

# Citizens Advice

## **Introduction to the service**



20<sup>12</sup><sub>13</sub>

**6.6 million**

advice issues dealt with

**2.1 million**

individual clients advised

**14.5 million**

visits to our self-help website [www.adviceguide.org.uk](http://www.adviceguide.org.uk)

**338** Citizens Advice Bureaux members in England and Wales

**3,300**

locations where the service provides free and independent advice



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To find your local CAB online:  
See [www.citizensadvice.org.uk/getadvice](http://www.citizensadvice.org.uk/getadvice)

To get advice online:  
See [www.adviceguide.org.uk](http://www.adviceguide.org.uk)

# Who we are and what we do

## What we do

The Citizens Advice service helps people to resolve their problems. As the UK's largest advice provider we are equipped to deal with any issue, from anyone, spanning debt and employment to consumer and housing plus everything in between.

In the last year alone, the Citizens Advice service helped 2.1 million people with 6.6 million problems. But we're not just here in times of crisis – we also use clients' stories anonymously to campaign for policy changes that benefit the population as a whole.

## How we're structured

Citizens Advice Bureaux deliver advice services from over 3,300 community locations in England and Wales, run by 338 individual charities. Citizens Advice is the national body for bureaux and is a registered charity in its own right. Together we make up the Citizens Advice service. Of the 28,500 people who work for the service, over 22,000 of them are volunteers and nearly 6,500 are paid staff.

Through the training, information systems and operational support it provides, Citizens Advice equips bureaux to deliver the highest quality advice to their local residents. In turn, client evidence submitted by bureaux alerts Citizens Advice to widespread problems that require action at a national level.

## How the public knows us

The Citizens Advice service offers information and advice through face-to-face, phone and email services, and online via [Adviceguide.org.uk](https://www.adviceguide.org.uk). As well as from their high street premises, Citizens Advice Bureaux make face-to-face advice available from other locations including community centres, doctors' surgeries, courts and prisons to make sure that people can access advice where they need it most.



**The Citizens Advice Bureau has certainly given me great help and support during times of financial crisis and I am so glad I sought their help.**

Elizabeth Matthews  
Client, Romford CAB

# Advice services

The Citizens Advice service plays a central role in tackling injustice, reducing poverty and social exclusion, and enabling people to realise their full potential.

## The delivery of advice

Advisers recognise that one problem is often the result of another so, rather than addressing a single issue at a time, they look at a client's situation holistically. This way, other potential problems can be identified early which prevents them escalating into anything more serious. Bureaux are right at the heart of their communities – reflecting the needs of their clients in the local area. This could mean access to multi-lingual advisers, or information on specific local issues.

## The impact of advice

Clients often report improved health and increased confidence after receiving advice. Both of these help to reduce the demand for health services and contribute to happier, more integrated communities. In fact, the service saves time and money for society and stakeholders in many ways, for example, by preventing homelessness, avoiding legal action and helping people to fill in official forms. As well as taking the strain off other services, bureaux also actively contribute to the local economy through means such as increased benefit take-up and the training of volunteers who frequently go on into paid jobs.



**Thanks to long-term backing from Prudential plc, over 70 per cent of bureaux now provide some level of financial education. Independent evaluations show that we are reaching over a quarter of a million people each year and that, on average, learners are £10 better off per week after our training sessions.**

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## Adviceline – our telephone service

Adviceline is live across Wales as a bilingual service and is being rolled out across England. Callers are able to listen to recorded information, transfer to other helplines and/or speak to a CAB assessor. Although the option of speaking to an assessor is only available in areas where Adviceline has been fully rolled out, the other options are available across the whole of England and Wales.

**England: 08444 11 14 44**

**Wales: 08444 77 20 20**

Calls are charged at five pence per minute from BT landlines, other providers and calls from mobiles may be considerably more. Mobile phone users are offered a 0300 number on being answered.

