

# Advice trends in Wales

2016 to 2017

Client statistics of the Citizens  
Advice service in Wales



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# Citizens Advice in Wales

Citizens Advice is an independent charity covering England and Wales operating as Citizens Advice Cymru in Wales with offices in Cardiff and Rhyl. There are 19 member local Citizen Advice in Wales, all of whom are members of Citizens Advice, delivering services from almost 300 locations, as well as offering services over the phone and online.

The advice provided by the Citizens Advice service is free, independent, confidential and impartial, and available to everyone regardless of race, gender, disability, sexual orientation, religion, age or nationality.

The majority of Citizens Advice services staff are trained volunteers. All advice staff, whether paid or volunteer, are trained in advice giving skills and have regular updates on topic-specific training and access to topic-based expert advice support.

The twin aims of Citizens Advice are:

- To provide the advice people need for the problems they face
- To improve the policies and practices that affect people's lives

Local Citizens Advice, under the terms of membership of Citizens Advice provide advice on consumer issues, welfare benefits, housing, taxes, health, money advice, employment, discrimination, family and personal matters, immigration and nationality, and education.

Last year **we helped over 114,000 people in Wales** face to face, by phone, email or web chat. This gives us a unique insight into the needs and concerns of people in Wales. We use this knowledge to campaign on big issues, both locally and nationally.

## To find out more:

If you would like more information on the type of problems advised on by your local Citizens Advice or wish to discuss any of the issues highlighted in this report please contact: [policy.cymru@citizensadvice.org.uk](mailto:policy.cymru@citizensadvice.org.uk)

If you would like to explore the data in more detail Advice Trends is a monthly interactive data tool which reports on the issues Local Citizens Advice offices have helped clients with over the last 24 months: [Advice Trends](#)

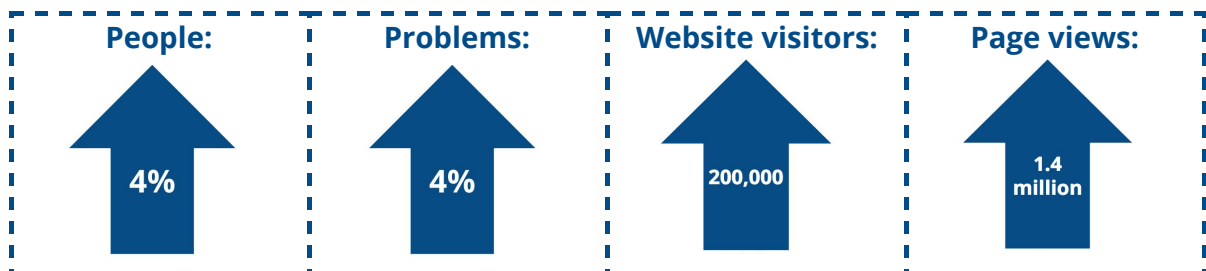
Data from this report is primarily taken from the March 2017 edition: [Advice Trends March 2017](#)

# Executive Summary



During 2016 to 2017 we helped **114,282 people with 436,254 problems**. This is an increase on 2015 to 2016 of 4% more people and 4% more problems. On average, people come to us with 3.8 different problems. This figure is unchanged from 2015 to 2016.

