

Citizens Advice

An abstract graphic consisting of numerous sharp, colorful rays (purple, yellow, teal, and light purple) radiating from a central point on the left side of the page, creating a starburst effect.

# Citizens Advice Impact report

2007/08

In just **365 days** the Citizens Advice service provided indispensable advice to over **1.9 million people** who turned to us for help. For many of our clients we achieved outcomes that improved their health, confidence and financial security. For some it was quite literally **life changing**.

-----Original Message-----

From: [REDACTED]  
Sent: 03 June 2008 23:01  
To: Communications, Corporate  
Subject: Citizens Advice

Hello,

I am writing to commend the efforts of Mendip CAB on my behalf since 2003. I am profoundly autistic and have two children, the younger of whom is also autistic.

I moved to Mendip in 2003 to escape domestic abuse, and asked for help from Social Services, Mendip Housing and other organisations. None of them took account of my severe disability though. Autistic people need stability, predictability and understanding of our differences. Without it, my family's situation got worse rather than better.

Mendip CAB repeatedly stepped in to pick up the pieces, on more than one occasion going beyond the call of duty, for example working late to resolve an aspect of my case that had become overwhelmingly urgent.

I can honestly say that, without their help, my family would not have survived the onslaught of the past five years and I would, in all likelihood, have committed suicide.

I can't stress enough the importance of being able to access such a service. I also think statutory organisations could learn a lot from CAB in terms of the way they deal with case work and particularly with regard to the level of respect that is automatically part of CAB's service.

Please pass on my deepest thanks to Mendip CAB.

Best wishes, [REDACTED]

# 1 Introduction

To help 1.9 million people in a single year is no mean feat, and that's just through Citizens Advice Bureaux. During 2007/08 our self-help website [Adviceguide.org.uk](http://Adviceguide.org.uk) also had over 7 million visits, so our reach is pretty phenomenal.

Accurate as they are, the figures alone can feel somewhat removed from reality. So I wanted to produce a publication that brings these big, bold statements to life for you.

What follows is a selection of our highlights from 2007/08 to give you a feel for the breadth of our work, and the real impact it has on people's lives. They illustrate that we're not just reaching lots of people, but we're reaching them with quality advice. And we're also working hard behind the scenes to prevent problems arising in the first place.

We're able to share our triumphs with you in this way because we're constantly measuring our performance. We regularly take stock of where we're winning the battle and where we need to step up a gear, for example through our bureaux audit cycle, our quality of advice assessment and our client satisfaction surveys. This isn't rhetoric; it's hard data that feeds our planning.

And there's no arguing with public opinion. In a recent piece of research into the public's perceptions of 21 major charities, we were ranked first on six 'ideal charitable attributes'; we are regarded as being the most honest, helpful, approachable, effective, informative and fair.<sup>1</sup>

It's testament to the passion and commitment of staff and volunteers across the Citizens Advice service that we've achieved so much in just a year.

On the back page you'll hear from a few of our staff about why they're proud to work for the Citizens Advice service. For me, it's because almost seventy years after the service was created people need it as much as ever.

*I hope you enjoy the read.*

*David Hawkes*

Chief Executive, Citizens Advice



<sup>1</sup> Brand Attributes survey, nfpSynergy, March 2008

# 2 Who we are and what we do

## Who we are

There are 426 Citizens Advice Bureaux across England and Wales, all of which are independent registered charities. Citizens Advice is also an independent registered charity and a membership organisation that provides training and support to member bureaux, and coordinates national policy work. Together we make up the Citizens Advice service.

## How we work

The Citizens Advice service delivers information and advice through face-to-face, telephone and email services, and online via [Adviceguide.org.uk](http://Adviceguide.org.uk). We provide face-to-face services in over 3,200 locations including the high street, community centres, health settings, courts and prisons. Twenty thousand of the 26,000 people who work across the Citizens Advice service are volunteers.

## Solving problems

The Citizens Advice service provides free, independent and confidential advice to help people resolve their problems and take control of their lives. We are equipped to deal with any issue, from anyone; debt, benefits, housing, employment, consumer issues, relationships, family matters, health, education, discrimination,

immigration and the law. We are the UK's largest advice provider, with nearly half of the population using our service at some point in their lives. In the last year alone, the Citizens Advice service helped 1.9 million people to solve 5.5 million new problems.

