

# The Citizens Advice Service

## Building skills and confidence to avoid financial crisis



September 2011

## Financial capability survey 2011: a profile of bureau financial skills work

### Our vision

Our vision back in 2006 was that all bureaux would become involved in financial capability work.

Six years on, we've made great progress. The number involved has increased from 50 to 281. This represents over 75% of bureaux in England and Wales.

We have also seen a significant increase in the number of bureaux recruiting volunteers into financial capability roles. 65% now use volunteers. And well over 500 volunteers are now involved.

Bureau financial skills work is now benefiting at least 240,000 people each year.

But there is more to do. Nearly all of the bureaux that aren't engaged would like to be. Our challenge is to help them, and in these difficult times, to assist those already involved.

To learn more about our work, and how we and our regional forums can help you, visit [www.financialskillsforlife.org.uk](http://www.financialskillsforlife.org.uk). You can also contact one of our team - details listed on the last page.

A handwritten signature in black ink, appearing to read 'Jonathan Catherall'.

Jonathan Catherall

Financial Capability  
Programme Manager

## Introduction

Earlier this year we conducted a survey of all bureaux in England and Wales. Some 335 member bureaux took the time to complete the survey - providing us with a return rate of 89%.

We have used the data from their responses to map what they are doing - from the client groups they work with to the topics they cover. We have also captured information about their financial capability staffing levels, funding sources and the numbers of people they reach.

The next few pages provide a profile of their work. Data was drawn from bureaux across England and Wales who delivered financial capability between April 2010 and May 2011.

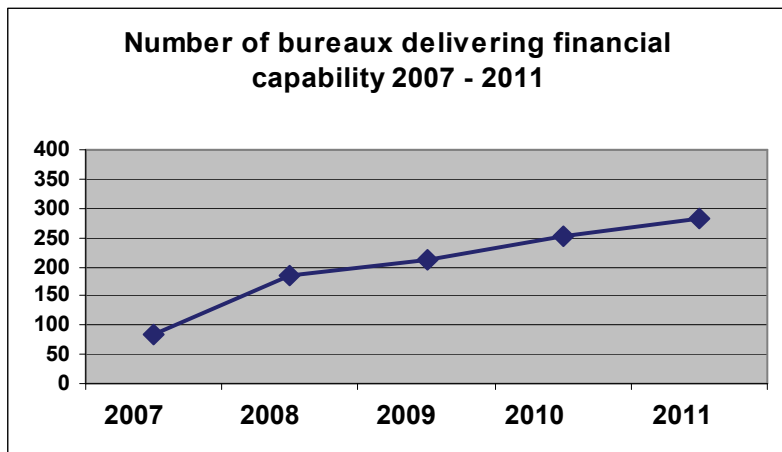
We hope that you find it useful.



## Number of bureaux delivering financial capability

Three quarters of bureaux in England and Wales now deliver some level of financial capability service. 281 bureaux delivered some level of financial capability service in the period April 2010 to May 2011.

