

Citizens Advice data Wales Statistical Liaison Committee



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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

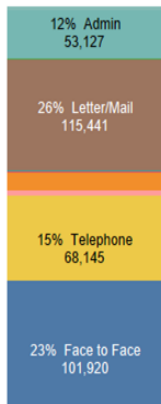
Summary

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

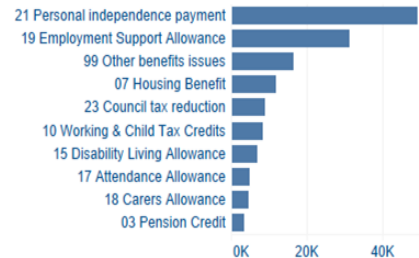
Channel (Client and third party)



Issues

Issues	Clients
Benefits & tax credits	162,285
Benefits Universal Credit	6,283
Consumer goods & services	8,727
Debt	116,157
Discrimination	2,365
Education	1,957
Employment	17,175
Financial services & capability	24,185
Health & community care	2,876
Housing	13,861
Immigration & asylum	2,265
Legal	8,346
Other	9,499
Relationships & family	13,036
Tax	2,089
Travel & transport	2,641
Utilities & communications	15,449
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)



Clients in Wales 2017-18

Female **56%**

Disabled/LTH **48%**

Mental Health (**25% of disabled**)

BAME **6%**



Client profile by Issues

Issues (part 1)

(All)

Issues (part 2)

(All)

Issues (part 3)

(All)

Number of clients 102,616

This reports shows the demographics for clients with selected AIC issues; we don't have profiles for all clients, percentages are based on clients with known profiles.

Gender



Female
Male
Prefer different..

Disabled / Long term health condition



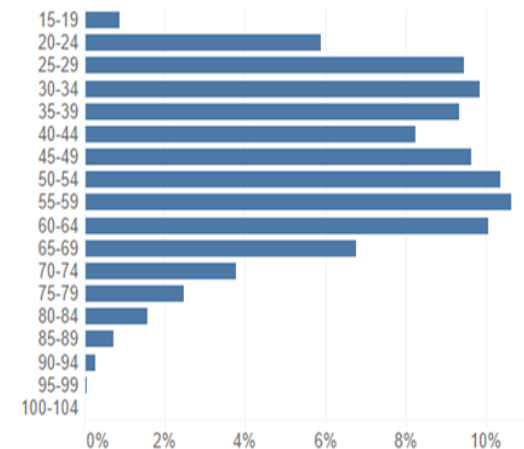
Disabled
Long-Term Health Condition
Not disabled/no health problems

Type of disability (% of disabled clients)

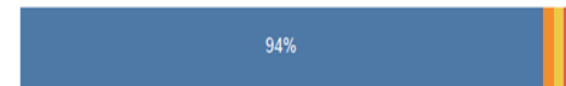


Long-Term Health Condition
Mental Health
Physical Impairment (non-sensory)
Other Disability or Type Not Given
Multiple Impairments
Learning Difficulty
Hearing Impairment
Visual Impairment
Hard of hearing
Deaf
Cognitive Impairment

