Citizens Advice data Wales Statistical Liaison Committee

Helene Hayes & Jackie Preston

Oct 2018

Citizens Advice in Wales

19 local Citizens Advice – all individual charities, delivering from **over 375 community locations**.

2017 - 18 advised over **102,000** people with nearly **409,000** problems.

For **79 years**, we've given advice, information and support to anyone who needs it with benefits, debt, housing, employment, discrimination, relationship, consumer and other issues, up to **specialist** level help.

Because millions of people turn to us for help, we have a **unique insight** into their needs and concerns. We're **preventative**: combining data and insight to **campaign** on big issues, locally and nationally.

Our service delivery feeds our policy work. **Helping everyone – not just people we advise and support direct.**

Key Statistics

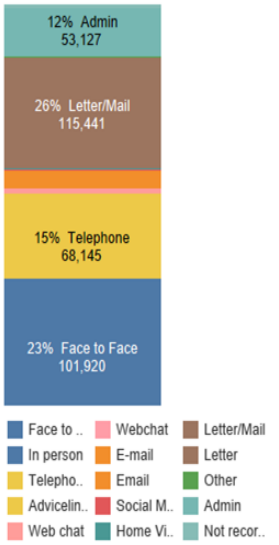
Summary

Clients	**111,547**
Quick client contacts	**12,926**
Issues	**409,196**
Activities	**444,311**
Cases	**151,235**

Outcomes

Income gain	£71,615,930
Re-imbursements, services, loans	£1,582,568
Debts written off	£15,602,164
Repayments rescheduled	£9,279,930

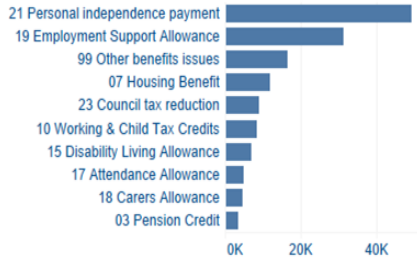
Channel (Client and third party)



Issues

	Issues	Clients
Benefits & tax credits	162,285	47,191
Benefits Universal Credit	6,283	3,220
Consumer goods & services	8,727	4,442
Debt	116,157	27,523
Discrimination	2,365	1,380
Education	1,957	982
Employment	17,175	9,133
Financial services & capability	24,185	9,024
Health & community care	2,876	1,903
Housing	13,861	9,006
Immigration & asylum	2,265	1,381
Legal	8,346	5,723
Other	9,499	4,672
Relationships & family	13,036	8,351
Tax	2,089	1,486
Travel & transport	2,641	1,951
Utilities & communications	15,449	5,020
Grand Total	**409,196**	

Top benefit issues



Top debt issues

Our clients in Wales 2017-18

This dashboard shows all clients who had an **interaction** in 2017-18 (and is higher than clients with an **issue** 102,600)

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Clients in Wales 2017-18

Female **56%**

Disabled/LTH 48%

Mental Health (25% of disabled)

BAME **6%**

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Our clients who live in Neath Port Talbot 2017-18

This dashboard shows all clients who had an **interaction** in 2017-18

Key Statistics — Swansea Neath Port Talbot (memb.. — 2017-18 Q1 Q2 Q3 Q4

Summary

Clients	**1,494**
Quick client contacts	
Issues	**3,566**
Activities	**4,399**
Cases	**1,750**

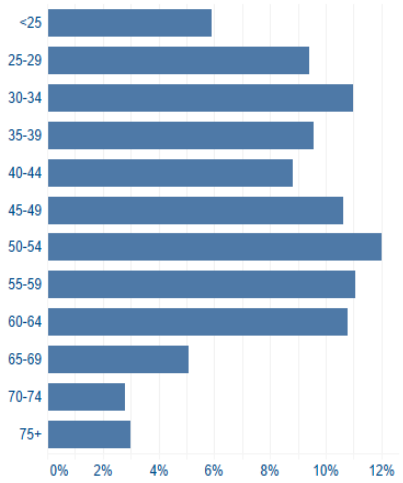
Outcomes

Income gain	£2,552,191
Debts written off	£601,628
Repayments rescheduled	£5,894

Issues

	Issues	Clients
Benefits & tax credits	1,872	792
Benefits Universal Credit	128	97
Consumer goods & services	23	21
Debt	1,087	470
Discrimination	28	25
Education	2	2
Employment	115	70
Financial services & capability	20	17
Health & community care	13	11
Housing	74	62
Immigration & asylum	14	10
Legal	53	44
Other	8	8
Relationships & family	65	59
Tax	15	12
Travel & transport	17	12
Utilities & communications	32	21
Grand Total	**3,566**	

Age



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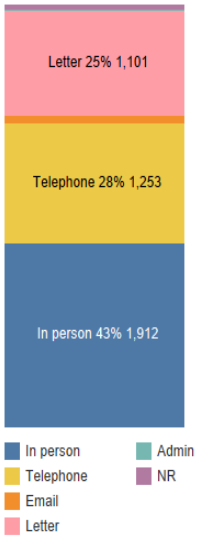
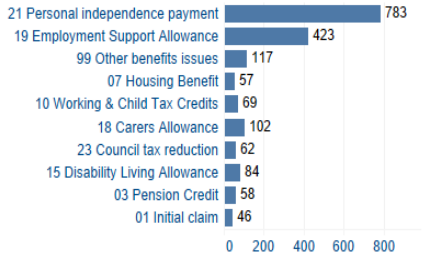
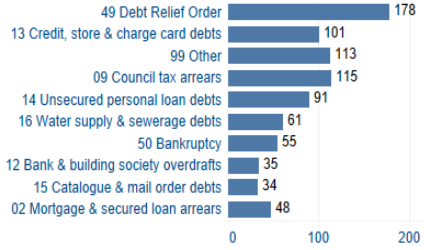