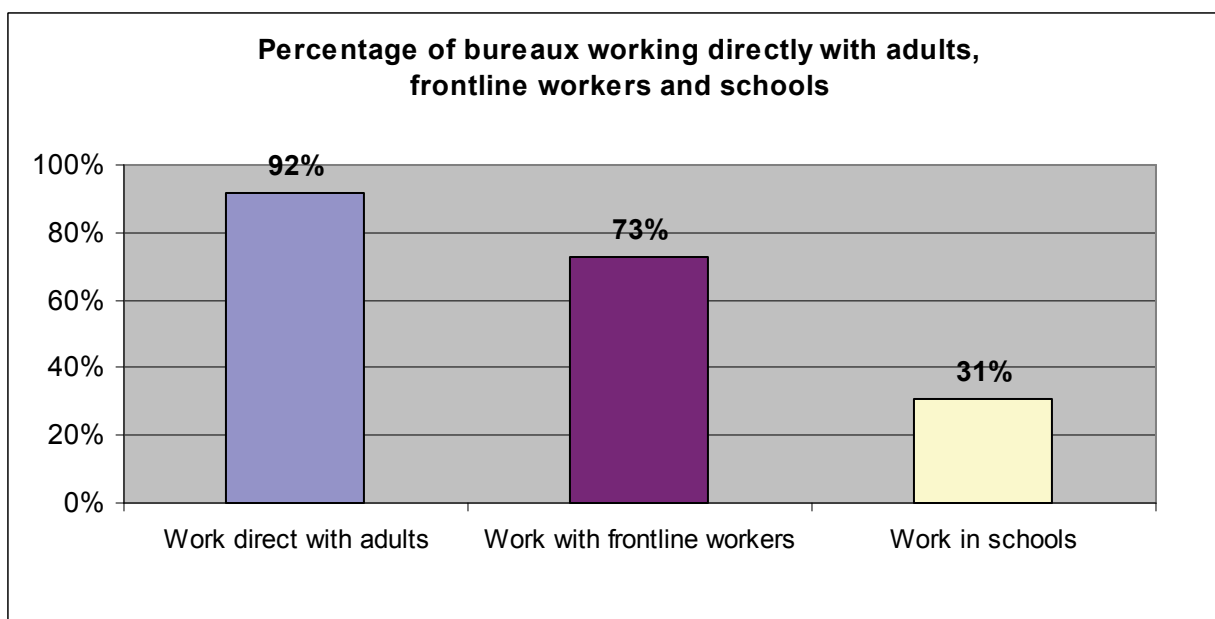
The level of bureau engagement has risen year on year since we started formally collecting data through a survey in 2007.



94% of bureaux that were not involved said they were interested in expanding their services to include financial capability.

## Ways that bureaux reach adults and young people

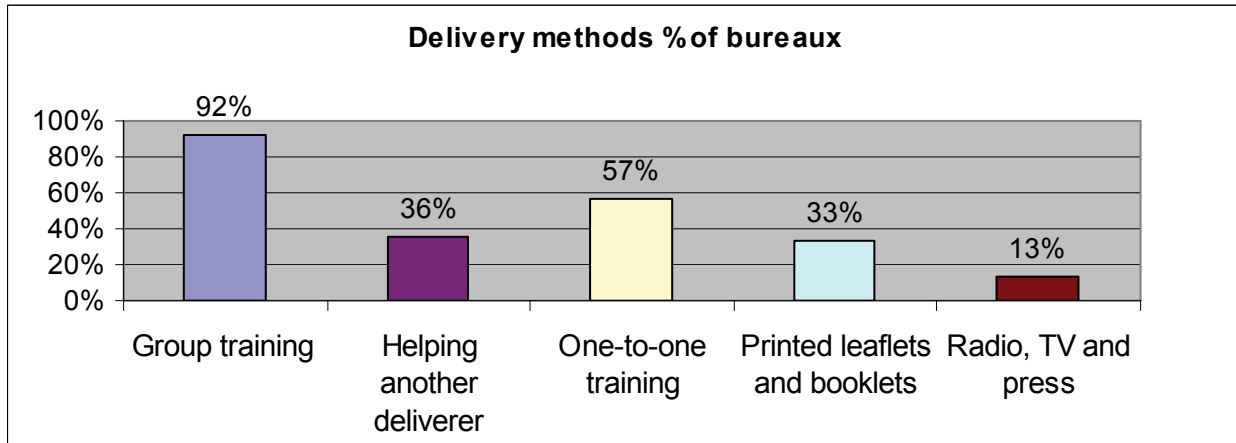
As well as reaching end users, bureaux provide training to the frontline workers of other organisations. This helps them to support their clients better with money issues and to make timely and appropriate debt and other advice referrals. Around a third of bureaux also work in schools.