Age



Ethnicity



White
Black
Asian
Mixed
Other

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

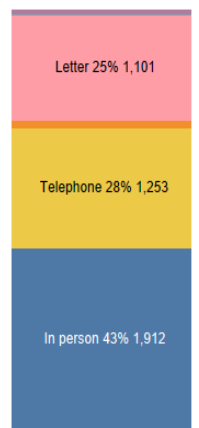
Outcomes

Income gain £2,552,191

Debts written off £601,628

Repayments rescheduled £5,894

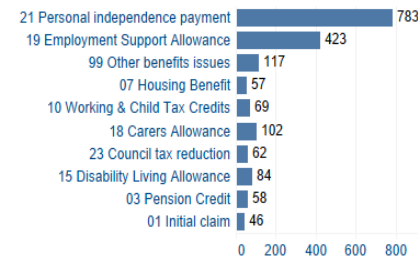
Channel



Issues

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

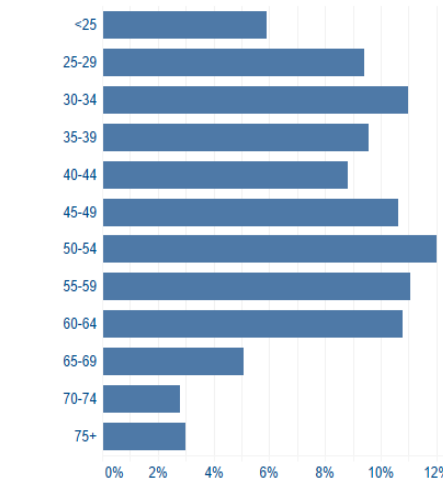
Top benefit issues



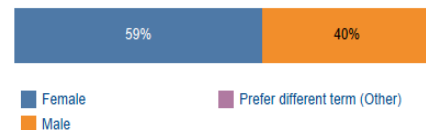
Top debt issues



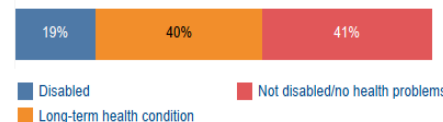
Age



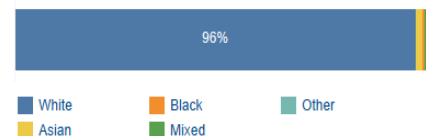
Gender

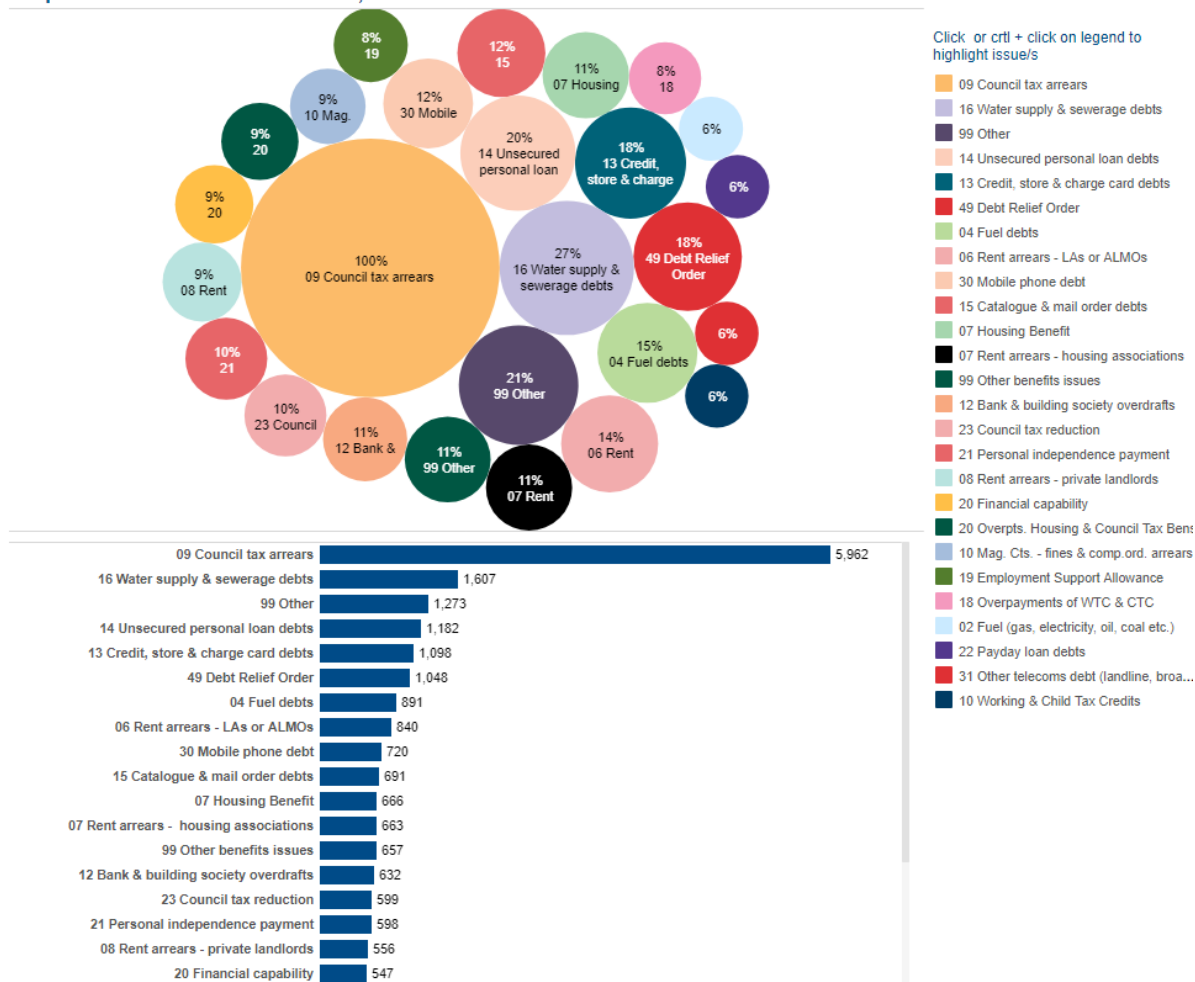


Disability / Long-term health



Ethnicity





Cluster report - All part 2 issues

citizens
advice

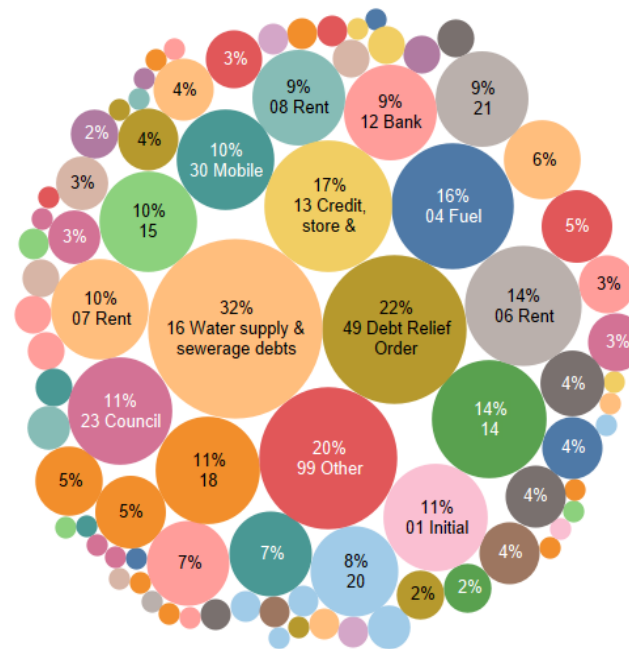
What the picture on
Council tax arrears
looks like for **Swansea Neath Port Talbot**.

They were also advised
on other household
and consumer debts.

