

Advice trends in Wales

2015 to 2016

Client statistics of the
Citizens Advice service in Wales



**cyngor ar
bopeth**

**citizens
advice**

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 Advice¹ in Wales, all of whom are members of Citizens Advice, delivering services from over 375 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 the Citizens Advice Bureau service 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 core advice based on a certificate of quality standards on consumer issues, welfare benefits, housing, taxes, health, money advice, employment, discrimination, family and personal matters, immigration and nationality and education.

Since 2014 the Citizens Advice service has had responsibilities for consumer representation in Wales including statutory functions and responsibilities to represent post and energy consumers as a result of UK Government changes to the consumer landscape.

Last year **we helped over 2.7 million people across the UK** face to face, by phone, email or web chat. 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.

This is the annual Advice Trends report for 2015 to 2016 and includes a focus on our specialist discrimination service Front Line Advice.

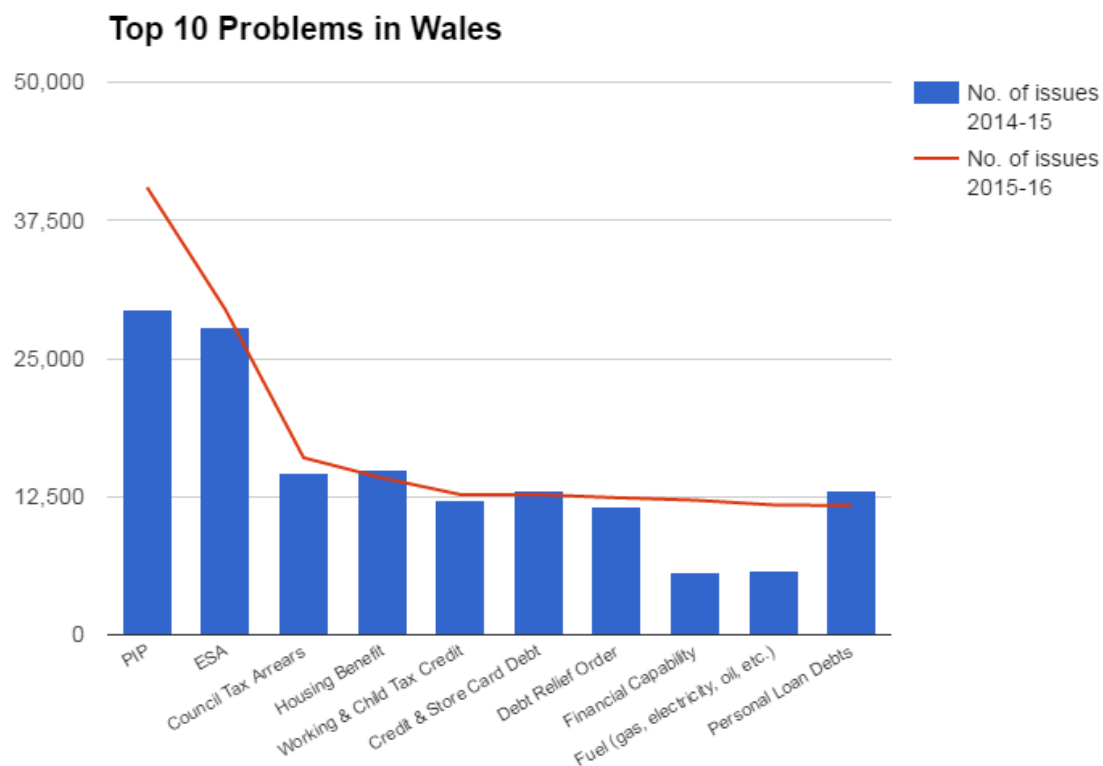
¹ Citizens Advice is changing. We are modernising our services to respond to changing needs and to reach more people. As part of this process there will be a new name for the service - 'bureau' is now called local Citizens Advice.

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Advice Trends - Headlines

During 2015 to 2016, the Citizens Advice service in Wales helped **108,070 people** with more than **416,075 problems**, a **2% increase in people accessing our service** compared to 2014 to 2015. The Wales section of the Citizens Advice self-help website had **over 664,000 individual users** view over **2.4 million pages**.



▲ Graph 1: Top 10 advice problems dealt with by Citizens Advice in Wales 2015 to 2016

Top 10 Problems in Wales

The top 10 problems in Wales have changed when compared against 2014 to 2015, with Working and Child Tax Credit problems rising, making **the top 5 problems in Wales all benefit related**². With the exception of **housing benefit (5% decrease)**, all others in the top 5 saw increases, rising between 5% for Working and Child Tax Credit issues, to 37% for Personal Independence Payments (PIP).

People seeking help with **debt relief orders increased slightly (up 8%)**, while **credit and store card debt decreased by 3%** and **personal loan debts decreased by 3%**. Not seen last year are 2 new entries in our top 10. In at 8 and with the largest increase of issues seen in our top 10 is people seeking help with **financial capability, up from 5,585 last year to 12,178, a huge 118% increase**³. In at 9, it's problems with **fuel (gas, electricity, oil, coal, etc.) with a 102% increase rising from 5,815 to 11,752**.

² When considering Council tax arrears as both a benefit and debt related problem

³ Further detail is given on page 6 and within the Consumer issues section (page 11-15)

Welfare

Over the last 4 years benefits-related problems have overtaken debt issues and are now the biggest problem area on which people seek our help. There was a **8% rise in the number of benefit-related problems seen totalling just over 49,800 people** who were helped with **over 163,000 issues**. That is almost **half of all the people seeking help from our network in Wales**, making it by far the largest advice area and **accounting for nearly 40% of all the issues we see here in Wales**.



