

The Cost of Living Crisis

The impact of the cost of
living crisis in Cardiff and
Vale of Glamorgan

June 2022

Contents

Executive summary

Recommendations

Introduction

CACV Advice Needs Analysis

Income Profile

Housing

Utilities

Food Poverty

Case Studies

Conclusion

Executive Summary

The cost of living crisis has already had an impact on households in Wales who are experiencing the cost implications of rising inflation as well as significant increases to their energy bills.

Citizens Advice Cardiff and Vale provide advice services on a range of issues. We also use the data we collect to better understand the challenges faced by the wider community and advocate on behalf of our clients. Over the last 14 months we have started to see an increase in clients accessing our services on issues relating to the cost of living crisis and therefore, have been able to use this data, case studies and our knowledge of the two local authority areas to create this report with a view to better understanding the triggers and offer recommendations.

The key findings of this report are:

- Households in Cardiff and Vale of Glamorgan face some of the highest average rent costs in Wales, with a significant proportion of properties owned by private landlords (55% in Cardiff and 52% Vale of Glamorgan). Those that are on a lower income and therefore eligible for support with their housing costs could face a shortfall either as a social housing tenant due to under occupying their property, or as a private tenant because Local Housing Allowance rates are not in line with average rent.
- It is estimated that 45% of households in Wales will be classed as fuel poor due to the recent increase in the energy crisis. Any household that is on a standard tariff and prepayment meter, where the annual income is £20,170 or less, will likely be pushed into fuel poverty.
- There is some financial support available to eligible households but there may be groups of people that are unable to access this, for example, households that do not fall within council tax bands A-D. It is important that the most vulnerable within this group are identified and offered the advice and support required. The majority of clients that we have supported on related issues have reported that they have a disability or long-term health condition.
- There is an increasing reliance on Foodbanks, which further demonstrates the inability for households in Cardiff and Vale of Glamorgan to afford basic essentials.

Recommendations

Housing

- The 2022/2023 Local Housing Allowance rates for Cardiff and Vale of Glamorgan are not in line with the 2019 average rent costs for their respective areas. At best, the amount available will cover 88% of average rent. At worst, it will cover 75%. The difference between the two must be met by the individual who has the option of claiming Discretionary Housing Payment as a short-term solution. Our recommendation is that these rates are reflective of the average rent costs in 2022.

Utilities

- Recently there has been a number of financial support schemes announced that will automatically be applied to eligible households in Wales. Local Authorities and Welsh Government should work closely with advice providers such as CACV to help low income households who are not eligible for support identify other ways to maximise their income.

Food Poverty

- The increasing cost of food alongside other rising costs is pushing more people towards Foodbanks. The £20 a week uplift to Universal Credit was lost at a time when low income households could not afford a reduction in benefits. The £20 a week uplift should be reinstated to ease the financial pressures caused by the cost of living crisis.

Introduction

In 2020, the world came to a standstill following the outbreak of Covid-19. Two years later, as the UK navigates its way out of the pandemic, we are starting to see the economic repercussions of this and a number of other crucial events including the UK withdrawing from the EU and the war in Ukraine.

With the latest reports suggesting that the energy price cap will rise again in October by approximately £800, following the increase in April, and the annual inflation rate reaching the highest point in the last 30 years, households across the UK will face significant financial pressures.

According to 2021 Welsh Government figures, 23% of the nation lives in relative income poverty.¹ In 2019/2020 16% of non-pensioner adults were classed as materially deprived and therefore unable to afford certain things like heating their home.²

The purpose of this report was to review the impact of the cost of living crisis so far on residents of Cardiff & Vale of Glamorgan with a view to understanding:

- What are the main factors contributing to the cost of living crisis?
- Which groups are most affected?
- What action can we take as an organisation to ease the impact of the cost of living?

¹Implementing the Socio-economic Duty: A review of evidence on socio-economic disadvantage and inequalities of outcome (2021), Welsh Government

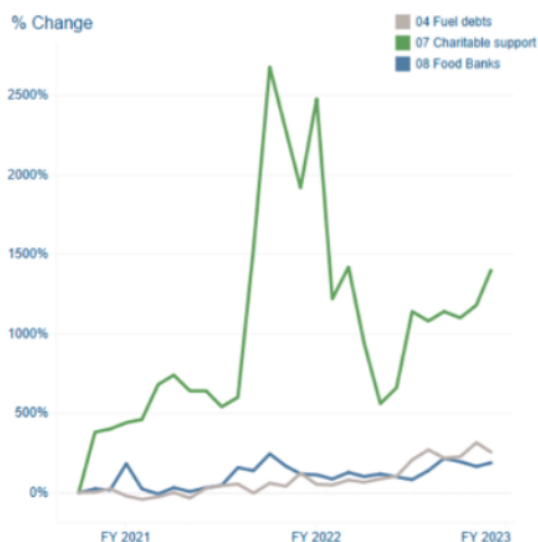
<https://gov.wales/evidence-review-socio-economic-disadvantage-and-inequalities-outcome>

² Implementing the Socio-economic Duty: A review of evidence on socio-economic disadvantage and inequalities of outcome (2021), Welsh Government

<https://gov.wales/evidence-review-socio-economic-disadvantage-and-inequalities-outcome>