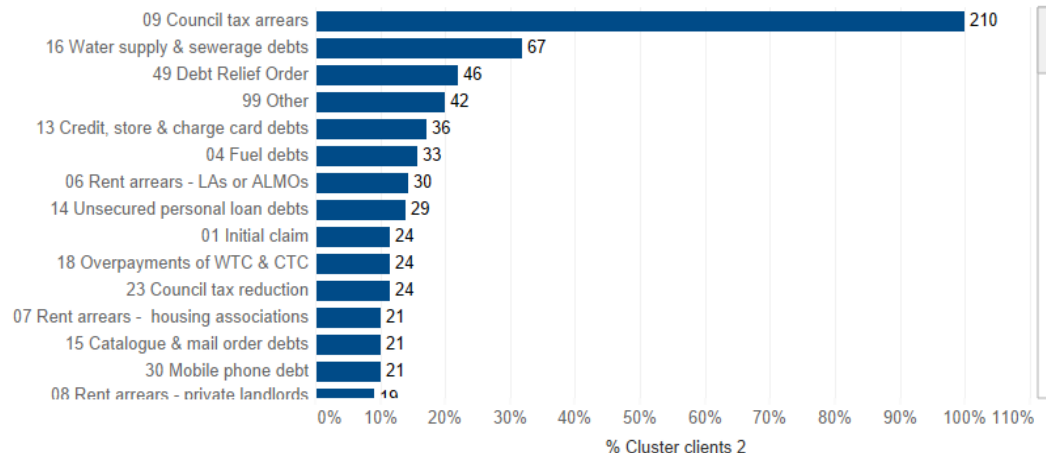
Rent arrears (**33%**)
Water debts (**32%**)
Fuel debts (**16%**)

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

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



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bopeth

citizens
advice

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



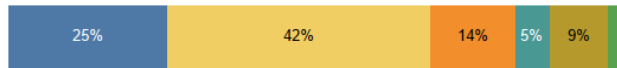
Female
Male
Prefer different..

Disabled / Long term health condition



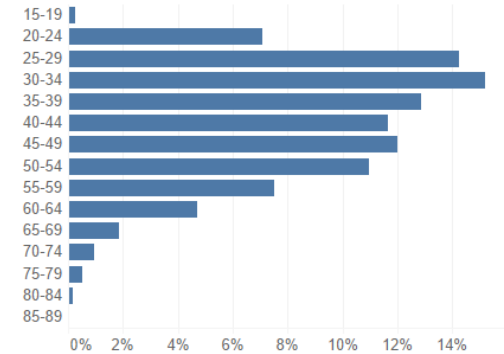
Disabled
Long-Term Health Condition
Not disabled/no health problems

Type of disability (% of disabled clients)

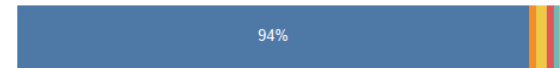


Long-Term Health Condition
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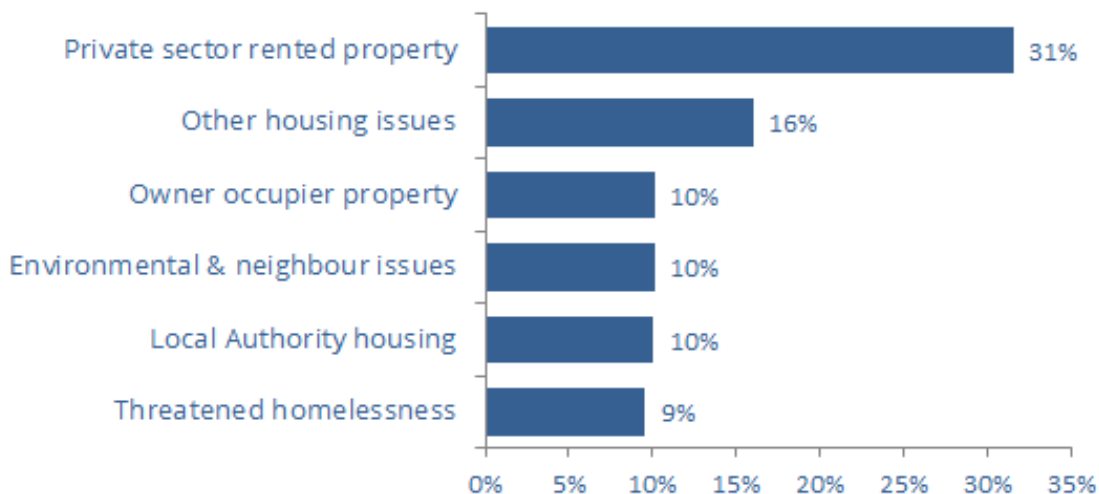


Housing issues

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

Wide range of PRS issues
- biggest:

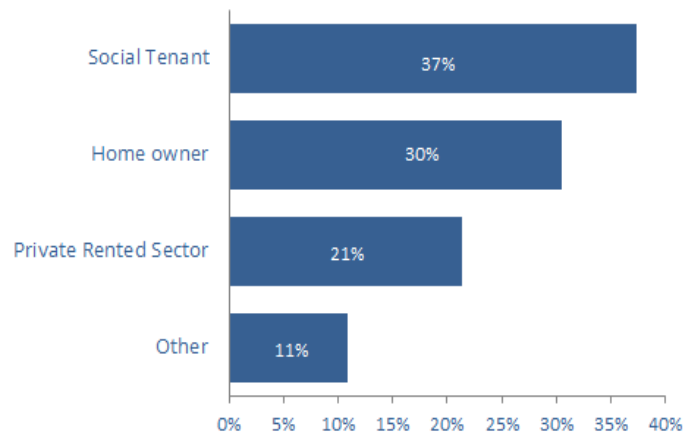
Repairs and maintenance (19%)
tenancy deposit protection (14%)



