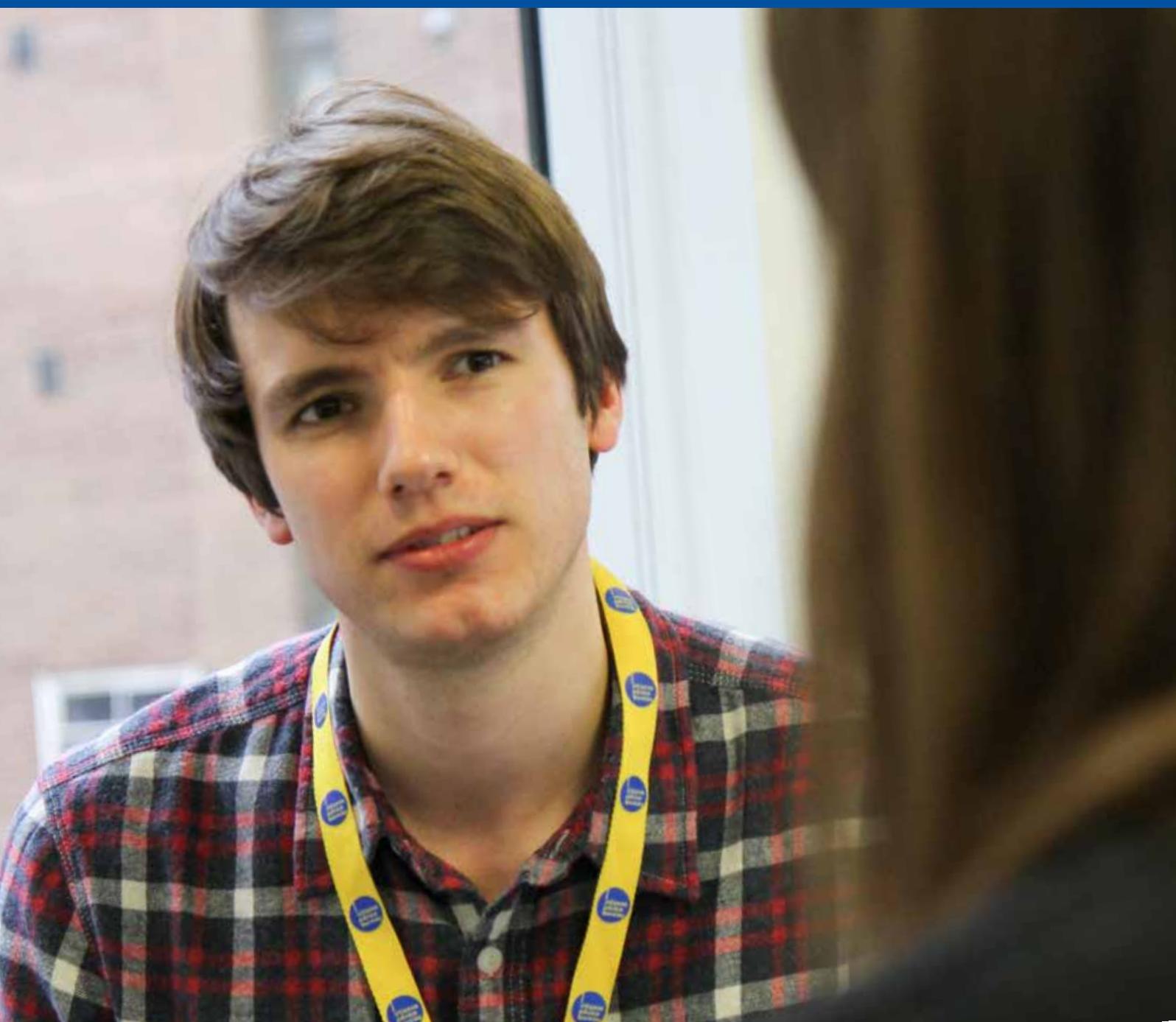


Making the case

The value to society of the
Citizens Advice service



The value to society of the Citizens Advice service

The Citizens Advice service is worth at least **£750 million** to society.

In 2012/13 **£300 million** worth of debts were written off or were rescheduled.



