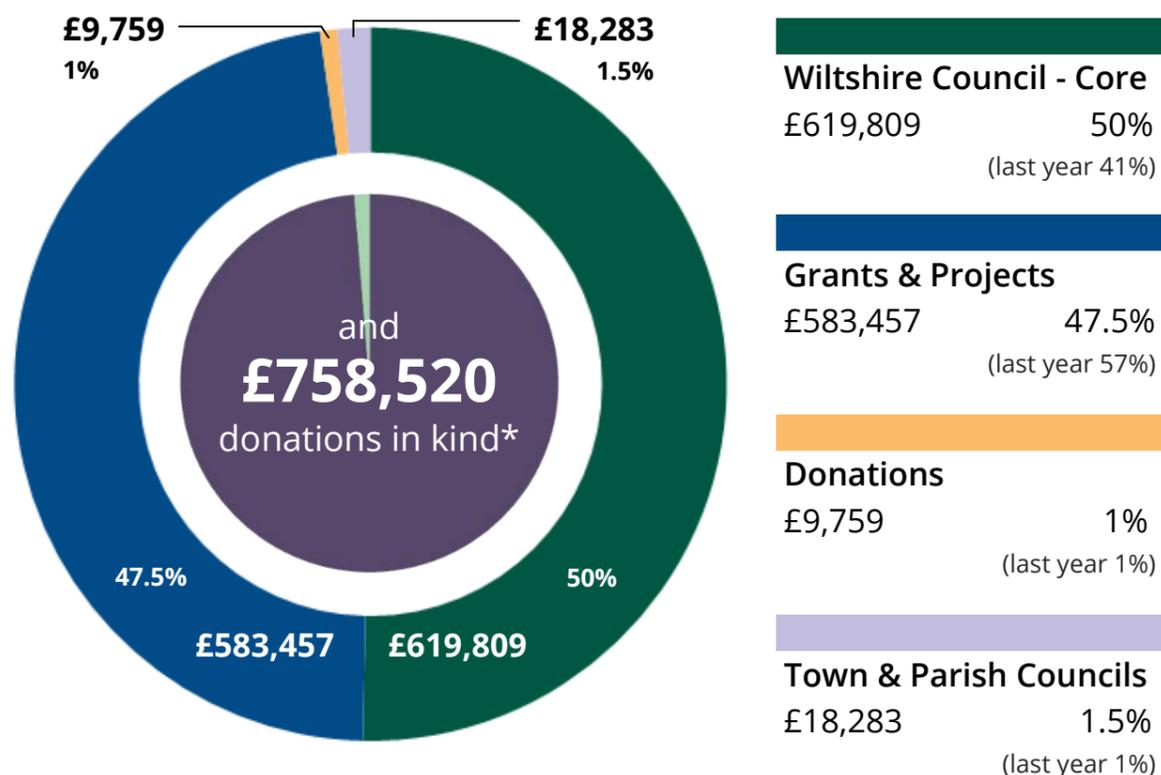
During 2016/17 we have also collected evidence and raised awareness through our research and campaign work about the following:

- **Insecure employment**
- **Gambling and debt**
- **Managing money**
- **Mental health issues.**

# Our finances

## How you gave your help

Wiltshire Citizens Advice is an independent, registered charity reliant on funding from a variety of sources. Without the support from our funders and donors we could not deliver advice services to the many thousands of people who seek help each year. On their behalf... **a very big thank you!**



Total income for 2016/17 **£1,231,308** plus donations in kind\*  
(2015/16 £1,538,882)