Housing profile

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

Private rented sector is 21% of clients



Housing clients

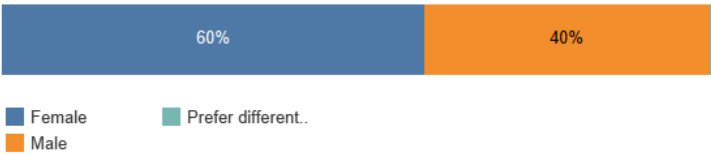
higher female
(60% > 56%)

less disabled/LTH
(41% > 47%)

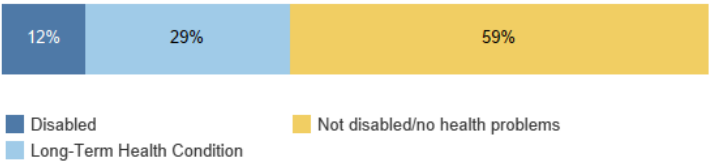
Slightly higher BAME (7% > 6%)



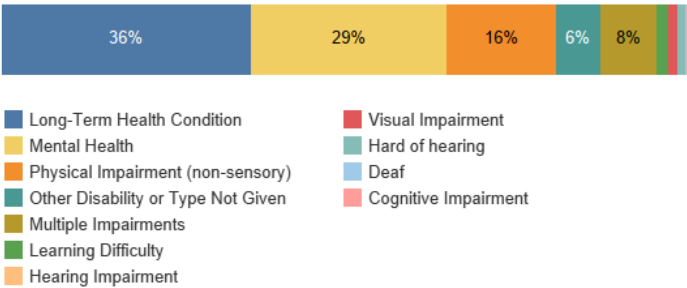
Gender



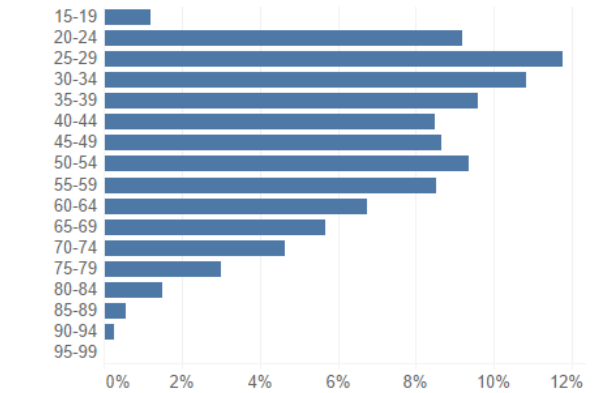
Disabled / Long term health condition



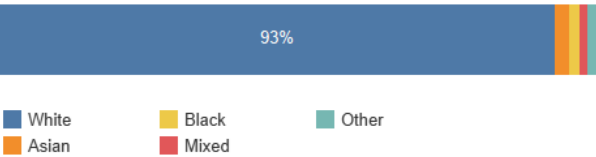
Type of disability (% of disabled clients)



Age



Ethnicity

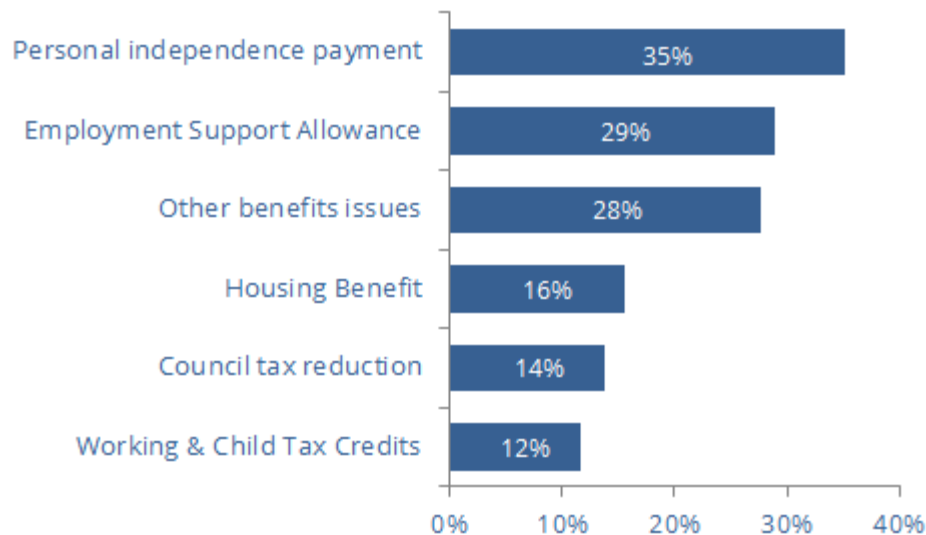


Over **48,300** clients were advised on **Benefits & tax credits / Universal Credit**.

47% of all clients in Wales.

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

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



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

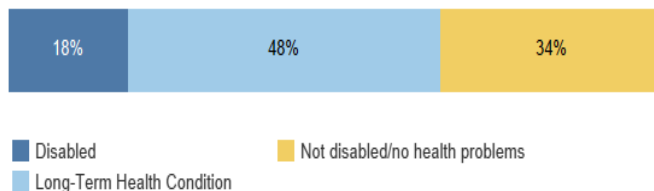
As benefits issues cover **nearly ½** of all clients the profile is very similar to all clients.