CACV Advice Needs Analysis

Advice needs have changed since the start of the pandemic



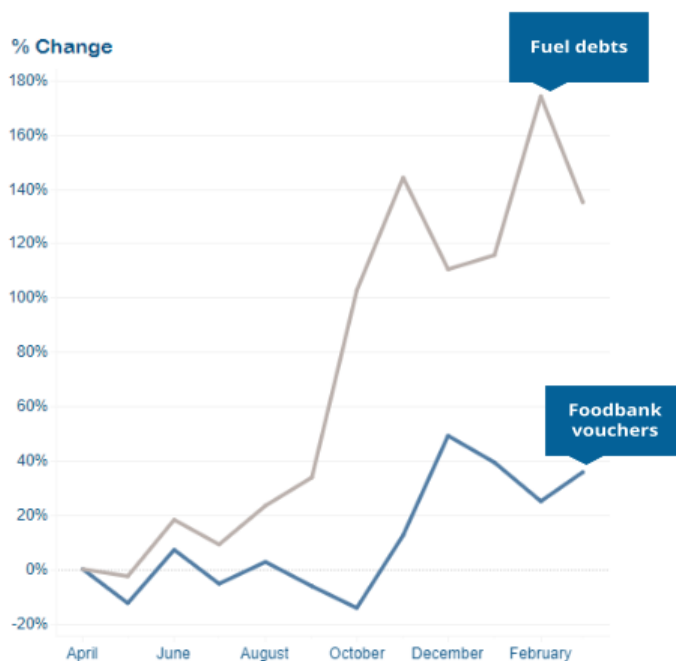
In the last two years we have seen significant changes in advice needs, with more of our clients accessing our service for crisis support.

Compared against March 2020, the number of enquiries relating to charitable support was 940% higher in March 2022, fuel debt enquiries had increased by 293% and enquiries relating to food bank vouchers had increased by 167%.

Issues recorded by CACV

During 2021/2022 there has continued to be an upward trend in the number of fuel debt and foodbank issues that we have dealt with. When we compare the start of 2022 against the start of April 2021, there were nearly 180% more clients looking for support with fuel debts and 40% more trying to get access to emergency food parcels.

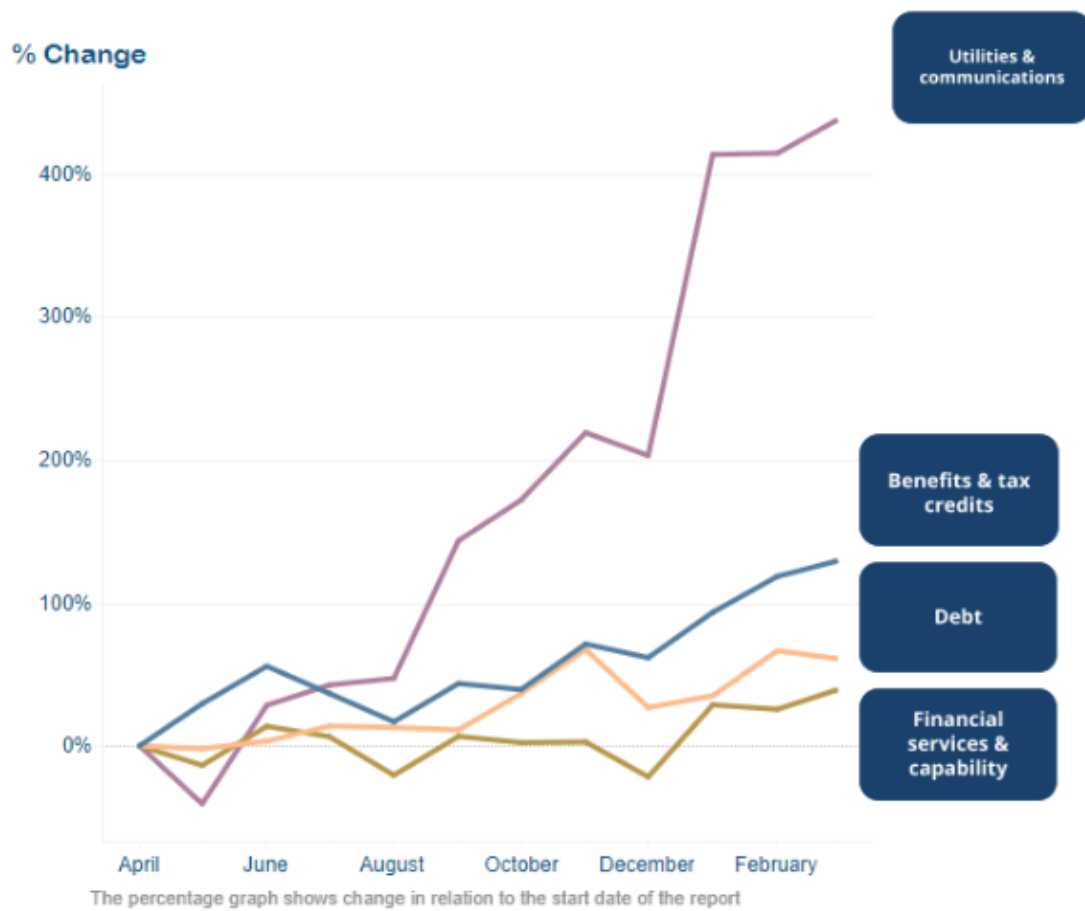
Increasingly we are having conversations with clients who are concerned about how they will afford their bills in the coming months, as the cost of living crisis starts to take effect.



Issues recorded by CACV (April 2021- March 2022)

There has been a rising demand for specific advice

In the last financial year there was a noticeable rise in the number of issues recorded by CACV relating to debts, bills and income maximisation.



Issues recorded by CACV April 2021 to March 2022

Top issues recorded were similar across both local authorities

Reviewing the constituency data between January and March 2022 for both local authority areas, the top enquiry areas that we dealt with centred around increased financial pressures and the need to maximise income. We found that there was very little variance between the different constituencies.