37%
increase in
PIP issues



16%
rise in rent
arrears
amongst
housing
association
clients

Debt

There was a small decrease in the number of debt problems people came to us with in 2015 to 2016 when compared to the previous financial year. **Debt related problems were down 1% overall, from 125,200 to 124,550 but the number of individual people seen was down nearly 11% from 29,700 to 26,400**. Council tax arrears remains the largest debt related issue seen across Wales.



3%
rise in people
with housing
related
problems

Housing

More than **12,000 people sought our help with housing-related issues, a 3% rise** despite the number of issues seen remaining almost static (up by only 100 issues). Nearly a third (29%) continue to relate to private rented sector properties only.

Employment

Overall we saw a small drop in problems relating to employment (**down 3% or 450 issues**) with the only increases seen in dismissals, dispute resolution and access to other job enquiries.

Energy

While average energy bills have dropped to around £1,200 over the past year due to low wholesale prices of gas and oil prices, we see the second annual rise in people seeking help with **fuel debt, up 3% during 2015 to 2016**. **Local Citizens Advice have seen a 10% rise in fuel debt problems**. There were also more than 8,500 issues recorded relating to problems with fuel debts, costs and switching.



125%
increase in
water and
sewage issues

Consumer

Considering consumer advice issues⁴, inclusive of those relating to financial services and capability, for 2015 to 2016 **we saw 22,100 people across Wales with over 51,590 problems.** The largest increases seen were in relation to water and sewage costs and enquiries about social tariffs for water, alongside the large increase of people seeking help with financial capability.

Family and Relationship Issues

We've seen a large decrease in people seeking help on family law since Legal Aid reform came into force in 2013. Enquiries remained relatively static at around 14,000 issues for close to 10,000 people since 2014. This past year we saw a further 6% decrease, down to **9,845 people seeking help with 14,100 issues.**

Discrimination

Compared to 2014 to 2015, discrimination related issues were up substantially by 72% to 2,144 affecting 1,463 people.

This change can largely be explained due to Citizens Advice's proactive work on tackling gender-based violence and domestic abuse through our ASK RE (routine enquiry) programme and our specialist discrimination service Front Line Advice.

ASK RE is a training and support programme being rolled out across all local Citizens Advice in England and Wales to identify domestic abuse with a sensitive approach during face-to-face advice sessions when people attend on their own. **15 of our 19 local offices in Wales are now ASKing and 20% of people disclosed current or past abuse.**



20%
of clients ASKed
about domestic
abuse during
unaccompanied
face-to-face
advice sessions
disclosed current
or past abuse

Front Line Advice includes discrimination advice and is provided in partnership with Shelter Cymru and SNAP Cymru. The end of this report has further details on Front Line Advice and the ASK RE approach.

⁴ Considered within this broad category are money management and financial services, utilities and communications issues, travel and transport, and traditional consumer related issues around purchased goods and services.

Increasing demand for advice

During 2015 to 2016, the Citizens Advice service in Wales helped **108,070 people** with more than **416,075 problems**, a **2% increase in people accessing our service** compared to 2014 to 2015⁵. As these figures show, people who seek help through our service generally have more than one problem.

Last year the average was 3.8 problems per person, which is a slight increase when contrasted against 2014 to 2015 which had a rate of 3.6 problems per person.

The Wales section of the Citizens Advice self-help website had **over 664,000 individual users** viewing over **2.4 million pages**. This was a **5% increase of web-traffic** when compared to the previous year.

The number of issues dealt with by Citizens Advice in Wales has increased across nearly every area of advice during the last year compared to the financial year 2014 to 2015. Only employment, debt and family / relationship advice areas saw decreases.

Advice area	No. of people	Annual change 2014 to 2015	No. of issues	Annual change 2014 to 2015
Benefits & tax credits	49,886	+9%	163,337	+8%
Debt	29,417	-1%	124,558	-1%
Financial services & capability	6,286	+22%	19,008	+77%
Employment	11,674	+3%	18,429	-3%
Housing	12,056	+3%	16,938	0%

▲ Table 1: The 5 largest advice areas dealt with by Citizens Advice in Wales during 2015 to 2016

The largest advice area increase is seen in financial services and capability, due to a change in service approach in many local Citizens Advice. Increasingly financial capability advice and information is given alongside debt to provide both immediate, crisis support and budgeting advice to help prevent debt problems in the longer term. Changes to reporting processes and data capture have also led to a more accurate recording of the type of problems seen and advice given in these areas. This recording now better reflects the range of work undertaken.

⁵ This data is collated across a number of funding streams including core funding from local authorities as well as Welsh Government funded projects (Better Advice Better Lives; Frontline Advice and Communities First Shared Outcomes Project) and the Money Advice Service Debt Project. Citizens Advice also provides additional advice services in Wales through the Money Advice Service Face-to-Face Money Advice Project, Pension Wise and the Consumer Service.

Impact of welfare reform

Since the introduction of changes to the welfare benefits system in 2011, as part of the wider welfare reform agenda, the number of benefits and tax credit related problems dealt with by Citizens Advice across Wales has increased dramatically. It continues to be the biggest problem area for which peoples seek our help (**39%** of all problems).