338
bureaux

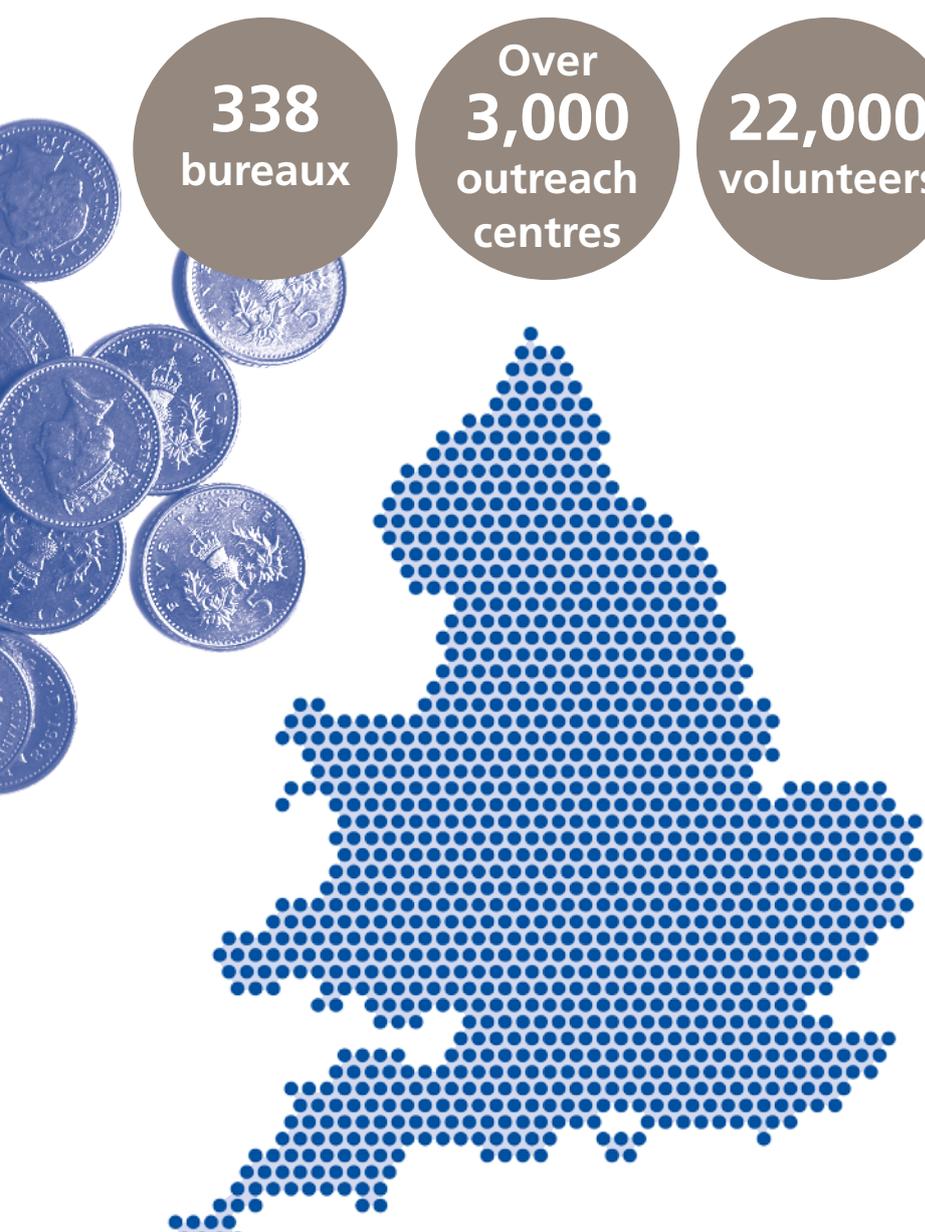
Over
3,000
outreach
centres

22,000
volunteers

2.1 million
clients
helped
through our
bureaux

One million
contacts with
our consumer
helpline

14 million hits to
our website



Providing value to society through advice

The Citizens Advice service delivers value to society by helping people to solve the problems they face. We are a network of 338 member bureaux, with over 3,000 outreach centres and 22,000 volunteers.

We provide advice face-to-face, over the phone and through digital channels. We act as one service, with one vision, yet we are also rooted in each and every community across England and Wales. Our bureaux are staffed by local people who are passionate about their community and sensitive to local needs.

Our advice is free

Advice from Citizens Advice Bureaux is confidential, expert and empowering and is provided to our clients free of charge. In 2012/13, we helped over two million people deal with over six million different issues via our bureau network.

Our advice helps clients to be better off

Citizens Advice Bureaux provide advice to everyone on any issue they're facing. For example we help people to secure correct benefit and tax credit payments, restructure and write off debt, prevent homelessness and establish employment rights.

