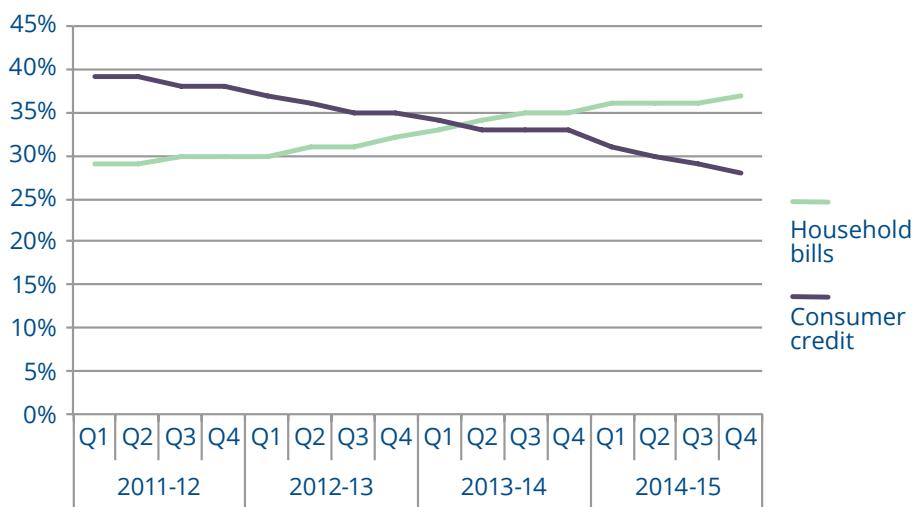


In 2014/15 over 2.5 million people came to Citizens Advice for help on issues ranging from debt to employment, accessing health services to problems with energy companies. As the new Government establishes its priorities, Citizens Advice presents some of the key issues affecting the lives of people who turn to us for advice.

Debt



 **21%**
rise in
council tax
arrears
issues

 **11%**
drop in
credit, store
and charge
card issues

The type of debt problems people are coming to us with is changing, with proportionally more household bill debt issues and fewer consumer credit problems. This reflects constraints on consumer credit and incomes not keeping pace with rising household bills.

Welfare

Over the last three years, benefit-related problems have overtaken debt issues as the largest category of issues we deal with.

22% of clients who came to us for advice with their ESA claim also had problems with debt.

Employment

841,000 people looked up 'basic rights at work' on the Citizens Advice self-help website.

210,000 people turned to a local Citizens Advice for help with an employment issue.

Since 2011 Citizens Advice has seen:


36%
drop in
combined
overall cases
involving
jobseeker's
allowance,
dismissal and
redundancy


50%
increase
in the
proportion
of in-work
clients who
are self-
employed

As universal credit rolls out, Citizens Advice is well placed to help Government support claiming the new benefit.

Top issues people in universal credit rollout areas are turning to Citizens Advice for help with:



1. Delays to awards

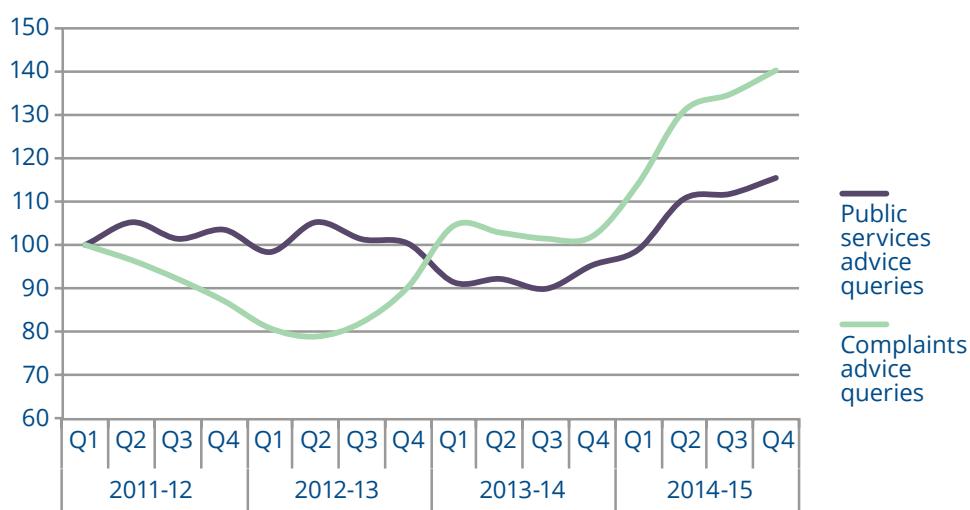


2. Access to budgeting advances



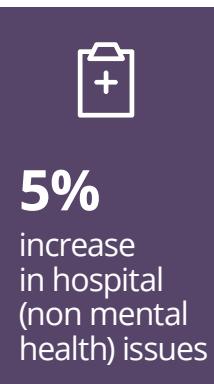
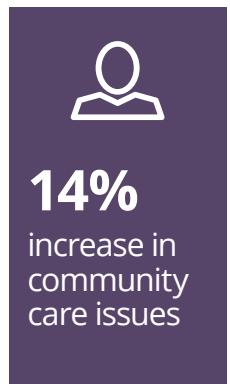
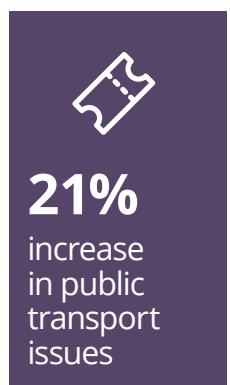
3. Difficulties evidencing claim

Public services



People come to Citizens Advice seeking support around a wide range public services with a growing number of people wanting help with a complaint. Queries about public services include health (hospitals, general medical practice and dentists), education (schools), housing (local authority housing and homelessness services), social services (local authority) and tax.

In the last year:

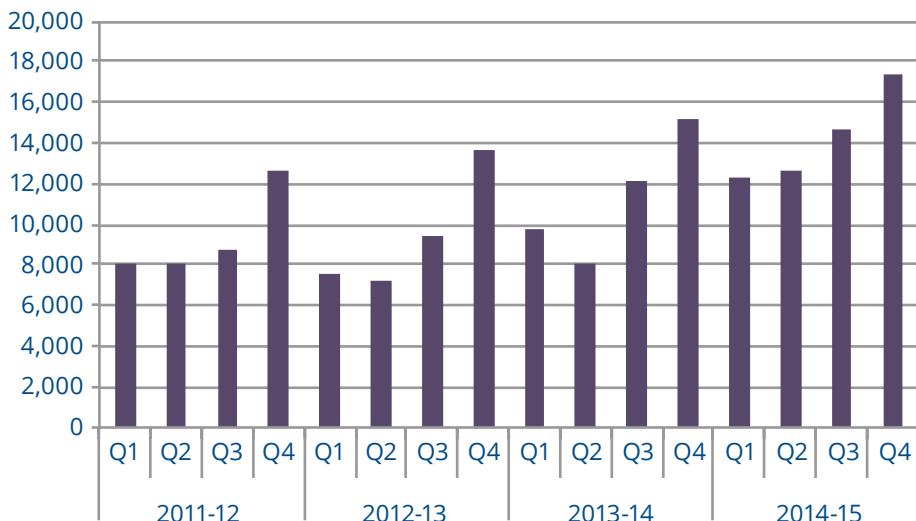


Consumer/household bills



Hits on the energy switching page of our advice website have increased from 4,000 to over 170,000 over the last four years.

The number fuel issues (gas, electricity, oil and coal) is going up.



"As the economy continues to recover Citizens Advice is seeing a shift in some of the types of issues 2.5 million people turned to us for help with last year. Queries around unemployment are decreasing, mirroring the fall in national figures, and the number of people seeking help for debts like credit cards, mortgage arrears and personal loans is also down.

But we know that despite this many people still have day to day worries about their finances and an increasing number of people are seeking our help about accessing public services. The Citizens Advice service is helping people help themselves, with our free, confidential and impartial advice helping 2 in 3 people solve their problems."

Gillian Guy
Chief Executive of
Citizens Advice