The service in Wales helped **49,886 peoples with 163,337 benefits-related problems during 2015 to 2016**. That's a **9% rise in people seeking benefits related advice** against last year's figures, continuing the overall trend of increasing number of people in Wales with benefit problems.

The most common problems we see continue to generally concern entitlements and eligibility; supporting people who've had a change of circumstances or helping people to make or manage a claim. For Employment and Support Allowance (ESA) and Personal Independence Payments (PIP) large numbers of the issues seen also relate to challenging a decision or making an appeal, highlighting ongoing problems with these new benefits as they embed into the welfare system.

Problems associated with ESA had dominated the benefits-related issues since 2012, however over the last year PIP has become the top benefit-related issue for Wales. **PIP related problems have risen 37% in terms of numbers of people and issues seen**. This is likely to be linked to DWP inviting all existing Disability Living Allowance (DLA) claimants to make a new claim for PIP from October 2015 onwards.

Type of benefit	No. of people	Annual change 2014 to 2015	No. of issues	Annual change 2014 to 2015
PIP	14,175	+32%	40,516	+37%
ESA	13,571	+6%	29,448	+6%
Housing Benefit	8,893	-3%	14,217	-5%
Working/Child Tax Credits	8,040	-3%	12,708	+5%
Council Tax Reduction	6,936	-2%	9,382	-3%

▲ Table 2: Top five benefits/tax credits problems dealt with by Citizens Advice during 2015 to 2016

ESA has increased by 6% with 29,448 issues, making it the second largest welfare benefits issue seen over the past year. Looking into the detail of the problems seen within ESA, eligibility, entitlement and calculation remain the largest area accounting

for 25% of all the issues within ESA seen. This is closely followed by appeals and challenging decisions (not appeals) which account for a further 20% of all ESA related issues, both of which rose against the levels of problems seen in 2014 to 2015. The largest notable rises within ESA are seen in work capability assessment (WCA) paper based issues, **up 80%** and WCA face to face issues up 25%.

Housing Benefit saw a slight decrease overall in the number of people seen (8,893) and issues (14,217). Issues within Housing Benefit remain predominantly static, with the main area of enquiry still being eligibility, entitlement and calculation accounting for 40%. Rises were seen in poor administration, up 20% but only accounting for 98 problems affecting 93 people. Making and managing a claim, up 12% affecting 1,090 people across Wales.

The number of people seen with Working and Child Tax Credits issues decreased by 3%, while the number of issues rose by 5%, indicating a possible rise in complexity of the issues people are experiencing. The main areas remain eligibility, entitlement and calculation (at 40%) and change of circumstances (at 12%) of all issues seen within this area. There were marked increases in renewals and finalisation, up 48% (to 424) and alleged fraud, error and disputes up 34% (to 644).

While we have seen steep increases (**up 754%**) in the number of people with Universal Credit (UC) issues as it has been rolled out across Wales, the overall number remains low at just over 1,000 enquiries in the past 12 months. This will be an area to watch in the coming years as UC becomes more prevalent.

The rise and rise of PIP problems

As anticipated with the roll out of PIP we are seeing significant increases in enquiries. **14,175 people sought helped with over 40,500 issues about PIP during 2015 to 2016.**

Type of benefit	No. of people	Annual change 2014 to 2015	No. of issues	Annual change 2014 to 2015
Making and managing a claim	7,055	+32%	8,960	+22%
Eligibility – daily living component	7,418	+6%	8,861	+22%
Eligibility – mobility component	6,571	-3%	7,727	+19%
Appeals	2,242	-3%	3,183	+8%
Challenging a decision (not appeals)	2,059	-2%	2,365	+6%

▲ Table 3: Top 5 PIP related issues dealt with by Citizens Advice during 2015 to 2016

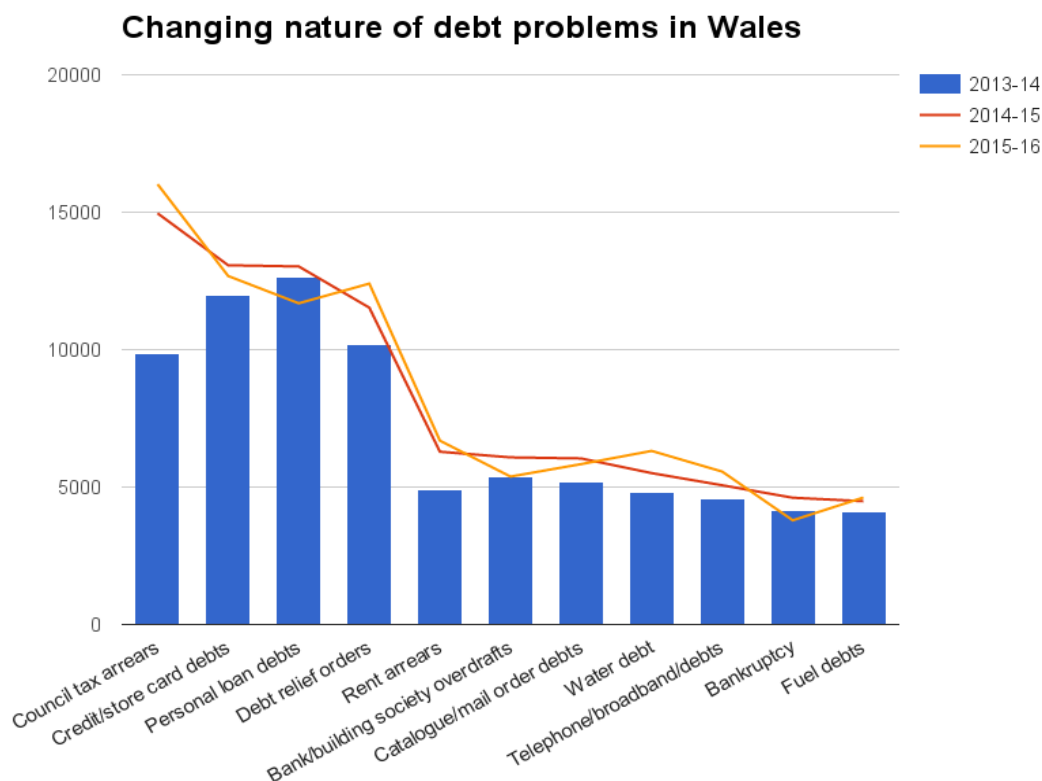
1 in 6 people with a PIP issue sought help with an appeal from their local Citizens Advice. The number of people seeking help with an appeal or to challenge a decision (not an appeal) over 50% during 2015 to 2016, up from 2,100 to 3,477. Concerns raised about the assessment process are beginning to echo those raised about ESA assessments when it was initially rolled out.

