



Citizens Advice Cymru manifesto: National Assembly election 2016

Providing a strong voice for people in
Wales



Citizens Advice Cymru

We help people solve their problems and move forward with their lives. We give advice, information and support on a range of everyday issues to anyone who needs it, from debt, money and welfare benefits to housing, employment and relationships. During 2014-2015 the Citizens Advice service in Wales helped more than **106,000 people** with nearly **384,000 problems**¹.

We provide support to people from 375 community locations across Wales, as well as offering services over the phone and online. This means we understand the issues affecting people all over the country. We also represent energy and postal consumers, as well as consumers more widely through our statutory responsibilities².

Tackling poverty in our communities

We know from the people who come to us for advice and support, times are still tough. Despite signs of an economic recovery, this isn't something that many people in Wales are experiencing. Given the issues that we see on a daily basis, we believe tackling poverty needs to be at the heart of the next Welsh Government's agenda in order to do all it can to support people to thrive in difficult times.

Over the past year we have seen an increase in people coming to local Citizens Advice unable to afford essential household bills including council tax and rent. **Two-thirds** of the people that seek help from us in Wales are **living below the poverty line**, whilst around two-fifths (**41 per cent**) describe themselves as living with a **disability or long term health condition**. They have already been affected by welfare reform and will be impacted further as universal credit and other changes to the benefits system are rolled out.

We believe in this context, to help us build more resilient and financially capable communities it is vital that the next Welsh Government do all they can to help people adapt to changes in the welfare system, cope better financially and support them to fulfil their potential, no matter what their circumstances. Citizens Advice Cymru wants to support the next Welsh Government to achieve this. In 2014-2015 **every £1 invested** in the Citizens Advice service resulted in **£10.94 in benefits to individuals**, via income gained through benefits they are entitled to, debts written off and consumer problems resolved. This additional benefit is often spent in shops and businesses in the community, supporting local economies.

¹ A 14% increase compared to 2013-2014. People who seek help through our service generally have more than one problem. Last year the average was 3.6 problems per client.

² As a result of the UK Government's changes to the consumer landscape.

We call for the next Welsh Government to commit to:

- a national programme of income maximisation across Wales to ensure people are supported to access any financial support that they are entitled to. This should link to provision of holistic advice and support including debt and benefits advice
- continue to extend free school meals to all parents on Universal Credit³
- continue to extend other Welsh Government passported benefits to those in receipt of Universal Credit as the programme rolls out to ensure that work is affordable and accessible for the working poor
- protect free school breakfasts and ensure that all children can benefit from these
- commit to continuing the Discretionary Assistance Fund (DAF) for the length of the next Assembly term, retaining this as a national programme
- set a new fuel poverty target, to improve the number of low income homes to a minimum standard of EPC C every year and backed up by the data we need to drive an ambitious new strategy for Wales⁴
- invest in a well-resourced, well targeted energy efficiency programme for fuel poor households in Wales, including an emergency heating crisis fund⁵.

A safe and secure place to live

We believe that enforcing the Housing Act and Renting Homes Bill will be key to providing better protection for tenants, including improving security of tenure and driving up conditions for the increasing numbers of people living in the private rented sector in Wales. We believe this will require close monitoring and anticipate that further action will be necessary to support local authorities to drive up standards in individual properties through enforcement, after the initial registration period.

We call for the next Welsh Government to:

- commit to a Welsh Housing stock survey to provide a better understanding of the state of housing in Wales and inform priorities for action
- introduce a loan scheme to support landlords to make improvements in their housing stock

³ Citizens Advice have called for the UK Government to extend free schools meals to children of families on Universal Credit in England, with any consequential from this being passed to the Welsh Government. If this is the case we would call on the Welsh Government to use the consequential for this purpose. In the interim we believe the next Welsh Government should fund the extension of the free school meal programme in Wales to those on Universal Credit.