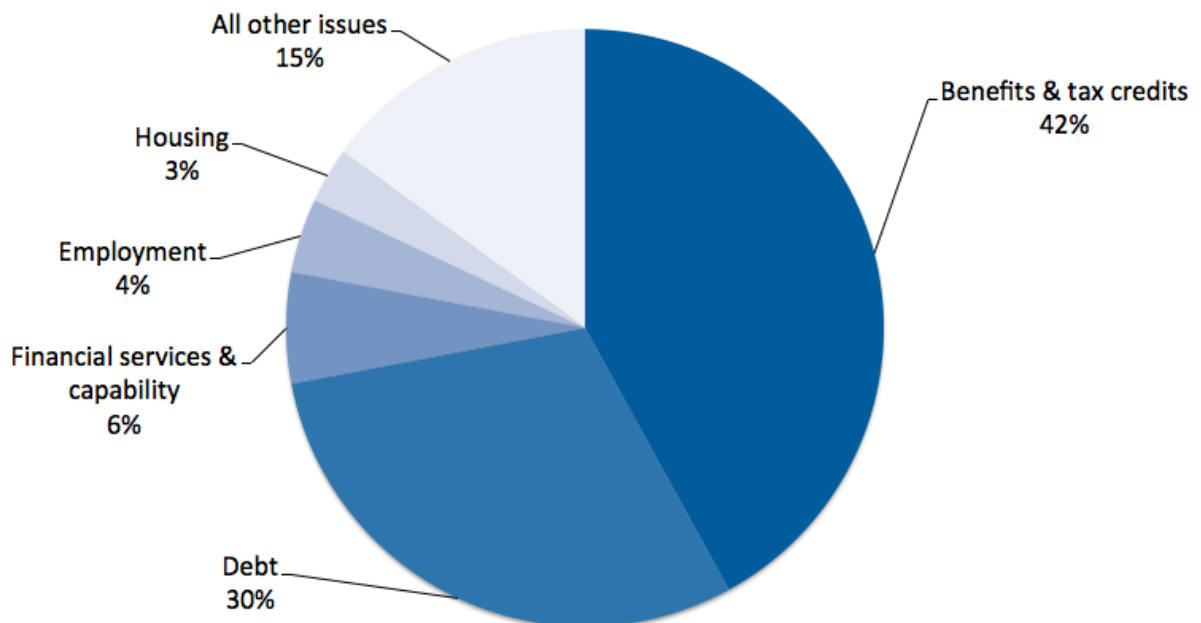
In 2016 to 2017 our **website had almost 900,000 visitors from Wales who viewed over 3.8 million pages**. This is an increase of more than 200,000 people and 1.4 million pages since 2015 to 2016.



## How people contacted us:



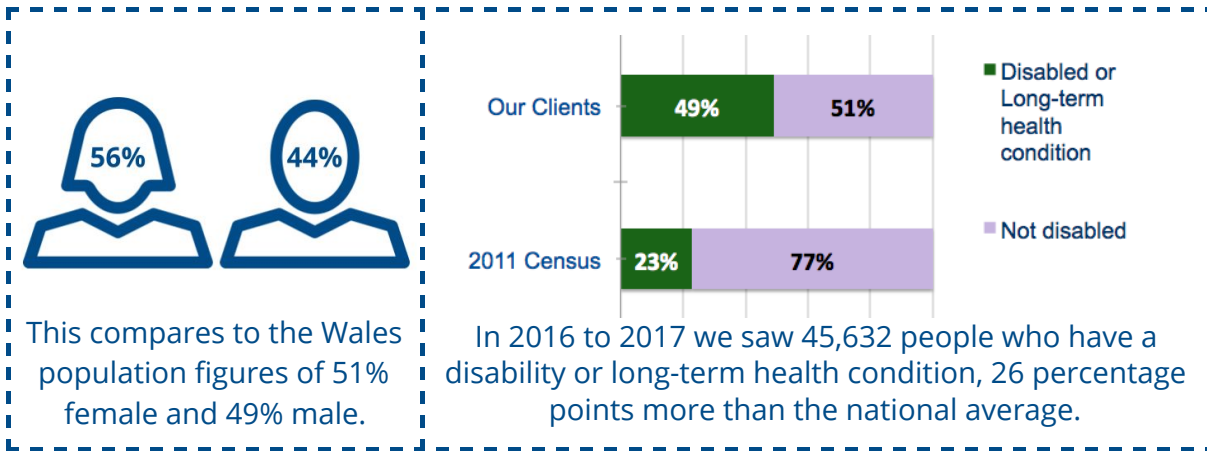
## What we advised on in 2016 to 2017:



## Top 5 issues percentage change on 2015 to 2016:

Benefits & tax credits:	Debt:	Financial services & capability:	Employment	Housing
+12%	+6%	+3%	-7%	-13%

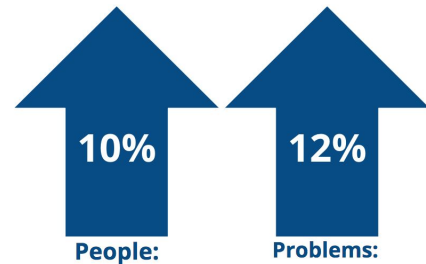
## Our Clients:



## Top Issues:

### Benefits & tax credits:

During 2016 to 2017 we helped **54,879 people with 182,457 benefits related problems**. This is a 10% increase in the number of people (49,858) we saw and a 12% increase on the number of problems (163,417) since 2015 to 2016. Personal Independence Payment (PIP) and Employment and Support Allowance (ESA) are the two benefits people had the most problems with.