## Delivery methods

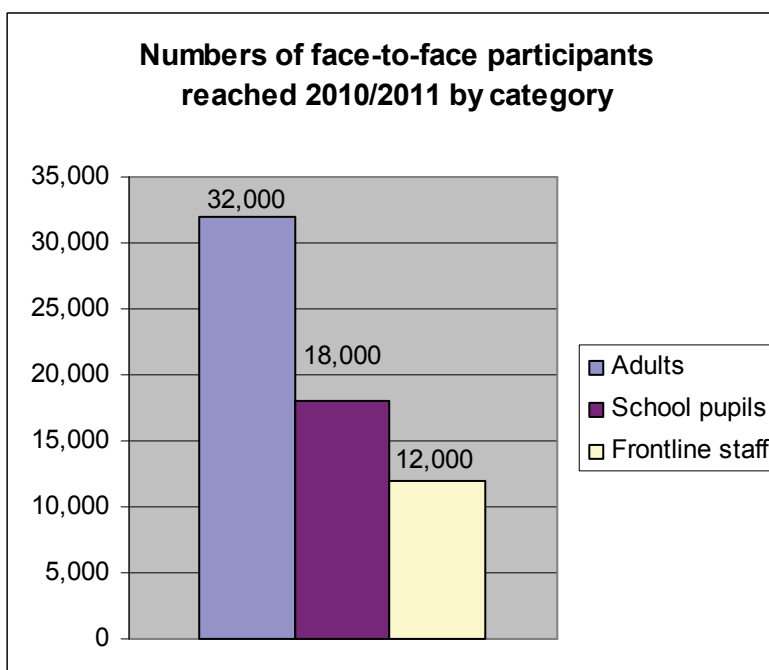
Over 90% of bureaux that work with adults deliver face-to-face group training. This is by far the most popular method and most bureaux build their financial capability programmes around it.

However, bureaux often complement their group training delivery with other methods. Over half provide both group training and one-to-one support. Bureaux also work well in roles where they support other deliverers; adding value through their independent expertise as community money and debt experts.



## Number of people benefitting

Over 240,000 people benefited from bureaux financial skills training last year. Of these over 60,000 people received direct face-to-face training. 180,000 people will also have benefited through the 'cascading' effect of the training delivered to frontline workers in other agencies. This is based on a multiplier of an average of 15 clients per annum reached by each worker, which is a conservative estimate from our various studies.



These figures do not include the many thousands of people that improve their money know-how through bureau information and media campaigns, the effect of individuals sharing their training with friends and relatives, nor the reach of our work by other agencies through our regional financial capability forums.