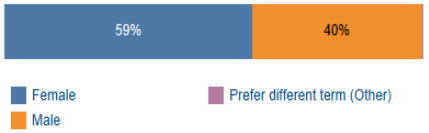
Top benefit issues



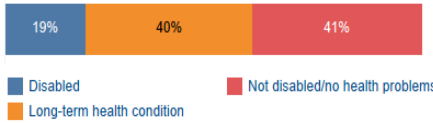
Top debt issues



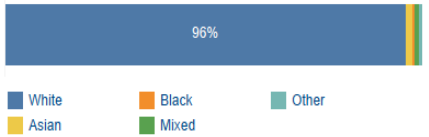
Gender



Disability / Long-term health



Ethnicity

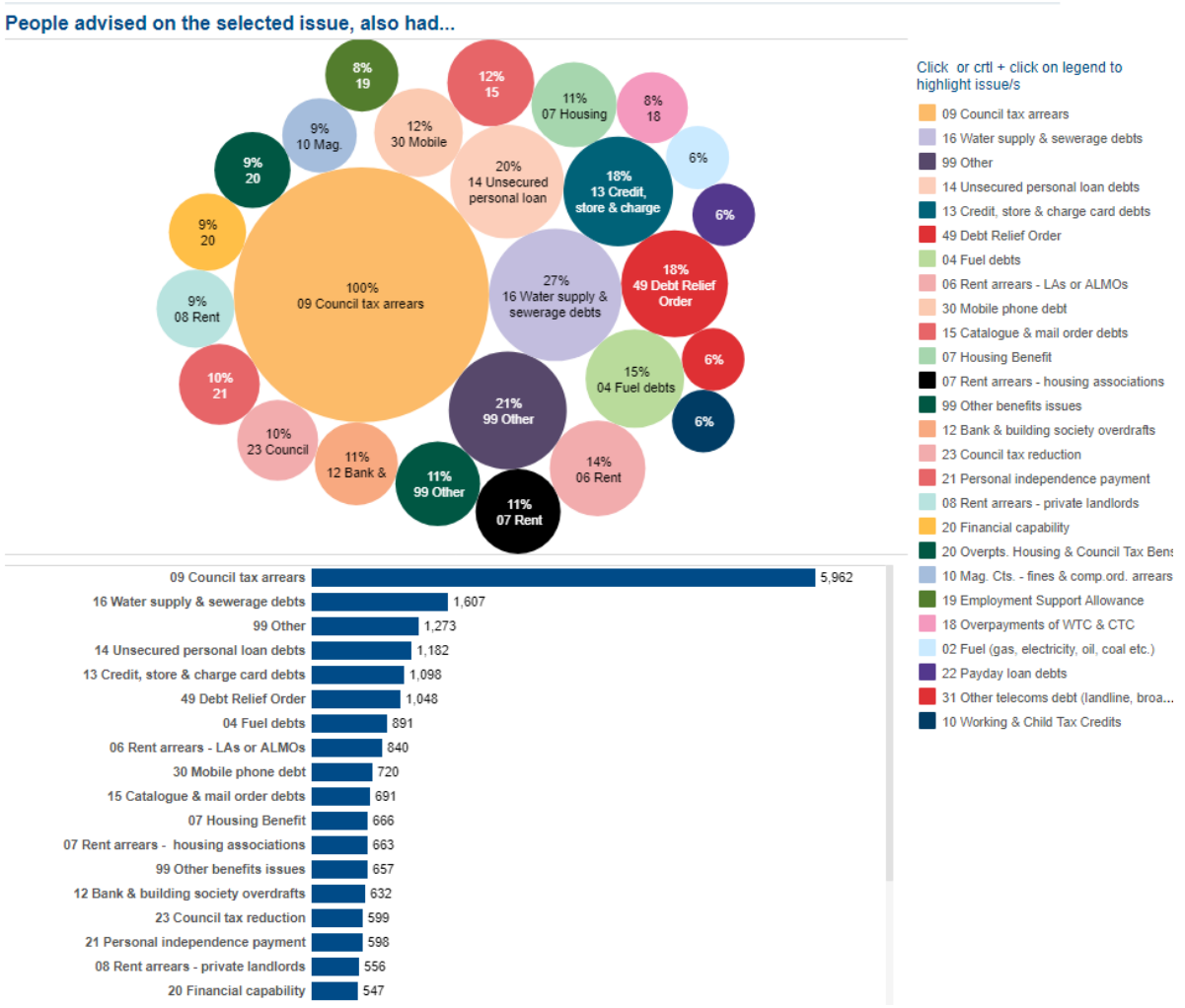


Across Wales nearly **6,000** clients were advised on **Council tax arrears***.

They were also advised on other household and consumer debts.

Rent arrears (**35%**)
Water debts (**27%**)
Fuel debts (**15%**)

Unsecured loans (**20%**)
Credit cards (**18%**)



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Cluster report - All part 2 issues

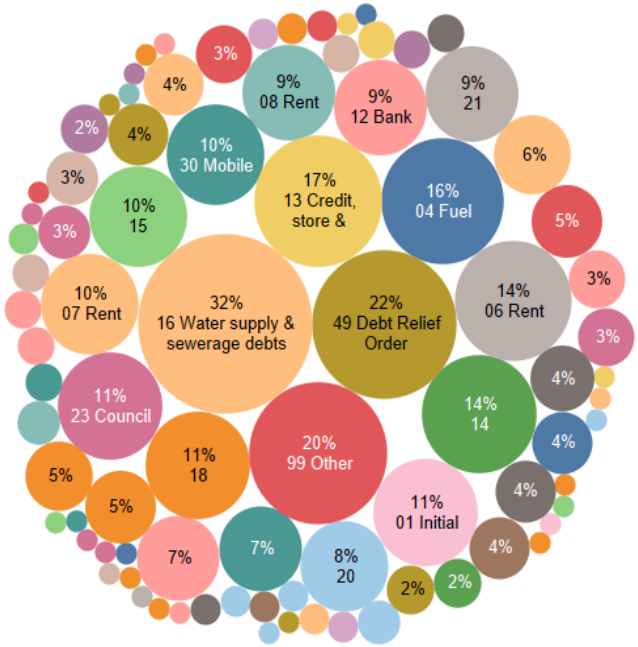
What the picture on **Council tax arrears** looks like for **Swansea Neath Port Talbot**.

They were also advised on other household and consumer debts.

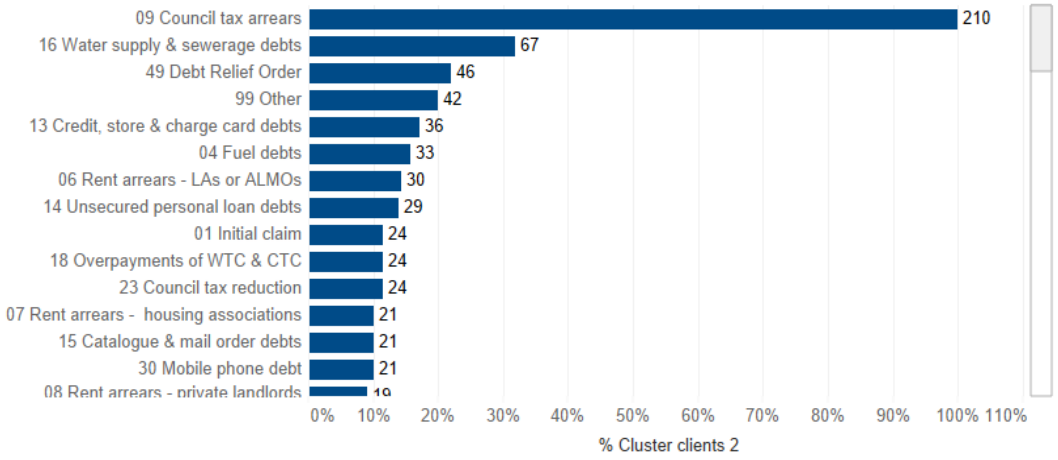
Rent arrears (**33%**)
Water debts (**32%**)
Fuel debts (**16%**)

Unsecured loans (**14%**)
Credit cards (**17%**)

Office group	Issues (part 2)	Start date	End date
Swansea Neath Port..	09 Council tax arrears	01/01/2018	30/09/2018



- 16 Water supply & sewerage debts
- 49 Debt Relief Order
- 99 Other
- 13 Credit, store & charge card debts
- 04 Fuel debts
- 06 Rent arrears - LAs or ALMOs
- 14 Unsecured personal loan debts
- 01 Initial claim
- 18 Overpayments of WTC & CTC
- 23 Council tax reduction
- 07 Rent arrears - housing associations
- 15 Catalogue & mail order debts
- 30 Mobile phone debt
- 08 Rent arrears - private landlords
- 12 Bank & building society overdrafts
- 21 Personal independence payment
- 20 Overpts. Housing & Council Tax B..
- 10 Mag. Cts. - fines & comp.ord. arre..
- 19 Employment Support Allowance
- 22 Payday loan debts
- 03 Housing element
- 21 Social Fund debts
- 07 Housing Benefit