Cardiff Central

Top Issues

Benefits & tax credits	731
Debt	682
Benefits Universal Credit	313
Housing	299
Utilities & communications	153

Cardiff North

Top Issues

Benefits & tax credits	586
Debt	494
Benefits Universal Credit	282
Financial services & capability	148
Housing	143

Cardiff West

Top Issues

Debt	963
Benefits & tax credits	905
Benefits Universal Credit	378
Housing	243
Utilities & communications	230

Cardiff South and Penarth

Top Issues

Benefits & tax credits	1,209
Debt	1,023
Benefits Universal Credit	722
Utilities & communications	285
Housing	276

Vale of Glamorgan

Top Issues

Benefits & tax credits	1,372
Debt	918
Benefits Universal Credit	555
Financial services & capability	255
Housing	250

This data has been extracted from our case reporting system and highlights the top advice enquiry areas for those living in Cardiff and Vale of Glamorgan that have sought advice from our service. It is not representative of the challenges faced by the whole of the population but gives a good insight into the advice needs of those areas. It is evident that during this period, our service users were seeking advice on financial matters, housing and utilities.

Income Profile

On 23rd March 2022 the Chancellor of the Exchequer delivered his Spring Statement to Parliament, outlining Government support for the cost of living crisis. This included raising national insurance thresholds, reducing the Universal Credit taper rate from 63% to 55% and increasing work allowances by £500 per annum. The decision was taken by the UK Government not to bring benefit payments in line with the true cost of living and as a result it is expected that the poorest quarter of households will see their real incomes drop by 6 per cent.³

In October 2021, the UK Government decided not to continue the £20 a week uplift to Universal Credit, which was introduced during the pandemic. The removal of the additional weekly income was at a time when energy prices had started to increase significantly and there was a growing concern that the energy price cap would also see an increase in April. In spite of the measures introduced, real wages are expected to drop by 3.6% throughout 2022.⁴ The Joseph Rowntree Foundation estimates that some of the hardest hit will be single-parent families with a drop in their annual income of £1,040 and that 500,000 more people are due to be pulled into poverty, which includes 200,000 children.⁵ They also expect that Wales will be one of the worst hit areas.⁶

According to data collated by Stats Wales, in 2021 the estimated average gross weekly earnings was £586.90 and £516.90 in Cardiff and Vale of Glamorgan respectively.⁷ When considering this against findings from the Office of National Statistics that average weekly household spending in the UK in 2020 was £587.90 (not adjusted for inflation), it is understandable that many will fall into financial hardship trying to maintain their outgoings.⁸

³ Inflation Nation: Putting Spring Statement 2022 in context (2022), Resolution Foundation, <https://www.resolutionfoundation.org/app/uploads/2022/03/Inflation-nation.pdf>

⁴ Inflation Nation: Putting Spring Statement 2022 in context (2022), Resolution Foundation, <https://www.resolutionfoundation.org/app/uploads/2022/03/Inflation-nation.pdf>

⁵ UK heading for the biggest overnight cut to the basic rate of social security since World War II (2021), Joseph Rowntree Foundation, <https://www.jrf.org.uk/press/uk-heading-biggest-overnight-cut-basic-rate-social-security-world-war-ii>

⁶ UK heading for the biggest overnight cut to the basic rate of social security since World War II (2021), Joseph Rowntree Foundation, <https://www.jrf.org.uk/press/uk-heading-biggest-overnight-cut-basic-rate-social-security-world-war-ii>

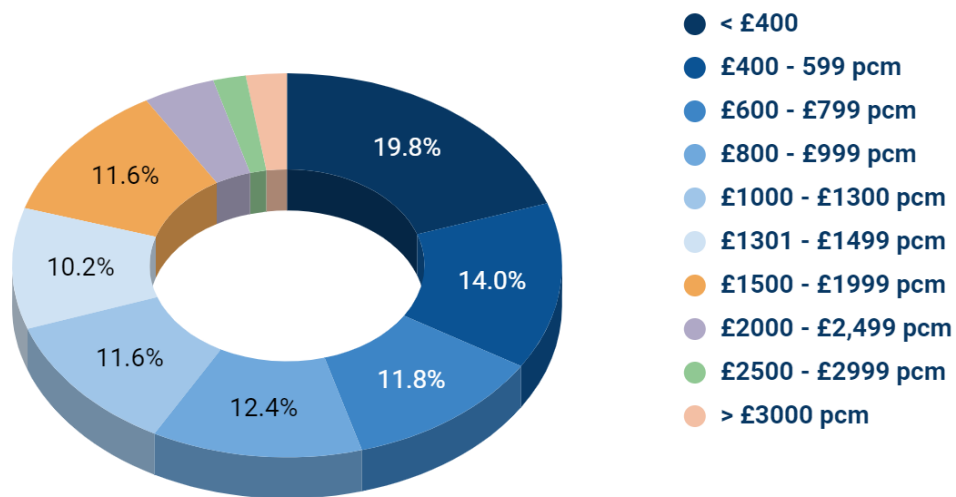
⁷ Average (median) gross weekly earnings by Welsh local areas and year (2021), Stats Wales <https://statswales.gov.wales/Catalogue/Business-Economy-and-Labour-Market/People-and-Work/Earnings/medianweeklyearnings-by-welshlocalareas-year>

⁸ Family spending in the UK: April 2019 to March 2020, Office for National Statistics <https://www.ons.gov.uk/peoplepopulationandcommunity/personalandhouseholdfinances/expenditure/bulletins/familyspendingintheuk/april2019tomarch2020>