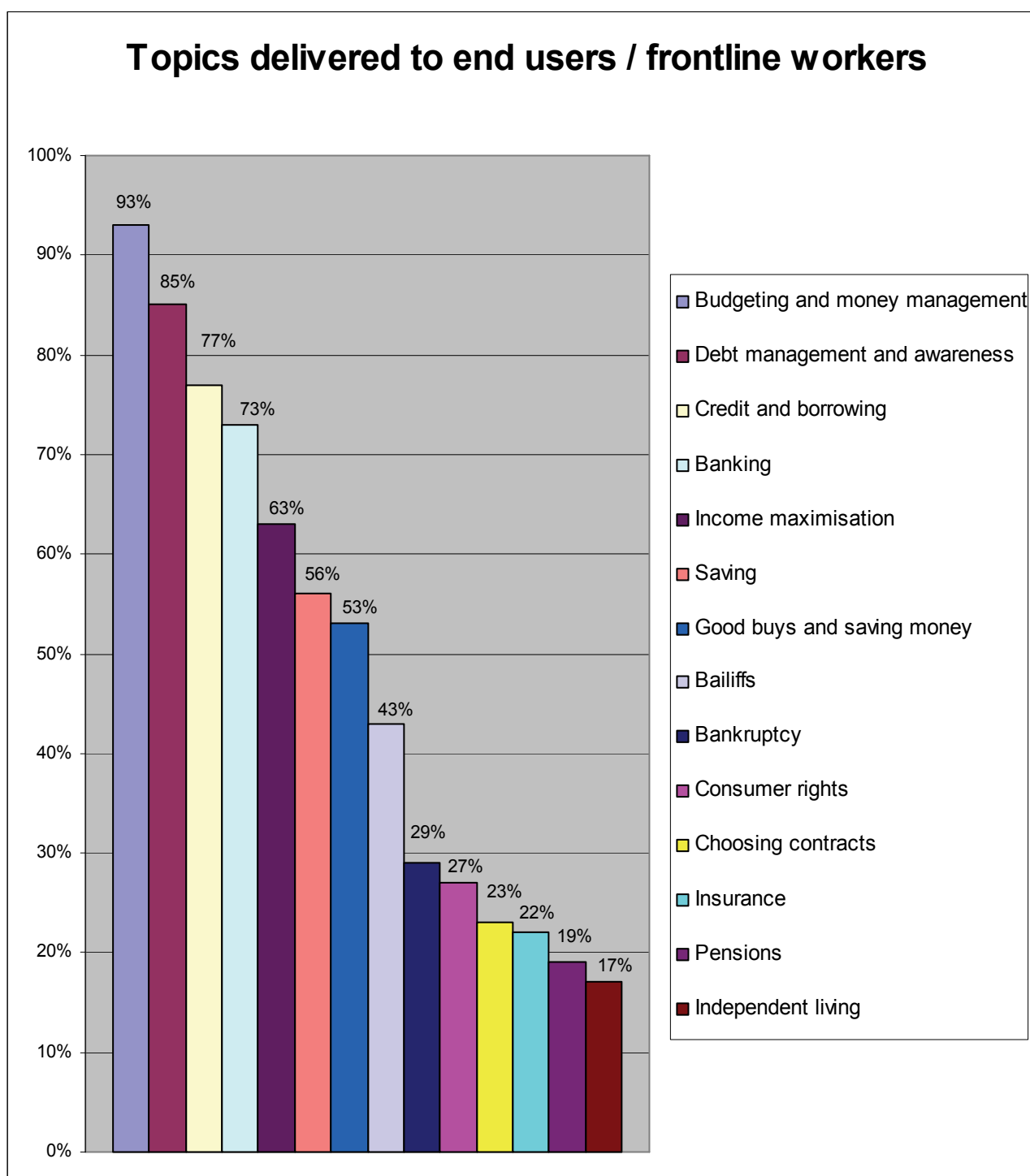
**We confidently estimate that that this increases the overall annual reach of our work to at least quarter of a million people.**

## Topics delivered

Bureaux deliver training to end users and frontline workers across a wide range of topics.

The two most popular topics are budgeting and debt management. Bureaux also respond to learners' needs by delivering topics such as credit and borrowing (77%), banking (73%) and saving (56%).

Other topics include insurance and pensions. Bureaux usually include these as part of programmes that look at good basic financial planning practices.