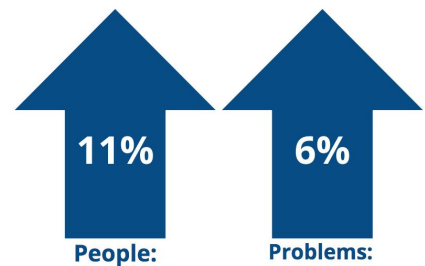


### Number of benefits related problems in 2016 to 2017:



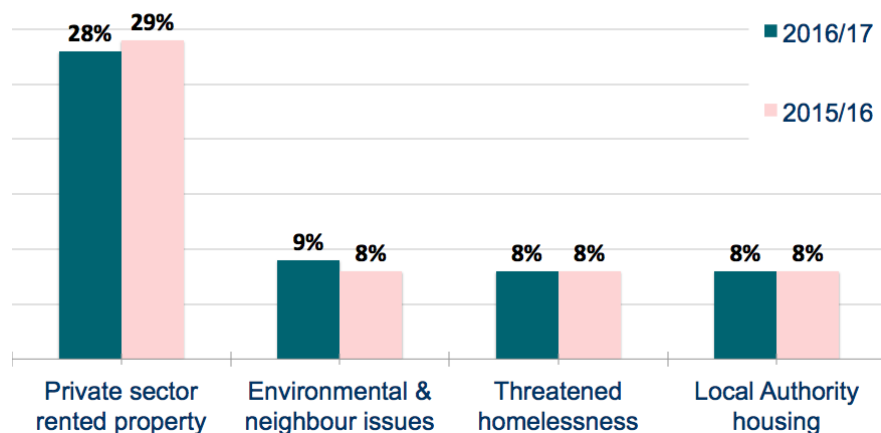
### Debt:

We saw **29,384 people with 132,048 debt related problems**, which is an increase on the number of people (26,413) and problems (124,605) seen in 2015 to 2016. The biggest debt related problems we supported people with are council tax arrears (6,331 people), credit, store & charge card debts (5,806 people) and unsecured personal loan debts (5,515 people).



### Housing:

We saw **10,577 people with 14,741 problems**. Problems with Private Rented Sector housing (PRS) dominate this area with almost a third of all problems relating to privately rented housing.



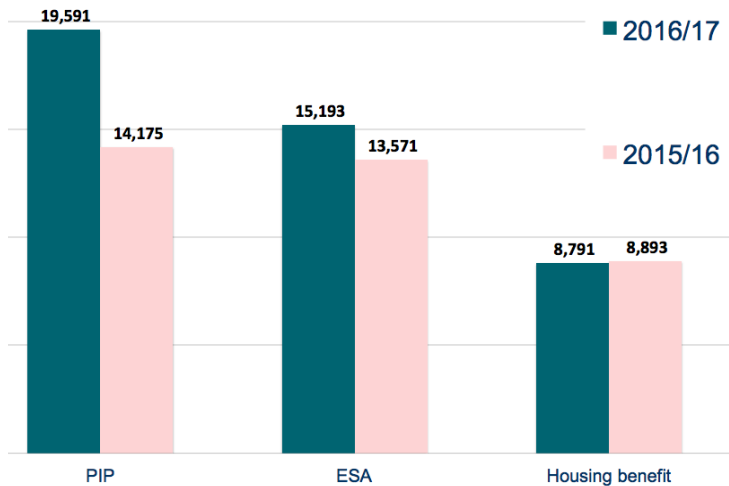
# Advice Trends in Focus

## Benefits & tax credits:

During 2016 to 2017 we helped **54,879 people with 182,457 benefits related problems**. This is a 10% increase in the number of people (49,858) and a 12% increase on the number of problems (163,417) since 2015 to 2016. Of all benefits related problems in 2016 to 2017 one third of them were related to Personal Independence Payment (PIP).

Since 2015-2016 there has been a 38% increase in the number of people who need our support with PIP. The explanation for this increase could be that more and more people currently in receipt of Disability Living Allowance (DLA) are being invited to apply for PIP as the wider rollout of this, newer, benefit continues.

**Number of people seeking help on each benefit:**



The way that PIP is awarded is different from the system for awarding DLA. PIP is based on how someone’s condition affects them, not on the condition they have. Looking closer at the specific problems people are having with PIP, some issues are associated with the introduction of any new benefit however, there has been a significant increase in the number of people challenging and appealing PIP decisions. Problems associated with the quality of assessments and the submission and consideration of further evidence are also common.