Anecdotal evidence emerging from the network indicates assessments using standard phrases and 'copy and paste' errors, leading to inaccurate statements including on the basics such as getting people's ages, names and addresses wrong. Concerns are also being raised about non-specialists undertaking assessments that contradict the submitted specialist medical evidence for applicants, particularly in the areas of mental health, autism and rare or fluctuating physical conditions, and decisions being based on incorrect information.

Debt problems in Wales

Debt related issues were down 1% overall, from 125,200 to 124,550 but the number of individual people seen was down nearly 11% from 29,700 to 26,400.

This indicates an average increase in the number of debt related problems experienced by each individual accessing the service over the course of the past year, up from an average of 4.2 to 4.7.



▲ Graph 2: Changes in debt related problems in Wales from 2013 - 2016

As noted previously, over the last few years we have seen a change in the nature of debt issues, with increasing numbers of people coming to us regarding **arrears on essential household bills**. The above graph clearly demonstrates this with the notable rise in rent arrears, water debt, council tax debt and fuel debt.

Council tax arrears is now the largest debt issue (13% of all debt issues) we see across the network in Wales, **rising a further 7%** compared to 2014 to 2015. Due to the size of this issue and the potentially negative outcomes people in council tax arrears can face such as court action, bailiffs and even prison, Citizens Advice Cymru committed to exploring this area further with the local Citizens Advice network. We will be producing findings from an all Wales study later this summer.

Type of debt	No. of people	Annual change 2014 to 2015	No. of issues	Annual change 2014 to 2015
Council tax arrears	5,947	-5%	16,022	+7%
Credit / store cards	5,140	-12%	12,686	-3%
Debt relief orders	3,642	+1%	12,403	+8%
Personal loans	5,188	-16%	11,687	-10%
Rent arrears (social and private sector rent)	4,330	+4%	6,688	+6%
Water debt	3,658	+1%	6,320	+15%
Catalogue / mail order	2,478	-14%	5,840	-3%
Telephone / broadband debt	2,545	-8%	5,567	+10%
Bank / building society overdrafts	2,957	-18%	5,385	-11%
Fuel debt	2,499	+3%	4,621	-5%

▲ Table 4: Top 10 debt related issues dealt with by Citizens Advice during 2015 to 2016

When comparing the above table against 2014 to 2015 data, the top 5 debt issues remain the same with the exception of unsecured personal loans dropping from third to fourth place while debt relief orders (DROs) moved up from fourth to third place. Rent arrears, at fifth place, is explored further within the separate housing section.

The introduction of DROs in 2009 increased the number of people able to afford access to formal relief from unmanageable debts across the UK. DROs are much cheaper than bankruptcy and enable people on the lowest incomes and with no assets to get their debts written off if they meet strict criteria. The steady increase in DRO issues can therefore be seen to offset the decline of bankruptcy issues we have

seen over the same period. The Citizens Advice service plays a crucial role in making DROs accessible to debtors on low incomes, with over half the DRO applications last year for England and Wales as a whole being made by one of our advisers.

Bankruptcy is no longer in the top 10 debt issues for Wales with a drop of 18% over the past year. Similarly, magistrates court fines / costs and their associated bailiff enforcement costs have also dropped considerably, down 8% to 4,212. It is replaced by fuel debts, which had a decrease in the number of issues seen by 5% to 4,621 while the number of people with this problem rose by 3% to 2,499.

At the same time there have been **significant rises** in water debt (up 15% to 6,320) and telephone and broadband debts (up 10% to 5,567), both of which saw large increases, further highlighting the changing nature of debt as people on low incomes struggle with meeting the everyday costs of living. The large 15% increase in water and sewage debts for the second year running is particularly noted given the introduction in 2015 by the Welsh Government requiring landlords and letting agents to notify Dwr Cymru Welsh Water of a change in tenants within 21 days of occupation. Failure to notify of changes can leave the landlord or letting agents liable for water and sewage charges.

The ongoing changes to debt are reflected with decreasing consumer related debt, such as the decrease in payday loans (down 36% to 1,882) and unsecured personal loans, which despite being down 10% remain the fourth largest debt area at 11,687 issues seen in 2015 to 2016.

Consumer issues

In recent years our consumer work has been strengthened as a result of UK Government changes to the consumer landscape. In 2014 we started delivering the consumer service, formerly Consumer Direct⁶ across the UK.