## Preventing problems

We are not just here for times of crisis – we also campaign for changes to policy and practice that benefit millions of people each year. Case notes, recorded by bureaux when they advise clients, form the foundation of our award winning evidence-based policy work. We use them anonymously to demonstrate to policy makers and service providers the impact of their decisions, and to lobby for improvement.

## Contributing to the community

The improved health and confidence – that clients often report after receiving advice – reduce strain on local health services and increase community cohesion. Bureaux also make a positive contribution to local economies through such means as increased benefit take up and the training of volunteers who go on into paid jobs.



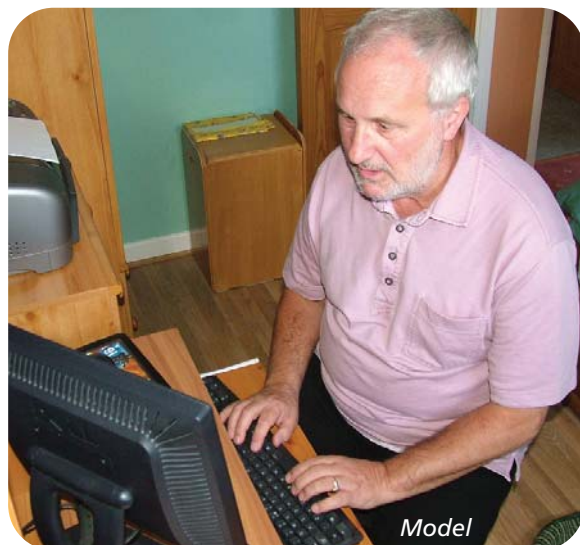
# 3 Solving problems



## Self-help website, Adviceguide.org.uk, received over 7 million visits during 2007/08

Adviceguide.org.uk provides comprehensive information on people's rights and responsibilities across a wide range of topics, from housing and benefits to debt and legal issues. Features include downloadable fact sheets and FAQs in Bengali, Chinese, Gujarati, Punjabi and Urdu. For the first time during 2007/08, thanks to HM Revenue & Customs funding, we were also able to provide translated information on core employment issues for the migrant worker audience.

Adviceguide.org.uk is the only website in the advice sector to cover all four UK countries. We have a permanent team of 12 keeping track of legislative change in England and Wales, and we work in close collaboration with Citizens Advice Scotland and Northern Ireland to ensure that content is up to date and relevant to every single person in the UK. Adviceguide.org.uk is the most used generalist advice information website in the advice sector and consistently ranks in Google's top 10 results on key search terms.



For some individuals, their problems can feel overwhelming and they appreciate being able to access outside help. Bureaux have an important role to play here. Others, however – either because their problems are less complex or they are more familiar with the way things work – have the desire and ability to resolve their problems themselves. In fact this can be a very empowering exercise. For these people, Adviceguide.org.uk is a rich source of information that's easy to find with a quick internet search.

*"This site was very useful. I am currently looking for advice regarding discrimination at work on the grounds of sexuality, and this has helped a lot. Thank you."*

Adviceguide user via web feedback form

Adviceguide.org.uk filters out cases that can be resolved without the intervention of a bureau, freeing them up for other clients. It also massively extends the reach of the service to people who might otherwise have difficulty accessing advice from bureaux, for example those who work full time or those with mobility needs.



## Outcomes were recorded for nearly 5,000 FIF clients including £40 million of debt written off and £2 million of benefit gain

In response to increasing levels of debt, the Government created a Financial Inclusion Fund (FIF). It pledged £45 million over two years (2006/08) to increase the advice sector's capacity to deliver free face-to-face debt advice in deprived areas.

Five hundred and fifteen debt advisers were recruited and trained, 350 of whom are employed in projects led by Citizens Advice. By September 2007 they were all fully trained and providing debt advice to over 15,000 clients per quarter.

The opportunity to have a face-to-face conversation with a debt adviser is priceless. An independent evaluation of the FIF Programme found that 55 per cent of clients surveyed have difficulties with comprehension and literacy, meaning that the more widely provided telephone and self-help resources are inaccessible.

