

National Assembly for Wales Rural Development Sub-committee

Scrutiny inquiry into poverty and deprivation in rural Wales

Evidence from Citizens Advice

Citizens Advice Cymru welcomes the opportunity to respond to the scrutiny inquiry by the Rural Development Sub-Committee.

1. Background: role of the Citizens Advice service

1.1 The Citizens Advice Bureaux (CAB) service is the largest integrated network of independent advice agencies in Wales with service delivered from 52 main offices and 159 secondary advice outlets. Each CAB offers access to services by telephone, which is available 670 hours per week. The CAB service has arrangements in place to provide home visiting where necessary in every county. The local CAB service is delivered by the efforts of a variety of individuals, with 1,605 people involved in the CAB service in Wales. Of these, 75% are volunteers.

1.2 The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The **Twin Aims** of the Citizens Advice Bureau service are

- to provide the advice people need for the problems they face
- to improve the policies and practices that affect people's lives.

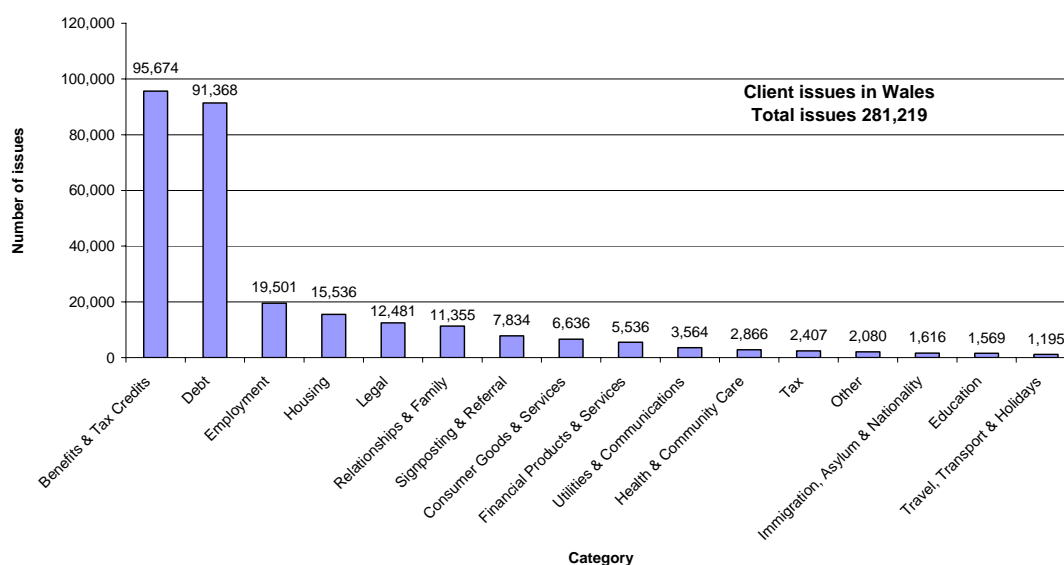
1.3 Local bureaux, under the terms of membership of Citizens Advice (the operating name for the National Association of Citizens Advice Bureaux), provide core advice based on a certificate of quality standards on consumer issues, welfare benefits, housing, taxes, health, money advice, employment, family and personal matters, immigration and nationality and education.

2. Evidence from Citizens Advice clients: key issues

2.1 In the year 2006/07, Wales Citizens Advice Bureaux dealt with 281,219 client issues. These included 95,674 enquiries related to welfare benefits and tax credits; 91,368 enquiries in relation to debt; 19,501 related to employment;

15,536 housing issues and 12,481 legal issues. See table below for full breakdown of main headline enquiry areas.

CAB client issues in Wales, 2006-7



2.2 As can be seen from the table, the majority of these queries were concerned with benefits and debt, but with a significant number associated with access to services. In general, clients in rural areas come to us with problems that are similar to those in urban areas. An analysis of enquiries for the nine most rural local authority areas in Wales has not revealed significant differences from the pattern for Wales as a whole.