Profile of clients in Wales with council tax arrears

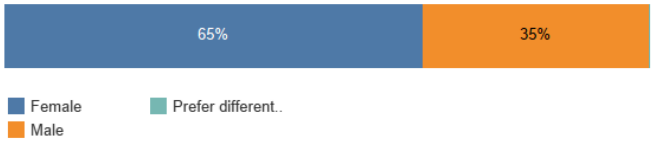
higher female (65% > 56%)

less disabled/LTH (35% > 47%)

but **higher MH** (42% > 25% of disabled clients)

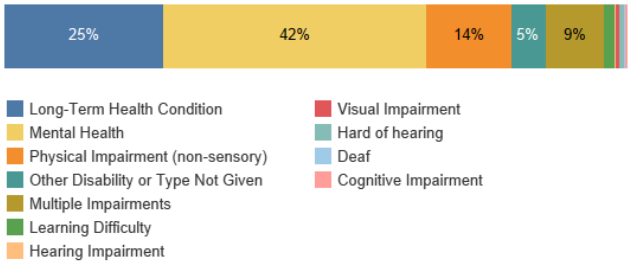
higher proportion of under 45 54%>44%

Gender

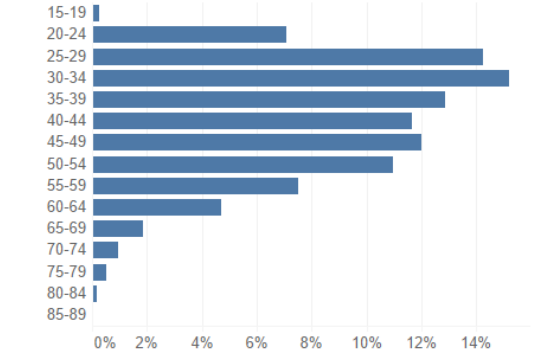


Disabled / Long term health condition

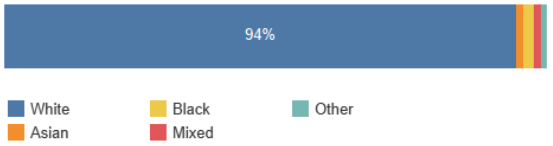
Type of disability (% of disabled clients)



Age



Ethnicity



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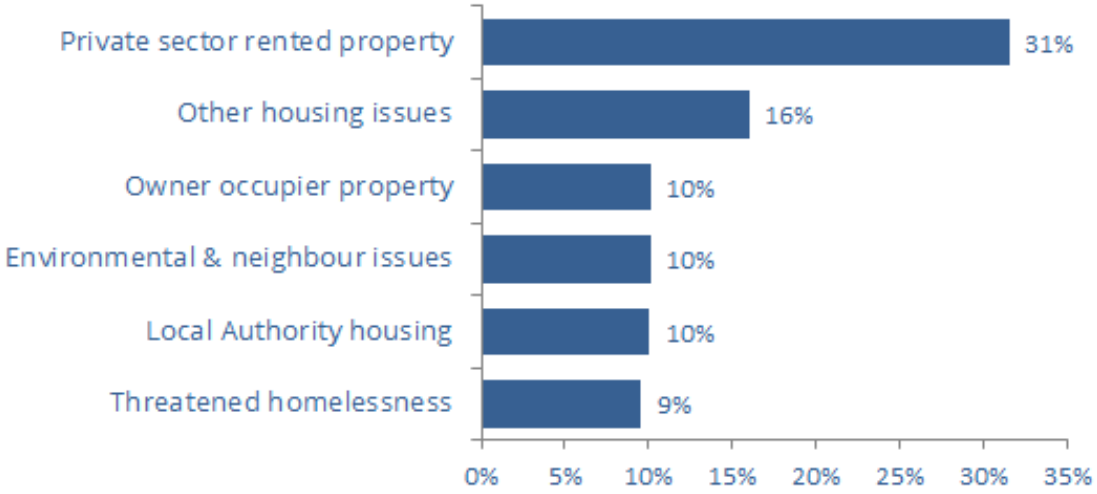
Housing issues

9,000 clients were advised on housing issues. The largest **category** was private rented sector (31%)

Wide range of PRS issues - biggest:

Repairs and maintenance (19%)
tenancy deposit protection (14%)



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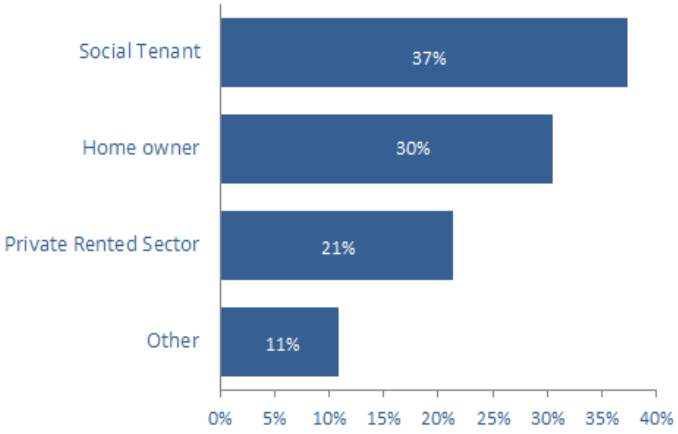
Housing profile

The majority of clients (**37%**) are social tenants.

Private rented sector is 21% of clients



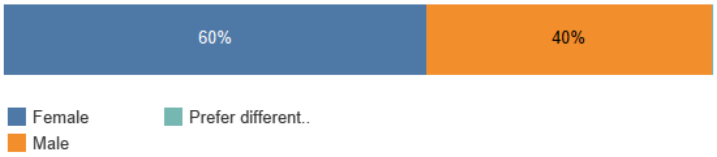
Housing clients

higher female
(60% > 56%)

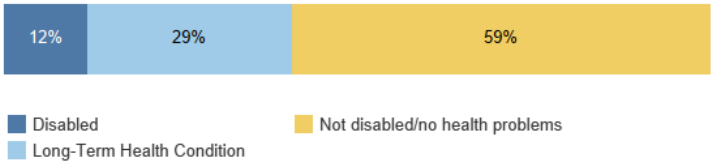
less disabled/LTH
(41% > 47%)

Slightly higher BAME (7% > 6%)

Gender



Disabled / Long term health condition



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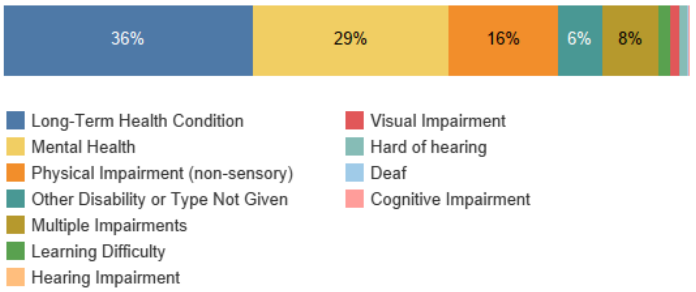

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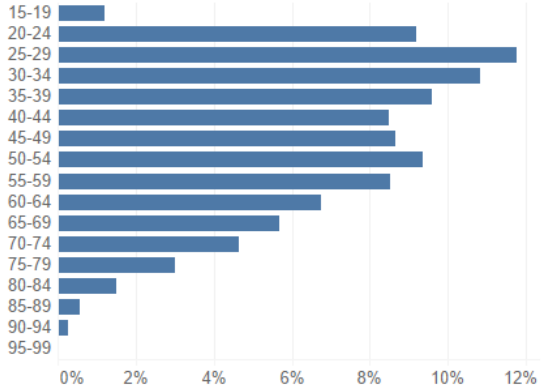