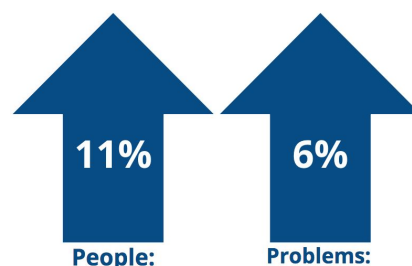
In 2016 to 2017 we saw **almost 1,500 people about Universal Credit**. We are currently seeing quarter on quarter increases in the number of people who come to us with problems about Universal Credit and expect this to continue as full service rollout accelerates in October. If this is the case Universal Credit could soon become the largest single issue we deal with across the service.

## Increases in people with PIP related problems:

	Making & managing a claim	Eligibility - daily living	Eligibility - mobility	Challenging a decision	Appeals
Percentage increase:	+22%	+25%	+21%	+86%	+78%
People 2016-2017:	8,574	9,279	7,934	3,836	3,998
People 2015-2016:	7,055	7,418	6,571	2,059	2,242

## Debt:

We saw **29,384 people with 132,048 debt related problems** which is an increase on the number of people (26,413) and problems (124,605) seen in 2015 to 2016. The biggest debt related problems we supported people with are council tax arrears, credit, store & charge card debts and unsecured personal loan debts.



### Changes in debt related issues:

	Council tax arrears	Credit, store & charge cards	Unsecured personal loans	Debt Relief Order	All other debts
Percentage change:	+3%	+15%	+9%	-1%	+6%
Problems 2016-2017:	16,493	14,526	12,772	12,330	75,813
Problems 2015-2016:	16,022	12,686	11,687	12,403	71,752

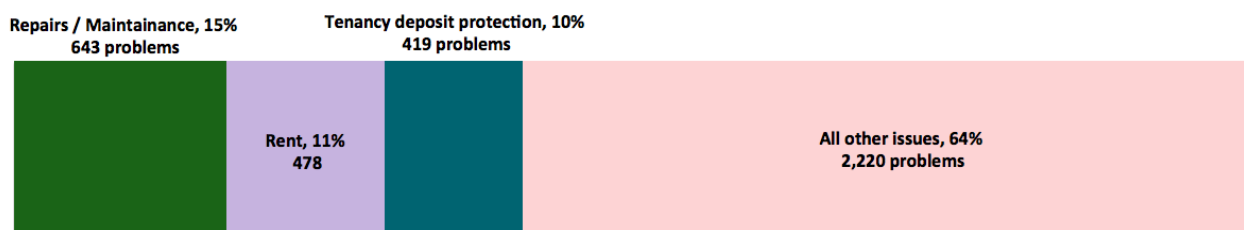
## Financial services & capability:

We helped **8,566 people with 23,847 problems related to financial services and capability**. Financial services & capability represents 6% of all the problems we help people deal with making it the third largest category overall after debt and benefits advice. Just over 50% of the problems recorded in this area are related to financial capability. This is because financial capability advice and information is often given alongside debt advice to provide both immediate crisis support, and budgeting advice to help prevent debt problems in the longer term.



## Housing:

We saw **10,577 people with 14,741 problems**. Problems with Private Rented Sector housing (PRS) represent almost a third of all problems reported in this area. Looking more closely at problems within the Private Rented Sector, the top 3 issues have remained the same for the past several years.



# Spotlight on Employment

In 2016 to 2017 we advised **10,937 people on 17,064 employment related problems**. Pay and entitlements was the biggest problem in this area in 2016 to 2017 and represented 25% of all employment related problems.

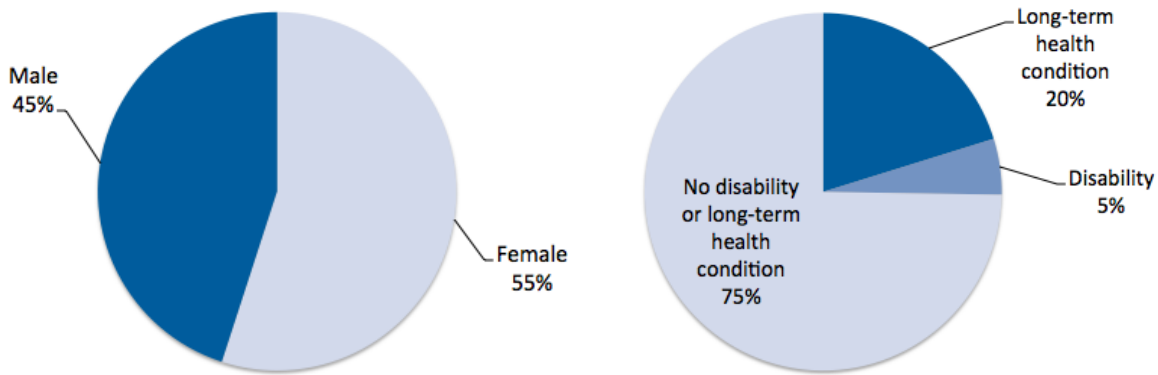
## What we advised on in 2016/17:



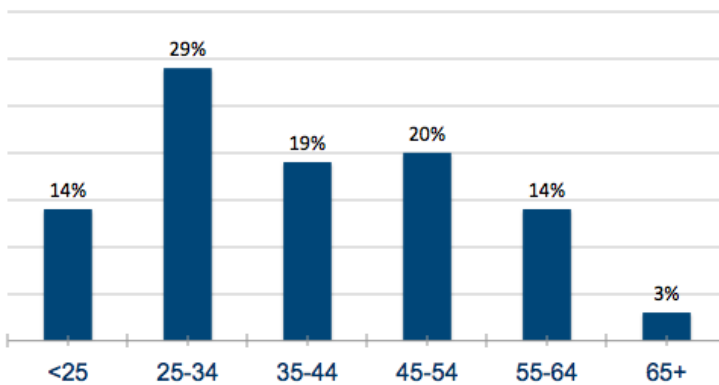
Advice Issue	Number of people 2016/17	Percentage change from 2015/16
Pay & Entitlements	3,596	-4%
Dismissal	2,075	-1%
Terms & Conditions of Employment	1,958	-8%
Dispute Resolution	1,432	-11%
Redundancy	864	-16%
Self Employment / Business	666	+1%
Employment tribunals & appeals	366	-12%
Parental & Carers rights	456	-3%
Resignation	385	+4%
Applying for jobs	286	+23%
Access to jobs	108	-1%



## Our Employment Clients:



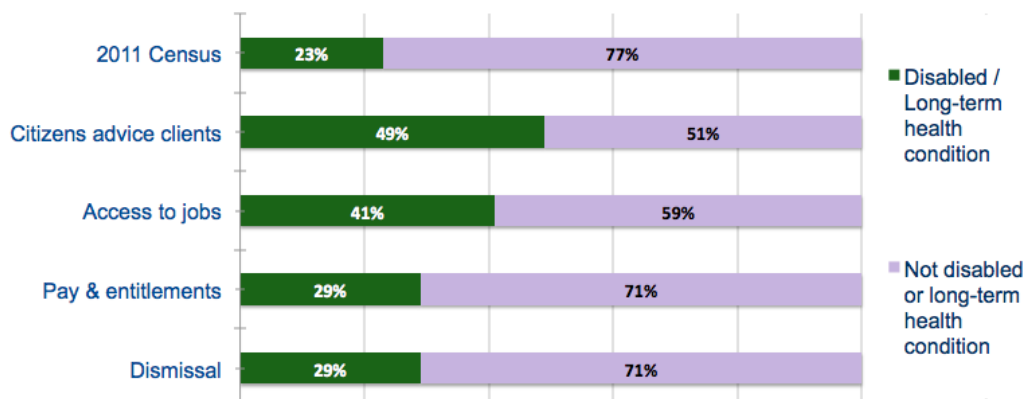
55% of people who come to us with employment related problems are women. This is 5 percentage points higher than the Welsh population as a whole. As a whole, 49% of the people who come to us for advice are disabled or have a long-term health condition. Looking exclusively at people who come to us with employment related problems, however, 25% have a disability or long-term health condition. This is still 2 percentage points higher than the national average.