Whilst averages will help us to understand the impact of the cost of living crisis on the wider population of Cardiff and the Vale of Glamorgan, we must remember that they will not offer a true picture of the financial hardship faced by those with low income. At the time of writing this report, Real Living Wage (RLW) is set at £9.90 per hour and National Living Wage at £9.50 per hour, giving a full-time employee a gross annual salary of £19,047.60 (RLW)/ £18,278 (NLW) (or an estimated monthly take home pay of £1,378.11 RLW/ £1,335.31 (NLW)).⁹

In 2021/2022 CACV recorded the following in terms of income profile for those that reside in Cardiff or Vale of Glamorgan and used our service:

Percentage of clients by income profile



Nearly 20% of the clients that used our service reported having a household income of £400 a month or less and 58% reported a monthly income of less than £1,000. We will revisit these figures when considering the factors that are contributing to the cost of living crisis. ONS statistics show that 11% of weekly expenditure of households in Wales was on food and non-alcoholic drinks and 13% on housing, fuel and power¹⁰. These figures are from the financial year ending 2020 and therefore, do not factor in recent price increases. On this basis we will now consider the areas with the highest expenditure.

⁹ Figures correct as of June 2022, Living Wage Foundation

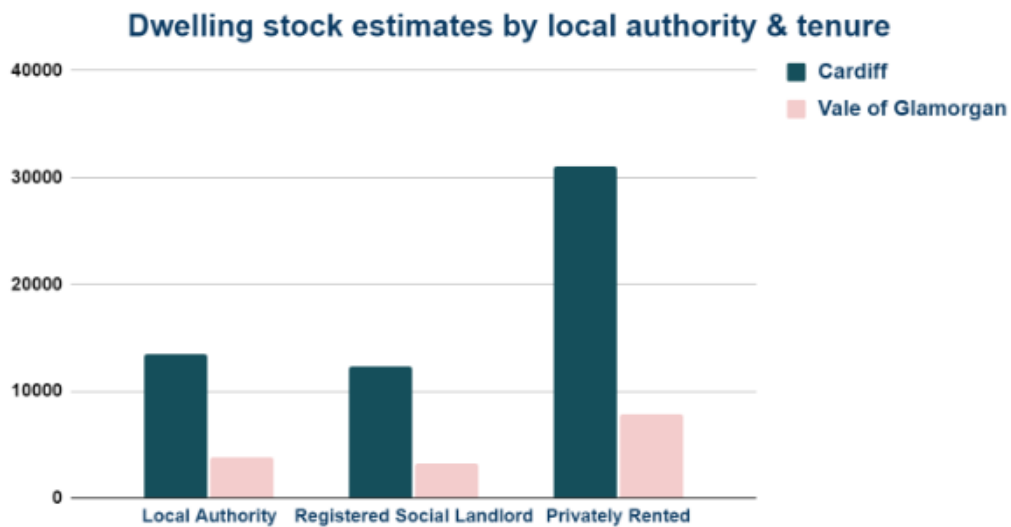
<https://www.livingwage.org.uk/what-real-living-wage>

¹⁰ Family Spending Workbook (FYE 2020) Office for National Statistics

<https://www.ons.gov.uk/peoplepopulationandcommunity/personalandhouseholdfinances/expenditure/datasets/familyspendingworkbook3expenditurebyregion>

Housing

A lack of affordable housing is one of the biggest challenges faced by many households in Wales. A significant proportion of housing stock in both Cardiff and Vale of Glamorgan is owned by private landlords (55% in Cardiff and 52% Vale of Glamorgan).

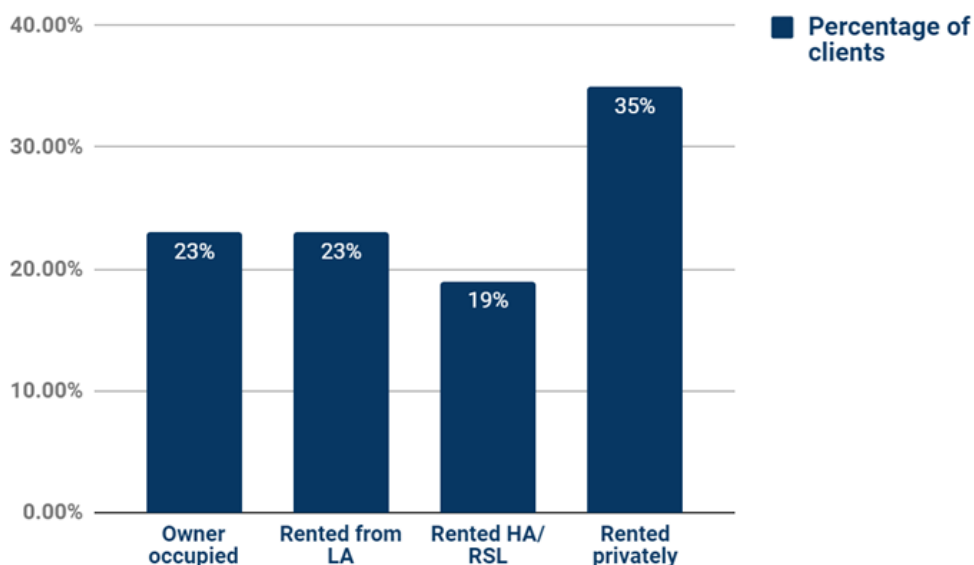


Statistics taken from StatsWales (Dwelling stock estimates by local authority and tenure 2020)

<https://statswales.gov.wales/Catalogue/Housing/Dwelling-Stock-Estimates/dwellingstockestimates-by-localauthority-tenure>

In 2021/2022, 35% of the people that used our service rent from a private landlord.

