

Voices of Wales on Consumer issues

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citizens
advice

Last year here in Wales, Citizens Advice helped over 92,000 people to resolve over 459,000 problems. This gives us a unique insight into people's needs and concerns.

Our data shows us that during 2018 to 2019:



Over 9,000 people visited their local Citizens Advice for help with a consumer issue



Over 26,000 people called our Consumer Service helpline



We helped 12,000 people with a consumer or utilities debt issue



Over 1,500 Welsh people helped by the Energy helpline

Some of our UK wide post, energy and cross-sector research and asks:

- ❖ The loyalty penalty: In 2018, we made a super-complaint to the CMA about the £4.1bn consumers are overcharged for their loyalty in essential markets. The penalty disproportionately hits consumers in vulnerable circumstances and low-income consumers (Cross-sector)
- ❖ Keep the smart meter roll-out focused on consumers (Energy)
- ❖ An energy market that meets the needs of consumers in vulnerable circumstances (Energy)
- ❖ Ensure support systems work effectively for consumers in vulnerable circumstances (Cross-sector).

You can read more about our policy asks in our [consumer workplan](#).



Our role as statutory consumer advocates

As a consumer advocate, Citizens Advice is an independent voice for people in essential markets - people who otherwise struggle to be heard. This includes energy and postal markets and we are also one of a small number of organisations that can raise a super complaint. We play a unique role in advice - helping millions of people find a way forward each year. Our Consumer Service gives advice on all consumer issues, with specialist advice on energy and post issues. The Extra Help Unit (EHU) is a specialist support service for vulnerable consumers.

Our frontline advice services allow us to understand the problems people experience, so we can use that insight to shape debates and change decisions in favour of consumers.

Vulnerability in key markets



Last year in Wales, we advised over **8,000** people with mental health problems.



Clients with mental health problems are more likely to need help with consumer and utilities issues than those without mental health problems.

Our [research](#) shows that essential service markets are not working for people with mental health problems. Areas that are particularly challenging include:

- ❖ communicating with providers
- ❖ dealing with service outages
- ❖ managing spending and debt,
- ❖ getting help from a trusted third party in managing their account.

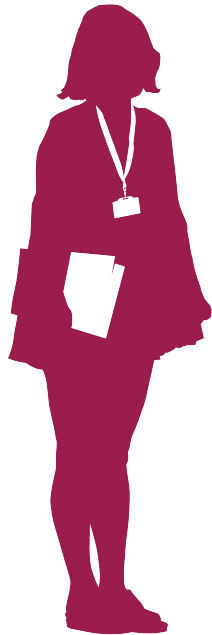
Vulnerable consumers are experiencing harm and need extra protections in essential service markets, more needs to be done to make targeted support for those with mental health problems a reality. You can read our policy recommendations [here](#).

Voices of vulnerable consumers in Wales

New figures released by Welsh Government show that an estimated 155,000 households live in fuel poverty. This is equivalent to 12% of all households in Wales. [Warmer Wales](#) is a Citizens Advice Cymru project which targets fuel poor households. It also targets those who are vulnerable to ill-health because they can't afford to heat their homes.

Through face-to-face and telephone support, the project helps people in Wales by:

- ❖ improving their energy efficiency and reducing their energy bills
- ❖ offering welfare benefit checks and advice on bill reductions and budgeting
- ❖ offering advice on debt
- ❖ providing support to reduce stress and improve living conditions to help clients' mental and physical health.



Jeff's Story

Jeff lives alone and has mental health problems. He had struggled to manage his bills and was living without central heating.

Jeff went to his local Citizens Advice and a Warmer Wales adviser made a referral to [NEST](#), who ensured he had a new combi boiler fitted as well as giving him the information and confidence to manage his accounts.

Our research in Wales

Access to banking services at post offices in Wales

In order to ensure we advocate on behalf of vulnerable consumers in Wales, we undertook a piece of research which looked at access to banking services in post offices and the importance of ensuring people can access face-to-face services.



35% of people surveyed had experienced a bank branch closure.



Of these, **39%** said they had a long-term health condition or disability which lasted at least 12 months.



28% of people who experienced a closure had a mental health condition which affected their ability to carry out daily activities.

What's next?

We are still analysing our findings, but it's clear that face-to-face banking services, such as those offered in post offices, are vital to prevent people from becoming financially excluded.

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The impact of the Network Transformation Programme in Wales

Our role is to ensure postal services and post offices meet the needs of consumers in a way that is fair and accessible for all.

Since 2012, post offices around Wales have been modernised or moved into new premises such as convenience stores, newsagents and pharmacies.

These changes have all been part of the Network Transformation Programme (NTP), a £1 billion programme of work designed both to help maintain the sustainability of the post office network by moving post offices into existing retail premises and retain or improve access for vulnerable consumers.

Staff and volunteers from 16 Local Citizens Advice in Wales visited 122 post office branches and gathered responses to over 200 consumer surveys from August to September 2017. Data was collected on the ease of access to and into the post office, ease of movement inside the post office and staff knowledge of post office products and services. We asked Post Office Ltd (POL) to visit all poorly performing branches and deliver the improvements they previously committed to. POL agreed to review the data and have now committed to return and make improvements to 100% of all cases with concerns.