Yvonne's story

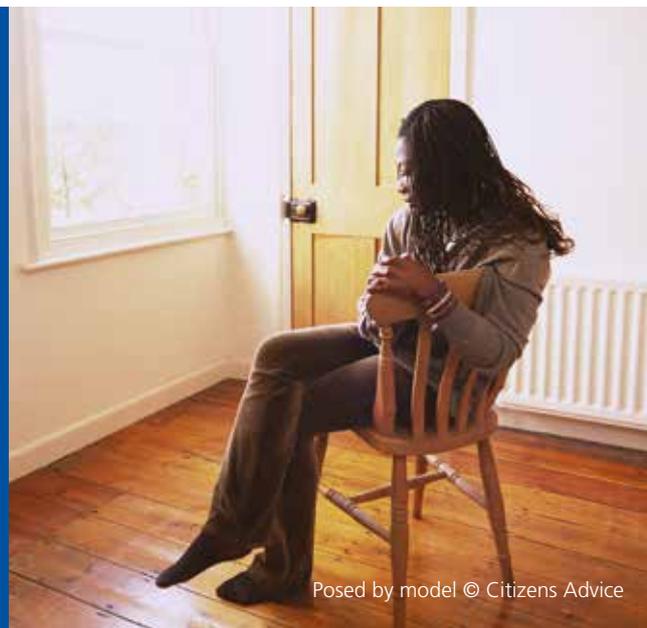
Yvonne is a disabled single mother to 15-year-old twin girls. While working as a senior care assistant, she experienced severe sciatica. Medical checks discovered that her spine was crumbling and she was rushed into hospital for an operation, which damaged nerves in her leg and caused her ongoing pain. Unable to work, Yvonne struggled to make ends meet and became depressed. Visiting Citizens Advice was a turning point for Yvonne as the adviser spotted that she should be receiving disability living allowance (DLA) – a benefit she didn't know existed – and helped her apply. She is now in a far better financial situation.

Alan's story

When Alan, an unemployed father, attended one of our financial capability courses, it highlighted the money management problems he was having around debt, budgeting and saving. Alan was unable to plan ahead for big events such as Christmas and he found himself constantly falling behind on regular payments such as car insurance. Since the session, Alan is now able to manage the household budget. This meant he saw how much he fell short each month and enabled him to make small adjustments to his spending and saving. He was also able to look for the best deals with energy providers and service providers, monitor bills and set up payment plans that work for him. This has eased the financial pressure on him and his family.

We help people manage their money

The Citizens Advice service has been running financial capability programmes for over 10 years. The aim is to create lasting change in people's skills, knowledge and confidence when managing their money.

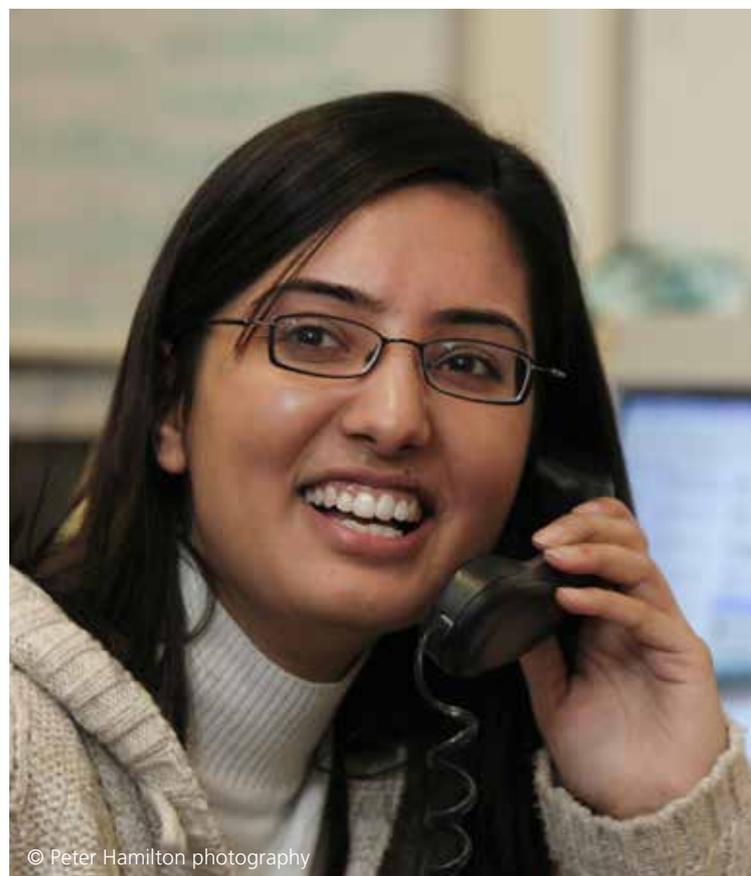


Our advice delivers savings for Government agencies and services

The advice we offer and the way we help clients solve their problems means Government agencies are less likely to deal with clients. Because our service reduces enquiries on benefits and tax credits with the Department for Work and Pensions (DWP) and HM Revenue and Customs (HMRC), as well as housing enquiries with local authorities, there is a significant saving to the public purse.

In total, services provided through our bureaux are worth £600 million to society in 2012/13.

In addition £300 million worth of debt was written off or rescheduled in the year.