2.3 However, in rural areas the low density of population can mean that the provision of a range of services may be sparser, with a lack of choice, a lower level of service available or a need to travel to access services. Similarly, the range of choice in employment and housing is likely to be more restricted than in urban areas. Living in a rural area can often have a substantial impact on how these issues affect people.

2.4 We believe that individuals and households are often disadvantaged within relatively prosperous communities, and this may be masked by area-based statistics. Those individuals and households may often suffer disadvantage arising from several causes at once such as debt, lack of services, lack of public transport and isolation. It is important not to address causes of disadvantage in isolation but in the complex interlinked nature in which they occur in many individuals' lives.

2.5 Citizens Advice believes it is important to recognise that it is those individuals facing financial disadvantage that are consequently most likely to be disadvantaged by a lack of services or lack of public transport. As a consequence measures to address this should have a strong focus on

financial issues in rural areas but also seek to address access to services and transport.

2.6 Other important aspects of rural disadvantage include aspects of discrimination in rural areas. This includes discrimination against individuals from BME communities, discrimination against individuals because of their gender or sexuality and discrimination against individuals with disabilities. In many rural areas CAB are reporting increasing numbers of migrant workers from EU countries who are also being discriminated against. This is illustrated by examples relating to employment

2.7 In the following sections, we look more closely at a number of issues where CAB evidence reveals that problems can be particularly affected by living in a rural area. We also look at the need for accessible advice services. While there is not a specific section on debt, it should be noted that low incomes, dependence on welfare benefits, lack of affordable housing and transport are all contributory factors to indebtedness.

3. Employment

3.1 Low wages and lack of employment opportunities are a major factor in financial disadvantage. There have been particular problems in agriculture.

A West Wales bureau client had been paid £288 per week as a farm manager, irrespective of the hours worked, which sometimes exceeded 80 hours per week, and being on call for 24 hours a day. He had been told that as a salaried employee he was not covered by Minimum Wage legislation.

A tenant farmer who came to a West Wales bureau had been making a loss for several years. He had been borrowing to stay afloat, but when the milk company went out of business he was forced to go bankrupt with substantial debts. Following this the client had to retrain to seek employment outside farming.

Seasonal variations in employment and lack of alternatives can be problematic.

A mid Wales man employed at a caravan park sought help from the CAB because of financial difficulties. He was earning just above the minimum wage, and his hours were reduced in winter. This had led to problems with maintaining mortgage repayments, and he and his wife had to rent out their house. The family is largely dependent for income on tax credits, and alternative unskilled work is hard to find.

3.2 Access to transport is often crucial for employment in rural areas. Rural bureaux often report that their clients get into debt due to the costs of running a car

A CAB member of staff in West Wales has had to switch from car to bus transport because of the lack of affordable parking near to where she works. The infrequency of bus services means that she is now faced with a choice between leaving work early and being home too late to collect her daughter from her childminder. She has had to change her working hours to cope with this.

3.3 Citizens Advice has already submitted evidence to the Assembly on migrant workers¹. Migrants often experience particular problems in employment. In most cases, enquiries to Citizens Advice Bureaux are related to employment problems which are common to the indigenous population but are exacerbated by language barriers and unscrupulous practices, both by employers and by related agencies.

3.4 Issues commonly raised include

- Unfair treatment, with legal rights to paid holidays, sick leave and maximum hours flouted
- Poor working conditions, including health and safety
- Unreasonable deductions from pay for food, refreshments, uniforms and transport leaving virtually no money to live on
- Not being paid at all

Citizens Advice Bureaux have reported many such cases where the workers involved are migrants, often from other EU member states, working in care homes, cleaning jobs, hotels and restaurants as well as in agriculture and food processing.

A young Spanish man who sought advice from a West Wales CAB had been brought to the UK by an employment agency to work on local farms and provided with accommodation. He had never received any pay slips, and after querying deductions made from his wages he had been summarily dismissed and told to leave his accommodation immediately.