*"I can sleep at night – it has changed my life and how I treat my money. I don't have enough money to save, but I no longer waste money."*

FIF debt advice client

*"The social problems that are resolved through managing somebody's finances impact on the wider economy. What you've got is people less likely to go to their GP, less likely to commit suicide... there's a big link with health."*

Bureau Manager

Debt advisers support clients to prioritise debts, negotiate with creditors, fill in forms and budget for the future. As a direct result of the advice they receive, 80 per cent feel more confident about handling their own finances.<sup>2</sup>

The provision of 515 new debt advisers has substantially reduced waiting times, from eight weeks in some instances. Fifty seven per cent of FIF clients are seen within a week and 85 per cent within two weeks. Any reduction in waiting times has the potential to make a huge difference to an individual's circumstances, when debt levels and interest rates are such that the overall amount owed rockets week on week.



<sup>2</sup> Evaluation of the Financial Inclusion Fund Face-to-Face Debt Advice Project, opinionleader, June 2007

## Of the 26,000 people working for the service, 20,000 (77 per cent) were volunteers, with an economic value of over £86 million

Volunteers are the mainstay of the service and perform all sorts of roles from giving advice, to fundraising, IT, administration, publicity, campaigning and trusteeship. Without their passion and generosity, many bureaux would grind to a halt and the cost to the economy of unresolved problems – estimated by the Government at £3.5 billion – would soar.

*“Our volunteers have transformed our bureau into one now open 26 hours a week from one that was open 10 hours a week!”*

Simi Ryatt, Bureau Manager, Holborn CAB

Changes to the volunteer application process made during 2007 mean the public can now view which bureaux are actively recruiting volunteers. They can register their interest via an online form that captures rich data, and an automated email is then sent to the bureau. The upshot is we’re managing people’s expectations better and reducing the time between making an enquiry and receiving a response. We’re also improving our profiling, which will help us target future recruitment campaigns intelligently.

In January to March 2008, 40 per cent of volunteer enquiries coming through the online form were from BME groups and 33 per cent were from people under 25. Set against a current volunteer profile of 10 per cent from BME groups and 6 per cent under 25, the online form is clearly having a significant effect in terms of opening up access to volunteering.



Howard won the Adviser category in our 2007 Volunteer of the Year Awards. He joined Bath CAB after leaving employment following a diagnosis of MS. With his warmth and diplomacy he quickly became a popular and valued member of the team. Howard decided to concentrate on money advice. He developed an expertise that enabled him to take on challenging cases, often representing clients in the County Court, where he gained the respect of District Judges. Howard has also subtly kept the needs of disabled staff high on the agenda in Bath CAB, advising about adaptations and aids, and supporting other disabled advisers.

# 7 Preventing problems



Rt Hon Yvette Cooper MP and Debbie Crew

## In January 2008, Rt Hon Yvette Cooper MP (then Minister of State for Housing and Planning) announced a major review of the private rented sector

We use our clients' experiences to inform policy makers and service providers about the impact of their decisions, and to lobby for change. This is the story of one of our many successes.

**1** Debbie, an adviser at Crosby and Formby CAB, helps a client in poor health get a grant to install central heating. Health and safety work is required first, but the landlord refuses to do it. The client is scared she will be evicted if she tries to enforce her rights, and Debbie discovers there is no protection from this.

**2** Debbie contacts the national Policy team who identify that retaliatory eviction is a fairly common problem, and offer ideas about how to tackle it.

**3** Debbie makes contact with her local authority and other organisations such as Shelter and the Housing Ombudsman, which recognise the problem and offer support. She also contacts LACORS (the Local Authorities Coordinators of Regulatory Services) who agree to gather evidence on the subject from their officers across the country.

**4** Debbie writes an evidence report, *The Tenant's Dilemma*, recommending that the law is changed to prevent private landlords from getting an automatic eviction order if a tenant can show they have taken recent action in relation to repairs. The report, which is published by Citizens Advice, gets wide media coverage.

**5** The national Public Affairs team persuade an MP to put down an early day motion supporting the campaign, and the Campaigns team compose a template letter for bureaux to send to their local MPs, asking them to sign it. One hundred do.

**6** The national Policy team brief MPs for a debate on the private rented sector, during which the Minister Iain Wright demonstrates his support for the campaign by stating "the practice of retaliatory eviction should be stopped".

**7** In January 2008, Rt Hon Yvette Cooper MP (then Minister of State for Housing and Planning) announces a major review of the private rented sector, and cites Debbie's report as one of the driving factors.