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

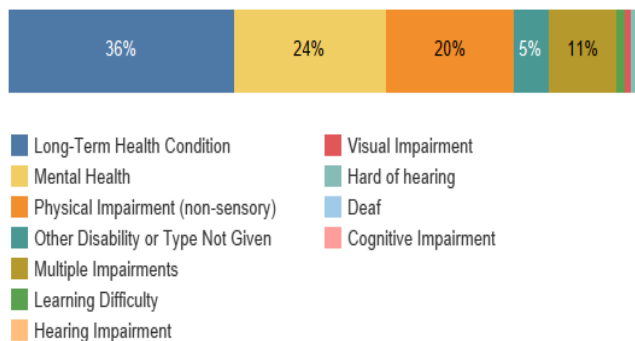
Gender



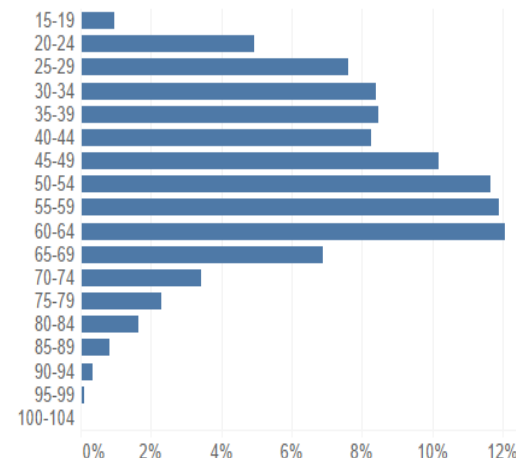
Disabled / Long term health condition



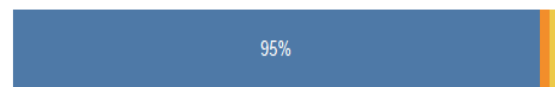
Type of disability (% of disabled clients)



Age



Ethnicity



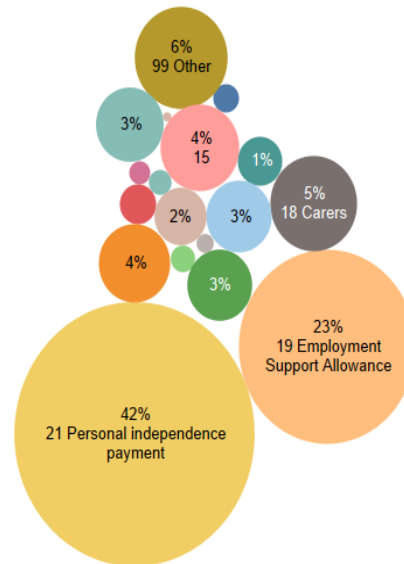
Trends Data

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

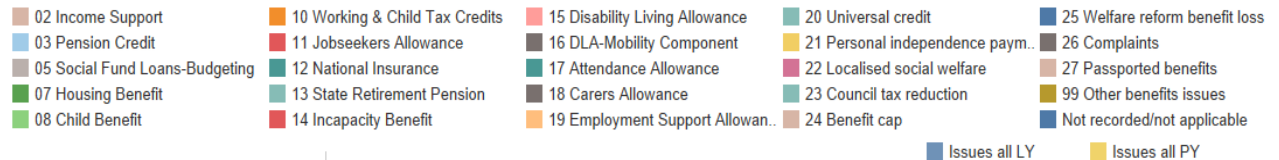
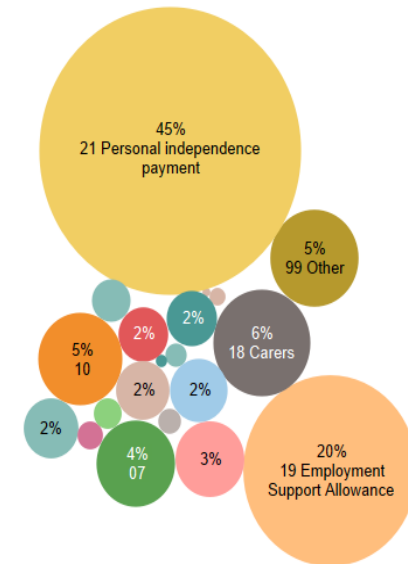
Part 2 issues % of selected part 1: Last Year compared to Previous Year

Issues (part 1)
Benefits & tax credits

Last year size part 2 issues



Previous year size part 2 issues



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.