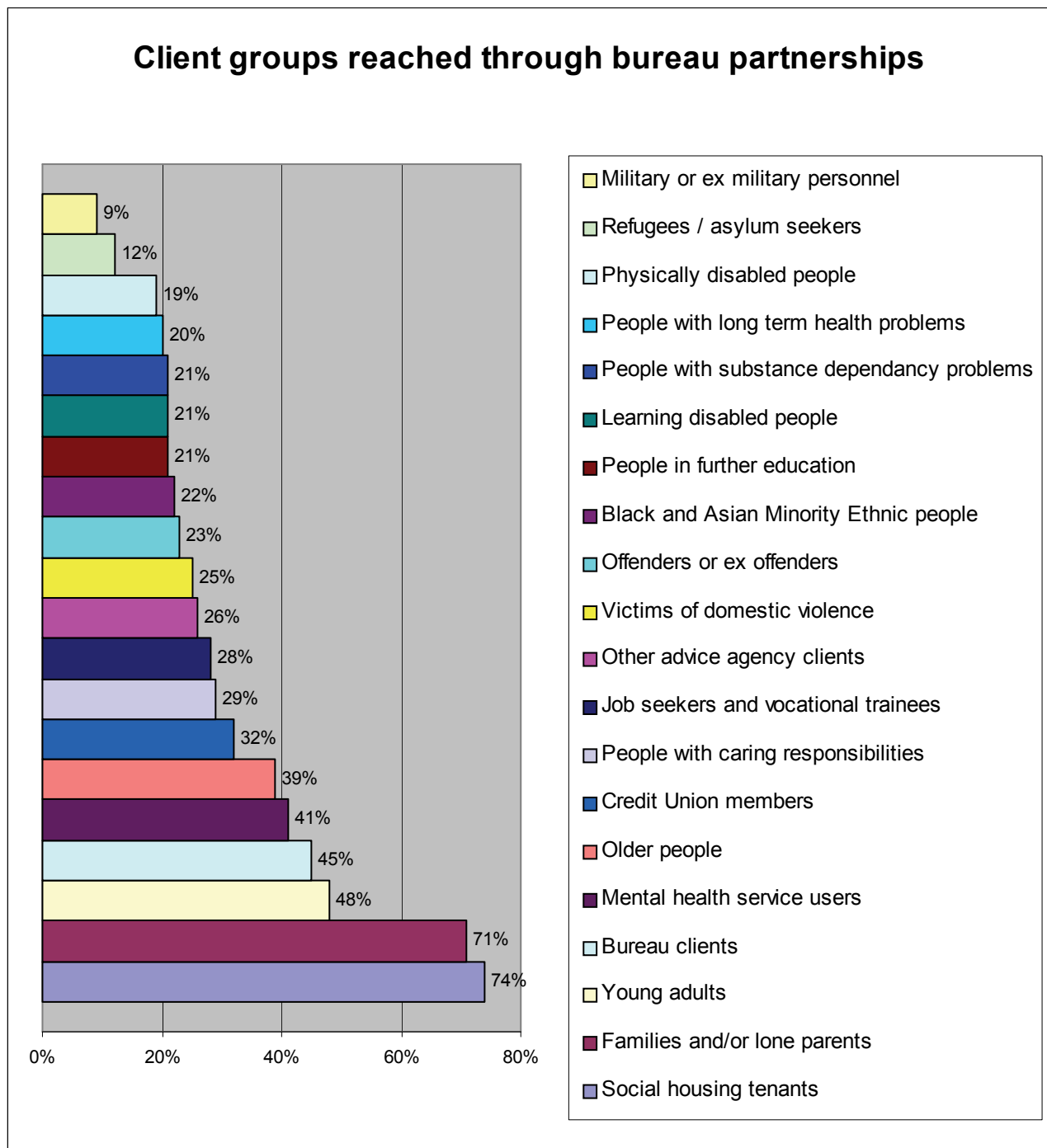


## Client groups reached through partnerships

Nearly all bureaux work with and through other agencies to reach learners and deliver their financial capability services. 61% work with Housing Associations and 38% work with local authorities.

The three most common groups that bureaux reach by training up frontline workers are social housing tenants (74%), families/lone parents (71%) and young people (48%). However, bureaux also reach specialised groups such as people who have suffered domestic violence. Some focus their projects on a single client group, such as ex-offenders or people with mental health problems.

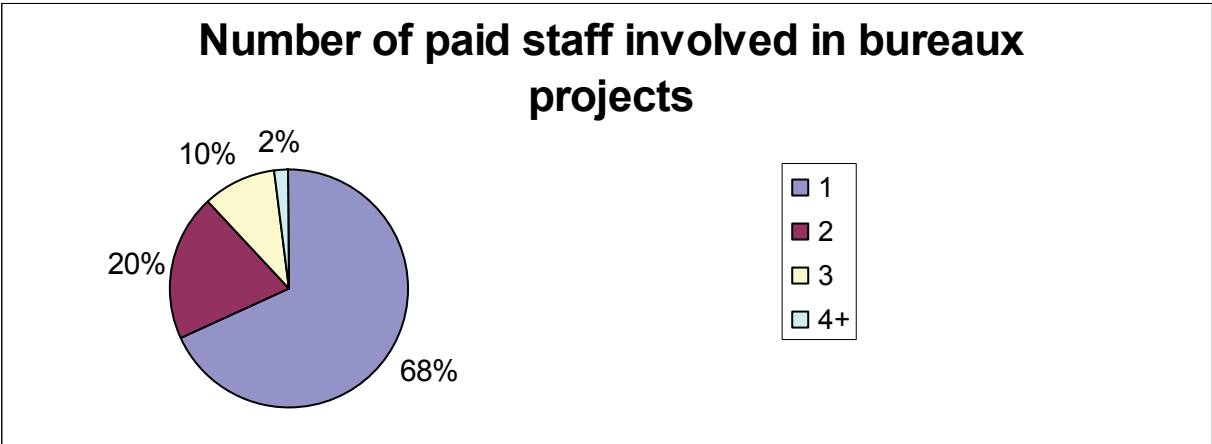
**On average, bureaux reach seven different client groups through their partnerships.**