The type of advice for which people seek Citizens Advice help is generally dominated by benefits and debt problems, however during 2015 to 2016 **we dealt with over 85,800 consumer related issues in Wales**⁷. The full total of consumer issues is made up of the issues dealt with by the:

- Consumer Service, our specialist telephone and online service for consumers, which **helped on over 38,260 consumer issues**⁸, and

⁶ The consumer service provides a statutory telephone and online support service for consumers working with over 250 partners across the UK.

⁷ This is the combined total for consumer issues from the network in Wales and the consumer service.

⁸ Due to the difference in systems and the reporting required by the Department for Business, Innovation and Skills unique client counts are not available for the consumer service.

- the issues seen by the network of local Citizens Advice in Wales, which **helped a further 19,895 people on over 47,560 issues.**

Considered within this broad category are money management and financial services, utilities and communication issues, travel and transport and traditional consumer related issues around purchased goods and services. These sub categories are examined separately below.

Consumer goods and services

The consumer service saw decreases in the number of issues it dealt with, **down 6% to 35,661 issues** excluding professional and financial services which are considered in the financial services and capability section below. All categories decreased, with the exception of travel and transport related problems which rose by 1% to 8,335.

Across the network the consumer landscape looked different with an **overall increase of 13%, up to 10,580 consumer issues affecting 6,370 people in Wales** and corresponding but smaller increase in **travel and transport related enquiries, up 4% to 2,262 issues seen.**

Type of issue	No. of issues	Top advice categories
Home maintenance and improvements	6,195	Central heating installations / services; complaints / accessing redress; faulty, dangerous or unsafe services
Secondhand vehicles	5,672	Issues with purchases from independent dealers; faulty, dangerous or unsafe services; complaints / accessing redress
Electrical appliances and repair	2,843	Faulty, dangerous or unsafe services; complaints / accessing redress; guarantees / warranties
Furnishing and floor coverings	2,705	Faulty, dangerous or unsafe services; complaints / accessing redress; cancellation / withdrawn
Fraud and scams	1,811	Reporting to Trading Standards; phishing and banking scams; identify scams

▲ Table 5: The 5 most common issues dealt with by the consumer service and local Citizens Advice network in Wales for 2015 to 2016

Focusing on the top 5 issues seen by the network and the consumer service, you can see that throughout the top 5 the most common type of problems relate to complaints and accessing redress, and faulty, dangerous and/or unsafe services.

Financial services and capability

The largest decrease in a category identified by the consumer service in Wales was in professional and financial services, down 22% to 2,600. However over the same period the network of **local Citizens Advice in Wales saw 6,286 peoples on 19,008 financial services and capability issues, a rise of 77%** on the previous year.

Within this category the network covers a range of money management and financial services issues from problems with bank and building society accounts (up 13% to 945) through to life insurance (down 19% to 109). The consumer service professional and financial services category covers a similarly broad range of consumer related issues including problems relating to estate agents and house purchase services (up 5% to 115) and letting and property management services (down 23% to 207).

As noted previously throughout most of the network, financial capability advice and information is now given alongside debt. This promotes more positive outcomes for people in the longer term by building their money skills, such as budgeting, and looking for better consumer deals. Similarly, some local Citizens Advice have increased their capacity to provide this, consequently, this saw the largest single increase (up 118% to 12,182) within the full range of money management and financial services.

Type of issue	No. of people	No. of issues	%	Issues annual change since 2014 to 2015
Financial capability	3,421	12,182	53%	+118%
Personal pensions	1,205	1,669	7%	+150%
Bank, building society and post office accounts	679	947	4%	+13%
Credit reference agencies	380	749	3%	+125%
Mortgages and secured loans	372	480	2%	26%

▲ Table 6: Top 5 financial services and capability issues seen by local Citizens Advice 2015 to 2016

The marked increase in issues relating to personal pensions (up by 150% to 1,669) is linked to the new service delivery of face to face Pension Wise appointments across Wales since April 2015 (their figures are excluded from this report). The new pension freedoms have prompted people to think about their finances in retirement, and the numbers of people seeking information on personal pensions has increased. Around a third of people with a pension query also had a Pension Wise session, and similar numbers were also advised on benefits and tax credit issues.

Utilities and communication issues

Utilities and communication service issues seen across the network nearly doubled during 2015 to 2016. Up 97% to 15,670 issues affecting 5,497 people. The main rises were in fuel and water related issues which are likely to correspond to the rising levels of debt seen in these areas, as well as resulting from increased funding to the network from Energy Best Deal for energy related advice.

Type of issue	No. of people	No. of issues	%	Issue annual change since 2014 to 2015
Fuel (gas, electricity, oil, coal, etc.)	4,281	11,759	75%	+102%
Water and sewage	1,425	2,147	14%	+125%
Mobile phones	235	388	2.5%	-1%
Telephone landline	183	277	2%	+6%
Internet and broadband	169	265	2%	+43%

▲ Table 7: Top 5 Utilities and communication issues seen by local Citizens Advice 2015 to 2016

The network saw household fuel (gas, electricity, oil, coal, etc.) issues double, up to 11,759 issues affecting 4,281 peoples across Wales, echoing rises in fuel debts. The most common issues seen related to: the price / tariff of mains gas and electric (1,998); the Warm Home Discount (1,980); and enquiries about selling methods and switching (1,959). Non-debt related **water and sewage related enquiries** have also more than doubled, **up 125% to 2,144 issues affecting 1,425 people across Wales,** again echoing rises in water debts. The most common issues seen were linked to: Watersure / social tariffs (997); billing / payments (447); and metering (346). The large increase in watersure and social tariff issues (up 176% from 361 issues in 2014 to 2015) may also be attributed to increased roll-out and promotion of these tariffs by water companies from April 2015.