A west Wales CAB advised a Slovakian client who was employed via an agency. He had been with his company for two months and contracted to work for set hours. He had then been told that he need not come in on days when they did not have any work for him and he would not be paid for those days. The client was concerned that even though the company was in breach of contract, he might lose his job if he complained, but if he remained at work he would not have enough money to live on.

¹ Citizens Advice: *Submission to the Assembly's Equality of Opportunity Committee Inquiry focusing on migrant workers, their families and the communities in which they live and work*, October 2007

3.5 Responding to the large number of Portuguese migrant workers in the local area, Carmarthen CAB recruited a Portuguese worker as a translator. The bureau has been training a Portuguese worker to be an adviser. The worker is giving staff the opportunity to learn basic Spanish and Portuguese to improve the service to local migrant workers.

3.6 They also found that many migrant workers struggled with access to information. Following discussions with JobCentre Plus and the Pension Service, a protocol was introduced to ensure that, between the three agencies, a translator was always available in working hours. As a result any migrant worker can get information in their own language from the three agencies who work closely together on issues affecting migrant workers in their area.

3.7 Many of the people who come to Citizens Advice Bureaux with employment problems are not currently economically active because they are seeking help after being dismissed or leaving a job. This was illustrated by a study of vulnerable workers was carried out for BERR (Department for Business, Enterprise and Regulatory Reform) by Citizens Advice in late 2007 and early 2008. The study, which was based on experience in 18 areas in England and Wales including Gwynedd and the Vale of Glamorgan, found that 59% of clients with serious employment cases (other than about recruitment) were no longer in work by the time they approached the CAB².

3.8 There is a need for an alternative way of tackling the exploitation of vulnerable workers by unscrupulous or 'rogue' employers – one that does not rely on vulnerable individual workers entering into a stressful, costly and potentially damaging legal confrontation with their employer or former employer. A proper enforcement regime is needed – the UK is the only EU member state without an independent body for workers' protection.

3.9 WAG should encourage the UK Government to extend the more accessible and pro-active compliance regime already associated with the National Minimum Wage to a range of basic employment rights, through the establishment of a Fair Employment Commission.

3.10 Such a Commission would work alongside the Employment Tribunal system (including ACAS) and in partnership with the Small Business Service, the Health and Safety Executive, the Gangmaster Licensing Authority, the Equality and Human Rights Commission and other governmental agencies. This could ensure a more joined-up system of advice, guidance and practical business support for small employers, as well as , where necessary, enforcement³.

² BERR Employment Relations Occasional paper: *Vulnerable workers: preliminary findings from the Citizens Advice client research*, Richard Dunstan and Doug Anderson, Citizens Advice, January 2008

³ See *Rooting out the rogues: why vulnerable workers and good employers need a 'fair employment commission'* a joint submission by Citizens Advice and Citizens Advice Scotland to the TUC Commission on Vulnerable Employment, December 2007

4. Welfare benefits

4.1 People unable to find employment will normally be dependent on welfare benefits. Distance from Jobcentre Plus and other offices may exacerbate the problems which people find themselves in.

A North West Wales couple came to the bureau with virtually no money because their income support was not due and, since they had provided insufficient information in applying for child benefit, it had not yet been awarded. The local Jobcentre Plus cannot deal with crisis loans, so clients are sent to Porthmadog, about a 50 mile round trip. Although the local Jobcentre Plus would have paid the bus fare, by the time they had caught the next bus, they would have risked arriving after the Porthmadog office had closed. They decided to wait two days until their benefit was due and try to borrow money from friends to tide them over.