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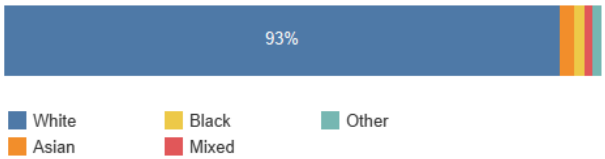

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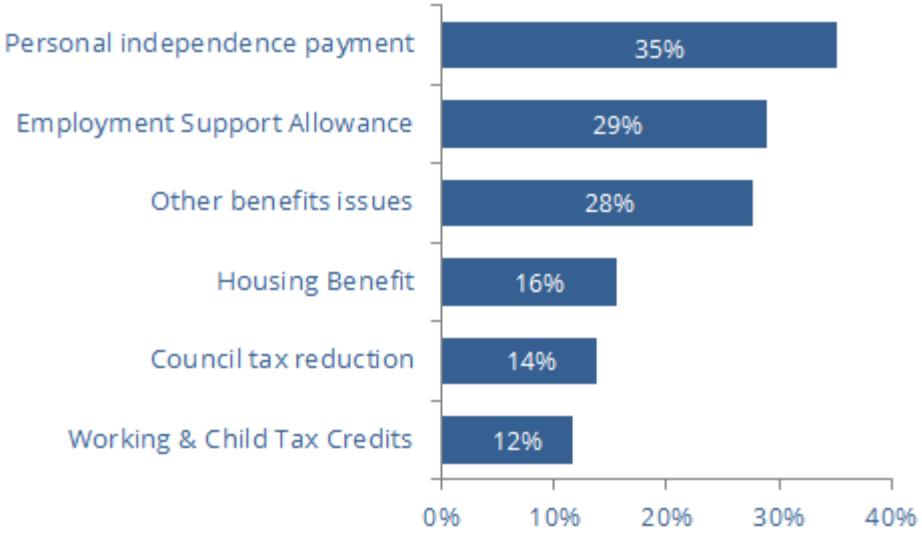
Over **48,300** clients were advised on **Benefits & tax credits / Universal Credit.**

47% of all clients in Wales.

The largest issues are **PIP and ESA.**

Universal credit had **3,220** clients (7% of benefit clients)



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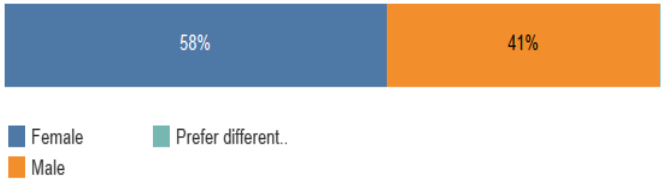
Please note: Percentages are of **unique clients** who can be advised on **more than one issue**, therefore the total percentage will be greater than 100%

Profile of clients with benefits issue

As benefits issues cover **nearly ½** of all clients the profile is very similar to all clients.

However, the proportion of clients who are disabled/LTH is **higher** (66% > 48%)

Gender



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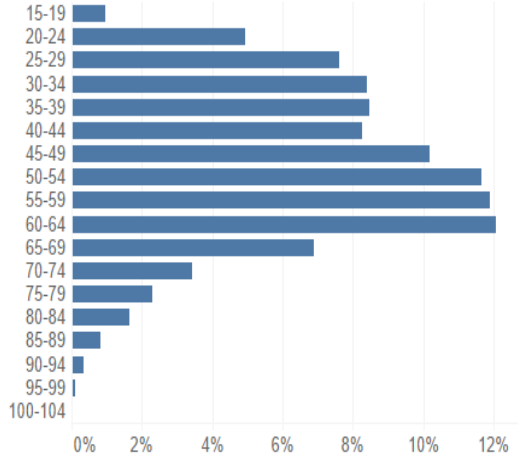

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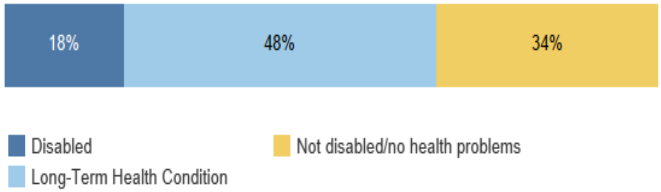
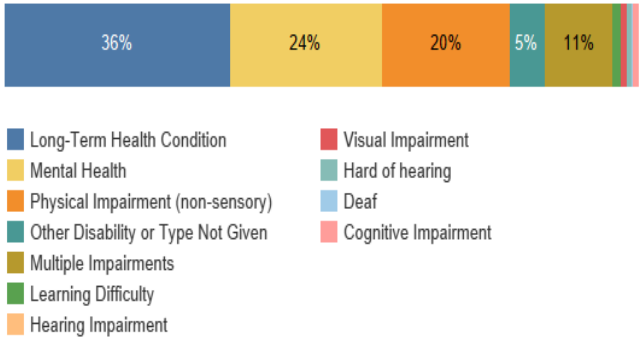
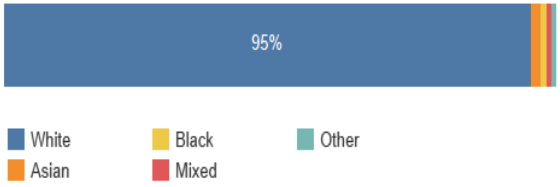


Type of disability (% of disabled clients)



Ethnicity



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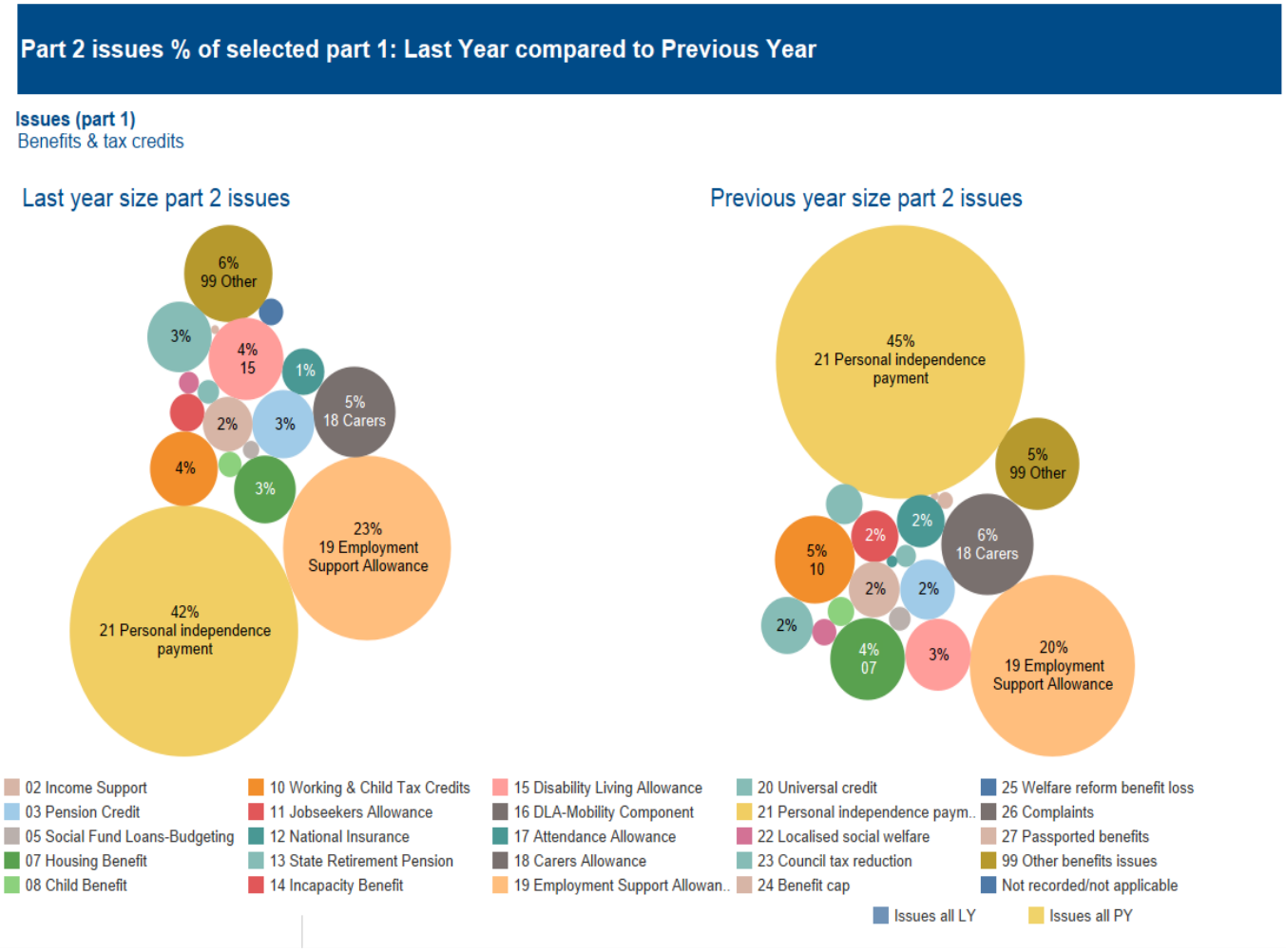
Trends Data

