

How we make a difference

Our impact in 2017/18



**citizens
advice**

We are Citizens Advice

Every year millions of people come to us for help with solving their problems.

We're here for everyone. We help anyone that contacts us, across a huge range of problems, from managing debts to making complaints about faulty consumer goods, from employment issues to housing problems. We also provide specialist support through our consumer helpline, Pension Wise and through the Witness Service.

As well as giving advice directly, we also work to fix the underlying causes of people's problems. We use the data and evidence gathered from our network of 280 independent local Citizens Advice to advocate for changes to policy, regulation and business practices.

All of this makes it really important for us to understand how our work makes a difference to our clients. We need to understand what works, what we're best at and the difference we make. Over the last couple of years we have invested in collecting more and better data about client outcomes across our service. An improved understanding our impact now drives our organisation, and helps us offer an even better service to clients.

Using this data, we know that last year we helped to solve the problems of 7 in 10 of the people who we gave advice to directly. 8 in 10 said that our advice had helped them find a way forward. 9 in 10 would recommend us to a friend.

Our service saves society money. In 2017/18 the advice we delivered directly saved government and public services at least £435 million - that's almost £2 for every £1 spent on the service.

We help millions of people

We offer advice face-to-face, on the phone, on email, online messaging and via our advice website. Last year, we helped millions of people solve problems like these.

“Owe council tax and don’t know what to do”

Search on citizensadvice.org.uk

“I have a question about going to court as a victim...”

Opening question on a Witness Service online messaging

“I’ve made a claim for Universal Credit. I’ve no money, and I haven’t had any electric for a week”

Local Citizens Advice client



Benefits and tax credits:

- 600,000 people helped directly
- 8.9 million page views



Debt:

- 340,000 people helped directly
- 3.8 million page views



Consumer:

- 770,000 people helped directly
- 4.4 million page views



Housing:

- 200,000 people helped directly
- 2.6 million page views



Employment:

- 160,000 people helped directly
- 5.4 million page views



Relationships and family:

- 0.15 million helped directly
- 3.2 million page views

We know problems affect lives

Our service starts by recognising why we're needed in the first place. Problems have a severe impact on people's lives so they need our help to solve them.



77% of the people we help say they would not have been able to solve their problem without our support ¹

Problems can be unexpected

4 in 5 people we help had experienced a big life change before coming to us – with nearly half reporting a change in their health situation. ¹

Problems can make everyday life harder

9 in 10 people say their problem affected their lives, including causing financial difficulty and making managing day to day harder. ¹

Knowing how to take action isn't always obvious

More than 2 in 3 people say they had difficulty knowing who to contact or how

systems work. This is particularly important as 1 in 3 people turn to us when they had to take action urgently. ¹

Solving your problem can also be about having the right skills

Nearly 1 in 2 people we help aren't confident about taking action on their money matters.² Nearly 1 in 3 report needing help to use online services, forms and tools.¹

1. Outcomes and Impact Research 2017

2. Understanding Money Skills 2017

and how to best help

What we did

Last year, like every year, we helped millions of people solve their problems.



2.6 million people helped face-to-face, by phone, by email or via online chat



25 million visits to our digital advice

How we did it

We gave advice last year across 2,400 locations. Our 1,500 web pages of advice were viewed 34 million times in total.

How we help

Our advice makes a difference



7 in 10 people were helped to solve their problem



8 in 10 people found a way forward

What this means

Problems don't happen in isolation, and can have a severe impact on people's lives. Solving them stops these situations escalating.

The wider impact of advice - what we achieve as a result of solving problems and providing support - is just as important.



4 in 5 people¹ said advice improved their life, including improving their health and finances




3 in 5 people¹ we advised found it easier to manage day-to-day

1. Outcomes and Impact Research 2017


Our impact

Our advice can improve people's health

 **7 in 10** people feel less stressed as a result of getting advice


Having a problem can affect someone's mental or physical health. Our advice helps. 70% of the people we help said they felt less stressed and 46% said their physical health improved. This is also true for people with existing health conditions who require additional support from health services as a result of their problem. 57% said they were better able to manage their condition after coming to us.