## Our financial education programme reached at least 100,000 people on a low income

The Citizens Advice Financial Capability initiative supports bureaux to deliver basic financial education in their communities. This focuses on the skills and knowledge people need to make informed decisions about budgeting, borrowing and saving. An independent evaluation by the National Institute of Adult Continuing Education showed that learners' confidence in their financial skills increased by an average of 30% following training.<sup>3</sup>

More than 150 bureaux across England and Wales were involved during 2007/08. Some provided financial education direct to the public; others trained frontline workers in partner agencies to do so. Citizens Advice actively encouraged partnership working by creating 14 regional forums, which have already involved over 400 agencies.

In February 2008, Toxteth CAB saw a single parent with three young children who had lost her husband. The bereavement necessitated some dramatic changes to her lifestyle. She was referred to Horizons, a local Financial Capability project sponsored by Barclaycard, where she received training on budgeting, saving energy, dealing with debt, down-sizing and benefits. In a follow up call the client said she was beginning to see a light at the end of the tunnel.

Citizens Advice generated £1.2 million of funding for its Financial Capability work from business and Government. Of that, around 70 per cent went straight out to bureaux and partners in the form of grants.

*"Citizens Advice is... in tune with the stakeholders it is trying to help, effective at delivering that help, and able and willing to utilise its private sector partnerships to fulfil its aims."*

Nick Prettejohn, Chief Executive of Prudential UK & Europe (key partner of the Citizens Advice Financial Skills for Life programme)

There will always be people in crisis, and it remains a central objective of the service to offer accessible high quality advice. However, we also recognise the significance of preventative work in terms of the number of lives we can improve. We may not make a visible or immediate difference by providing free financial education, but it gives people the tools and the confidence for greater financial stability throughout their lives.



<sup>3</sup> See [www.financialskillsforlife.org.uk](http://www.financialskillsforlife.org.uk)

## 8,273 pieces of media coverage

Research shows that people are more likely to take action to resolve their problems if they know about the existence of local advice services.<sup>4</sup> This is why we place such a high value on our media work; because it's proven that raising awareness of who we are and what we do can prompt people to seek help before their problems become chronic.

Not only that, but by raising the profile of consumer and welfare issues, we're helping the public to make more informed choices, meaning that problems are less likely to arise in the first place. And a savvy public that is more aware of its rights is more likely to stand up for them, creating a groundswell that complements our national policy work.

Because we recognise the potential of media coverage, we proactively encourage and support bureaux with resources such as template press releases and guidance on media interviews.

Maria Spyrou from Turnpike Lane CAB regularly presents two slots on London Greek Radio – an update on changes to legislation that affect people's day to day lives, and an advice phone-in. The radio slots, presented in Greek, are an effective way to raise awareness of these issues amongst the borough's high Greek and Greek Cypriot population. The bureau regularly receives around 15 enquiries on the back of each broadcast.

**Hard up parents mark high cost schools' card**

*Landlord offers advice on avoiding rent arrears*

*Code change puts onus on banks to protect borrowers from default*

**Alarm at rush to bankrupt council tax debtors**

**Dentist shortage hits millions**

**MORE BAD MARKS FOR ENERGY AND PHONE FIRMS**

<sup>4</sup> Causes of Action: Civil Law and Social Justice 2nd Edition, LSRC, 2004

# 11 Quality advice



## 58 per cent of bureaux audited in 2007/08 have improved since their previous Quality of Advice Assessment

At the heart of any first-rate advice service is the ability to offer clients accurate information that is appropriate to their circumstances. Since 2002, this has been included within the quality assurance standards of the Citizens Advice Membership Scheme. The Quality of Advice Assessment (QAA) is based on the principle of peer review – assessors with a background in the advice sector examine 30 case files to evaluate the quality of advice that a bureau is giving.

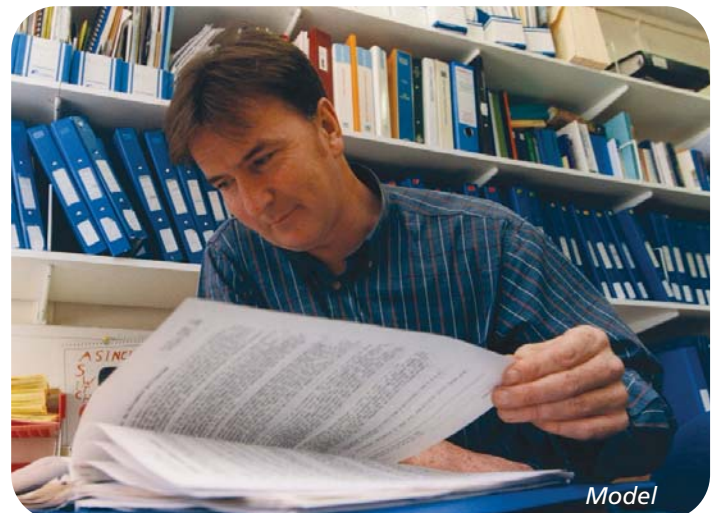
At a high level, scoring is based on whether the adviser has sought the most beneficial outcome for their client. In practice this means asking:

- Were the client's circumstances explored fully?
- Was research undertaken?
- Were all possible options, and their consequences, considered?
- Was the client given sufficient information to progress their case, and did the adviser intervene on their behalf if necessary?
- Was the client signposted to additional sources of information if appropriate?
- Were case management systems, such as a 'further action diary', used effectively?

The QAA gives bureaux an accurate benchmark that they can take pride in improving on, as well as expert recommendations for development. It's an important step towards being able to guarantee that a Citizens Advice Bureau is a client-centred environment. Somewhere you feel you are listened to. Somewhere you can be confident you will receive sound advice. Somewhere that offers you the right balance between being helped and being empowered.

*"Please accept my very grateful thanks for all of the constructive information and advice from Audit during your time at the Bureau."*

Joan Saddington, Manager, Sedgemoor CAB



## In March 2008 our membership scheme received official endorsement from the Charity Commission

Citizens Advice Bureaux are all independent registered charities. Citizens Advice is the national membership body which, among other roles, sets standards for the provision of advice, provides training and support to bureaux, and conducts audits to ensure that standards are met. Together we make up the Citizens Advice service.

In the Charity Commission's role as the regulator of charities in England and Wales, it sets out six Hallmarks of an Effective Charity. An effective charity, they say:

- 1 Has a clear purpose and direction
- 2 Has a strong board
- 3 Is fit for purpose in terms of structure and policies
- 4 Measures performance, learns and improves
- 5 Is financially sound and prudent
- 6 Is accountable and transparent

When the Charity Commission reviewed the Citizens Advice standards in early 2008 it found that they incorporate all the Hallmarks of an Effective Charity, and had no hesitation in officially endorsing our membership scheme.

*"The whole point of Citizens Advice standards is to ensure members raise their game and incorporate best practice at the heart of their work... This means that stakeholders can be confident that member charities who achieve these standards will be effective in the delivery of their services to users."*

Andrew Hind, Chief Executive of the  
Charity Commission

The Charity Commission's endorsement provides outside validation and public reassurance that bureaux are well run and effective organisations. It says a lot about what you can expect as a client, as well as giving supporters an extra level of confidence that charitable funds are spent with integrity.



## 238 bureaux reported that 80 per cent of clients, or more, would be happy to use the Citizens Advice service again

The Citizens Advice service is the UK's largest advice giving charity. While comparative size is of little consequence, the number of people we help and the number of problems we solve are very important to us. If we're going to increase those numbers, we need to apply a business-like approach to customer retention and recommendations. And that means making sure our clients have a positive experience of the Citizens Advice service.

Measuring satisfaction is key to being able to improve the client experience. We need to know what sort of experience people are having, what makes it a positive one and what, if anything, detracts from it. Based on that information, we can determine where and how we need to develop.

Ninety two per cent of bureaux already measure client satisfaction to some extent and, during 2007/08, 250 of them shared their data with us. Some encouraging trends were revealed.

- 238 reported that 80% of clients, or more, would be happy to use the Citizens Advice service again
- 233 reported that 80% of clients, or more, were satisfied with the advice they received
- 233 reported that 80% of clients, or more, were satisfied with the overall experience

We will continue to gather client satisfaction data during 2008/09, and to introduce increasingly sophisticated measurement techniques.

A Yorkshire CAB helped a client who had been subjected to harassment on the grounds of race and religion. He had been provoked into fighting with a colleague and, as a result, was threatened with dismissal. The bureau intervened and raised a grievance with the client's employer. As a result the dismissal was reduced to a warning, and the harassers were disciplined as well. In addition, the company reviewed its equal opportunities policy and introduced new training for staff. The client was very pleased with the results, which went beyond retaining his job.