We can compare specific issues from one year to the next.



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Trends Data

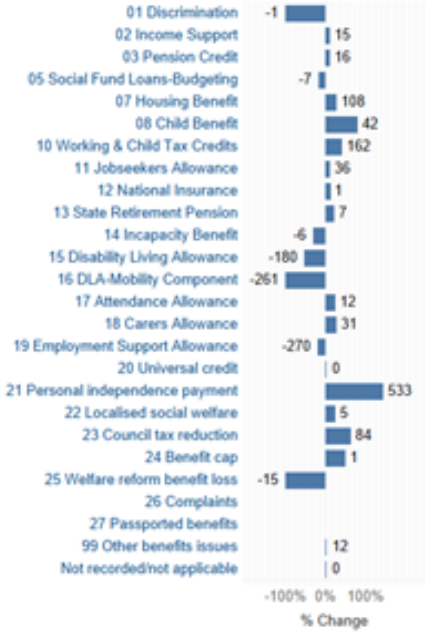
How we have used it in Swansea Neath Port Talbot

e.g. Migration of Disability Living Allowance claims to Personal Independence 2014 - 15 and impact on demand.

Issues (part 1) Benefits & tax credits | **Report date** 31-03-2015 | **Select Count** Clients

Change P2: Clients

		LY	PY	Change	% Change
Benefits & tax credits	01 Discrimination	0	1	-1	-100%
	02 Income Support	157	142	15	11%
	03 Pension Credit	162	146	16	11%
	05 Social Fund Loans-Budgeting	34	41	-7	-17%
	07 Housing Benefit	497	389	108	28%
	08 Child Benefit	94	52	42	81%
	10 Working & Child Tax Credits	559	397	162	41%
	11 Jobseekers Allowance	348	312	36	12%
	12 National Insurance	9	8	1	13%
	13 State Retirement Pension	39	32	7	22%
	14 Incapacity Benefit	13	19	-6	-32%
	15 Disability Living Allowance	163	343	-180	-52%
	16 DLA-Mobility Component	0	261	-261	-100%
	17 Attendance Allowance	58	46	12	26%
	18 Carers Allowance	144	113	31	27%
	19 Employment Support Allowance	1,007	1,277	-270	-21%
	20 Universal credit	3	3	0	0%
	21 Personal independence payment	902	369	533	144%
	22 Localised social welfare	25	20	5	25%
	23 Council tax reduction	216	132	84	64%
	24 Benefit cap	3	2	1	50%
	25 Welfare reform benefit loss	0	15	-15	-100%
	26 Complaints	5	0	5	
	27 Passported benefits	13	0	13	
	99 Other benefits issues	451	439	12	3%
	Not recorded/not applicable	1	1	0	0%
Grand Total		3,487	3,214	273	8%



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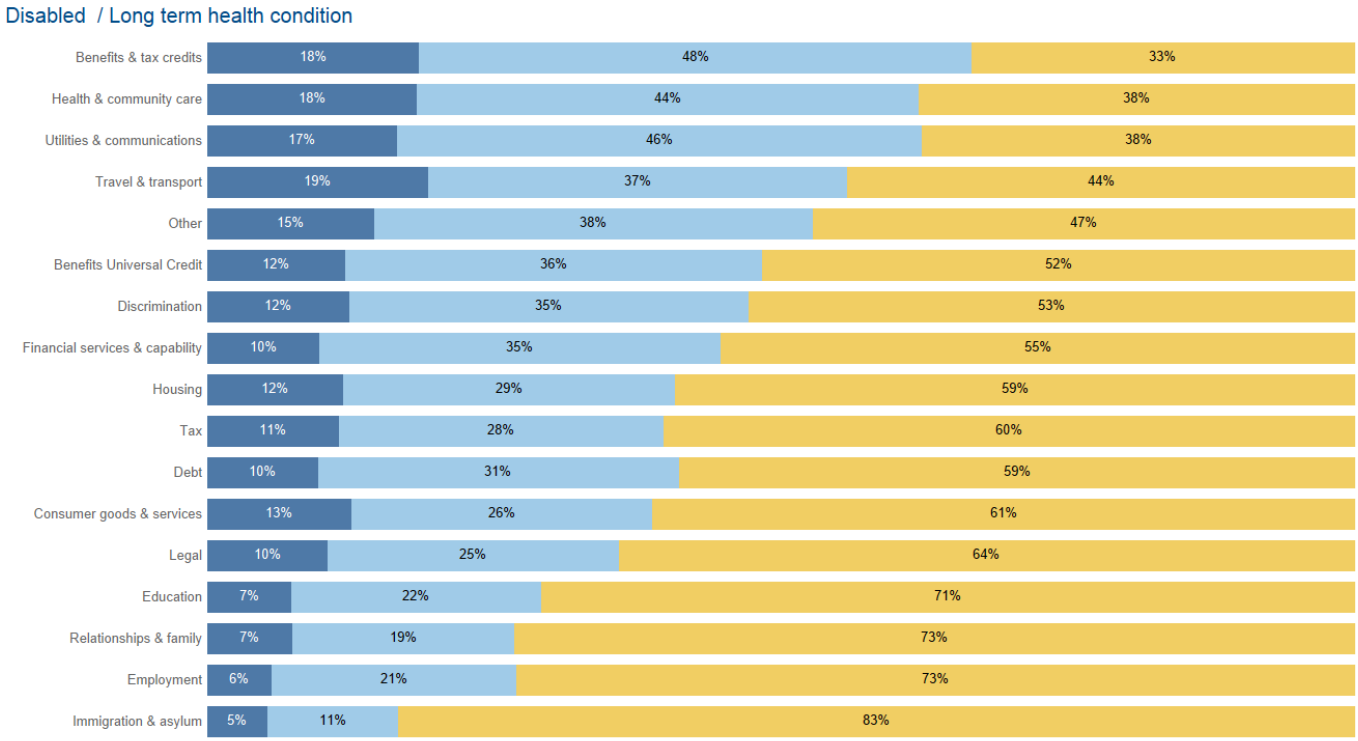
Disabled and LTH clients by Issue