Our advice can make people more resilient

 **More than half** of people said that they feel more confident about taking action after advice

3 in 5 people said they had low confidence about taking action to solve their problems before advice. 67% said that they see an improvement in confidence to take action following advice. That doesn't mean that people won't come back to us for help, but it does mean if they experience that problem again they'll be better equipped to know what to do.

Our advice makes a difference to people's finances

 **44%** of people said that they had more money or control over their finances after advice

We support thousands of people each year to better manage their money. We provide advice on debt, benefits and consumer issues, as well as help people improve their money skills. Given that people we help are twice as likely to struggle financially (24%) than the general population (12%)¹, this can make a vital difference when money is tight.

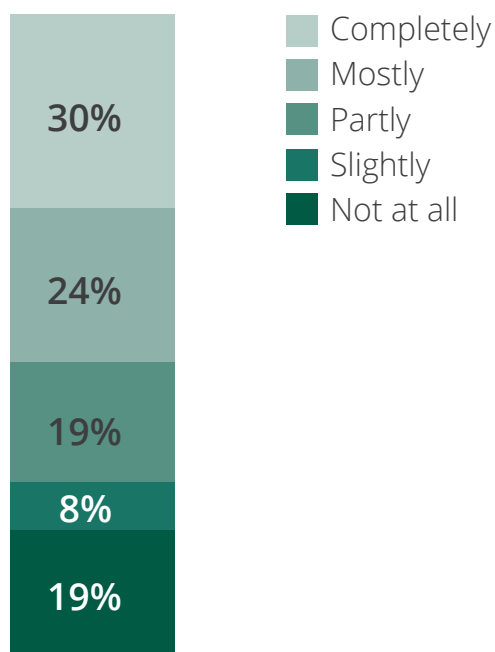
1. Outcomes and Impact Research 2017

Solving problems

This year we scaled up our approach to finding out what happens to the people we help.

In 2017/18, we received feedback from 38,500 clients. We asked them about their experience of our service, how easy we were to access, and how far we helped solve their problems.

In 2017/18, 73% of clients said that we had partly, mostly or completely solved their problem. 30% said we had completely solved it.



We can use our wealth of data to understand how we solve problems in much greater depth than before.

We know that we solve some issues more readily than others because some are easier to address. There might be more established processes for resolving certain problems, or local offices might have particular specialisms such as debt, benefits and consumer advice.

We solve

- 86% Financial service and capability issues
- 76% Benefits issues
- 75% Debt issues
- 69% Employment issues
- 64% Housing issues

The way people access our service makes a slight difference to how likely people are to have their problem solved, but across all channels, we solve at least 7 in 10 problems.

 **74%** Face-to-face

 **70%** Phone

 **76%** Online chat or email

We also know that people need differing levels of support depending on their circumstances and issues. We see higher problem resolution for more detailed support like casework (82%) than for information (72%).

We use our client evidence to understand where we may need to improve. This could mean evolving our advice offer to better meet client need or to advocate for policy changes to overcome systemic barriers.

Client experience survey (2017-18).

Solving the underlying causes

Some problems are too difficult to solve through advice alone.

Our evidence shows there are systematic or market failures which stop people's problems being resolved.



2 in 5 people whose problems are not solved say it's because of another organisation or system.

As well as giving advice we work to solve the underlying problems that our clients face. Last year our advocacy and influencing work led to a number of positive changes both for our clients and the wider population.

Fixing Universal Credit

We knew through our local network that claimants had problems with Universal Credit as it rolled out across the country.

Around 1 in 10 new claimants came to see us for help, and the Universal Credit pages on the website were visited hundreds of thousands of times.

Through research we carried out with local Citizens Advice, we found that the 6 week waiting time between making a claim and receiving the first payment was a significant cause of problems for our clients. Having identified this, we produced a series of reports outlining this problem and recommending a number of solutions.

As well as getting significant media coverage for this work, across the major TV news programmes and almost all newspapers, we shared our data directly with officials at the Department for Work and Pensions. Local Citizens Advice contacted their MPs directly to emphasise the effects locally. By autumn our research was repeatedly cited in parliamentary debates - our insight was shaping the discussion and increasing pressure on the government to act.