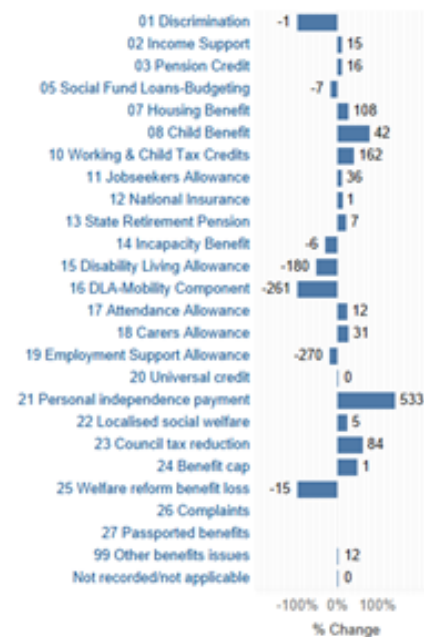
Issues (part 1)
Benefits & tax credits

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%

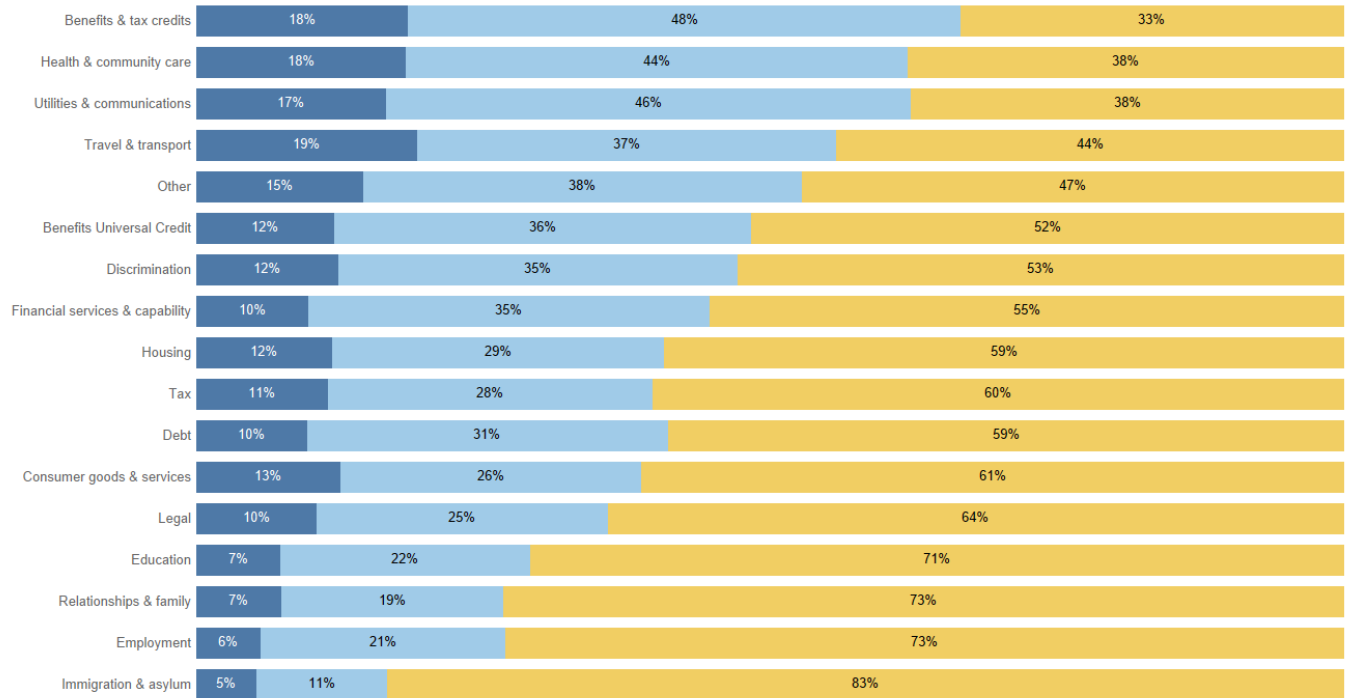


Disabled and LTH clients by Issue

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%

Disabled / Long term health condition



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%



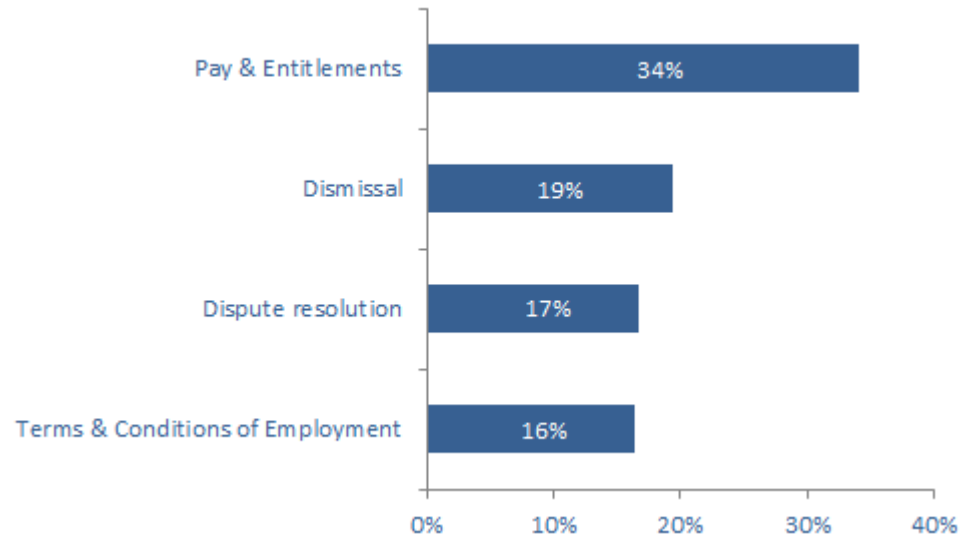
6% of clients with mental health problems are advised on charitable support (including food banks), compared to **3%** of clients without a mental health issue

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

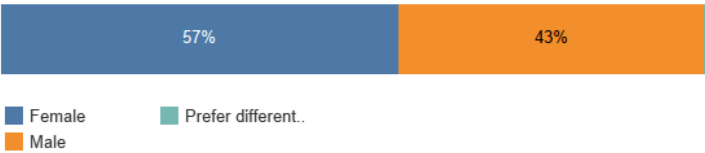


Employment clients

less disabled/LTH
(27% > 47%)