To find out more about Adviceline and call charges visit:

**[www.citizensadvice.org.uk/getadvice](http://www.citizensadvice.org.uk/getadvice)** or contact your local CAB.



## Analysis of client problems 2012/13

### CAB client problems (England and Wales)

Benefits and tax credits	2,349,000
Debt	1,956,000
Employment	481,000
Housing	465,000
Relationships and family	312,000
Consumer *	245,000
Legal	237,000
Financial services and capability	118,000
Immigration and asylum	79,000
Health and community care	74,000
Tax	51,000
Education	23,000
Other	106,000

### Adviceline page visits

(England, Wales, Scotland and Northern Ireland)

Consumer *	4,950,000
Benefits and tax credits	4,553,000
Employment (excluding discrimination)	3,842,000
Debt and money	2,676,000
Family	2,118,000
Housing	1,812,000
Legal	1,367,000
Tax	831,000
Health	328,000
Discrimination	253,000
Education	247,000

Adviceline figures are for web page views and not equal to the overall number of visits.

\* Includes consumer problems concerning utilities and communications, travel and transport, as well as other consumer goods and services (excluding debt and financial services).

Figures rounded to the nearest thousand.

# Campaigning

We use the evidence from our clients' experiences to spot emerging issues and trends and campaign for positive changes to the policies and practices that affect everyone. We estimate that our campaigning work positively impacted on 8.2 million people in 2012/13.



**The Citizens Advice service is invaluable to me as an MP, both for the vital work they do locally, and their role in informing policy.**

**Stephen Lloyd MP  
Chair of the All Party  
Parliamentary Group  
on Citizens Advice**

## Evidence-based lobbying

Every client that comes into a bureau with a problem is a first hand example of policies and practices having gone wrong. We use the case notes recorded during interviews with clients, anonymously, to demonstrate to policy makers and service providers the impact of their decisions, and to lobby for improvement.

Our case notes are detailed and our geographic coverage is incomparable, giving us a vast body of evidence on the problems that people and communities are facing across the country. We use bespoke software to track trends and analyse emerging issues. This unique insight empowers us to:

- expose inadequate or unfair laws, policies and practices
- challenge companies and service providers to treat people fairly
- recommend how resources can be targeted most effectively.

## Campaigning locally

Many Citizens Advice Bureaux run local campaigns, on topics that affect the communities they serve. Recent examples include energy costs, benefits delivery services, letting agents, school uniform costs, foodbanks and loan sharks.

In 2012 Citizens Advice created a network of Consumer Empowerment Partnerships. Leading the local delivery of consumer education and advocacy, these bureau-led networks work in partnership with Trading Standards Services to improve consumer protection and empowerment.

To get involved in our campaigns go to [www.citizensadvice.org.uk/campaigns](http://www.citizensadvice.org.uk/campaigns)

## During 2012/13 our national campaigns touched many lives:

- New government guidance for local authorities on collecting council tax arrears means that 1.5 million residents will be better protected from aggressive bailiffs. Millions more could be protected from April 2014 when the Government has pledged to implement mandatory training and certification for all bailiffs.
- Citizens Advice submitted evidence that payday lenders were lending irresponsibly and treating customers unfairly to the Office of Fair Trading (OFT). The OFT has referred the payday lending market to the Competition Commission and is taking robust action against companies failing to comply with OFT guidance. Fourteen lenders have left the payday loan market.
- The Government agreed to reform insolvency law to make it easier for banks to offer basic bank accounts to undischarged bankrupts. Once the law has changed this will make it easier for around 30,000 people in the most severe financial difficulty to access banking services each year.
- The Government has agreed to change the law to allow private tenants access to independent redress for problems with their letting agent.
- In February 2013 the Government gave the OFT the power to ban companies from trading with immediate effect if they rip off consumers. Previously a company could keep trading for up to two years while the OFT's investigations were tied up in lengthy and expensive legal processes. The OFT have already used this power to ban at least one company from trading.
- The Government has allocated an additional £200 million to support childcare costs under universal credit meaning that 180,000 working families will be better off.



**I would like to pay tribute to your work in using... [clients'] stories as an evidence base to develop policy proposals and blueprints for reform.**

**Rt Hon David Cameron MP  
Prime Minister**



**Citizens Advice provides an invaluable service to millions of people, with thousands of volunteers committed to help people across the country.**

**Rt Hon Ed Miliband MP  
Leader of the  
Opposition**

# Consumer advice, advocacy and education

Every one of us is a consumer. From heating your home to using a mobile phone, consumer issues are a big part of everyday life. That's why it's important that people know where to turn when things go wrong.