Housing tenure: CACV clients 2021/2022



In 2019 the average monthly rent in Wales for a 1 bedroom property was £468.20, compared to the Vale of Glamorgan which was 4% higher at £488.53 and Cardiff which was 28% higher at £598.35.¹¹

When comparing this against the gross weekly earnings reported for those two regions on the previous pages, we can assume that the average single person household could be spending 22% (Vale of Glamorgan) or 23% (Cardiff) of their gross monthly earnings on rent (estimated to be around 30% when using net figures). As the latest statistics for average rent are from 2019, it is likely that this percentage is actually higher. This means there is limited flexibility in a monthly budget, when accounting for any other financial commitments such as utilities, council tax, child maintenance and any finance/ credit agreements.

Using the figures from Living Wage Foundation and our case recording system we can assume:

- A single person household earning a Real Living Wage could be spending 43% of their net monthly income on rent.
- A single person household earning National Living Wage could be spending 45% of their net monthly income on rent.

Those that are eligible and on a low income can apply for support with housing costs, the rate of which is determined by the type of rent and the number of bedrooms for which they can claim.¹² Any shortfall between entitlement and rent must be covered by the individual. This includes where they are living in a property category that exceeds their entitlement e.g. a single person under the age of 35 is entitled to the 1 bedroom shared accommodation rate of Local Housing Allowance (private rental) but is living in a 1 bedroom flat.

Local Housing Allowance (LHA) rates for 2022/2023 (private rental)

Cardiff - 1 bedroom property (age 35 or over)

£120.82 per week or a monthly average of £523.55

Vale of Glamorgan - 1 bedroom property (age 35 or over)

£100.00 per week or a monthly average of £433.33

¹¹ Private sector rents by local authority, 1 January to 31 December 2019, Stats Wales
<https://statswales.gov.wales/Download/File?fileId=408>

¹² If a person is under the age of 35, they are entitled to the 1 bedroom shared accommodation rate of Local Housing Allowance. If they are 35 or over they can claim for the number of bedrooms they are entitled to dependent upon their household composition.

Local Housing Allowance rates apply to private rented accommodation, whereas those living in social housing and are eligible to claim support with housing costs are subject to the bedroom tax.¹³

What is evident when comparing LHA rates against average rent is that even where an individual is claiming the full amount¹⁴ of LHA for the category of property for which they are entitled e.g. a single person aged 35 or over claiming for 1 bedroom accommodation, they could still be facing a shortfall (£74.80 per month in Cardiff and £34.87 in Vale of Glamorgan)¹⁵. Considering this against the figures recorded by CACV, that nearly 20% of our clients from Cardiff or Vale of Glamorgan had a monthly income of £400 or less, 20% of this could potentially be spent covering the difference between their entitlement and their rent.

There is an option of claiming Discretionary Housing Payment to cover the shortfall in rent but this is not a long-term solution and is paid at the discretion of the local authority.

Recommendations

- A review of Local Housing Allowance rates in Wales to bring them in line with 2022 average rental costs in the local authority area.

¹³ If an individual is considered to be under-occupying a property and therefore deemed to have more bedrooms than required, they are subject to a cut in benefit, the rate of which is determined by how many additional bedrooms they have - 14% if under-occupying by one bedroom, 25% if under-occupying by 2 bedrooms.

¹⁴ An individual may be entitled to a tapered amount where their income exceeds the minimum threshold.

¹⁵ Rent costs are from 2019 so potentially this could be higher in 2022.

Utilities

In April 2022, the Minister for Social Justice, Jane Hutt announced that 14% of households in Wales were living in fuel poverty in October 2021 and that it was estimated that up to 45% of all households could be in fuel poverty following the price cap increase in April 2022.¹⁶ In response to this, Jane Hutt made a further announcement on 10th June to launch the fuel voucher scheme, which is aimed at providing crisis help to households paying in advance for their fuel.¹⁷

Households on dual fuel default tariffs paying by direct debit will see their annual bill rise from £1,277 to £1,971. Those on prepayment meters will see an increase from £1,309 to £2,017.¹⁸

This means that those on a default tariff, earning minimum or real living wage could be paying as much as 11% of their gross annual income on energy. In the UK, the accepted definition of fuel poverty is where a household is paying 10% of their income towards energy bills. By that definition, any household on a default tariff paying by prepayment meter, where the total annual income is £20,170 or less, will be classed as fuel poor.

We have analysed the data from our case recording system to get a better understanding of who has been affected by rising energy costs. This data specifically relates to clients living in Cardiff or Vale of Glamorgan who accessed our service during 2021/2022.

