

# Unison Cymru Policy Conference

October 2023



Katy Stott  
Citizens Advice Conwy

# Cost of Living Crisis

The cost of living crisis is still unfolding.

Across the service, we continue to break unwelcome records in crisis support and advice.

In Wales the biggest debt issues are **energy debt** and **council tax arrears**.

More help is needed, particularly for **low-income households** that have **children** and **disabled people** living in them

## Who is being affected right now

- Single adult households made up  $\frac{3}{4}$  of the clients who came to us for household debt advice in 2022.
- Single people with children are disproportionately likely to come to us for debt advice compared to other types of advice- 91% of these are women.
- Disabled people/ people with LTH conditions are also more likely to come for household bill debt advice (compared to all clients and all general debt clients)

# Member Story

Sue is 48 years old and single, 1 adult child still at home.

Sue is only able to work part time due to the time and care their son needs.

Sue was staying with a friend

They wanted to move on as the friendship broke down, but they weren't considered to be homeless.

Additional support :

- Benefits
- Housing
- Employment
- Grants

# Benefits

Due to low hours, Sue was entitled to Universal Credit, even with their current housing situation

With housing costs, this would be increased

Sue could consider lowering her hours further to be eligible to claim Carer's Allowance, and reduce the additional stress she was under

Sue and son could choose the best ways to claim to maximise their income

# Housing

We could help Sue to find the best ways of seeking private rented accommodation

We could liaise with the homeless prevention team to access additional support

We can advise on the tenancy, once they had found somewhere

# Employment

As a steward, I was able to help with support to negotiate a change in working patterns (temporarily) to help with the short term issues

We can direct to further support if needed

# Member Story

Elin is in her early 30's and has been employed as a temporary TA for a number of years in the same school. She has been acting up as a level 3, and was interviewed and offered a short term contract. This offer was rescinded verbally, but no written change in the offer.



# Employment

As a steward, we have supported her to challenge the withdrawal of the contract, and be paid the monies she was owed.

We have helped her to write to the head and governors to make a formal complaint

She has since found alternative employment, where she is very happy

# Benefits

We helped Elin to claim additional benefits to top up her income

We have advised on accessing additional health benefits due to long term health conditions (which won't impact on her ability to work or earn wages)

# Debts

We have been able to advise on accessing further support with debts that had built up, and to seek a formal debt solution

We have been able to work on budgeting skills and tools to make the income go further

We have helped her to access reduced Water rates and other priority services for the household

# Local help and local knowledge

Local Citizens Advice have great networks with other local organisations to offer temporary and longer term support

- Foodbanks
- Fuel Banks
- Clothing grants
- Emergency cash grants (Discretionary Assistance Fund)
- Local support organisations

# Thank you

Local Service Search



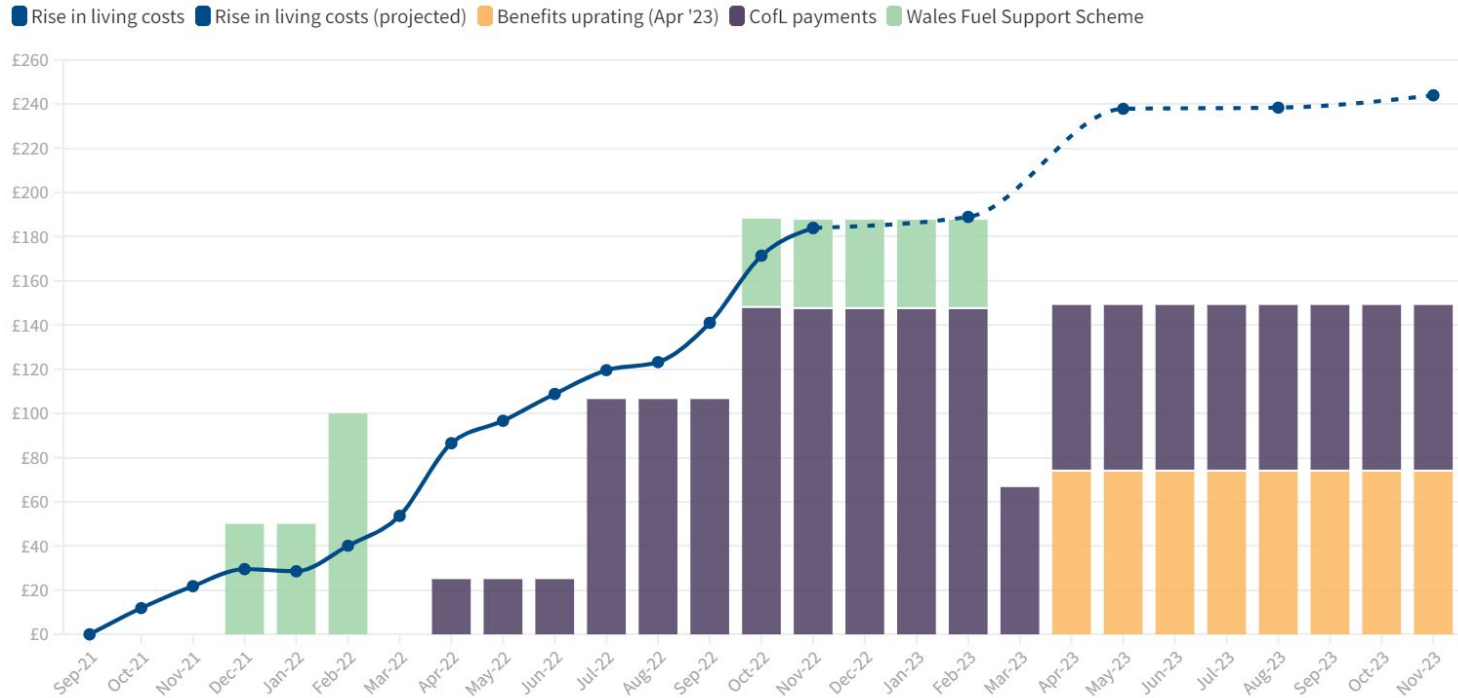
0800 702 2020

<https://www.citizensadvice.org.uk/wales/>



# Wales Cost-of-living Dashboard

## Spotlight: impact of cost-of-living support



## Trends through the service

- **Fuel debts:** more than double the number of clients for fuel debt advice than before the pandemic. For energy, the average debt rose from **£1114 to £1419**.
- **Council tax debt:** still biggest debt overall last year. Remained high- increase in advice for people who are disabled/ LTHC
- **Rent arrears:** increasing numbers, particularly amongst social renters
- **Water and sewerage:** higher than average numbers seeking help last year - highest since 2016.