Younger profile

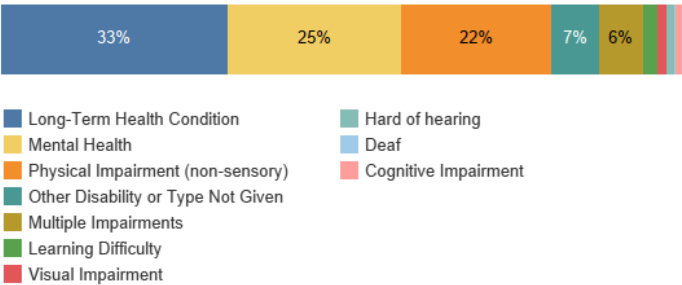
Gender



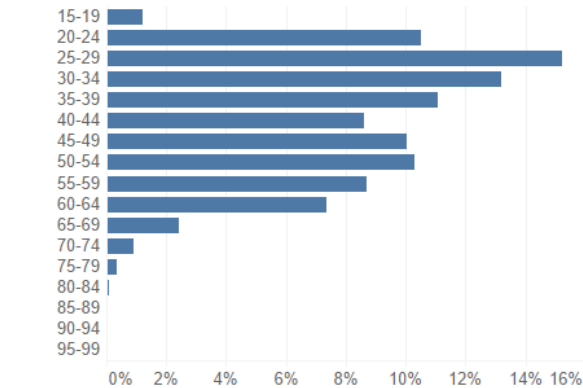
Disabled / Long term health condition



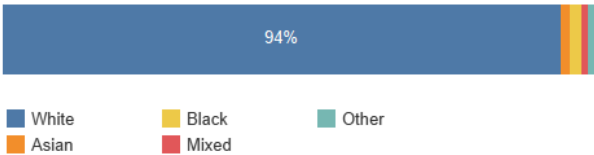
Type of disability (% of disabled clients)



Age



Ethnicity

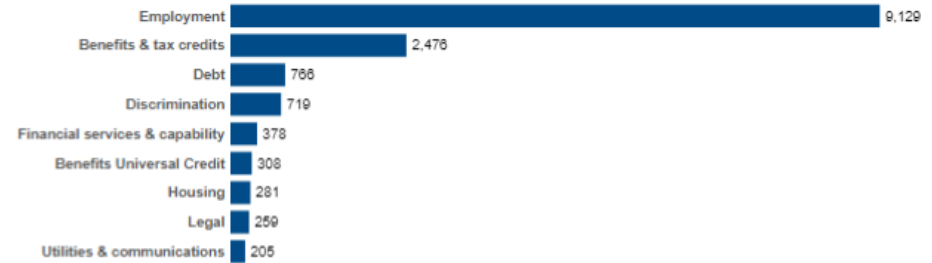
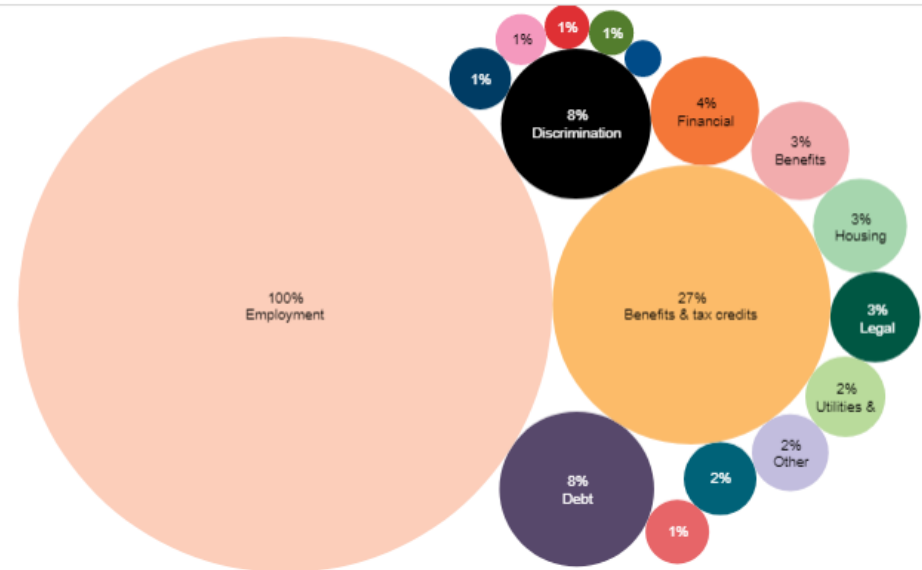


Employment cluster

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)



*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

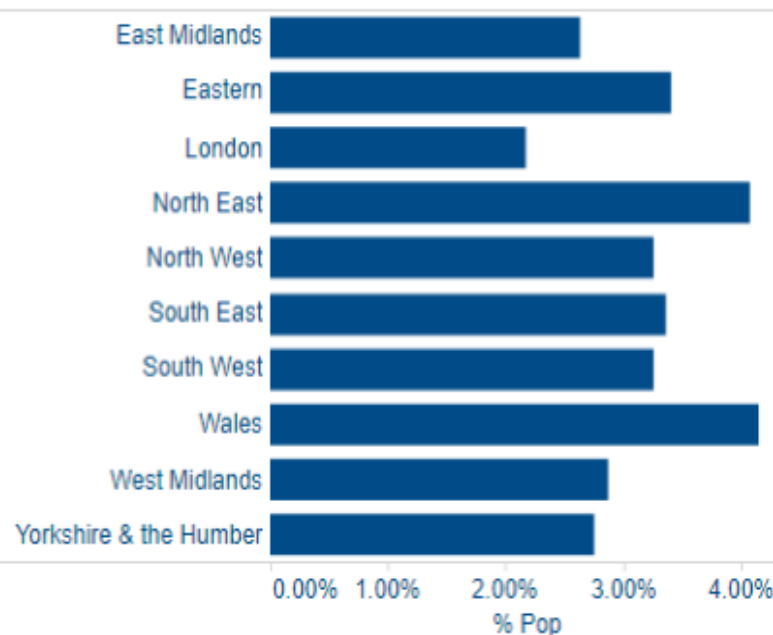
Welsh Government planning, commissioning or evaluation