Finally, in the autumn Budget, the Chancellor announced changes to Universal Credit designed to reduce the waiting time to the first payment. This change in itself was worth £200 million a year to Universal Credit claimants, as part of a wider set of changes worth over £1.5 billion annually.

Energy networks

As the statutory advocate for energy consumers, we have a responsibility to look out for consumers' interests across all parts of the market. Here, we looked at network costs – a part of the energy supply system that is hidden from consumers but still contributes to the bills they pay.

Our research showed that the energy network companies had made profits around £7.5 billion in excess of what was expected through their agreements with the regulator. These agreements are very complex and technical so we spent a lot of time on the research, making sure we properly understood the problem.

We used our evidence to influence in three ways – through the media, with the regulator Ofgem, and directly with energy companies. Even though the issue was quite technical, the central point – that energy network companies had ripped off consumers – was clear. For the first time, the issue of energy network profits was raised at Prime Minister's Questions.

As a result, we achieved concrete benefits for energy consumers. Three energy companies agreed to give a rebate totalling £270 million, and we are keeping up the pressure to make sure others follow. In the longer term, Ofgem is now using our evidence to inform the next round of price setting.

When we started our research, no one else was looking at this issue. When we released the report, we were the only people making the case. We know the changes that followed were in large part down to our work.



Navigating changes in lives

Sometimes people may not need immediate support for something that is going on in their lives, but education or support about a future issue.

We use our understanding of people's lives to provide services that helps address these future support needs. This may then prevent problems developing in the future, both for the individual and society.

We help people with their money skills

People's money skills need to keep up with their changing life circumstances. People who received support from our life event focused money guidance service - Money Talks - reported a positive change across all aspects of their money skills.³ In particular, there was an improvement in people's confidence in taking action on their money matters as well as their general well-being.

We help people successfully prepare for retirement

We deliver face-to-face pensions guidance as part of Pension Wise across England and Wales. A recent evaluation⁴ found that 93% of people felt informed about their pensions options after an appointment and that they were able to convert this understanding into practical action following the session.

We support people to give evidence in court

Giving evidence can be an intimidating experience. We offer support that helps people feel prepared to give evidence through our Witness Service in every criminal court in England and Wales. More than 95% of witnesses tell us that our support helps them to feel confident, safe and informed about giving evidence. We know that by supporting witnesses we help them to attend trial which in turn supports the smooth running of the criminal justice system: our analysis shows that more witnesses who receive our pre-trial support attend their trial than those who do not receive support.⁵

3. Money Talks: Evaluating life-events focused money guidance (2018).
4. Pension Wise service evaluation: customer experiences and outcomes. Ipsos Mori (2017).
5. Witness Service: Trial success research (2017).

Our value to society

In 2017/18 for every £1 invested in the Citizens Advice service we generated at least:



£1.88 in savings to government and public services (fiscal benefits)

By helping stop problems occurring or escalating, we reduce the pressure on public services such as health, housing or out-of-work benefits

Total: £435 million

£11.43 in wider economic and social benefits (public value)

Solving problems improves lives – and this means better wellbeing, participation and productivity for the people we help

Total: £2.6 billion

£11.88 in value to the people we help (financial outcomes following advice)

Through our advice, we can increase people's income. We can help them get debts written-off, take up benefits they're entitled to or get compensation for their consumer problems

Total: £2.7 billion

It's impossible to put a financial value on everything we do – but where we can, we have. We've used a Treasury-approved model to demonstrate our financial impact.

This year, for the first time, we have also included some of the financial difference we make through delivering the Witness Service.

We're committed to understanding the difference our service makes.

This year, we've scaled up our approach to finding out what happens to the people we help. We received feedback from more than 38,000 clients in 2017/18, and we expect to hear from even more in future years. We use this insight to celebrate what we do well, whilst understanding how we can continually improve our service.

For regular updates on what we're learning about how our services work and how we use this insight, visit:
citizensadvice.org.uk/impact

citizensadvice.org.uk



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