## Consumer advice

Citizens Advice and Citizens Advice Scotland (CAS) provide a phone and web-based consumer advice service, which was previously run by Consumer Direct. Since April 2012 the Citizens Advice consumer service has handled more than 1.5 million consumer queries. The Citizens Advice consumer service provides clients with information on consumer issues and their consumer rights and advice about how to complain.

Visit [www.citizensadvice.org.uk/consumer\\_service](http://www.citizensadvice.org.uk/consumer_service) for more information.

## Consumer advocacy

Citizens Advice and CAS took on consumer advocacy and education responsibilities from Consumer Focus in April 2013. This means we're now publicly-funded to represent consumers in non-regulated markets. It isn't a new area for us though – we've been campaigning and influencing for a long time on a range of consumer issues, from scams to payday loans and bailiff bad practice.

Consumer Futures is due to transfer to Citizens Advice and CAS next year. Consumer Futures represents consumers of energy and postal services in the UK, plus water services in Scotland. The transfer means all consumer advice, advocacy and education will be under our roof, making us a stronger force for consumers.

## Consumer education

Our new role means we can make sure consumers are represented and supported in the best way possible. Through our evidence base of client issues, our campaigning and our education work we want to empower consumers to stand up for what matters most to them.

We have set up 11 bureau-led Consumer Empowerment Partnerships across England. They will bring together education, awareness-raising and campaigning and be local and regional champions for consumers. They'll work closely with Trading Standards to empower consumers and improve enforcement for consumer benefit.

The top three issues raised across England and Wales have been:

1. second hand cars
2. building repairs and improvements
3. electrical and electronic goods

## Citizens Advice consumer service

The Citizens Advice consumer service provides free, confidential and impartial advice on consumer issues.

Consumers can contact the helpline on weekdays from 9am to 5pm by calling:

**08454 04 05 06**

for the English-language line.

**08454 04 05 05**

for the Welsh-language line.

**Textphone:**

**Dial 18001** followed by the Citizens Advice consumer helpline number **08454 04 05 06.**

**Welsh-language textphone:**

**Dial 18001** followed by **08454 04 05 05.**



# Volunteering

Of the 28,500 people who work in the service, 22,000 of them are volunteers, all from different backgrounds with different skills. They perform a variety of roles from giving advice to fundraising, IT, administration, publicity, campaigning and trusteeship.

## Benefits for all

Volunteering for a CAB provides a tremendous benefit to the local community. Our volunteers give over £109 million worth of hours a year between them. Without their passion and generosity the service would struggle to survive and the cost to the economy of unresolved problems would soar.

CAB volunteers benefit from free training, ongoing support and expenses. Training results in an accredited qualification which, along with the experience of volunteering itself, helps people develop skills for life beyond the bureau. Of the volunteers that left the service in 2012/13, 29 per cent left for paid employment and seven per cent went into further education.

For younger people, volunteering provides new experiences, a confidence boost and a path into work or education. Our older, or retired, volunteers say it keeps them active, in touch with the community, and means they can 'put something back'. What is common across all volunteers is that they find it a uniquely rewarding experience.