# 15 Innovation



Bureau in 1953

## International award win for bureau pioneering a single telephone number advice line

North Hertfordshire and District (NHD) Citizens Advice Bureau received a prestigious international award, recognising their use of technology to benefit communities. The Computerworld Honors Program award acknowledges their work in pioneering a single telephone number advice line.

NHD Citizens Advice Bureau was nominated for the award by Nortel, makers of the new telephone system which links together offices across North Hertfordshire and South Cambridge. When a client rings for advice, their call is automatically diverted to whichever office has an adviser free to talk. Appointment booking and case recording systems are also shared across the different offices, so the experience is seamless from the client's perspective – three bureaux are acting as one.

Increasingly clients expect to be able to access advice without visiting a bureau and the telephone is their preferred method – allowing dialogue but with no need to travel. Many bureaux, however, find it difficult to offer a comprehensive telephone service when they are meeting the demands of clients who present themselves in person. That's why Citizens Advice is aiming to introduce a single telephone number for the entire service in Spring 2010.



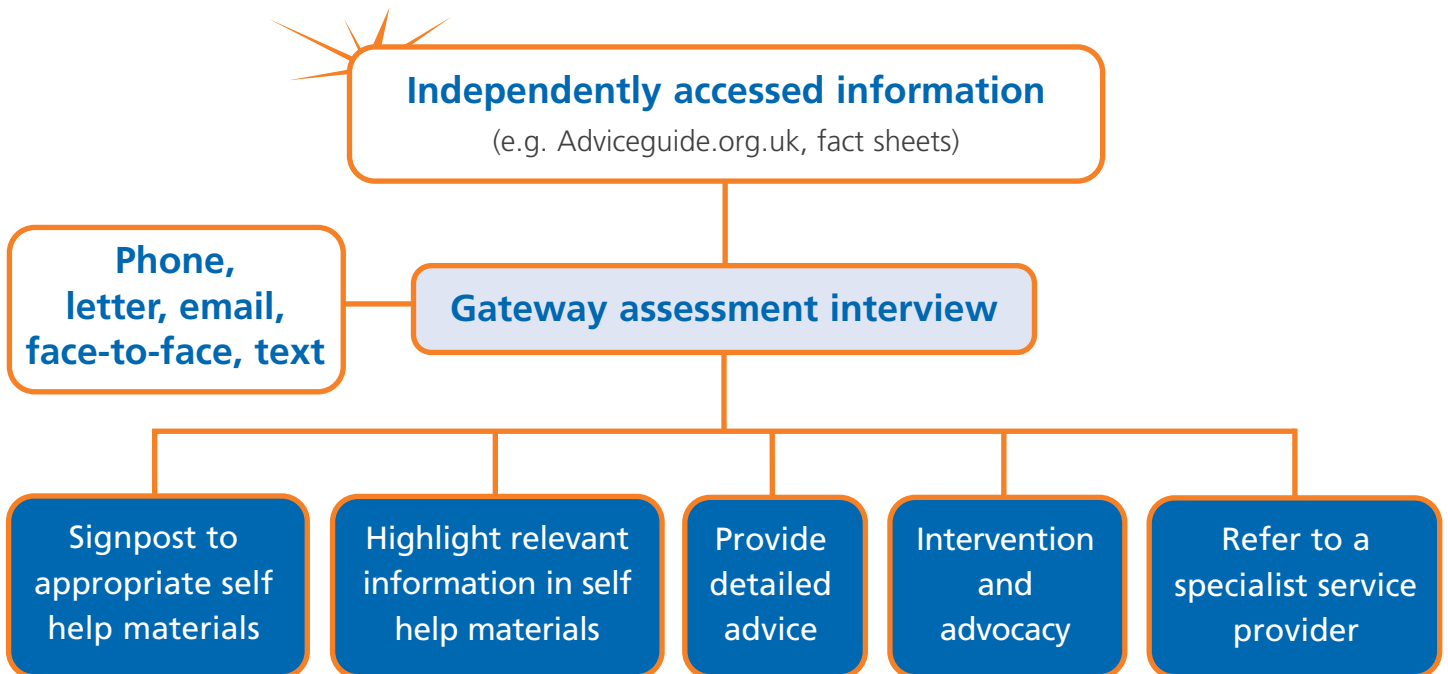
It can be exasperating to be on hold at the best of times, but even more so for those of our clients who have experienced nerves about calling. Because despite the fact that we set out to treat all clients with warmth and respect, it can still be an intimidating experience to reveal your problems to a stranger. By improving access to advice through the single telephone number, the likelihood of this scenario occurring is greatly reduced. In fact NHD Bureau is able to handle 42 per cent more telephone enquiries as a result of introducing the new system.