# An expanding financial capability workforce

## Paid staff

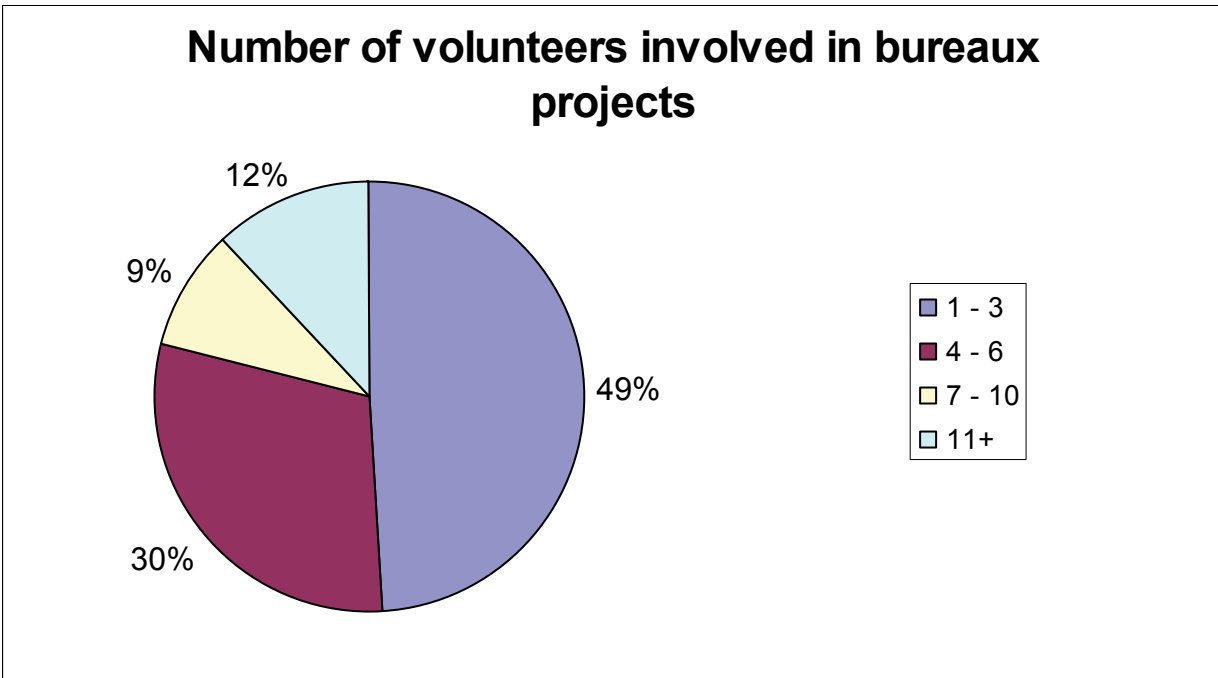
75% of bureaux use paid staff to deliver their financial capability projects. Over 200 bureau staff are involved across England and Wales. The majority of bureaux using paid staff use one or two members of staff. However, some 12% use three or more.



## Volunteers

65% of bureaux also recruit and train financial capability volunteers to deliver financial capability, often alongside paid staff. At least 540 volunteers are now involved, a 50% increase on last year.

