

The

outcomes

of

CAB

advice

citizens
advice
bureau



One or more outcomes were recorded for 10 per cent of clients who received full advice.

£232 million worth of income gain recorded, including £202 million of benefit gain.

£4,675 average benefit or tax credit gain per client.

£201 million worth of debt written off, averaging £17,450 per client.

An estimated £655 million worth of benefit gain.

Homelessness prevented or averted for over 5,000 clients.

A snapshot of the outcomes of advice

The Citizens Advice service provides free, confidential and impartial advice to help people resolve their problems. As the UK's largest advice provider we are equipped to deal with any issue, from anyone.

During 2009/10 we helped **2.1 million people** with **7.1 million problems**. This report is a summary of outcomes recorded against enquiries that were opened during that period. It is a snapshot taken at January 2011, allowing sufficient time for many of the problems to be solved and their outcomes identified and recorded.

It does not contain all the results we achieved for our clients; just those that it has been possible to identify and record. Therefore this is only a **sample of the outcomes that our advice delivers**.

The data

The focus of this report is upon debt, benefit and housing outcomes.

This is the largest data set of advice outcomes available in the UK, and its size allows us to draw confident conclusions about typical outcomes for our clients.

A total of **181,390 outcomes** have been captured for **122,150 clients** – that is 6 per cent of all clients seen by the service in 2009/10 and **10 per cent of clients who received full advice.** (Full advice is activities above information and referral).

For more information on the outcomes of advice, please see:

www.citizensadvice.org.uk/outcomes_of_advice

The approach

Citizens Advice Bureaux use a combination of three techniques to identify outcomes:

- **Known outcomes.** Where an adviser or caseworker has taken a client's issue through to completion, for example, employment tribunal won, or repayment successfully negotiated, this outcome is recorded.
- **Anticipated outcomes.** Where the adviser can reasonably assume, given the client's situation and the advice provided, an outcome will occur, this is recorded.
- **Established outcomes.** The bureau follows up with a sample of clients after advice has been provided, to establish their outcome.

For more information on Citizens Advice outcomes approach, please see:

www.citizensadvice.org.uk/understanding_citizens_advice_approach_to_outcomes

Income gain outcomes

Improving the financial situation of a household can deliver an increase in living standards and a reduction in deprivation and poverty experienced.

- From our sample, over **58,000 clients** achieved an income gain.
- The average income **gain per client was £4,370.**
- **£232 million** worth of income gain recorded.

Income gain outcomes group together all the outcomes that result in additional cash in a client's pocket.

Examples of income gain include: benefits gains, tax credits, compensation payments, court or tribunal awards, grants, redundancy pay awards and insurance payouts.

Benefit gain outcomes

forming 80 per cent of the income gain

- From our sample, **£202 million** worth of benefit gain was recorded.
- An **estimated £655 million** worth of benefit gain.
- The **average back-payment per client** of benefit or tax credit was **£1,635**.
- The **average ongoing annual** benefit gain or tax credit per client was **£4,700**.

An ongoing gain is a new benefit or an increase in benefit. Only one year's income gain is recorded, regardless of how long the benefit will be received.

Applying the principle that one third of benefit clients achieve an outcome¹, would mean that at least **140,000 benefit clients achieved a gain** in 2009/10. This equates to a total of £655 million, which is 0.5 per cent of all benefits claimed in England and Wales in the same period.

2. Supported by benefit outcomes research undertaken by Citizens Advice in 2010.

Debt written off outcomes

Over-indebtedness can be caused by, and contributes to, social exclusion, financial exclusion and poverty. Problem debt can impact on an individual's relationships, employment, education and plans for the future.

- From our sample, over **16,700 clients** had one or more debt written off.
- The average value of **debt written off per client was £17,450.**
- A total of **£201 million** worth of debt was written off.

Debts written off are a grouping of outcomes that record the amounts of money owed by the client that they are no longer required to pay back. Examples of debt written off include: bankruptcy, debt relief orders and the waiving of unpaid charges.

Repayments rescheduled outcomes

Independent research shows that after debt advice, clients' financial situations improve through better budgeting and improved negotiations with creditors. Debt advice improves people's understanding of their personal finances, helps them to better target 'priority' debts and avoid or curtail legal action².

- From our sample, **38,240 clients had one or more debt repayments successfully rescheduled.**

Repayments rescheduled are a grouping of outcomes that record the successful rescheduling of clients' debts. Examples include: debt management programmes, individual voluntary arrangements, administration orders, remortgages and mortgage rescue schemes.

2. *A Helping Hand: The Impact of Debt Advice on People's Lives*, Legal Services Research Centre, 2007.

Loans, services and reimbursements outcomes

Financial outcomes are not restricted to income gains, we often work to achieve loans, reimbursements, goods and services on behalf of a client.

- From our sample, over **2,000 clients achieved £1.4 million worth of loans, reimbursements, goods and services.**

Loans. Where the client has secured a loan, for example, from the social fund, which needs to be paid back in time.

Goods and services. Where products or services have been provided for free, for example, the provision of white goods, housing repairs, aids and adaptations made to the home, school uniform or fees, or where health or social care charges are reduced or eliminated.

Reimbursements. Where the client has fees or charges that they have already paid returned, for example, a tax rebate or a refund on goods or services.

Housing outcomes

Actual and threatened homelessness are the most extreme and immediate of housing problems. Some or all of the costs of homelessness can be mitigated by timely intervention.

- From our sample, **9,000 clients had a housing outcome**, with **'homelessness prevented or averted'** recorded for **over 5,000** of them.
- An **estimated 19,500 clients had homelessness prevented**.

Applying the principle that one in three housing clients achieve an outcome³, would mean that 68,000 housing clients achieved an outcome in 2009/10, and 19,500 of them had homelessness prevented.

3. Supported by housing outcomes research undertaken as part of a National Homelessness Advisory Service project funded by the Department for Communities and Local Government in 2007-09.

Aims and principles

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 service aims:

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

Citizens Advice
115-123 Pentonville Road
London N1 9LZ
Telephone: 020 7833 2181
www.citizensadvice.org.uk
www.adviceguide.org.uk

Citizens Advice is an operating name of The National Association of Citizens Advice Bureaux.
Registered charity number 279057.

Published June 2011. Cover photograph posed by model: ©iStockphoto.com/AWelshLad.