An adviser from a Mid Wales bureau travelled to a Jobcentre Plus office to accompany a client to a pre-arranged appointment to deal with problems relating to his income support. The client had received no benefit income for some weeks. He was informed that the appointment had been cancelled, but no reason could be given. No-one was able to assist the client on the spot. The man was advised by the bureau to apply for a crisis loan. He was given a telephone claim number by Jobcentre Plus, but no telephone was available for him to make the claim. The client had travelled 35 miles to attend the appointment, having borrowed money for the fare prior to claiming this back.

A client who had come to the UK from abroad came to a North Wales bureau for advice on obtaining a national insurance number, which she needed in order to obtain paid work. She was asked to attend for interview at the processing centre in Cressington, Liverpool, which was over 20 miles away and very difficult for her to reach.

4.2 Particular problems have arisen where local office closure has impacted on access to the Social Fund⁴.

A client in North Wales needed to borrow money before she could travel to her nearest office to collect the Crisis Loan payment the bureau had helped her to obtain. The Crisis Loan represented a payment for basic living costs following the loss of her benefit – the need to pay for travel effectively reduced the value of the Crisis Loan still further.

Another client in North Wales was expected to make a round trip of 88 miles to collect a Crisis Loan payment of £42.75 intended for a week's food for seven people during industrial action which left her nearest office closed. When she asked whether she might collect it from her local

⁴ *The Social Fund in Wales: an evidence report from Citizens Advice Cymru*, February 2008

office the following day she was advised that if she did not collect the payment that day she would need to make a further application the next day. As both time and money prevented the journey she was resigned to beginning the claim process again the following day.

4.3 Where access and travel to DWP and Jobcentre Plus offices is prohibitively expensive or difficult, alternative local arrangements are needed to ensure that vulnerable clients, already in need, are not further disadvantaged. WAG should work with DWP and Jobcentre Plus to encourage establishment of suitable arrangements.

5. Housing

5.1. Housing can be a major problem for people in rural areas. Shortages of suitable rented accommodation or social housing can be a problem for people in work. For owner occupiers, rising house prices can mean that on loss of employment, benefit income does not approach the full cost of mortgage repayments.

A couple came to a Mid Wales bureau because the house that they rented was being sold. (They had been on the housing list for 9 years but had never been offered a property.) They had been told that the council were unlikely to be able to offer them anything since they were not in a 'priority group', not having dependant children or major health problems. They were looking for other privately rented accommodation locally but finding it very difficult to find anything suitable. Both worked locally and did not want to move away and they were too old to take out a mortgage.

A client of a West Wales bureau had been earning a good salary and purchased a house for £240,000, which was within her means at the time. Owing to serious illness she had to give up work, but as the mortgage is over the £100,000 limit for meeting housing costs from income support, only about £500 of the £1200 monthly payments can be covered. Without additional help the client would be likely to lose her home and would be reliant on the local authority to re-house her.

5.2. Loss of housing and the lack of adequate alternatives can have wider repercussions for individuals and families.

A North Wales client and her two young children were evicted by her partner. One child had a bed wetting problem and the other was still in nappies. They were re housed in a village with no shops, no regular bus service and no post office. The house was heated by oil with no other means of heating the water. The client could get oil only if she paid for a minimum of 600 litres and could not join a budget plan because of poor credit scoring. She was not allowed payment from the social fund for a tumble dryer though there was no access to a launderette locally.

5.3. Citizens Advice Cymru has recently submitted evidence to the Commission on Rural Housing in Wales⁵. Policy recommendations relate to social landlords, local housing benefit administration, local housing allowance and home ownership and debt. Some key points are summarized here.