### Thank you to our principal funders:



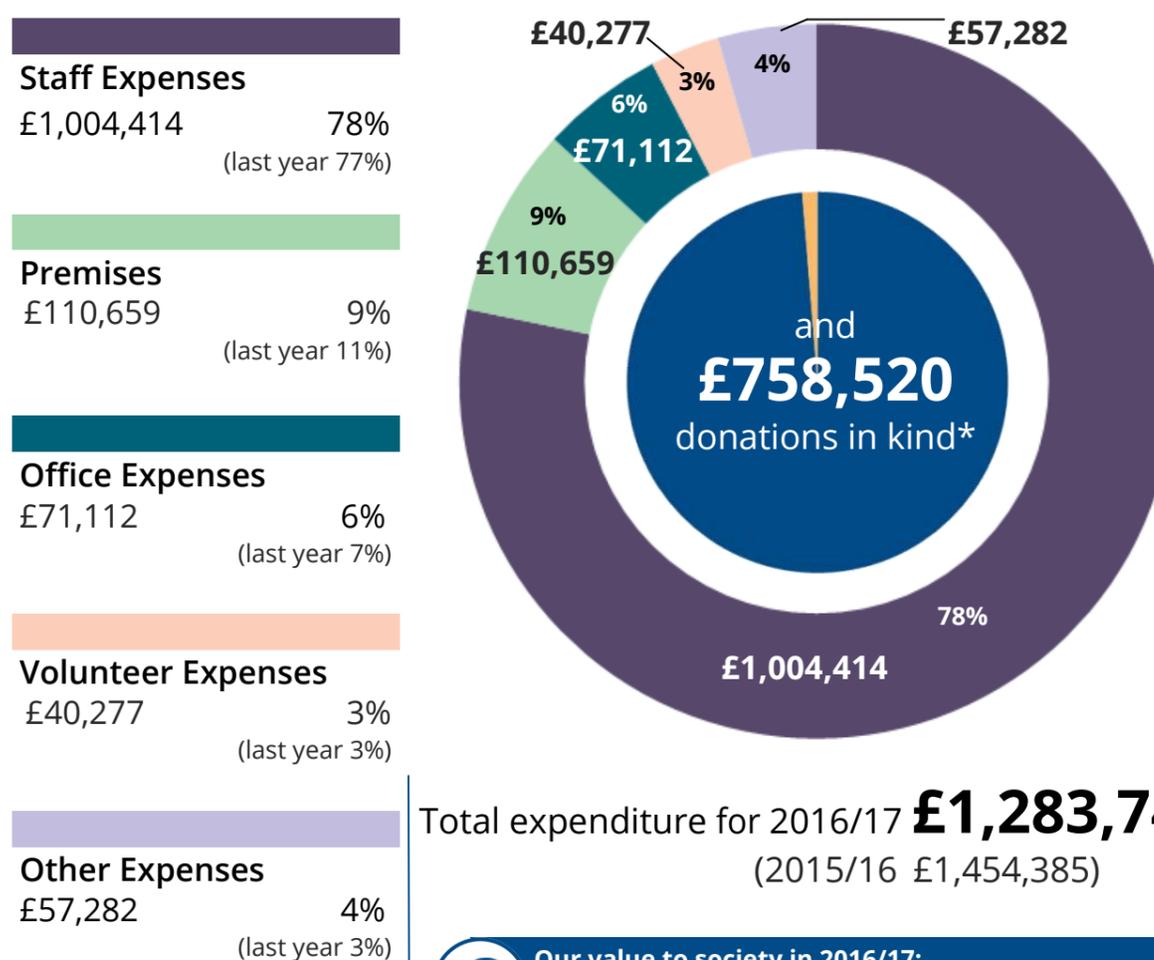
British Gas  
Flexible Support Fund  
HMP Erlestoke  
Macmillan  
MS Society  
Public Health: GP Project  
& Mental Health Project  
Selwood Housing  
Sovereign Housing  
Wessex Water  
Town & Parish Councils

**We gratefully acknowledge all funding support**

# Our finances

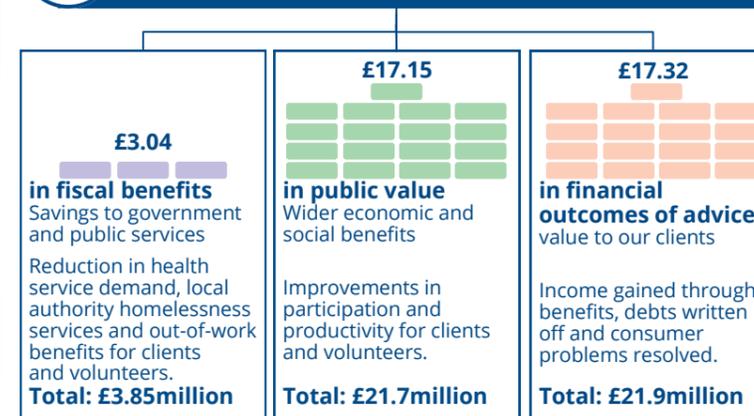
## How we helped the people of Wiltshire

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.



