

Cost of living: Latest trends & insights from our service



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Outline

- About Citizens Advice
- Advice trends in key areas
 - Debt
 - Crisis support
- Client stories
- Q&A

Citizens Advice in Wales

19 local Citizens Advice – all individual charities, offering free, confidential advice online, over the phone and in person.

In 2021 - 22 we helped over **119,000 people** with a range of problems, including issues with benefits, debt, housing, employment, discrimination, relationships and consumer rights. Often people have more than one issue they need help with.

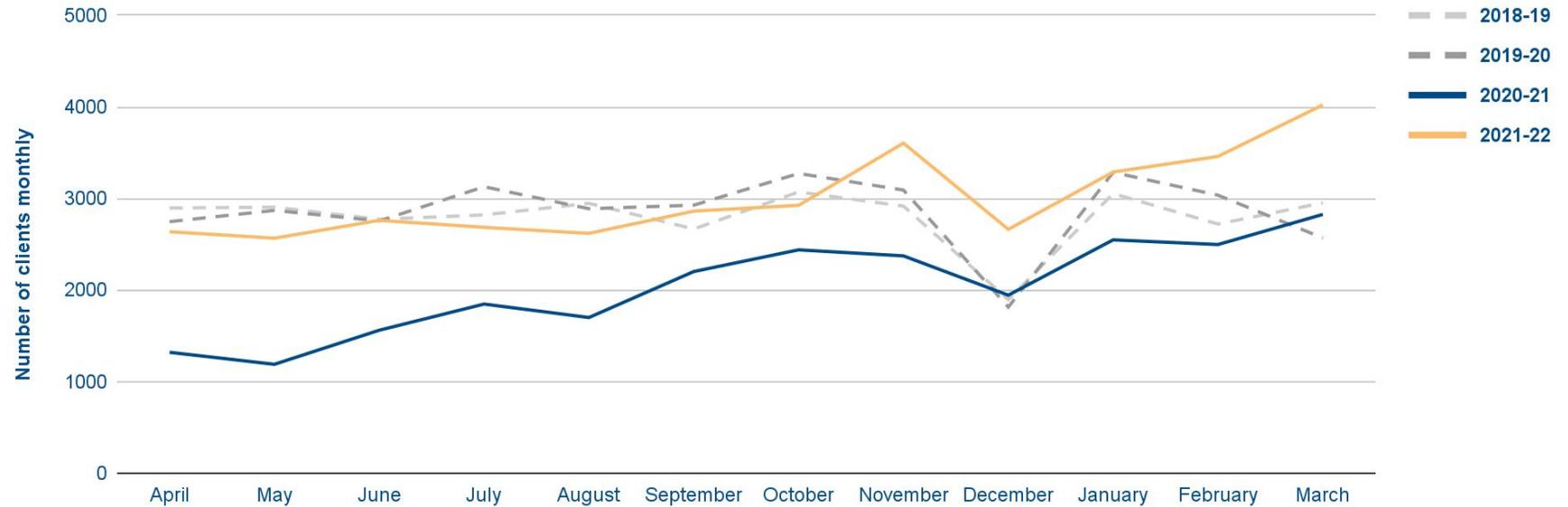
Because millions of people turn to us for help, we have a **unique insight** into their needs and concerns. We're **preventative**: combining data and insight to **campaign** on big issues, locally and nationally.