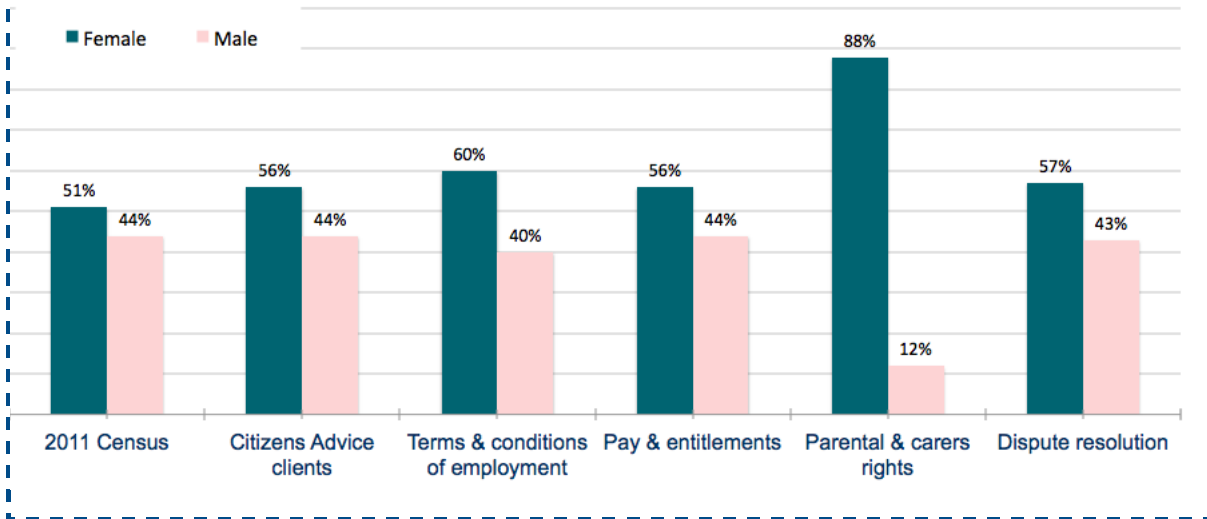
Almost a third of clients seeking advice on employment are aged 25-34. This is almost double the number of people in this age group in the Welsh population as a whole.

## Detailed client breakdown:

When looking at people who come to us for employment support, the proportion of people with a disability or long-term health condition is often higher than the national average. Of the 108 people who came to us about access to jobs, 41% are disabled or have a long-term health condition. This is 18 percentage points higher than the national average.