Highest proportion of Disabled/LTH clients advised on **Benefits** (66%) **Health** (62%) and **Utilities** (62%)

Lowest levels in Immigration (17%) Education, Relationship & Employment have under 30%



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Clients with a **mental health** issue have the same mix of issues as clients without a mental health issue but a **higher proportion** of ESA / PIP and a **higher proportion** of debts

Clients without a Mental Health problem

	Clients	%
Personal independence payment	13,908	**15%**
Other benefits issues	12,064	13%
Employment Support Allowance	11,186	**12%**
Housing Benefit	6,443	7%
Council tax reduction	5,826	6%
Council tax arrears	5,289	6%
Working & Child Tax Credits	5,141	5%
Credit, store & charge card debts	4,894	5%
Unsecured personal loan debts	4,365	5%
Fuel (gas, electricity, oil, coal etc.)	3,450	4%

Clients with a Mental Health problem

	Clients	%
Personal independence payment	3,076	**36%**
Employment Support Allowance	2,815	**33%**
Other benefits issues	1,314	15%
Housing Benefit	1,081	13%
Council tax reduction	828	10%
Council tax arrears	673	8%
Unsecured personal loan debts	630	7%
Credit, store & charge card debts	610	7%
Water supply & sewerage debts	594	7%
Fuel (gas, electricity, oil, coal etc.)	594	7%

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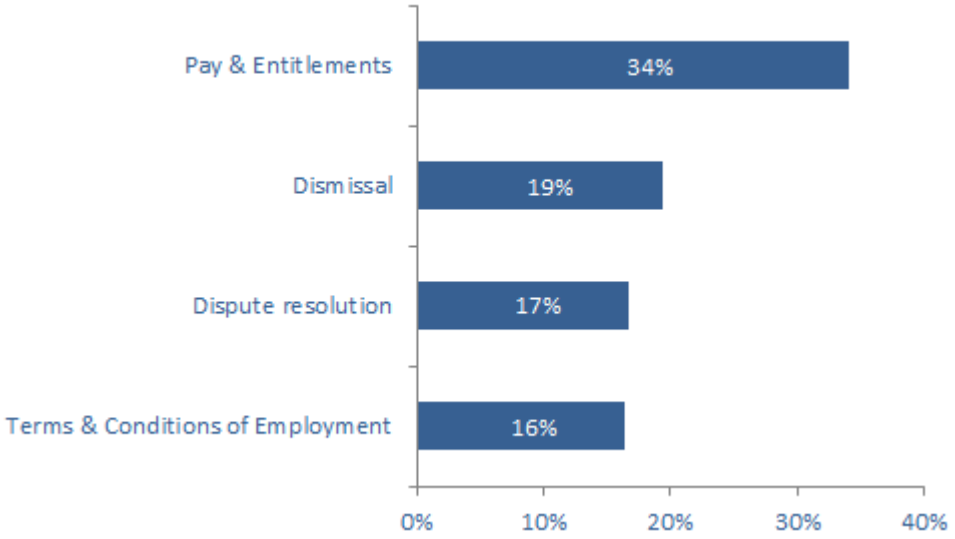
6% of clients with mental health problems are advised on charitable support (including food banks), compared to 3% of clients without a mental health issue

Employment issues

9,100 clients were advised on employment issues

The largest category was **pay & entitlements** (34%)...

..of these, 26% of client were advice on sick pay, 20% on wage and payslips and 19% on holidays



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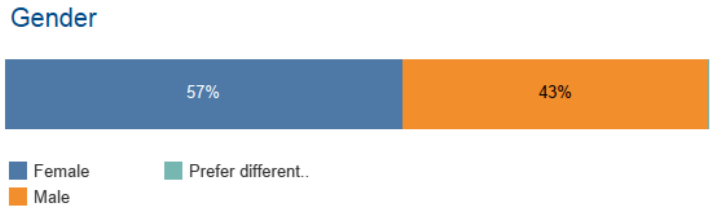
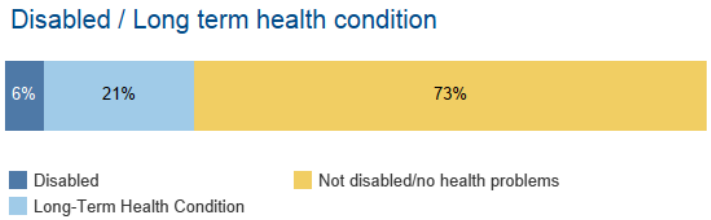
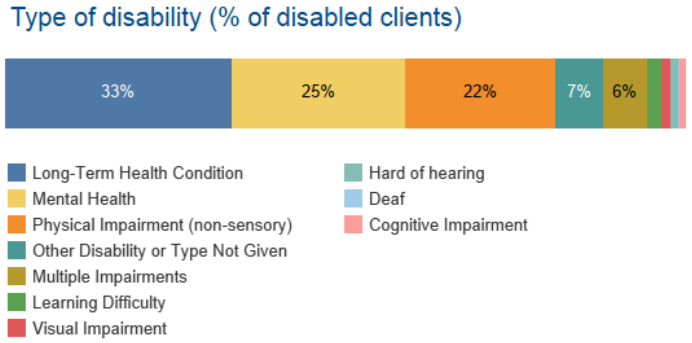
Employment clients

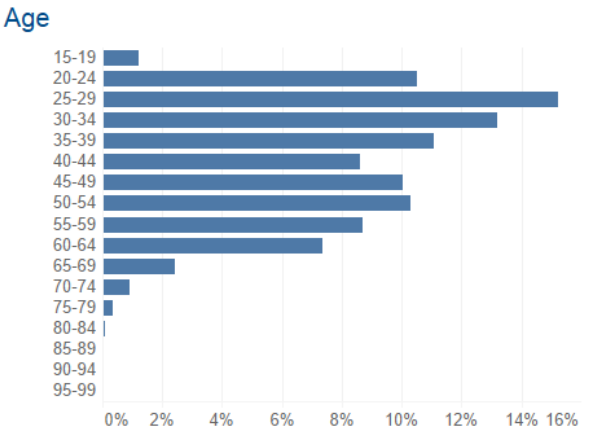
less disabled/LTH (27% > 47%)

