



ADVICE FOR THE FUTURE

LIFE IS COMPLEX

From finding a home to choosing the right energy tariff, from understanding a benefit application form to challenging an unfair decision, from making savings choices for retirement to putting food on the table, modern life can be difficult to navigate.

OVER HALF

of the population needed help with a problem in one of the following areas in the last year:¹



Over 1,000,000

people seeking advice from CAB have concerns about knowing how official systems work²

Between 3,000 & 5,000 branded messages bombard us every day⁶

1,400,000 UK families with dependent children are behind with payments on household bills and credit card repayments³

More than **6 in 10** people think pensions are so complicated they can't understand the best thing to do⁴

90% of people need help with welfare reforms



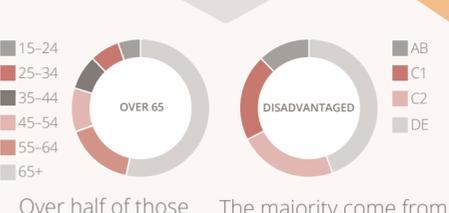
When Government brings in major policy change, people need help to adjust. Without advice, 9 out of 10 people will struggle to cope with the new welfare benefit scheme, Universal Credit – for example with budgeting, banking and getting online⁵



LIFE IS CHALLENGING

People face too many barriers to getting the advice they need

The number of people in the UK are without basic online skills:⁸



Over half of those without basic skills are over 65

The majority come from the most disadvantaged socio-economic groups

LIFE IS CHANGING

Advice must be available in different ways to suit different needs

38% of people name face to face independent support as necessary for them to access choice in public services¹⁹

Increase in unique visitors to the Citizens Advice Adviceguide¹⁶

44%

Being able to contact by phone, is the most valued attribute about a business or organisation¹⁸

In 2013 global mobile traffic grew by 81%²⁰

OVER HALF of people now access Adviceguide on their mobile or tablet devices¹⁷



LIFE CAN BE BETTER

Advice is valuable to each individual, and to society as a whole

2 in every 3 CAB clients manage to get their problem partly or completely sorted after approaching a bureau for advice¹¹

Within **six months** of receiving debt advice, three-quarters of people have already reduced or cleared at least some of their debts

82% of Law Centre clients report that their ability to deal with problems has improved after receiving advice¹³

4 out of 5 feel more in control of their financial situation¹⁰

Over three quarters of people using Citizens Advice services say they are willing to help change things in their local area so that other people don't experience the problems for which they sought advice¹⁴

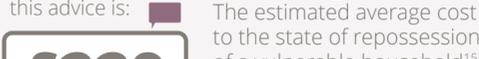
86% of clients say that help from a CAB had a positive impact in at least one area of their lives¹²



The average cost of providing this advice is:

£229

£16,000 The estimated average cost to the state of repossession of a vulnerable household¹⁵



Nearly two thirds of people receiving mortgage debt advice from Shelter are helped to **stay in their home**

ADVICE IS FOR EVERYONE

Advice must be available in different ways to suit different needs.

We believe that advice helps empower people to make decisions and solve problems, and is therefore a critical ingredient to any healthy democracy. Everyone should be able to access the advice they need at the right time, and in the right way for them.

To harness the power of new technology to reach more and more people, while protecting front line, face to face support for those who need it:

We need...

A strategy for the provision of free advice to help everyone find a way forward:

- Putting clients at the heart of developing telephone and digital services to ensure service design and content truly meet people's needs.
- Integrating digital advice with face to face and telephone services to make it easier for everyone to get advice.

- Government recognises people's need for advice following major changes to policy or service delivery;
- Local government works with advice services to understand local needs and develop innovative solutions to meet them;
- Local and national government invest in early intervention and better public services to avoid crisis further downstream.

To mobilise the community

- There is great resource within communities to help and support each other, with local networks and mutual support forums, and through empowering clients to give advice to others.
- 22,000 volunteers power the work of the Citizens Advice service. Their generosity changes lives and has a huge benefit on health, work and happiness.²¹

1. Citizens Advice online survey of 2,000 people - August 2014
 2. What did CAB do for you? National Outcomes and Impact Research - Citizens Advice 2014
 3. The Debt Trap - Stepchange and The Children's Society May 2014
 4. Attitudes to Pensions: The 2012 survey - Department for Work and Pensions Research Report No. 813
 5. Universal Credit managing migration pilot: Final Results - Citizens Advice Dec 2013
 6. Consumer empowerment in the EU - European Commission Staff Working Paper 2011
 7. Tackling the advice deficit - Low Commission Jan 2014
 8. Media Literacy: Understanding Digital Capabilities - Ipsos MORI poll for BBC Sep 2013
 9. Citizens Advice survey of bureaux on the impact of legal aid changes April 2014
 10. Debt Advice Review 2013/14 - The Money Advice Service Aug 2014
 11. What did CAB do for you? National Outcomes and Impact Research - Citizens Advice 2014
 12. What did CAB do for you? National Outcomes and Impact Research - Citizens Advice 2014
 13. Annual Review 2012/13 - Law Centres Network
 14. What did CAB do for you? National Outcomes and Impact Research - Citizens Advice 2014
 15. Results and Recommendations: Outcomes of advice for struggling homeowners - Shelter June 2010
 16. Citizens Advice management information 2013/2014
 17. Citizens Advice management information - Aug 2014
 18. Ipsos MORI poll for The Barriers to Choice Review - David Boyle (for the Cabinet Office)
 19. Ipsos MORI poll for The Barriers to Choice Review - David Boyle (for the Cabinet Office)
 20. Cisco Visual Networking Index: Global Mobile Data Traffic Forecast Update, 2013-2018 - CISCO Feb 2014
 21. CAB volunteering: how everyone benefits - Citizens Advice June 2014