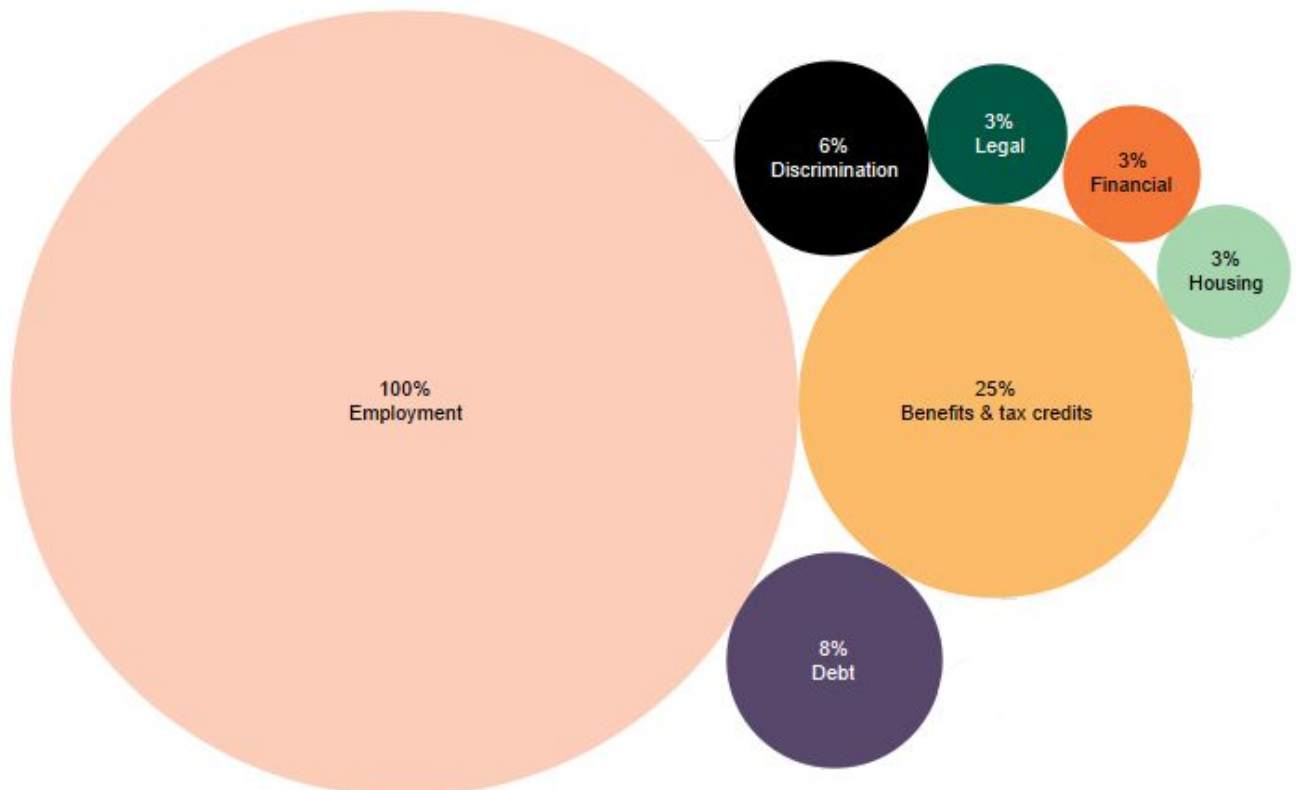


Looking at the gender breakdown across different types of employment related problems, women are overrepresented in several categories. 88% of the people who come to us with problems about parental and carers rights are women. This is 37 percentage points higher than the Welsh national average.



### Additional support:

On average, each person who comes to us for support has 3.8 problems. In 2016 to 2017, one quarter of all people with employment related problems also needed our support with benefits and tax credits.



## Discrimination Advice:

In 2016 to 2017 **our Discrimination Advice project provided support to 1334 people, of which 1048 were employment related cases.** The Discrimination Advice project is part of the Welsh Government funded Front Line Advice service and is delivered in partnership with SNAP Cymru.

Employment problems account for around three quarters of all discrimination cases seen by the Front Line Advice service. The project provides full casework services (from initial grievance to possible representation at tribunal) and a tribunal fee fund. The tribunal fee fund was used to pay upfront fees to ensure clients have access to justice.

Citizens Advice welcomes the recent Supreme Court ruling that fees for Employment Tribunals are unlawful and have called on government to act swiftly to suspend the fees system and ensure all of those who are out of pocket after paying fees get their money back.

The following case study shows the kind of support that the service is offering to people around Wales.

### John's Story:

John was 67 and had been working for the same employer for 11 years with an intention to carry on working for three more years when his contract was terminated. John was very worried by this situation and felt out of his depth. Citizens Advice drafted a schedule of loss and took on negotiations with the employer through ACAS. Following this process, John accepted a settlement of £20,000 and was pleased to bring the matter to a swift conclusion rather than go through a potentially lengthy legal proceedings. Since the settlement John's general health and mental well-being has greatly improved and he feels fit enough to start looking for new work and making a positive contribution to the labour market for another few years.



# Citizens Advice Consumer Service

Citizens Advice and Citizens Advice Scotland (CAS) are responsible for providing the phone and web-based consumer advice service. Since the 2nd April 2012 when Citizens Advice began managing the delivery of this service, the consumer service has handled more than 2 million client contacts across Great Britain.

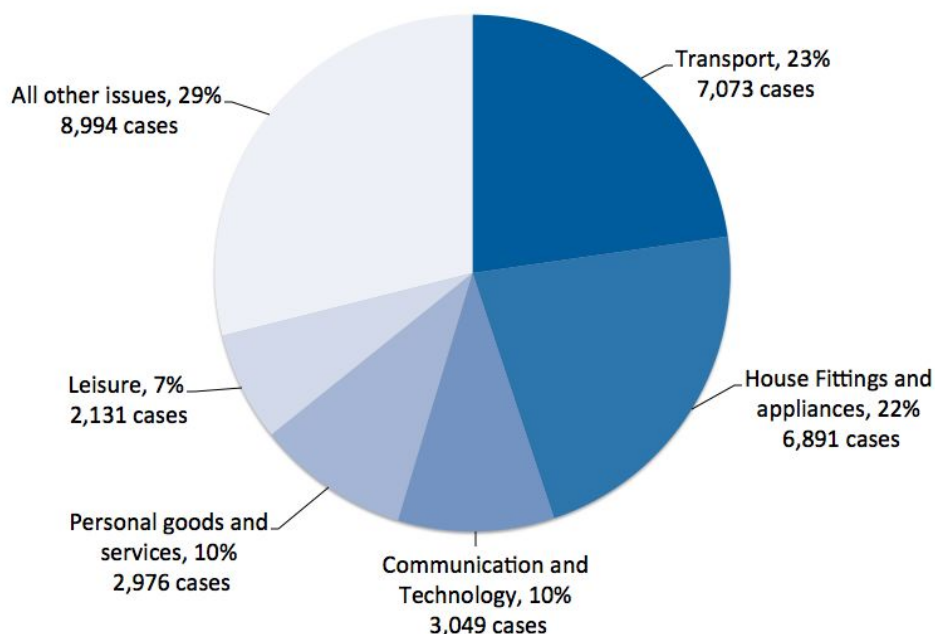
The Citizens Advice consumer service advises people on general consumer law, industry-specific rules and rights. The aim of this service is to give people the knowledge to resolve issues with traders and companies themselves, with the aim of reducing the likelihood of similar issues arising in the future. For clients who are unable to deal with their case themselves:

- We refer the problem to partners such as Trading Standards
- If the problem is outside the scope of the service we signpost to a more appropriate organisation
- If problems are identified that the Local Citizens Advice network could assist with callers are signposted to their local office.

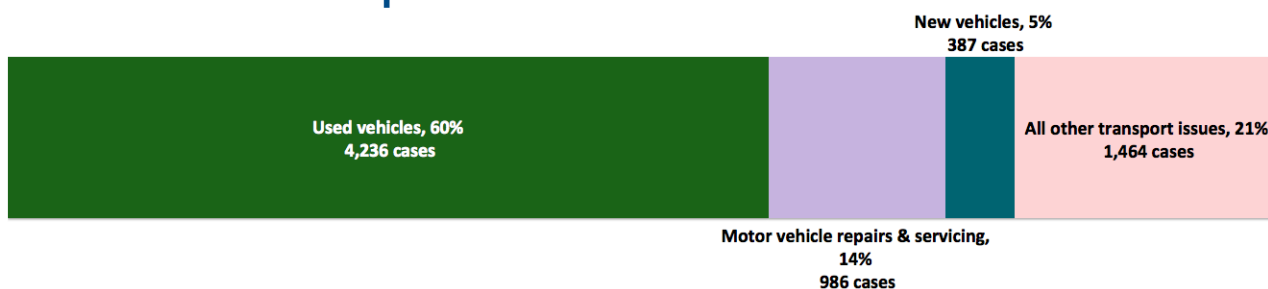
## What we advised on in 2016 to 2017:

In 2016 to 2017 the consumer service handled **31,114 cases for Welsh consumers.**

The biggest issue from 2016 to 2017 was transport (7,073 cases). This is a change from 2015 to 2016 when the largest number of cases were related to house fittings and appliances (8,782).



## Breakdown of transport related cases:



# Appendix: Understanding the Advice Statistics

When a client approaches Citizens Advice either in a local office, by phone or via webchat their details are recorded onto a single database. This means that nationally we have a single record for each individual client containing profile information on age, gender, ethnicity and disability, as well as other characteristics such as local authority and ward.

Whenever a client contacts the service, an adviser will search for their record and either add a new enquiry, or continue work on an existing enquiry if the client has returned about an ongoing problem. A new enquiry will be opened if a client presents a fresh problem or inter-related set of problems. Each client may therefore be associated with several enquiries over time.

When talking to a client the adviser makes notes on the enquiry and codes it according to a standard set of 'advice issues'. These advice issues reflect all the problems on which the client is being advised in the current enquiry. A single enquiry can therefore have multiple advice issues attached to it.

Each advice issue is coded using a three-part system:

- Part 1 – broad category, e.g. benefit, debt, etc.
- Part 2 – detailed breakdown, e.g. the type of debt or benefit.
- Part 3 – nature of the advice, e.g. negotiating repayments with a creditor or advising on eligibility and entitlements for a particular benefit.

If a client needs further help on their enquiry advisers will add a new contact to the existing enquiry. Advisers do not add additional issue codes when the contact is about an existing issue. Further issue codes are only added if the client has a further related problem or requires a new type of advice. If a case is complex it can take many months to resolve and issues may be added as the case develops.

In a complex debt case, for example, each debt would be coded with an individual issue code so five separate credit card debts would have five debt issue codes. Codes may then be added from other categories according to the advice required so benefit codes would be added if the client was also advised on benefits they could claim, and a relationship/family code if the debts were associated with relationship breakdown which also required advice.

# We help people find a way forward

Citizens Advice provides free,  
confidential and independent advice  
to help people overcome their problems.

We advocate for our clients and consumers  
on the issues that matter to them.

We value diversity, champion equality  
and challenge discrimination.

We're here for everyone.



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

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