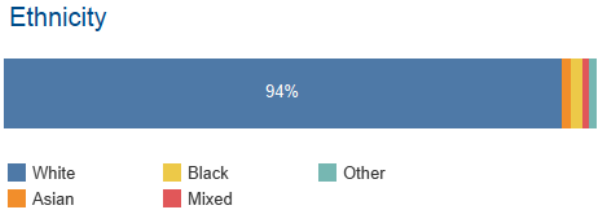
Younger profile











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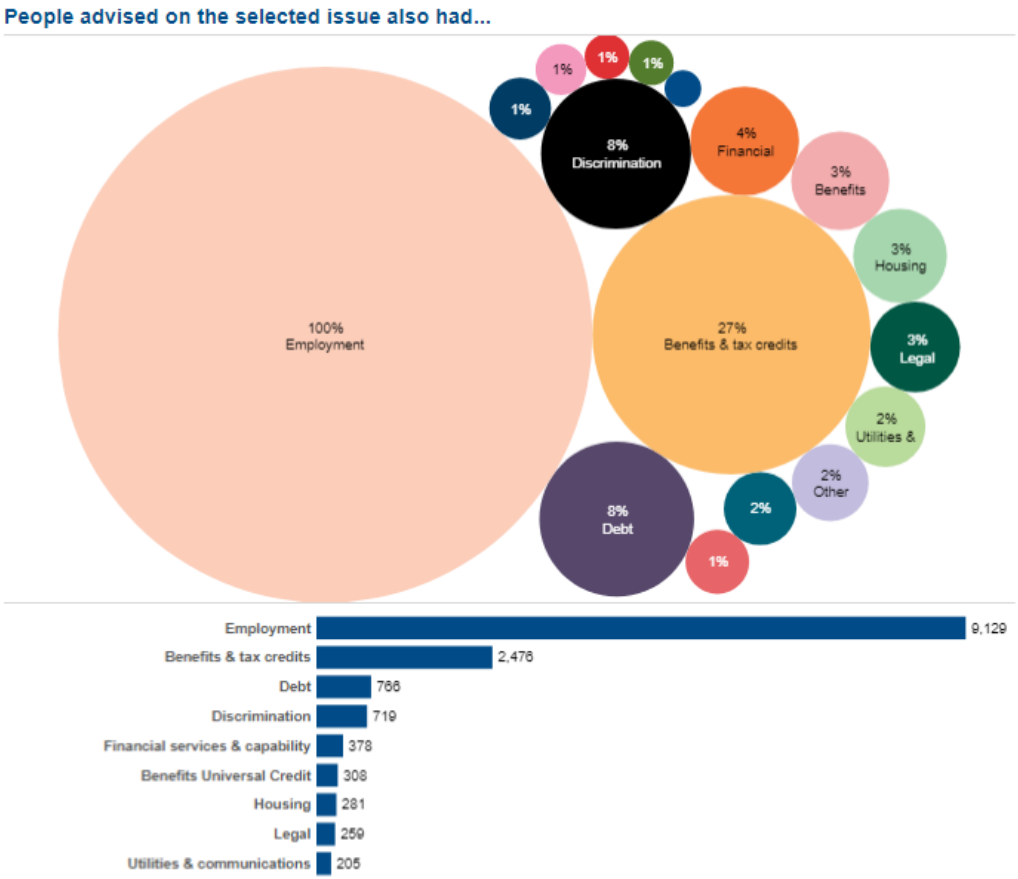
Employment cluster

Benefits is the largest related issue at **27%**
8% of employment clients were also advised on discrimination

Discrimination*

Of 1,000 client advised on discrimination issues, **57%** were on the grounds of disability (25% mental health)



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*this is discrimination issues (not hate crime or GVA) and not just related to employment

Data Uses

Organisational uses

Assessing Ward or LSOA level impacts or access to services

Local Authority level planning, service commissioning

Public Service Board's assessments and evaluation of service needs and take up

Welsh Government planning, commissioning or evaluation

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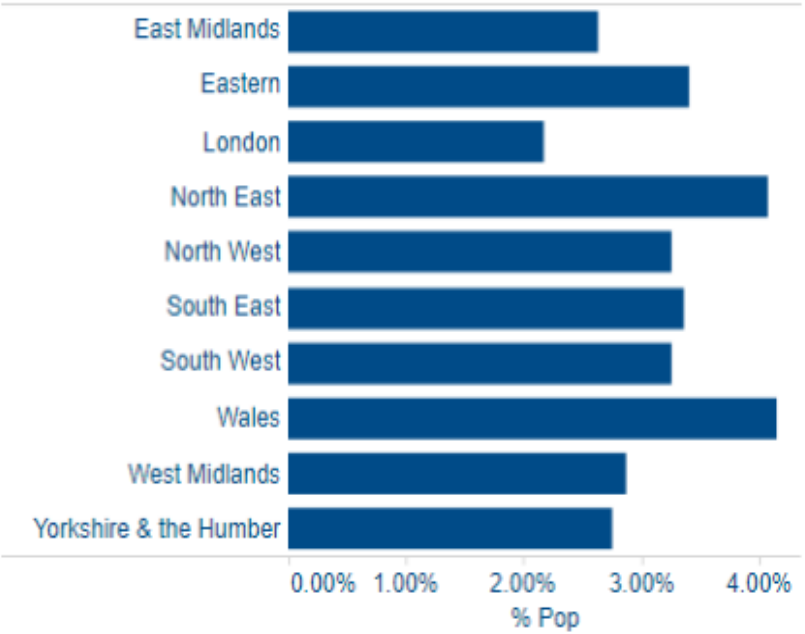
- **Early Warning** - emerging needs for Commissioning purposes e.g. increases in debt or small scale local redundancies
- **Impact of policies/legislation** - Council Tax recovery methods e.g.
- **Planning purposes**
  - Trend data e.g. Managed Migration for Universal Credit
  - Services need to meet crisis need
  - Identifying preventative solutions from crises presented
- **Evaluation of legislation** - e.g. Housing (Wales) Act 2014 - queries from tenants who do not have licensed landlords
- **Most impact** - demographics of most impacted

Wales sees the highest proportion of clients (4.15%) compared to the population

Region	Clients	% clients	Adult Pop	% Pop
East Midlands	95,586	7%	3,637,791	2.63%
Eastern	159,130	12%	4,665,100	3.41%
London	140,738	10%	6,456,847	2.18%
North East	85,742	6%	2,103,275	4.08%
North West	184,031	13%	5,640,736	3.26%
South East	231,647	17%	6,884,622	3.36%
South West	140,105	10%	4,295,430	3.26%
Wales	102,525	8%	2,469,116	4.15%
West Midlands	127,578	9%	4,435,247	2.88%
Yorkshire & the Humber	116,181	8%	4,221,895	2.75%
Grand Total	**1,366,904**	**100%**	**44,810,059**	**3.05%**



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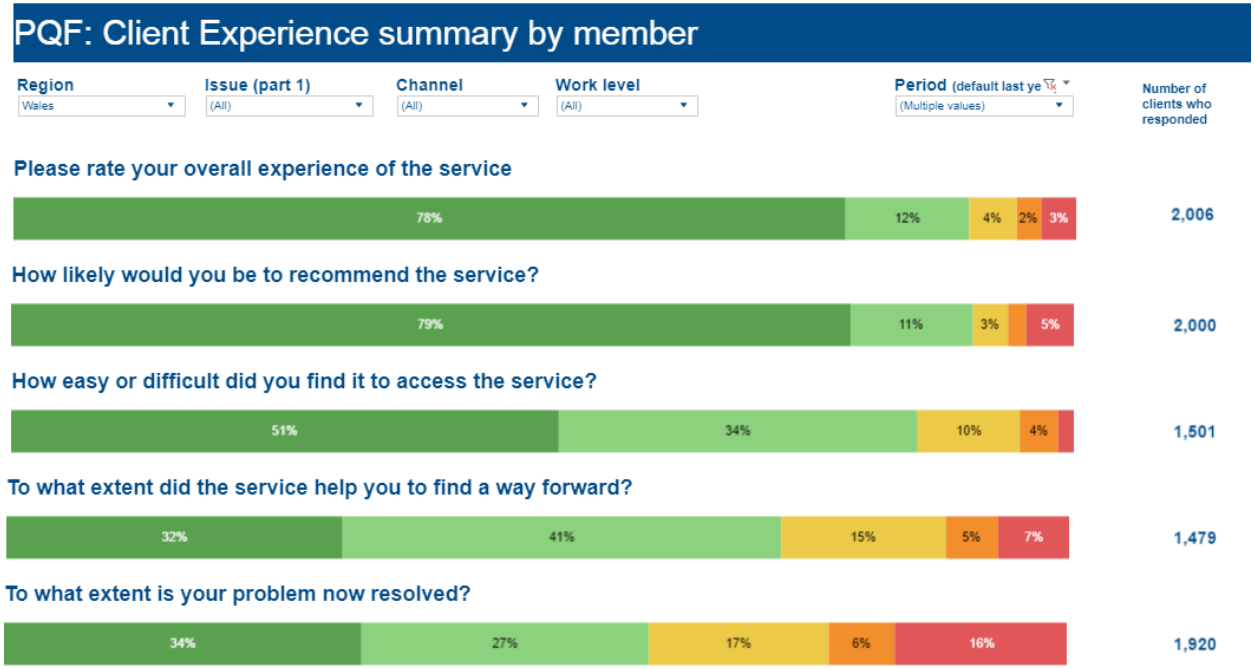
This table is based on the location of local Citizens Advice, it **excludes national helplines** which provide services to all English regions and Wales.