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

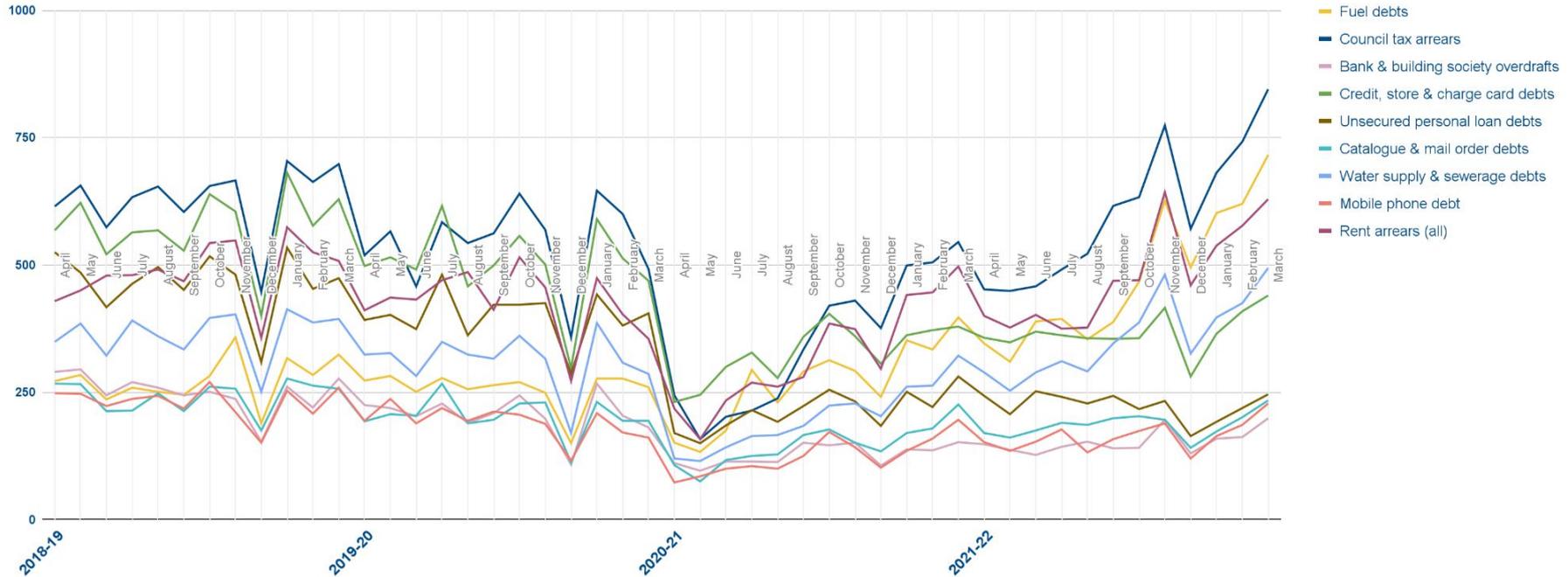
Advice trends (as of March 2022)