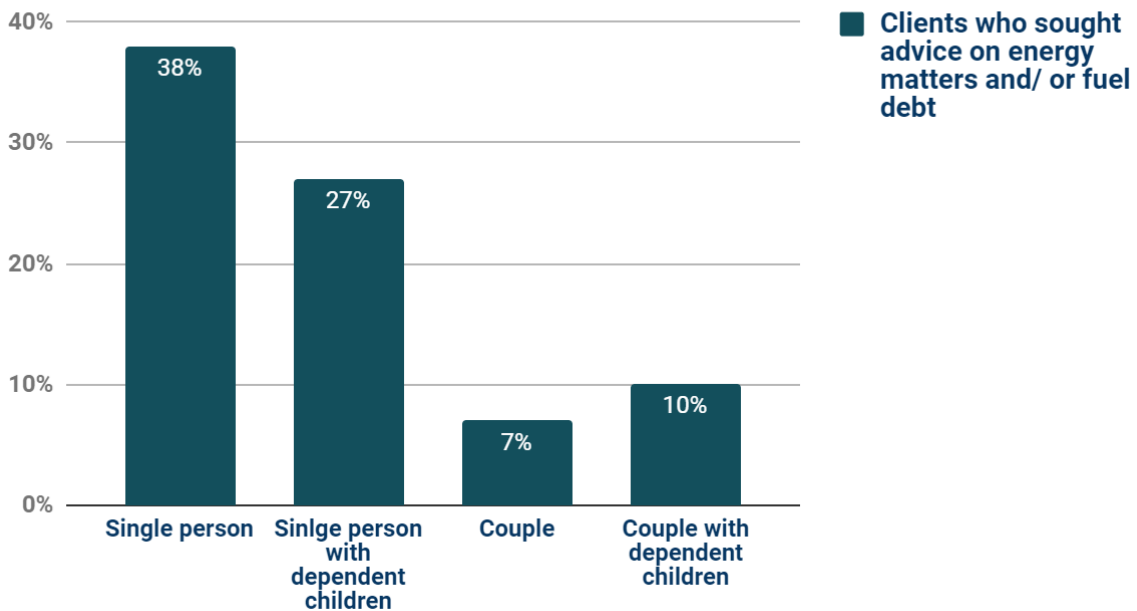
We found that a significant percentage of clients that sought advice on energy matters and/ or fuel debts were reported as either being a single person household or a single person with dependent children. 37% of our clients had dependent children.

¹⁶ Written statement: Fuel Poverty (April 2022), Jane Hutt, Minister for Social Justice [https://gov.wales/written-statement-fuel-poverty#:~:text=Up%20to%2045%25%20\(614%2C000\),of%20falling%20into%20fuel%20poverty](https://gov.wales/written-statement-fuel-poverty#:~:text=Up%20to%2045%25%20(614%2C000),of%20falling%20into%20fuel%20poverty).

¹⁷ Written Statement: Welsh Government Fuel Voucher Scheme (June 2022) Jane Hutt, Minister for Social Justice <https://gov.wales/written-statement-welsh-government-fuel-voucher-scheme>

¹⁸ "Price cap to increase by £693 from April" (February 2022), Press release from Ofgem <https://www.ofgem.gov.uk/publications/price-cap-increase-ps693-april>

Breakdown of household type

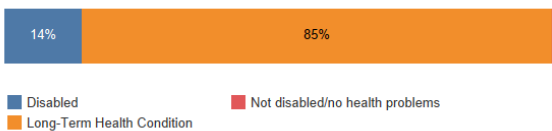


85% of those seeking advice on fuel debt had a long-term health condition, with 42% reporting multiple impairments. This suggests that the group most affected are those that may have a health condition that will be exacerbated by an inability to heat their homes appropriately. The majority of clients seen were aged between 25 and 44 and 67% were female.

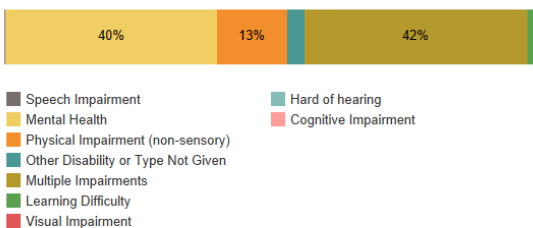
Gender



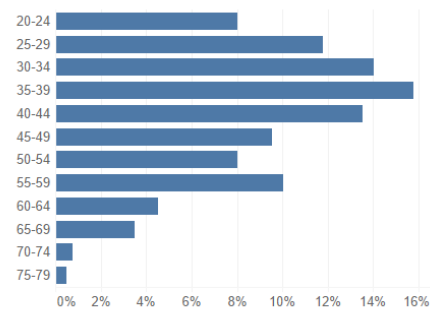
Disabled / Long term health condition



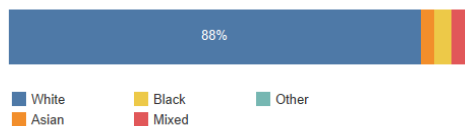
Type of disability (% of disabled clients)



Age



Ethnicity



In May, the UK Government announced that their Energy Bills Support Scheme would be doubled to a one-off £400 non-recoverable payment for households in England, Scotland and Wales. This will be available alongside other financial support such as the £150 cost of living payment and the discretionary fund which will be administered by local authorities. Most of the additional financial support will be automatically applied, which means that households will not need to check their eligibility or apply. This goes some way to ease the financial pressures experienced by households in Cardiff and Vale of Glamorgan but there will be a significant number that will not be eligible for the additional support because, for example, their property falls outside of council tax bands A-D (41% of properties in Cardiff and 45% in Vale of Glamorgan fall within council tax bands E-I)¹⁹.

Recommendations

- Public bodies to work closely with advice providers to help those that are not entitled to the above financial support better understand what other help is available.