**22,000** volunteers in the service, including volunteer trustees

**21%** of new volunteers are from black, Asian or minority ethnic communities

**22%** of new volunteers are under the age of 25

**1,700** courses delivered to volunteers

**6,000** new volunteers trained in adviser, specialist and management roles

**£109 million**

is the market rate value of work carried out by our volunteers



**The best thing about volunteering at my bureau is being able to help those who didn't know where else to turn to.**

**Tony Fabian**  
Volunteer, Basingstoke CAB

# How the service is funded

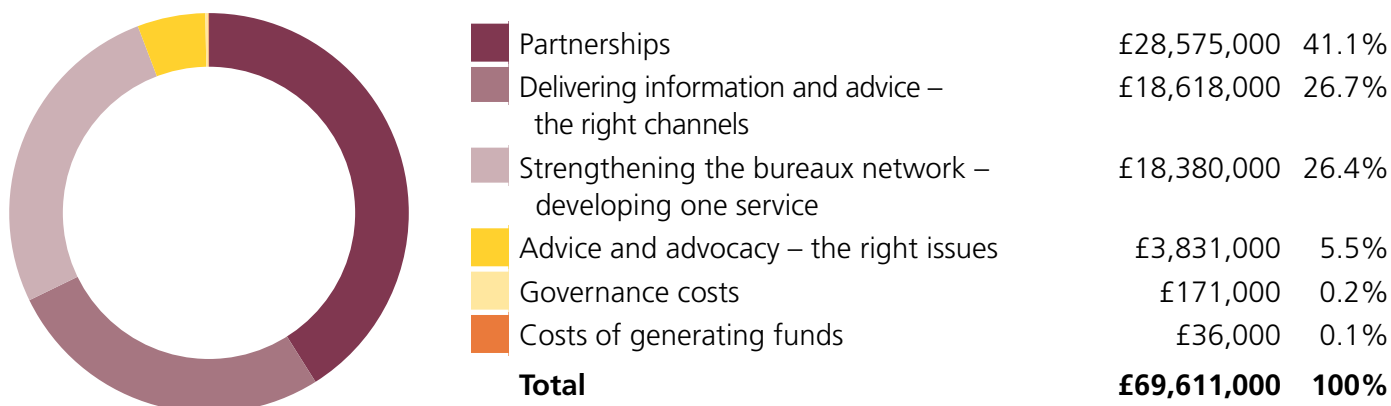
## Citizens Advice Bureaux income 2012/13



## Citizens Advice income 2012/13



## Citizens Advice expenditure 2012/13



# Ways to support our work

## Volunteer with us

We rely on an army of 22,000 extraordinarily generous volunteers, who do everything from advising clients to fundraising, administration, PR, campaigning and trusteeship. Can you spare any time to help keep the service going?

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

## Make an individual donation

We want to make society fairer. We do this by supporting our bureau network across England and Wales to provide high quality advice, helping clients resolve their problems. Our bureaux tell us which problems most affect the people in their communities and we work together to influence decision-makers and help to create positive changes to society. We estimate that our campaigning work last year impacted on the lives of 8.2 million people. We are always improving our service to make sure that whoever you are, whatever the problem, we're here for you.

As a charity, we can't do this without donations from our supporters. Your contribution, however big or small, will help us continue to make a real difference to individuals and communities in England and Wales. Please consider giving to the Citizens Advice service or your local bureau.

[www.citizensadvice.org.uk/support-us](http://www.citizensadvice.org.uk/support-us)

## Leave a gift in your will

Leaving a gift in your will could help to make sure that the Citizens Advice service is still here for your family and friends, their children and grandchildren. A legacy doesn't have to be large, so once you've taken care of your loved ones, why not leave a gift to the Citizens Advice service?

Email [fundraising@citizensadvice.org.uk](mailto:fundraising@citizensadvice.org.uk)

## How your trust or foundation can make a difference

Without the vital support of charitable trusts and foundations like yours, we could not be as effective as we are in serving the people and communities who need us most. Please contact us if you want to support us in making a real difference to people's lives.

Email [fundraising@citizensadvice.org.uk](mailto:fundraising@citizensadvice.org.uk)

## Become a corporate partner

Thanks to the support of our corporate partners we have been able to advise hundreds of thousands of people, tackling their problems as well as helping them make informed choices about managing their money.

The more companies that support our work and enjoy the benefits of associating with our brand, the more initiatives we can get off the ground. Our Fundraising team can work with your company to deliver staff engagement, marketing and sponsorship opportunities.

Email [fundraising@citizensadvice.org.uk](mailto:fundraising@citizensadvice.org.uk)

## Public and third sector partnership working

Our joint work with a range of different partners – from the wider advice sector, charities and local and national government – enables us to reach a broader range of client groups than we could alone. This has obvious benefits for us and our partners as we get to capitalise on each others' expertise, reputation and reach. Of greater importance are the additional positive outcomes we are collectively able to achieve for more people.

Email [service.development@citizensadvice.org.uk](mailto:service.development@citizensadvice.org.uk)

## **Our aims**

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

## **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.

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

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