5.4. On social landlords, Citizens Advice have identified extensive evidence from bureaux across Wales of local authority and housing association tenants facing possession action on grounds of rent arrears, before all other avenues to recover arrears have been explored. We have suggested a number of steps that the Welsh Assembly Government could take to discourage this practice and ensure more sustainable tenancies, particularly in rural areas. **These include introducing performance indicators, a joint statement of practice for arrears recovery, better liason between social landlords and housing benefit departments, arrangements for independent advice for tenants in arrears and steps to discourage possession action on “ground 8”⁶. We have already discussed this with the Deputy Minister for Housing and will be meeting her again in June.**

5.5. A Citizens Advice Cymru report on housing benefit administration in Wales recently highlighted two overarching causes of problems with the administration of housing benefit – delay and poor communication – and the detrimental impact this can have on tenants and their families. Uncertainty about payment or eligibility and the subsequent threat of homelessness is a significant issue for anybody wishing to enter the workplace, which in turn has an impact on local economic development. Delays tend to impact more on people who experience frequent changes of circumstances. This is particularly pertinent in rural areas where seasonal employment is prevalent, for example, in Ynys Môn and on the North Wales coast. **The Welsh Assembly Government should work with WLGA to explore ways of encouraging better practice by local authorities.**

5.6. With regard to Local Housing Allowance (LHA), we have noted the findings of the DWP review of the original pathfinder areas⁷. Although there were rural pockets in the Wales pathfinder areas, possibly the most relevant example was from Teignbridge in Devon, the only pathfinder area where the housing was in a predominantly rural area. A very high percentage of tenants had their rents increased in Teignbridge, which was described as an “area of acute affordability problems in all sectors of the housing market, as rising prices and rents outpaced local wages”⁸. **We suggest that WAG will need to monitor the impact of the LHA rates particularly closely in rural areas.**

⁵ Citizens Advice Cymru: *Submission to the Commission on Rural Housing in Wales*, March 2008

⁶ This is the ability of housing associations (but not local authorities) to obtain outright possession, without court discretion, when the tenant is in two months arrears at the time of the proceedings.

⁷ DWP: “*Client’s early experiences of the LHA in the nine pathfinder areas*”, which can be found at <http://www.dwp.gov.uk/housingbenefit/lha/evaluation/2005/lha6-receiving.pdf>.

⁸ http://www.dwp.gov.uk/housingbenefit/lha/evaluation/2004/pathfinder_areas_2.pdf (page 69)

5.7. Citizens Advice believes that there is a hidden crisis in the sustainability of home ownership, particularly amongst those people on low to middle incomes. In the last two years, the CAB service across England and Wales has seen an 11% increase in the number of problems about mortgage and secured loan arrears. Where arrears lead to repossession action, people are likely to lose their homes and require re-housing by the local authority. CAB evidence shows how people on low incomes pay more for their secured borrowing and have a limited range of products to choose from. Lack of choice in rural areas is likely to exacerbate this.

5.8. At present, people in work but on low incomes cannot receive financial help with mortgage interest. Citizens Advice believes there is a compelling case for helping low income homeowners via payment of housing benefit, on a similar basis to working tenants. Under the current system homeowners are penalised by the benefits system, and may not be able to afford to return to or continue in work because of lack of housing support. **We recommend that WAG make representations to the UK Government on this issue. This measure could help support sustainability of homeownership in rural areas and also enable people to keep their own homes, which will sustain the economic and social sustainability of local communities.**

5.9. Migrants can experience severe problems with housing. Where accommodation is provided, charges for it can be extremely high, way above local market rates. Housing can be poor or unfit, for example a converted lorry container fitted with bunks, or people sharing rooms or even beds with complete strangers.

5.10. It is important that local housing strategies take into account the needs of migrant workers and that appropriate accommodation is looked at, not in isolation but interlinked with improved employment practices, developing adequate provision of local services (including independent advice) and maintaining community cohesion measures at a local level.

6. Financial services

6.1 Access to bank accounts is crucial if financial exclusion is to be tackled successfully. Having a bank account helps to make people “job ready” since almost all employers now insist on paying people directly into bank accounts. It also enables people to obtain cheaper deals on fuel, insurance and credit.

6.2 People in rural areas are also experiencing problems opening bank accounts. Cost-cutting measures launched by the banks to increase their profitability have led to a contraction of the bank branch network. The contraction of the banking network means that only four per cent of villages in England and Wales have a bank branch.