¹⁹ Proportion of council tax dwellings, by band and year (2022) Stats Wales
<https://statswales.gov.wales/Catalogue/Local-Government/Finance/Council-Tax/Dwellings/proportionofcounciltaxdwellings-by-band-year>

Food Poverty

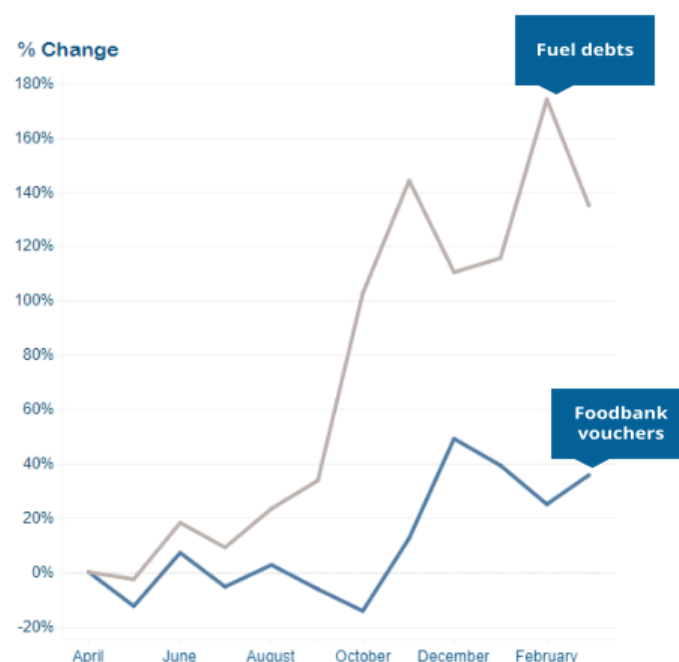
Trussell Trust reports an acceleration of need for emergency food parcels at food banks since October 2021 and a 22% increase in parcels distributed between January and February 2022 compared to the same period in 2020.²⁰

In 2021/2022 the total number of emergency parcels distributed in Cardiff and Vale of Glamorgan reached 12,727 and 4,408 respectively²¹.

We reviewed the data captured on our case recording system between April 2021 and March 2022. When comparing the latter against the former, there had been a nearly 40% increase in the number of enquiries we handled relating to food bank vouchers. This reached a peak between November and December 2021 when enquiries were 50% higher than April 2021.

Trussell Trust published their State of Hunger report in May 2021. When considering reasons of why people needed Foodbanks in 2020, two of their key findings were:

- 28% of private rented households had a shortfall between their housing benefit and their rent
- 17% of households in social housing were subject to the bedroom tax²²



Issues recorded by CACV (April 2021- March 2022)

²⁰ End of Year Stats 2022 Data Briefing (2022) Trussell Trust <https://www.trusselltrust.org/wp-content/uploads/sites/2/2022/04/EOY-Stats-2022-Data-Briefing.pdf>

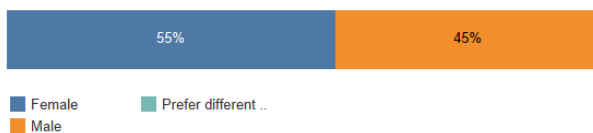
²¹ End of Year Stats - The Trussell Trust (2022), Trussell Trust <https://www.trusselltrust.org/news-and-blog/latest-stats/end-year-stats/>

²² State of Hunger - Building the evidence on poverty, destitution and food insecurity in the UK (May 2021) Trussell Trust <https://www.trusselltrust.org/wp-content/uploads/sites/2/2021/05/State-of-Hunger-2021-Report-Final.pdf>

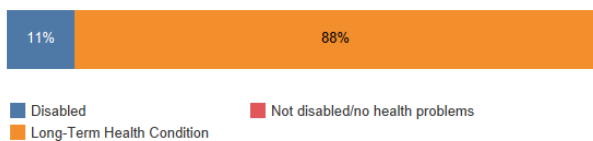
This supports our findings as outlined on previous pages in this report that residents in Cardiff and Vale of Glamorgan are at risk of a significant shortfall in their benefits compared to their rent. Identified by Trussell Trust as one of the key drivers for Foodbank usage in 2020, it can be expected that the additional financial pressures, including the increasing cost of food, will push those households who have been managing the shortfall into destitution and towards Foodbanks.

Of those clients that accessed our service between 2021 and 2022 for advice on food poverty, 99% reported that they had a disability or long-term health condition. We also found that the greatest take-up of this advice was from clients aged between 25 and 49.

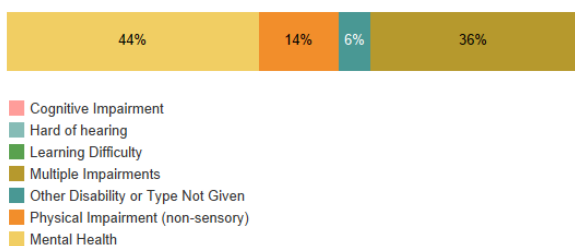
Gender



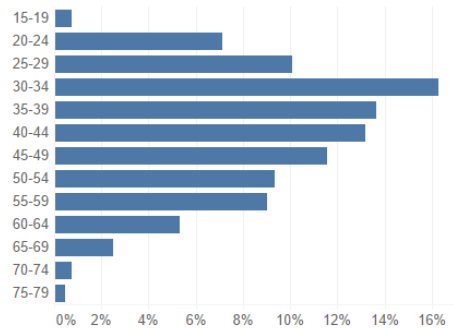
Disabled / Long term health condition



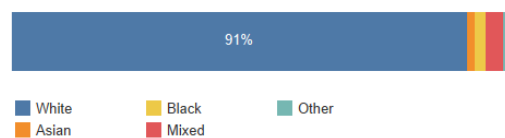
Type of disability (% of disabled clients)



Age



Ethnicity



Recommendations

- Reinstate the £20 a week uplift of Universal Credit to ease the pressure of increasing costs in food, amongst other outgoings.

Case Studies

Sioned's Story

Sioned sought advice from us because she was facing extreme financial hardship.