Overall **the consumer service saw a drop of utilities and communication service issues, down 13% to 2,774.** During 2015 to 2016 the consumer service saw issues relating to household fuel drop by 45% to 122, and water and sewage drop 45% to 68 - both very small numbers when compared to those seen by the network over the same period.

Looking at telecommunication related issues we saw a rise in internet and broadband issues across the network, up 43% to 265. Looking into the detail of this rise we saw a marked increase in complaints and accessing redress (up 50% to 66) with other categories showing only slight increases. At the same time the consumer service also saw a rise in internet and broadband issues, up 17% to 433. Mobile phone related

issues were down 1% to 235 across the network, and the consumer service also saw figures drop, down 13% to 1,416 issues.

Travel and transport

There was little change in the overall level of issues seen by the network in Wales during 2015 to 2016. **Up 4% to 2,262 issues affecting 1,746 people (up 5%). The top issue seen in this category is blue badges, up 30% to 367 affecting 368 peoples.** This may be linked to the Welsh Government's issuing of updated guidance to local authorities in January 2015.

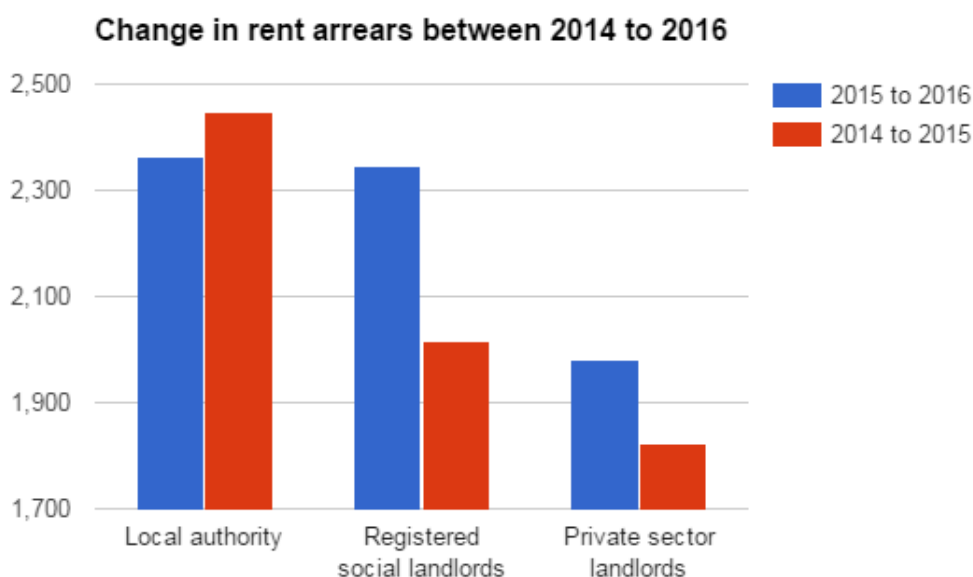
The **consumer service also saw a slight rise of 5% to 1,660** in the number of issues relating to travel and transport, with the largest rises seen in parking and congestion charges (up 11% to 364) and travel and holiday related issues (up 6% to 683).

Housing problems and rent arrears

More than **12,000 people sought our help with housing-related issues, a 3% rise** despite the number of issues seen remaining almost static (up by only 100 issues) and the average number of housing issues per person staying the same at 1.4.

29% of all the housing problems we see relate to private rented sector (PRS) properties, up by 2% to 4,880 issues affecting 3,871 people across Wales. Within this category the top 3 PRS issues remain the same as last year: repairs/maintenance of the property (up 7% to 753); rents and other charges (down 6% to 528); and tenancy deposit protection problems (down 18% to 545).

As is clear from the graph overleaf we have seen a marked jump in registered social landlords (RSL), housing association (HA) and private rented sector (PRS) related rent arrears enquiries over the past year. Looking at the detail of these rises within the RSL and HA sector, there was a 100 person and issue related increase in possession claims for arrears over the past year and a similar rise relating to debt repayment issues. Looking at PRS rent arrears there were small rises across most rent arrears issues, from an increase in liability for debts (up 29% to 343) through to possession claims (up 21% to 161) and eviction (up 47% to 163).



▲ Graph 3: Changes in rent arrears problems in Wales from 2014 - 2016

People presenting as homeless dropped 10% to 709, while those threatened with homelessness dropped 14% to 1,254. This corresponds to changes in homelessness legislation and practice, implying that the preventative focus is delivering real change within the homelessness landscape in Wales.

Relationship and family breakdown

During 2015 to 2016 we saw a **6% decrease, down to 9,845 of people seeking help with 14,100 issues.** The most common issues people seek help on relate to:

- general advice on divorce and separation
- children's contact with parents and other relatives
- issues relating to child maintenance payments
- problems following a bereavement

ASK RE

The ASK RE programme trains and supports local Citizens Advice across the UK to use a routine enquiry with people about their experience of gender based violence and abuse (GVA). Only people attending unaccompanied face to face debt, benefit, or housing advice sessions are asked. All local Citizens Advice in Wales have undertaken

comprehensive training, and 16 of the 19 independent local Citizens Advice are routinely asking about people's current or past experience of GVA.