A Mid Wales woman who had moved from a different town sought advice about banking. She had debts, so she had a basic bank account. Her own bank did not have a branch in the town where she now lived, the nearest being about ten miles away. None of the other banks in the town would allow her to pay in personal cheques, so she had taken to sending personal cheques to her own bank by recorded delivery at a cost of £1 a time, being cheaper than going in person. There appeared to be no mutual arrangement in place to accommodate this and the client would have to consider opening a new account with a different bank.

The client of a bureau in South Wales needed to use a branch of her creditors' own bank in order to pay off her debt without incurring banking charges. There was no bank in her village and no branch of that particular bank in the nearest bank. The effect on the client of the creditors' inflexibility with regard to payment methods was exacerbated by her physical isolation from a range of banking services.

6.3 As a result of the lack of bank branches in rural areas, rural bank account holders have to rely more heavily on accessing their money via ATMs (automatic teller machines). However, when rural banks close they are not necessarily replaced by ATMs.

6.4 In 1999 virtually all cash machines in the UK were cash free. However, by 2006 over 40 per cent of the 58,000 ATMs charged a fee. Surveys carried out across the UK by the Citizens Advice service in 2006 identified a number of problems, including the fact that some people have effectively no choice when it comes to using fee-charging machines⁹.

6.5 Our evidence showed growing numbers of "free ATM deserts" where there are no free ATMs. While fee-charging ATMs can fill gaps in provision, our evidence indicated that they can dominate in rural and disadvantaged urban areas.

A North Wales woman sought advice because she had a very low income and no free cash point in her own village. She could not drive and the using the nearest free cash point involved a 20 mile round trip. She was paying £1.50 for each £5 or £10 cash withdrawal which had a significant impact on her already low income.

6.6 People on very low incomes may not have the funds to travel to a free ATM and may find their already limited income further reduced by using fee-charging machines, as this example from a Citizens Advice online survey shows:

"I live in a small village in the Cynon Valley. The nearest free cash machines to us are over 12-14 miles away. The old and people on benefit are forced to withdraw their money out from the only cash

⁹ *Out of Pocket: CAB evidence on the impact of fee-charging cash machines*, Citizens Advice July 2006

machine in our Post Office, which is a charging one. I think it's disgraceful, as that £1.50 charge can mean extra heating, food or other necessity to all of us. All cash machines should be free. To catch a bus from our village to a free cash machine costs us £3.50 return. It's a rip off for the elderly and people on benefit, as they have no choice."

6.7 The roll-out of local housing allowance with benefit paid directly to tenants, currently for the private rented sector, has increased the need for people to be able to open bank accounts for receipt of benefit and payment of rent.

6.8 Enabling all bank customers to withdraw their money from the post office would not only provide greater convenience for bank customers but could also help to enhance the viability of rural post offices¹⁰. However, current central government policy is leading to a reduction in the number of post offices in all areas (see below).

6.9 We would like to see the Welsh Assembly Government mapping the location of fee charging ATMs and establish ease of access to free ATMs, including working with local authorities to encourage them to secure placement of free machines on council property to help meet financial inclusion goals.

7. Post Office provision

7.1 The Post Office network plays an extremely important role for CAB clients, especially those who in rural or urban deprived areas where alternatives, such as access to basic financial services, may be limited or non-existent.

7.2 An online survey of users of Adviceguide (the Citizens Advice advice website www.adviceguide.org.uk) in January 2007 identified a number of key findings. These included:

- Thirty nine per cent of respondents visited the Post Office several times a week or more. This rose to 47% amongst those receiving means-tested benefits and 50% amongst people aged over 65
- Fifty nine per cent of people felt the Post Office acted as a centre of the community. This rose to 74% of people living in rural communities
- Closure of their local branch would mean that only 14% of people would be able to continue to walk to their nearest branch – a figure which falls to only 4% among rural respondents

¹⁰ *Banking benefits – CAB evidence on payment of benefits into bank accounts*, Citizens Advice, January 2006

- Forty nine per cent said that it would cost them significantly more to travel to another branch, rising to 62% among rural respondents.¹¹

7.3 It is important to note that that the impact of closures will be felt disproportionately harshly by those people or communities who are already vulnerable and experiencing social and/or financial exclusion. This includes people living in rural communities, those on low incomes, the elderly, people with disabilities, people who are ill and people without ready access to transport, all of whom will be left significantly more isolated following Post Office closures.