Improved telephone access is also a lifeline for those living in rural areas and for people with disabilities who may find it difficult travelling to a bureau.



## Almost all bureaux that have introduced preliminary diagnostic interviews report increased capacity – an average of 25 per cent more clients.

Gateway assessment is similar to the medical model of triage. Clients are given an initial diagnostic interview to assess their needs and determine the level of support they require. This allows bureaux to prioritise clients and use their resources where they can have the biggest impact. By 31 March 2008, 52 per cent of bureaux had adopted the approach to some extent, with a further 25 per cent planning to introduce it by 31 March 2009.



The result is more ready access to the most appropriate type of advice. People who are capable of resolving their own problems are empowered to do so, freeing up advisers to focus their time on those who – for whatever reason – currently aren't. Fifty six per cent of bureaux that took part in the survey have witnessed a reduction in waiting times of 30 per cent or more. As well as removing an unnecessary element of stress for clients, faster access to advice prevents simple problems escalating into major issues.

*9 August 2007 in Milton Keynes CAB  
"41 clients seen by 12.30 – something that we would have never thought possible a year previously. We found ourselves making quick, effective referrals to the case workers, and the shorter waiting times meant we had less client complaints so our advisers felt less anxious."*

Linda Evans, Advice Services Manager

## Our groundbreaking research into the impact of housing advice revealed that 56 per cent of outcomes relate to homelessness being prevented, delayed or averted

The National Homelessness Advice Service (NHAS) is a partnership between Shelter and Citizens Advice, funded by Communities and Local Government. It's rooted in the housing and advice expertise of the partners, developed over their combined 100 plus years of operating.

NHAS provides specialist consultancy and training to frontline advice agencies, including bureaux, completely free of charge. It's a valued resource, which supports their delivery of appropriate, accurate and timely advice to people who are at risk of losing their homes.

During 2007/08, NHAS invested in the first ever piece of longitudinal evidence-based research into the impact of housing advice provided to the general public (i.e. people who are not already homeless). The research confirmed the significant impact and, therefore, absolute necessity of housing advice. Anecdotally this has been hugely motivating and rewarding for advisers, as well as being an important social finding.

The 15 bureaux involved in this research recorded more than 2,000 outcomes of housing advice over the course of the year. Of those outcomes, 56 per cent were that homelessness had been prevented, delayed or averted. A further 13 per cent related to an improvement in the client's financial position. In follow up work with a random selection of clients, it was revealed that housing advice achieves more than just housing outcomes. Eighty two per cent felt better able to help themselves and 81 per cent reported increased

confidence and peace of mind. All of which has huge implications for an individual's health, employability and even relationships with friends and family.

*"CLG recognises the value of good housing advice... NHAS provides a high quality approach to consultancy, training, information and developing partnerships between local authorities and frontline advice agencies."*

Communities and Local Government statement,  
November 2007



Models

# 19 I'm proud to work for the Citizens Advice service because...

*We give a voice to those who need it.*

James Organ, IT  
Management Consultant,  
North Area

*It doesn't claim to have all the answers but it responds to changes and challenges with honesty and integrity*

Paul Baird, Fundraising

*We help millions of people who quite probably have nowhere else to turn*

Barbara Carter, HR  
Policy and Reward

*I get the privilege and joy of working with amazingly generous and talented volunteers, training them and sharing their development.*


June Chapman, Volunteer Development Manager,  
Camden Citizens Advice Bureau

*I'm making a difference to people's lives at the same time as gaining valuable skills*

Megan Field, Volunteer  
Adviser and Social Policy  
Campaigner, Wiltshire  
Citizens Advice Bureau


*All our social policy work is based on solid client evidence, and that gives me a head start in lobbying for change*

Liz Phelps, Social Policy



**Our principles** – The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

## **Our aims**

- Provide the advice people need for the problems they face.
  - Improve the policies and practices that affect people's lives.
- 



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[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)  
[www.adviceguide.org.uk](http://www.adviceguide.org.uk)



Registered charity number 279057  
Produced September 2008

Designed by [www.totalcoverage.coop](http://www.totalcoverage.coop)