Each year we are seeing an **increasing proportion** of clients where we don't record their details. This includes, anonymous phone calls, webchat, reception services (including assisted digital).

Client feedback

- **90%** Overall experience
- **90%** Recommend
- **85%** Access
- **73%** Way forward
- **61%** Problem solved

Across English regions and Wales, the results for Wales were the **highest** in the service



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In 2017-18 we introduced our national performance quality framework. As part of this we followed up with clients (where consent was given) by email and text asking 5 key questions. We had feedback from around 2% of clients. Based on Q1 2018-19, we expect this to increase to 5%-7% for 2018-19

Our Impact

8 in 10 people
felt less stressed, depressed or anxious

Nearly 1 in 2
had more money or control of their finances

1 in 2
had a more secure housing situation

Nearly 3 in 5
felt their physical health had improved

3 in 10
found it easier to do their job or find a job

Nearly 3 in 5
felt they had better relationships with others

2 in 3
found it easier to manage day-to-day

Outcomes and impact research, 2017 - Wales

Disabled or Long Term Health clients
compared to 2011 census data

Office Group
All

Clients (percentage Dis/LTH by LA)

Census 2011 (percentage of DIS/LTH by LA)

Disabled or Long Term Health clients compared to 2011 census data

Neath Port Talbot

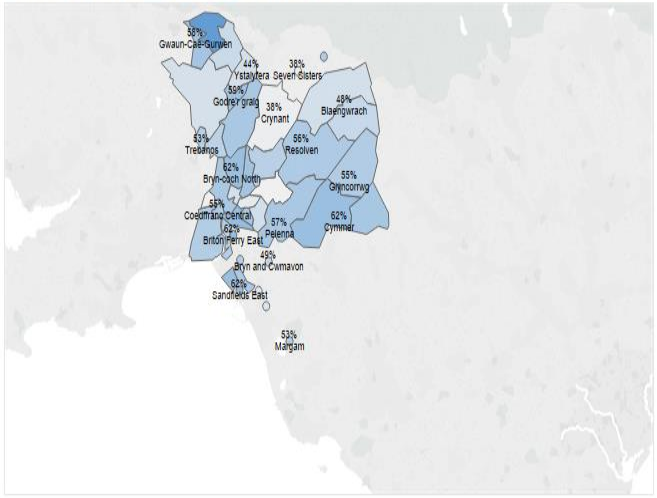
Office Group
All

Local Authority
Neath Port Talbot

Date range
01/04/2017 00:00:00..

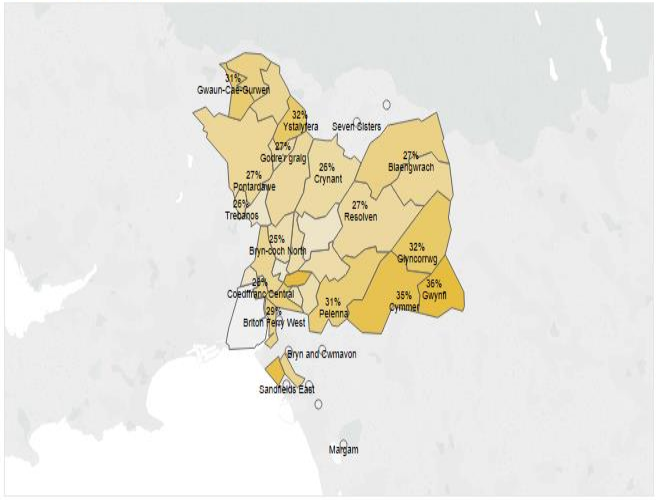
Clients (percentage Dis/LTH by ward)

36% 81%

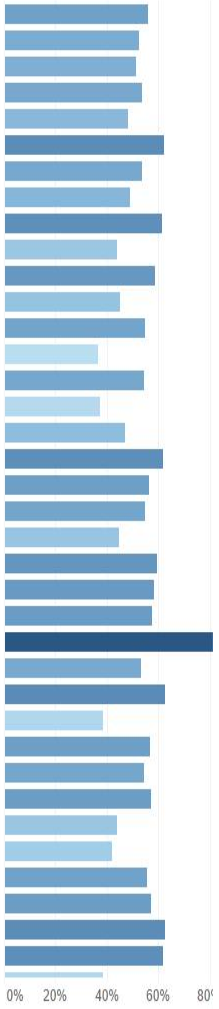


Census 2011 (percentage of DIS/LTH by ward)

19% 36%



Ward	NotDis		Dis		Census Dis/LTH
	Clients	%	Clients	%	
Aberavon	59	44%	74	56%	28%
Aberdulais	19	49%	20	51%	23%
Allt-wen	21	50%	21	50%	23%
Baglan	39	47%	44	53%	27%
Blaengwrach	16	53%	14	47%	29%
Briton Ferry East	23	38%	37	62%	25%
Briton Ferry West	25	47%	28	53%	22%
Bryn and Cwmavon	59	51%	56	49%	26%
Bryn-coch North	5	42%	7	58%	26%
Bryn-coch South	45	57%	34	43%	28%
Cadoxton	7	44%	9	56%	23%
Cimla	17	57%	13	43%	19%
Coedffranc Central	36	46%	43	54%	26%
Coedffranc North	26	65%	14	35%	28%
Coedffranc West	27	47%	31	53%	35%
Crynant	20	65%	11	35%	28%
Cwmllynfell	9	56%	7	44%	32%
Cymmer	31	39%	49	61%	29%
Dyffryn	20	44%	25	56%	27%
Glyncorrwg	19	46%	22	54%	31%
Glynneath	36	56%	28	44%	36%
Godre'r graig	15	42%	21	58%	29%
Gwaun-Cae-Gurwen	33	42%	45	58%	30%
Gwynfi	17	44%	22	56%	36%
Lower Brynamman	7	19%	29	81%	25%
Margam	29	48%	32	52%	31%
Neath East	51	38%	85	63%	27%
Neath North	46	62%	28	38%	27%
Neath South	39	44%	50	56%	27%
Onllwyn	10	48%	11	52%	35%
Pelenna	6	46%	7	54%	26%
Pontardawe	61	56%	47	44%	26%
Port Talbot	69	58%	49	42%	32%
Resolven	24	45%	29	55%	28%
Rhos	15	44%	19	56%	
Sandfields East	62	38%	102	62%	



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Any questions?

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