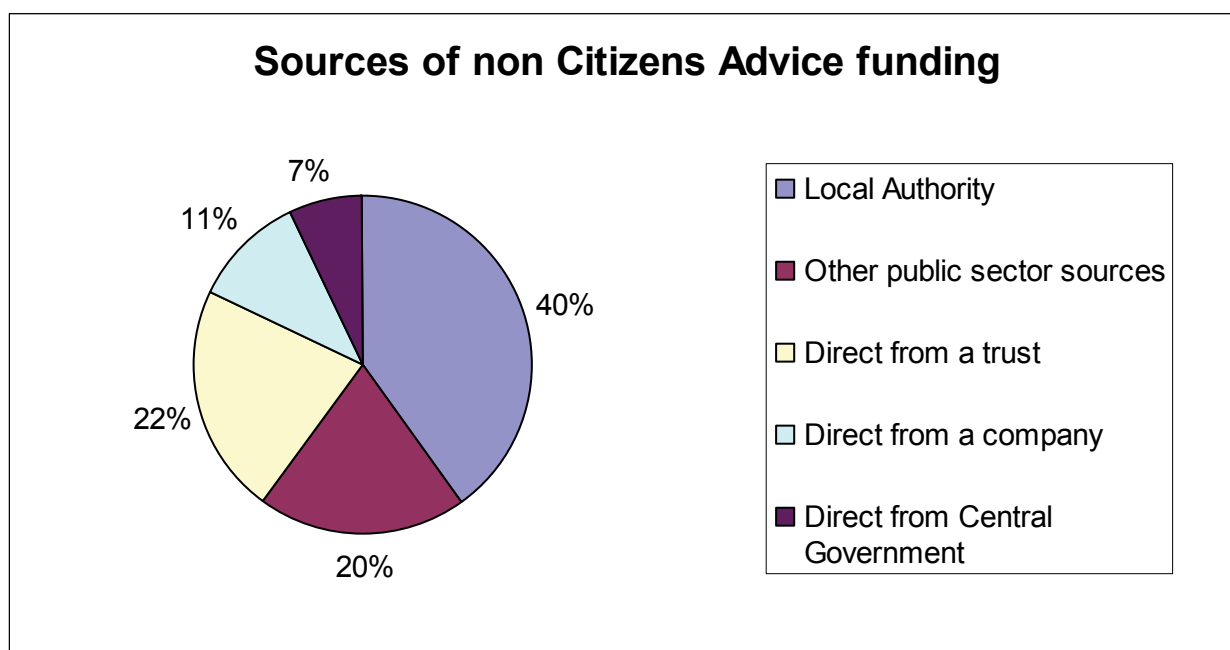
Half of bureaux that use volunteers have been successful in recruiting teams of four or more.



## Funding

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74% of bureaux received specific funding in the last year to support their financial capability work. Of those that received funding, over 50% received some funding from Citizens Advice, most of which was provided by private sector sponsors. Of the main sources of non Citizens Advice funding for bureaux, two thirds (67%) came from public sector funding sources, which included local authorities. The remaining 33% came from trusts and companies.



It is interesting that so many bureaux report delivering some level of service without specific funding (26%).

As you might expect, bureaux that say they have no funding appear to deliver smaller scale projects. For example, non funded bureaux only reach about a quarter of the number of end beneficiaries compared with their funded counterparts. However, the reach and impact of their work should not be underestimated.

**We still estimate that over 15,000 people benefited from training delivered by non-funded bureau in the last year.**

## Barriers to involvement

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We asked bureaux that did not deliver any financial capability service last year what they felt the barriers were. Over half (58%) cited lack of funding and nearly half (46%) said that other issues had demanded their attention.

94% of bureaux who have not delivered a financial capability service are interested in doing so. This shows that with the right conditions it would be possible for us achieve our ambition of making financial capability a core bureau service.

# The Citizens Advice Team

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## A big thank you...

...to all of the bureaux who took the time to complete our survey.

It has given Citizens Advice key information to help us improve our bureau support services and to raise the profile of your work with partners and investors.

We also use your information to produce targeted resources to help you network with other bureaux and engage with local partners.

This report has been produced as part of Citizens Advice Financial Skills for Life

Key partner



Citizens Advice is an operating name of the National Association of Citizens Advice Bureaux. Charity no. 279057.