- **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%



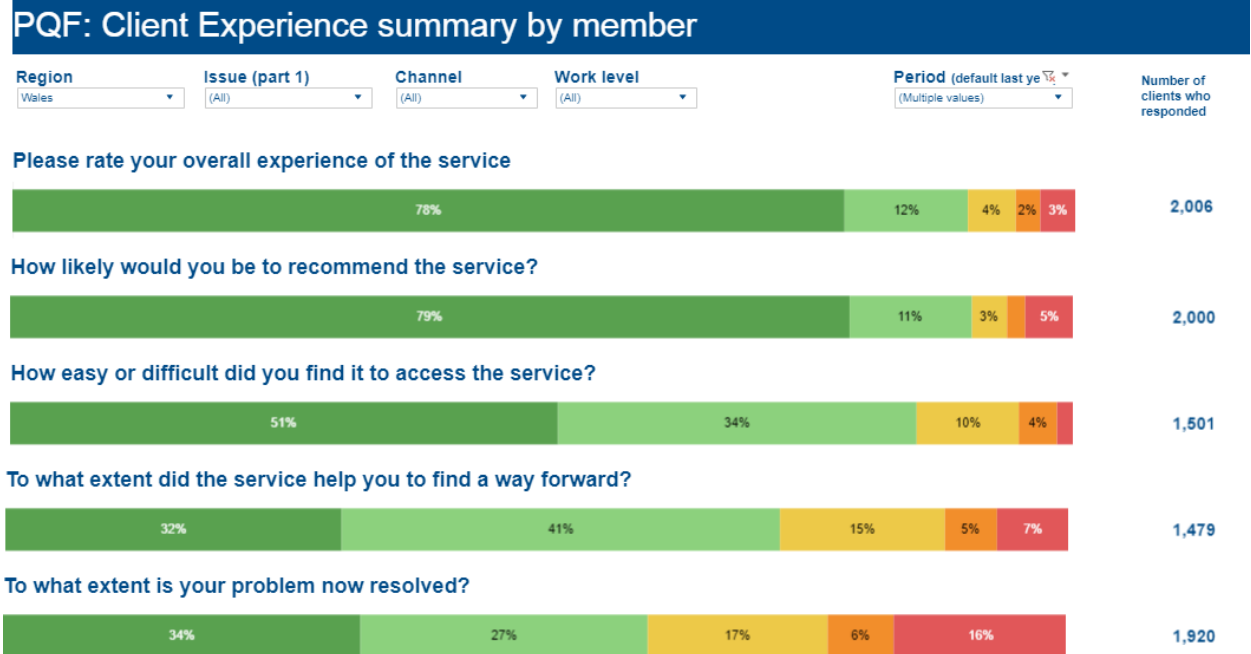
This table is based on the location of local Citizens Advice, it **excludes national helplines** which provide services to all English regions and Wales.

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



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

Disabled or Long Term Health clients compared to 2011 census data

Office Group
All

Clients (percentage Dis/LTH by LA)

20% 52%



Census 2011 (percentage of DIS/LTH by LA)

13% 28%

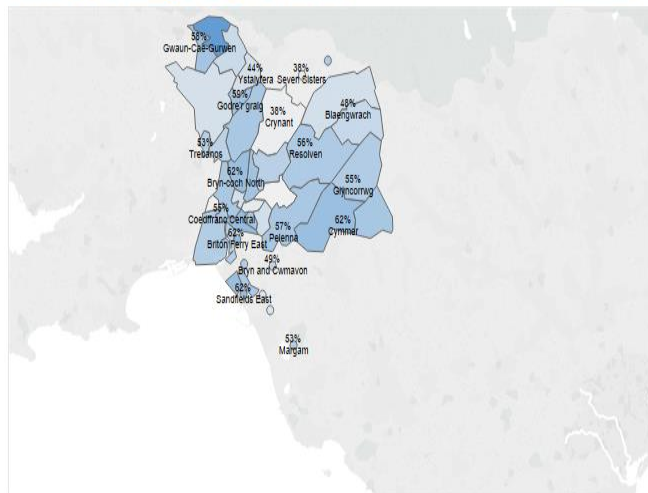


Disabled or Long Term Health clients compared to 2011 census data

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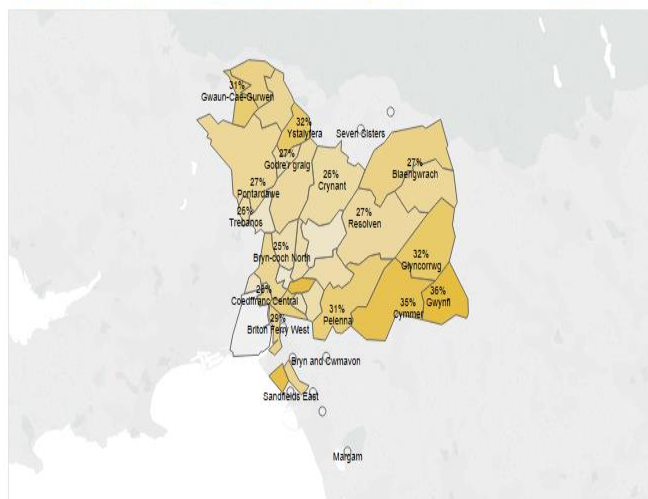
Clients (percentage Dis/LTH by ward)

36% 81%



Census 2011 (percentage of DIS/LTH by ward)

19% 36%



Neath Port Talbot

Local Authority
Neath Port Talbot

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

Ward	NotDis Clients	%	Dis Clients	%	Census Dis/LTH	% of 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 Cwmauon	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%		
Sandfields West						

cyngor ar
bopeth citizens
advice

Any questions?

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