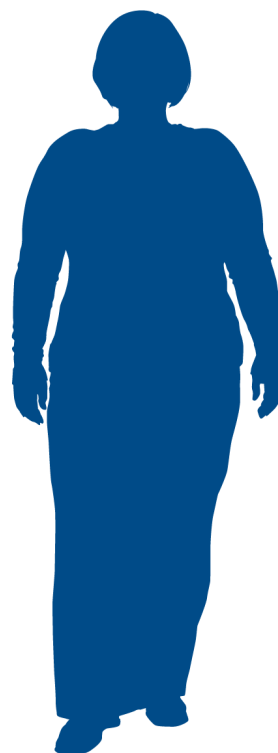
Unable to work due to sickness, she was only receiving Statutory Sick Pay and a top-up of Universal Credit. The significant loss of income in recent months had resulted in her falling into arrears with a number of household bills, including her rent, Council Tax, energy and water bills.

In addition, she had received communications from debt collectors threatening to take enforcement action, as well as an eviction notice from her landlord, all of this having a detrimental effect on her mental health and well being.

Knowing that things were only going to get worse with the cost of living crisis, she had reached a point where she wanted to give up. Sioned's adviser immediately reviewed her benefit entitlement, as well as grants and financial support schemes available to her.

Due to her health conditions, she was eligible to claim Personal Independence Payment and the limited capability for work element of Universal Credit. She was also entitled to the winter fuel payment, the Warm Home Discount Scheme, Discretionary Housing Payment and the Welsh Water HelpU tariff.

Because Sioned had disclosed that she had been struggling with her mental health, we suggested that she get in touch with her GP and we were able to make a referral to Samaritans for support.



Mariam's story

Mariam sought advice from us because she was struggling to meet her monthly costs. She lived with her husband and three children. Both adults worked full-time, although they had fallen into rent arrears as a result of the pandemic and losing work.

The family had been struggling financially and as a result, had been borrowing money to meet essential costs. They were facing debts of over £20,000 including over £5,000 in rent arrears and £5,000 in water arrears. Her landlord had started eviction proceedings due to the rent arrears.

We identified that Mariam was entitled to Universal Credit, receiving an additional income of nearly £400 per month. She was empowered to make the claim herself.

Mariam was advised about the Tenancy Hardship Grant, which could help her clear the arrears that had built up during the pandemic. She was also advised about the Welsh Water Customer Assistance Fund which is designed to help those in severe financial hardship clear their water debt and get on top of payments, paying 50% of the arrears if she keeps to the 6 month payment plan.

Mariam was relieved to find out that there was support available and that she would not only be able to clear some of her debt, receiving ongoing support from a debt adviser to manage the rest, but she could also increase her income by nearly £400 per month.



Conclusion

Increasing global gas price rises have pushed over 30 energy suppliers to insolvency²³ which has led to further destabilisation of the energy market. As a result, the energy price cap for standard tariffs was increased in April 2022 with an expected further increase in October 2022. This at a time when annual inflation reached its highest point in 30 years.

Our research found that the main contributing factors to the cost of living crisis for households in Cardiff and Vale of Glamorgan were insufficient affordable housing with a significant shortfall between Local Housing Allowance and average rent, rising energy costs and an increasing reliance on food banks due to financial constraints and rising food costs.

Citizens Advice Cardiff and Vale have seen continued upward trends of those seeking advice on fuel debts, food poverty, utilities and ways to maximise their income. A significant proportion of these clients have reported a disability or long-term health condition and are aged between 25 and 49.

Increasing financial pressures will only continue to push households on lower income into destitution and we are likely to see an increase in those reporting in work poverty because the current national and real minimum wage does not cover their monthly expenditure. The recent increase in the energy price cap will lead to households with a gross annual income of £20,170 to spend 10% of this on their energy bills and Welsh Government have predicted that 45% of households in Wales will be fuel poor.

Actions we can take as an organisation

Citizens Advice Cardiff and Vale should continue to review the impact of the cost of living crisis on our clients in the next 12 months to identify further recommendations. At the time of writing this report there are increasing concerns around the cost of fuel and we anticipate that this will also become a trigger for households in Wales facing the cost of living crisis.

We will work with local employers, schools and partners to offer cost of living crisis financial wellbeing sessions to reach those that would otherwise face in-work poverty.

²³ Review of Ofgem's regulation of the energy market (May 2022) Oxera (Independent review commissioned by Ofgem's Board)
https://www.ofgem.gov.uk/sites/default/files/2022-05/Review%20of%20Ofgems%20regulation%20of%20the%20energy%20supply%20market_May%202022.pdf

The work we have undertaken:

- CACV provide the Claim What's Yours project under Advicelink Cymru, to provide income maximisation advice to households across Wales. We will continue to promote this with key partners to ensure that people can access the advice that they need.
- We will continue to support the Llantwit Major Food Poverty Project to provide a wrap around service to those affected by food poverty.
- CACV is delivering the Welsh Government funded Private Rental Sector Debt Advice Helpline, a free, confidential, independent service that advises tenants on ways in which they can maximise their income and manage debt – with a view to helping them pay their rent if they can and hold on to their tenancies.
- Our Energy Advice programmes provide advice appointments to fuel poor and vulnerable clients who are struggling to pay their bills, could benefit from cheaper energy tariffs and need guidance on the most appropriate payment methods or information on how to access help from energy suppliers and the Government.

Free, confidential advice. Whoever you are.

We help people overcome their problems and campaign on big issues when their voices need to be heard.

We value diversity, champion equality, and challenge discrimination and harassment.

We're here for everyone.



Citizens Advice Cardiff & Vale

www.cacv.org.uk

Published June 2022

Registered charity number 1089294