Debt advice

The number of people in Wales coming for debt advice

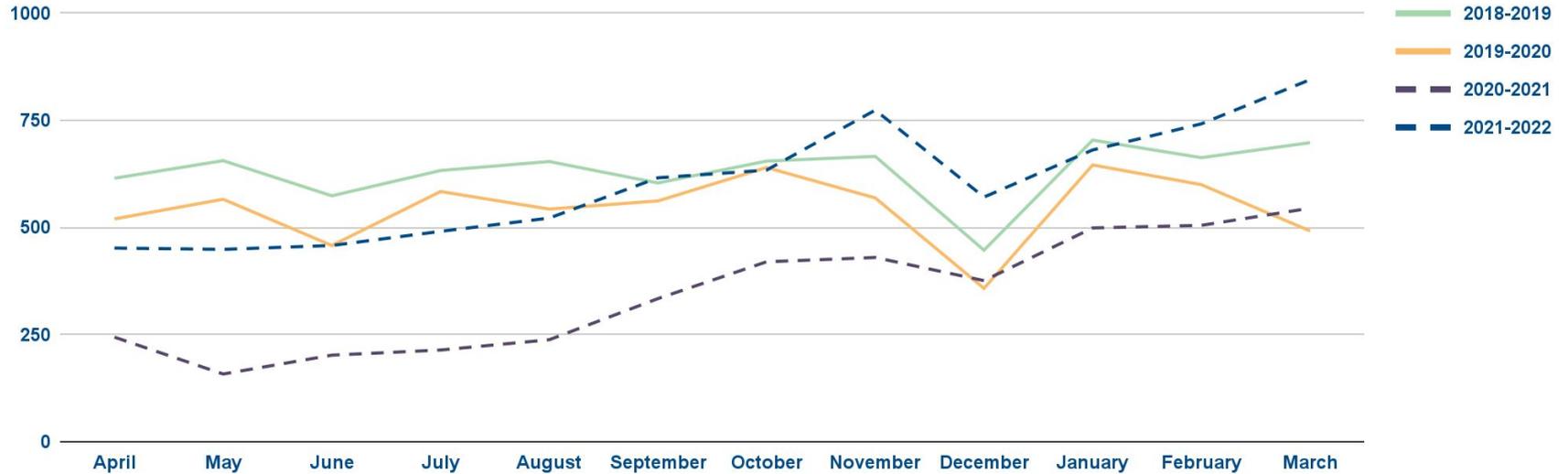


Types of debt



Council tax arrears

Council tax arrears



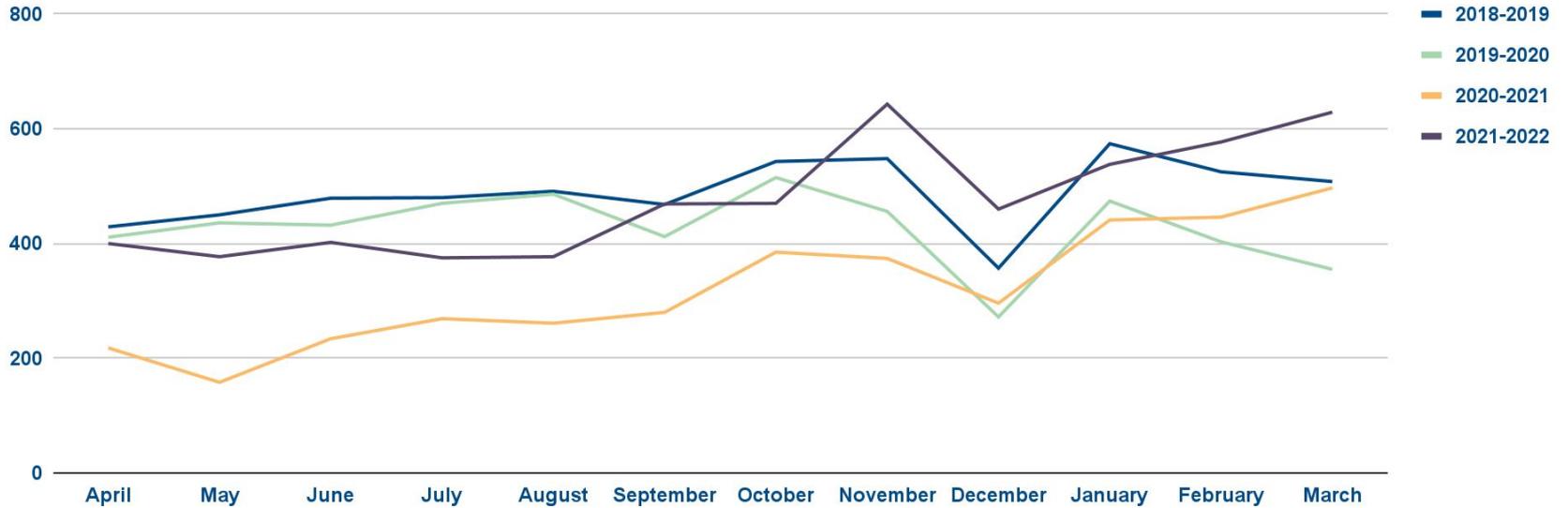
Fuel debts

Number of clients coming for advice on fuel debts

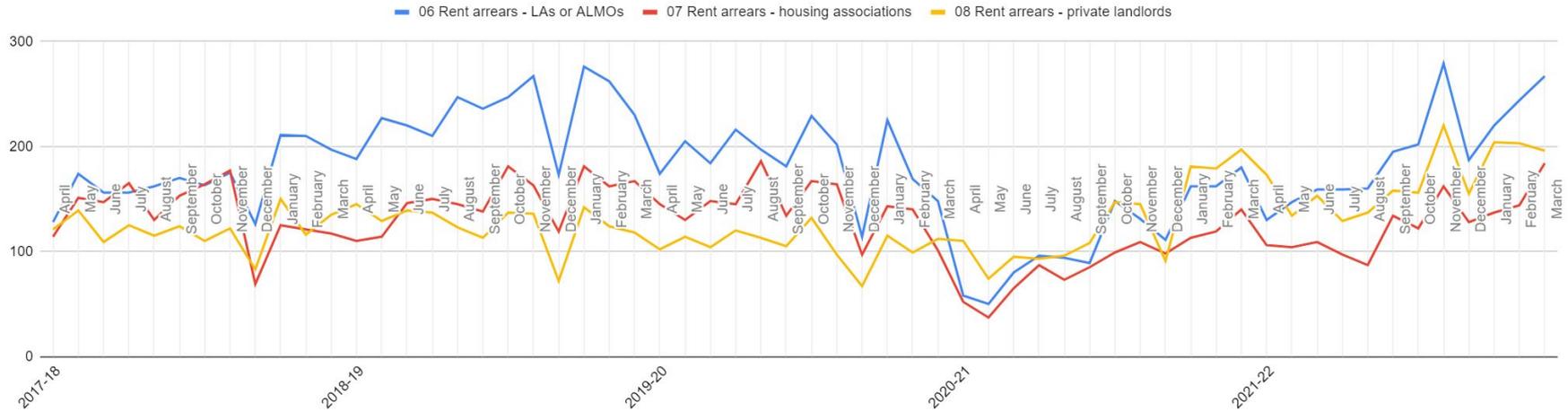


Rent arrears

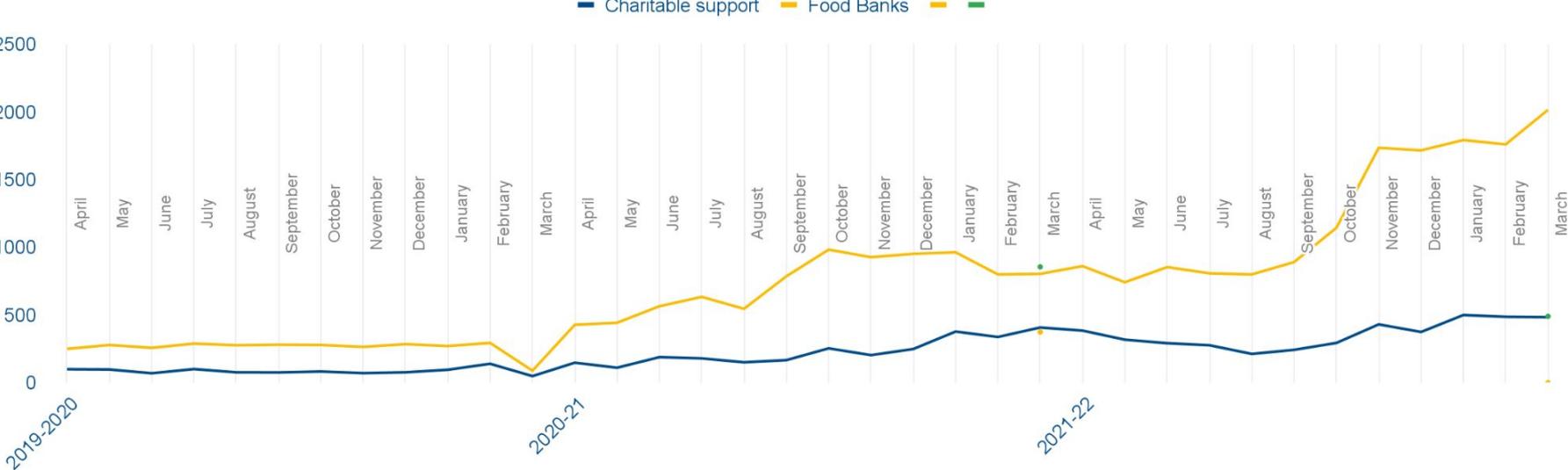
Number of clients seeking help on rent arrears



Rent arrears by tenure



Food banks and charitable support



Client stories

***names have been changed**

Julie is a full time carer for her two adult children who have complex and debilitating health conditions. She also has severe arthritis which is exacerbated by cold. The family are reliant on benefits for their income. They live in a private rented property in South Wales. The central heating has stopped working but the landlord has failed to get it fixed, meaning they often have to rely on plug in heaters to keep their home warm, which is essential to help manage her daughter's health condition.

A few months ago due to benefit changes and delays Julie fell into over £500 worth of debt on her electricity bill. Their property has a smart meter and this was switched to PPM mode to cover ongoing charges and recover the debt, with no checks by their energy supplier that this was safe or practicable, despite the household being on the supplier's Priority Services Register. This means Julie is continually needing to top-up the meter by at least £10 a day, which they just can't afford. Being faced with the choice of eating or keeping the house warm to protect her daughter's health, she has only been eating one meal a day and had even considered suicide. Julie has made numerous representations to switch her payment method to credit mode and set-up an affordable repayment plan but the supplier will only accept setting up a deduction from her Universal Credit. This would only add to her financial struggles. Julie feels trapped in a cycle of debt and self disconnection.

Client stories

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Gemma lives alone in a housing association property. She doesn't feel able to work at the moment due to problems with her mental health and possible long Covid. She is claiming Universal Credit (UC) and all her housing costs are being covered by her UC. She wrongly believed her council tax was also being paid with her rent and has run up over £1,000 in arrears. Her local authority issued a court summons relating to her council tax arrears to recover the debt. Her UC payments have been reduced by around £40 a month due to debt deductions. She's now facing severe financial hardship. She is currently relying on emergency credit for her energy, has no credit on her phone and has completely run out of food. She turned to Citizens Advice for help as her next UC payment isn't due for another 8 days.

Thank you

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