Total expenditure for 2016/17 **£1,283,744**  
(2015/16 £1,454,385)

**Our value to society in 2016/17:**  
For every £1 invested in the Wiltshire Citizens Advice service we generated at least:



See page 13 for further details of how we calculate our value to society.

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

\*Donations in kind comprise £748,800 in respect of time donated by volunteers and £9,720 in respect of donated premises.

# How to get involved

Whether you donate your money, time or skills you can help us make a difference

Wiltshire Citizens Advice is a registered charity reliant on donations and funds from a variety of sources. Together, with 300 other Citizens Advice charities, we make up the Citizens Advice Service.



**£3¼million**

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

Nationally, over 23,000 volunteers contribute an estimated £114 million working hours annually to the Citizens Advice service. Wiltshire Citizens Advice employs 55 people who work alongside more than 130 volunteers to help deliver our service. 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?**

## Fundraise

From fun runs to running the London Marathon, from bake sales to sky dives - there are many ways to help us raise vital funds. To find out more, visit: [cabwiltshire.org.uk/get-involved](http://cabwiltshire.org.uk/get-involved)

## Donate

As a charity we rely on support from people like you to ensure we're ready to help with advice when we're needed. Every penny really does make a difference. To donate go to: [cabwiltshire.org.uk/donate.html](http://cabwiltshire.org.uk/donate.html)

## Volunteer

Volunteering your time 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 different roles to choose from: advisers, administrators, receptionists, trustees, campaigners, project assistants, event assistants and IT specialists. To find out more visit:

[cabwiltshire.org.uk/main/volunteering-opportunities.html](http://cabwiltshire.org.uk/main/volunteering-opportunities.html)

## Our Volunteers

We welcomed **60 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 volunteers moved on to new challenges or retired (again). A few secured paid employment utilising the skills they had developed while volunteering with us and a small number joined WCA as paid staff.

Our volunteers continued to have an input to the running of our service. Many of them attended our Volunteer Forums and Conferences where they contributed towards the design of our new Volunteer Annual Review Process and our Behavioural Framework. We also welcomed speakers from partner organisations and other agencies to share their experience and knowledge with our volunteers.



# How to get advice from us

Whoever you are, whatever the problem, we're here to help - in person, by phone & online



## Face-to-Face advice

You can get advice in person at any one of our local advice centres.

**Calne Library**  
The Strand SN11 0JU  
Monday 10am to 3pm

**Chippenham**  
3 Avon Reach,  
Monkton Hill SN15 1EE  
Monday, Tuesday, Wednesday  
& Friday 10am to 3pm

**Devizes**  
New Park Street SN10 1DY  
Monday, Wednesday  
& Thursday 10am to 3pm

**Melksham Town Hall**  
Market Place SN12 6ES  
Friday 10am to 3pm

**Royal Wootton Bassett**  
Reopening early 2018

**Salisbury**  
Five Rivers Health & Wellbeing  
Centre, Hulse Road SP1 3NR  
Monday, Tuesday, Thursday  
& Friday 10am to 3pm

**Tidworth**  
The Community Centre,  
Wylde Road SP9 7QQ  
Wednesday 10am to 3pm

**Trowbridge**  
1 Mill Street BA14 8BE  
Monday, Tuesday, Wednesday  
& Thursday 10am to 3pm

**Warminster Library**  
3 Horseshoes Walk BA12 9BT  
Tuesday 10am to 3pm



## Telephone advice

You can call our Advice Line to speak to one of our advisers.

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 allowance or a landline call package. Landline calls typically cost up to 12p per minute, plus a setup fee of up to 19p per call. Calls from mobiles typically cost between 3p and 55p per minute. Tariffs vary and are subject to change - please check with your provider.



## Online advice

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

Visit  
[citizensadvice.org.uk](http://citizensadvice.org.uk)

## Webchat

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

## Email

You can also email us for advice using the 'contact us' page on our local website [cabwiltshire.org.uk](http://cabwiltshire.org.uk)