7.4 In some areas lack of provision was already a problem before the current programme of Post Office closures. This was illustrated by a survey of bureau advisers carried out by Citizens Advice.

“There are very few post offices in villages and people have to travel to their nearest town to use Post Office services. This is a particular problem for the elderly who do not drive and there is no daily bus service. A lot of villages only have bus services two or three days a week” (North West Wales CAB).

“Many rural post offices have already closed. There is no informal meeting place for the members of the village – the noticeboard for the village has gone” (South West Wales CAB).

7.5 Bureaux have also reported evidence of the damaging repercussions of a Post Office branch closure on the local economy:

The client of a CAB in Mid Wales found that following the closure of the village post office there was a severe downturn in passing trade at her discount store, so she had to close the business. As a result of this, the client had to go bankrupt and was now unemployed and in receipt of incapacity benefit.

7.6 Post Offices are not always able to offer services to their own or the community’s best advantage;

The client of a North Wales bureau had a new electric meter with a key payment system as opposed to the previous card system. Her local sub post office sold the cards but could not charge up the new keys. Although sub post offices could have this facility installed it had not happened, though it was not clear whether in this case the problem lay with the Post Office or the electricity supplier. The client who was in her eighties and found travelling difficult would need to make a ten mile round trip to have the key charged. As a result, she subsequently had her electric meter changed to a quarterly bill meter.

¹¹ Citizens Advice and Citizens Advice Scotland: *Response to the DTI’s consultation on the Post Office Network*, March 2007

7.7 Evidence from our online and adviser surveys suggested that there was scope for developing Post Offices as convenient and accessible “one-stop shops” for the information, products and services they provide.

“Areas outside town need the facilities for such things as access to money, payment of bills – perhaps an ordering service provided by sub offices to access main offices that provide a wide variety of goods and services” (South East Wales CAB).

At present, however, the trend appears to be moving in the opposite direction, with various government agencies withdrawing services from post offices or choosing to deliver them through other means, while the Post Office network itself is being reduced.

7.8 We recommend that the Welsh Assembly Government monitor closely the impact of Post Office closures and the establishment of “outreach” services to assess the impact on the rural community. We also recommend that WAG work with the WLGA to identify ways in which the long term viability of rural Post Offices can be fostered.

8. Dentistry

8.1 Access to health services can be problematic in rural areas. For example, changes in the shape of dentistry services since the 1990s have led to difficulties in accessing NHS dentists in many areas. People found that they could no longer choose between several local dentists on the assumption that virtually every practice would offer NHS dentistry. Instead, many patients already registered were suddenly told that their dentist would no longer be providing NHS treatment, and anyone moving to a new area or seeking NHS treatment for the first time was likely to find lists closed. Bureaux regularly reported that for many people, the only ‘choice’ available was between going private or going without.

8.2 The issue was addressed in the Health and Social Care Act 2003, which came into effect on 1 April 2006. In Wales, the Act gave every Local Health Board (LHB) a duty to ‘to the extent that it considers it necessary to meet all reasonable requirements, exercise its powers so as to provide primary dental services within its area, or secure their provision within its area’

8.3 Issues remain, however, of which lack of a locally available service is the most significant. This is particularly difficult for people living in rural areas and on low incomes with patients having to make lengthy journeys. For those who do not have access to a car, the difficulty of finding an NHS dentist is compounded by the problem of finding one they can access by suitable public transport¹².