⁴ See the Fuel Poverty Coalition Manifesto for further detail on this ask. Citizens Advice, as the statutory energy consumer representative in Wales jointly leads the Coalition

⁵ *ibid*

- support the development of alternative dispute resolution channels for resolving issues between landlords and letting agents, and tenants, and consider extending the role of the Residential Property Tribunal in this area
 - retain a full council tax support scheme in Wales. We believe this should be a national scheme to ensure consistency and equity across Wales, with no groups being given preferential protection
 - future-proof new home building projects by ensuring they meet the highest possible energy efficiency standards, and requiring developers to install new green technologies - such as small scale renewable generation, district heating, and energy storage - where it would benefit residents to do so
 - require proposals for new home building projects in Wales to assess the feasibility of connection to the mains gas network as a matter of course, considering whether it is cost effective and safe to do so.
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Supporting and sustaining people in employment

In the longer term the only way to sustainably tackle poverty amongst those of working age is to tackle the prevalence of insecure, low paid work, to provide people with the right support to help them into work, and to stay in work, including appropriate, affordable childcare.

We call for the next Welsh Government to:

- protect Jobs Growth Wales, extending the period this can support individuals for to 9 months, enabling more placements to take place within the voluntary sector and equalise pay rates for younger participants
- incentivise employers across all sectors of the economy to go further than the UK Government's proposed National Living Wage and adopt the Joseph Rowntree Foundation's Minimum Income Standard, as well as offer a minimum contract of 15 hours per week to help tackle the zero hours culture. This should include under 25's. Do this using all levers and sources of influence available, including procurement, offering additional support such as through reduced business rates and providing business advice
- make sure work always pays for parents, ensuring that they can benefit from at least 15 hours per week flexible, quality childcare support from aged 3 years, no matter what provision their child is in
- undertake a comprehensive review of childcare provision in Wales to consider what is required to support working parents, including the availability and affordability of wrap around care.

Strong, empowered and resilient communities. Providing support for people in times of difficulty

We believe that free impartial advice is crucial and highly valuable to individuals, government and society as a whole. We **help solve 2 in 3** of the **problems that people present to us**, be they issues at work, with the welfare system, paying back debts or housing problems. We see the importance of being able to provide a holistic advice offer to people, being able to unravel the issues that they face and provide the advice and support they need. Through the advice we give, we turn lives around and prevent problems escalating further.

Our research⁶ shows our advice improves lives, with 4 in every 5 clients reporting that our help led to additional benefits; worries are diminished and people's confidence can return. **78% of our clients said that they would not have been able to resolve their problem without us**⁷. But we can only do so if we receive sufficient funding.

We call on the next Welsh Government to:

- develop a national advice strategy ensuring that people can access advice where, when and how they need it in a way that best meets their needs
Provision of advice should follow the client journey, offering people clear and accessible routes to information, generalist and specialist advice across all topics including offering preventative services such as financial capability and money advice
- invest in the Citizens Advice service to deliver a bilingual, interactive, tailored advice service by telephone, online and face to face
- ensure that a national quality framework for advice services in Wales is adopted by the advice services sector (including organisations undertaking financial capability) and effective monitoring of this framework takes place
- enable provision of specialist advice based on priorities emerging from gap analysis undertaken by the National Advice Network.

In respect of our wider consumer role:

We call on the next Welsh Government to:

- support the retention and diversification of Post Office services in local communities, taking account of the changing nature of the network resulting from the Network Transformation Programme. This includes giving specific consideration to the issue of free access to cash withdrawals

⁶ Citizens Advice (2015) The value of the Citizens Advice service: our impact in 2014/2015, page ii

⁷ibid, page 8

- amend the Welsh Language Measure (Wales) 2011, so that banks are included in Schedule 8 and the definition of gas and electricity suppliers is changed to ensure that the Standards will apply to all of their business functions. Review the support and encouragement the Welsh Language Commissioner can provide and the sanctions that can be imposed, to offer appropriate incentive to organisations and companies subject to the Measure
- ensure the citizens voice is central to the design and delivery of public services and that people are supported to engage and have their voices heard as key changes to delivery, such as local government reorganisation progress
- recognise the role that advice providers such as ourselves can play in informing public service improvement that lies outside of formal complaints processes and ensure feedback from citizens is proactively sought.

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