ASK uses questions, such as 'Would you feel comfortable discussing this at home?', as part of the advice process to give people a safe way to disclose abuse. By making the questions about GVA a standard part of the advice giving process, and proactively asking everyone⁹ the approach embeds research findings¹⁰ that most victims / survivors do not disclose GVA unless directly asked. Research and our service experience also show that people who have experienced or are experiencing GVA want to be asked and those who are not, do not mind being asked.

Over the past year in Wales the disclosure rate of those asked is 20% for past or current GVA. The majority of disclosures concerned domestic violence, particularly within intimate partner relationships with the victim being the woman. However male victims of all forms of domestic abuse also disclosed.

Emerging evidence from the network indicates disclosure and recording rates increase with the level of experience a local Citizens Advice has in using ASK RE, therefore we anticipate rising levels of disclosure in Wales for the next few years.

Spotlight on Front Line Advice

In our second edition of Wales Advice Trends examining the year's data, we focus on the all Wales Front Line Advice project. This project is managed by Citizens Advice Cymru, who manage a number of specific advice projects delivered by local Citizens Advice across all Wales, funded by the Welsh Government or the Money Advice Service (MAS). These services compliment those delivered locally, enabling local authorities, the core funders for every local Citizens Advice in Wales to access national specialist services.

By delivering specialist targeted services alongside generic advice provision, local Citizens Advice can ensure that when someone comes in with a general query, for instance about managing debts, advisers can not only explore the reason for it, look to resolve it and prevent further debts in the future, moving people seamlessly from generalist to specialist advice across separately funded projects. For example, when advising people who have sought advice on an employment issue like dismissal, it makes sense to check for discrimination issues making use of Front Line Advice specialist support, as well as touching on welfare benefits, and financial capability.

⁹ 'Everyone' refers to anyone who attends a face to face advice session alone about welfare benefits, debt or housing to ensure that it is safe to ask about GVA

¹⁰ Mezey G, Bacchus L, Haworth A (2003) *Women's perceptions and experiences of routine enquiry for domestic violence*; and Price S (2004), *Routine questioning about domestic violence in maternity settings*, in *Midwives*, vol 7, no 4

Project overview

Front Line Advice is a Welsh Government funded project that started in late 2014. It is a specialist advice service delivered by local Citizens Advice in partnership with SNAP Cymru and Shelter Cymru. This all Wales service is unique, with no equivalent funded scheme available in the rest of the UK. Referral into the services are made by a range of partners and it promotes referral between the delivery partners. The project delivers specialist level work (casework, representation and support to advisers) in the following subjects:

- debt
- discrimination
- housing
- welfare benefits

As part of the service agreement with Welsh government, specific targets are set regarding the type of people accessing the service including: being impacted by welfare reform; being digitally excluded; being either disabled or living with a long term health condition; and being either under 25 years old or over 55 years old. These targets reflect people's increased vulnerability. For the year 2015 to 2016, over 90% of clients were from the specific target groups.

Face-to-face services for debt, housing and welfare benefits are offered in Bridgend, Carmarthenshire, Ceredigion, Denbighshire, Flintshire, Monmouthshire, Neath Port Talbot, Newport, Powys, Torfaen, Rhondda Cynon Taff, Ynys Môn.

Telephone services are available across Wales for people who can't receive face-to-face services or who would prefer to receive advice by phone. Advisers can also access the telephone support for advice and guidance on the specialist advice topic to assist their peoples.

The pan-Wales phone lines for debt, welfare benefits and discrimination are delivered by the Citizens Advice service, with SNAP Cymru running the phone line for specialist discrimination advice regarding education and Shelter Cymru deliver the pan-Wales specialist housing advice telephone and face-to-face services.

The discrimination advice services are supported by discrimination awareness training, delivered across Wales by Citizens Advice Rhondda Cynon Taff and a network of established trainers.

Delivery in 2015 to 2016

2015 to 2016 was the first full year of delivery where the service exceeded the annual targets of delivering specialist advice by 444 people. During the year specialist advice was given to 7,510 people made up of:

- 2,121 people with welfare benefits issues
- 2,058 people with debt issues
- 2,069 people with housing issues
- 1,262 people with discrimination issues

The complexity of people's issues mean there is significant time between them raising the issue and the issue being resolved. This leads to the results of advice work not always appearing in the same financial year as when the work started. There will also be cases still started in 2015 to 2016 that are still progressing and are yet to realise the benefits for the client.

The financial targets for income gains through welfare benefits advice and debt written off as a result of debt advice were exceeded by some distance. The confirmed amount of annualised debt written off recorded during April 2015 to March 2016 was **£2,711,995**, nearly treble the target for the year, whilst the confirmed, annualised financial gains were **£4,953,220** more than quadruple the target for the service.

We also aim to collect outcomes from 20% of clients when their case is closed. Over the course of 2015 to 2016, our feedback found:

- 92% of people felt they had improved their knowledge of rights
- 91% of people felt their situation had improved as a result of the advice
- 97% of people expressed satisfaction with the service.

Over the past year several delivery partners reported increased, and extremely high, demand for specialist welfare benefit advice, particularly regarding migration from DLA to PIP into the appeal stage, reflecting the wider findings from the network. Citizens Advice Denbighshire had a **99% success rate** with appeals demonstrating the importance of drafting submissions prior to the hearings, enabling Tribunal Members to read the points in contention and have a detailed account of people's issues. One of the direct benefits of this has been noted for people with mental health issues as they spend less time in the hearing, consequently relieving stress levels.