¹² Citizens Advice: *Gaps to fill: CAB evidence on the first year of the NHS dentistry reforms*, March 2007

A CAB in South Wales saw a mother on a low income with three children. She was unable to find a dentist near to where she lived and had to travel 13 miles each way. In the previous month the client had had to travel to three separate appointments, a total of 78 miles. She had also missed two appointments for her youngest child because she didn't have a car and would have missed picking up her other two children from school. Her child lost a tooth as a result.

The same bureau saw another woman with three young children, who was dependant on benefits. She had to travel 24 miles to reach the nearest dentist. She did not have a child minder so each time one child needed to visit the dentist, she had to take all of them, and because she did not drive she had to take public transport and pay fares for all the family. She had to travel twice in one month because she did not have appointments on the same day.

8.4 Where provision is not administered correctly, living in a rural community can make the consequences more severe for patients.

A client of a Mid Wales bureau was charged £200 by a dentist for two extractions, despite presenting evidence that he was entitled to exemption from charges. It appeared that the dentist was not administering NHS charges correctly, but the client was not in a position to change dentists as there was no other practitioner in the area.

8.5 It is clear from Government statistics that, while the reforms have been effective in arresting the decline in access, there has been no significant growth in NHS dentistry since April 2006. Citizens Advice therefore welcomed the Government announcement in January this year of an 11% increase in funding for NHS dentistry in England from 2008. **We expressed the hope that the Welsh Assembly Government would follow suit and increase funding for NHS dentistry in Wales.**

8.6 **We also recommend that in these areas of poor access, LHBs should set local access targets as recommended by the Commission for Rural Communities' Rural Services Standard.**

8.7 **We also recommend that the Hospital Travel Costs Scheme should be extended to include help with travel costs to NHS dentistry appointments until a sustainable local service is available for all patients.**

9. Equitable Access to Advice Services

9.1 CAB has a clear vision and purpose for the delivery of its independent advice and support services.

- Every person in Wales should be able to enforce their legal and human rights

- Every person should be able to campaign for change where existing rights are inadequate

9.2 In order to achieve this the Citizens Advice Cymru is committed to achieving the creation across Wales of a strong and sustainable bureau network which provides excellent and accessible advice services and which is respected.

9.3 There remain in Wales areas of inadequate core funding and consequently little capacity to develop new and additional funding streams for advice. Specialist advice is still inadequate to meet demand for every part of Wales. As with many services, costs of advice provision in rural areas can be relatively high

9.4 Gaps have been identified in the field of employment advice which we have been unable to fill. Where services are available some bureaux operate waiting lists.

9.5 Lack of advice provision in rural areas can mask unmet need. A study of financial inclusion in rural areas prepared for the Commission for Rural Communities included conclusions from projects delivered by Citizens Advice Bureaux in Ely (Cambridgeshire) and Dumfries and Galloway in Scotland. The report identified a substantial demand for financial advice services in rural areas and highlighted the importance of targeting clients before they became financially distressed¹³.

9.6 We consider that we are particularly well placed to help tackle rural social exclusion and the advice we give can have large implications for the client, community and economy. Many of our users tend to be those on low incomes experiencing problems with their benefits, housing, employment and debts. Bureaux raise the income of over one third of their clients¹⁴.

9.7 We believe that the development of an equitable, sufficient, and sustainable funding base encompassing both the Welsh Assembly Government and Local Government would allow the development of an effective and efficient service which would have the capacity to sustain a 'rights based' Wales as part of the Citizens Centred Approach.

Citizens Advice Cymru April 2008

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¹³ SQWconsulting: *Promoting Financial inclusion in Rural Areas: A report for the Commission for Rural Communities*, November 2007. See also <http://www.ruralcommunities.gov.uk/projects/financialinclusion/overview#casestudies>.

¹⁴ Citizens Advice/MORI Outcomes Research 2004/05