Specialist level debt advice was given to people with complex and multiple debt issues (including priority and non-priority debts) helping them to achieve positive outcomes through appropriate and timely debt resolution. The service saw a noted increase in council tax arrears and rent arrears, particularly for people struggling with income reductions as a result of welfare reform, rising household costs and an inability (pre advice) to differentiate between priority and non-priority debts.

Advice was also delivered to enable people to maximise their income, benefit from expenditure savings including utility supply savings with energy advice and have a greater control over their finances. This work includes advisers helping people with emergency assistance via Discretionary Assistance Fund applications and Discretionary Housing Payment applications to mitigate the "spare room subsidy" Housing Benefit shortfall and clear rent arrears.

During 2015 to 2016 Front Line Advice delivered 26 Discrimination Awareness training sessions to 451 participants. The training provides an overview of discrimination issues, identifiable characteristics, highlighting known and some not-so-known examples of discrimination. It outlines practical solutions to discrimination issues and highlights available resources in Wales.

The training is aimed at individuals and organisations that provide generalist and specialist advice and want to increase their knowledge about identifying discrimination. To find out more contact discrimination@rctcab.org.uk

Specialist benefits advice case study

Delyth (not her real name) lives with her mother, works and is a volunteer. She has worked for over 10 years in placements found by Agoriad who assist adults with learning disabilities. She is registered as having a learning disability and cannot live independently. Her mother acts as her appointee in all matters regarding the DWP.

Previously in receipt of ESA support group she was asked to complete an ESA50 and attend an assessment as part of a review of her benefit. The DWP decided she was fit for work and a mandatory reconsideration was filed by her mother, but unfortunately the mandatory reconsideration decision notice remained the same. When she went to sign onto JSA but she was told that she needed to be on ESA due to her learning disability meaning she would not be able to keep to the claimant commitment and would be at risk of sanctions.

After this, Delyth and her mother sought Front Line Advice specialist welfare benefit support. On reviewing the case it became apparent that Delyth had informed the DWP in the ESA50 that she could not set an alarm clock or operate a washing machine. This should have automatically resulted in 15 points on the scoring system, placing her in the ESA support group. A late appeal was therefore lodged and accepted.

New evidence was gathered to support the appeal including: witness statements; medical reports; and a statement from Delyth's previous employer saying he could not employ the client due to her learning disability because she requires constant supervision. This was used in her formal submission to the Tribunal which Delyth attended with support from the Frontline Advice service, and where her learning disability became apparent to the Tribunal members. The appeal was allowed by the Tribunal resulting in annualised gain of £7,325 for Delyth and ensured she is in the ESA support group.

Appendix: Understanding the advice statistics

All clients are recorded on a single database. Within a local Citizens Advice there will be a single client record for an individual client, however often s/he returns to that office. The client record contains profile information on age, gender, ethnicity and disability, and other characteristics, including 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. A client may therefore have several enquiries over time. Each interaction with a client (called a contact) is also recorded within an enquiry, so an enquiry may consist of a single contact where straightforward advice is given, or multiple contacts for a complex ongoing case.

Within the enquiry, codes for 'advice issues' are recorded reflecting all the problems on which the client is being advised within that enquiry. A single enquiry may have multiple advice issues attached to it, so multiple issues can be associated with a client in any period.

How issues are coded

Each issue is coded using a three tier code:

- first tier (Part 1) – the problem's broad category, e.g. benefit, debt, etc.
- second tier (Part 2) – a more detailed breakdown, such as the type of debt or type of benefit for which advice is given
- third tier (Part 3) – describes the nature of the advice, such as negotiating repayments with the creditor for a particular debt, or advising on eligibility and entitlements for a particular benefit

Notes on Part 1 categories

- **benefits and tax credits** contain all advice about new and existing claims, apart from debt resulting from benefit overpayments or loans
- **debt** contains all debt problems, including all utilities debts, rent or mortgage arrears, and benefit and tax credit debt
- **Housing** contains all housing problems except those due to mortgage or rent arrears
- **utilities and communications** contains consumer problems with utilities/telecoms, excluding debt repayment problems

- **financial products and services** contains consumer problems with these, excluding consumer credit debt repayment problems
- **consumer goods and services** contains all other consumer problems – with the exception of travel, transport and holidays, which have their own category
- **discrimination** contains discrimination under protected characteristics as well as gender based violence and abuse

If a client returns for further help on the same enquiry, a new contact will be added. However, advisers do not add a duplicate code of existing issue codes if work continues on the same issue (e.g. negotiating repayments). Further issues are only added if the client presents with a further related problem (such as a new debt) or requires a new type of advice. Cases can span many months and issues may continue to be added as cases evolve.

In a complex debt case, a code would be recorded for each debt (e.g. five separate credit card debts would attract five codes). Codes may be added from other categories according to the advice required e.g. 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.

Availability of further statistics

If you require the second tier breakdown of the categories not included in Appendix 3, or if you are interested in third tier statistics please contact us. Counts of clients with particular types of problems and the profile of such clients can also be produced, although this depends on the availability of our staff resources and will attract a fee. Please contact: Peter Watson: cmit@citizensadvice.org.uk

Availability of further information or asking questions about this report

To find out more about the type of problems advised on by your local Citizens Advice or to discuss any of the issues highlighted in this report please contact: policy.cymru@citizensadvice.org.uk