© Peter Hamilton photography

James' story

After months of searching for a job, James was delighted when he was offered a role with a cleaning company. He asked his new employer to provide him with the terms and conditions of his job so he could update his job status and end his housing benefit. Unfortunately the document left out important details, such as his rate of pay and hours of work. Looking for information about what should be included in the document, James visited to Adviceguide. He used this information to inform his employer of their error and they provided him with a new set of terms and conditions. He is now happily in work and is receiving the appropriate benefits.

We provide online advice whenever it's needed

Adviceguide is an online, self-help service free to members of the public. It provides detailed, trustworthy information on problems such as consumer issues, tax and law. In 2012/13 the site received 14.5 million visits from over 11 million unique visitors, viewing 38 million pages.

We estimate this to be worth £9 million to society.

We give advice to consumers

Through the Citizens Advice consumer helpline, members of the public can access support for problems with consumer products and services. The service deals with a million customer calls each year. We calculate the value of solving these problems using estimates given to us by clients in our bi-annual outcomes and satisfaction research.

The service is worth £145 million to the public.

Our value is likely to be wider

We're not able to record all outcomes of our advice

In many cases clients come to the service once, receive advice and are empowered to resolve their problems. Therefore a large proportion of the outcomes of our advice cannot be identified and recorded, and we're not able to follow up with all clients to establish this information. Specific research that tracks a smaller number of our clients, estimates that a third of our clients achieve an outcome. Using these figures, our value would be significantly greater.

The challenge of presenting wider impacts as a monetary contribution

Citizens Advice is developing evidence of social value through an extensive programme of research and economic modelling. For example as well as the value of the time and resources donated by volunteers to the Citizens Advice service, we also know that volunteers gain new skills, experiences, confidence and health and well-being benefits.

The provision of advice has known positive impacts on the health and well-being of clients, by reducing stress and anxiety, preventing relationship breakdown, promoting employment and empowering people to make wider positive changes to their life. We are starting to evidence these softer outcomes of our advice services, however we're not able to present this as a monetary contribution at this time.

Measuring the value of our campaigning

In addition to helping people solve problems, the Citizens Advice service campaigns to ensure these problems are tackled at the root cause. Over the last two years we helped convince the Government to fund 85 per cent of childcare costs under universal credit, successfully advocated for recognition of fluctuating conditions in the personal independence payment (PIP) regulations, secured agreement on reforms to insolvency law that promote financial inclusion, and have been instrumental in designing regulation for payday lenders. In total we estimate over eight million people have benefited by changes in policy that we have actively campaigned for.

The value of campaigning activity is not included in this model. However we plan to do further research on this topic.



About this report

The Citizens Advice service provides the advice people need for the problems they face and improves the policies and practices that affect people's lives. We respond to the right issues through the right channels, as one service working together.

As a charity, we use funding to make a difference to people's lives. Citizens Advice, the national membership organisation, receives a core grant from the Department of Business, Innovation and Skills (BIS) and revenue from additional funding streams. The network of Citizens Advice Bureaux comprises 338 independent charities across England and Wales. Each local bureau is funded through a range of sources including local authorities. In total the whole service received £217 million in funding in 2012/13.

This paper explores the value of the Citizens Advice service to society in 2012/13. It demonstrates that by helping people to solve problems, we change lives. This in turn represents considerable value for communities, the public purse and society as a whole.

Our approach to developing this model incorporates the many ways that the Citizens Advice service contributes to society. This integrates an analysis of primary benefits – the outcomes of advice – with an assessment of the wider social value delivered by the service. The Social Value Act¹ paves the way for charities to demonstrate the positive impact they have on the economy, society and environment. Responding to this important legislative change, the Citizens Advice service has defined its social value as the additional benefit provided to society through the way it delivers its services. This model goes beyond that, to build a picture of what we currently know about our significant value to society.

How do we model our value?

In order to explore the value of the Citizens Advice service to society within this report, we have modelled the impact of the service by the three channels we provide advice:

- In person through our bureaux.
- Over the telephone through the Citizens Advice consumer service.
- Online.

Although our analysis is tailored to each component, we have employed a consistent methodology:

- **Estimating scale:** using management information to analyse the volume of services delivered and the number of clients helped.
- **Assessing impact:** using recorded outcomes data and counterfactual scenarios to estimate the impact delivered across different areas.
- **Modelling value:** using recorded outcomes and a range of relevant proxies to estimate financial value across the key service areas.

A key strength of the model is that it is based on client and outcomes data from over 3,000 Citizens Advice Bureau outlets in England and Wales. In 2012/13, Citizens Advice Bureaux dealt with 2.1 million clients and advised on 6.6 million problems. This offers reliable evidence on the scale of our impact and especially the financial outcomes that our clients achieve.

Advice through our bureaux

The Citizens Advice service provides free advice through bureaux to any member of the public who needs help to solve a problem. The service each client receives varies depending on need. There are two main categories of support:

- **Gateway advice:** information, signposting and referral, usually a short appointment of 15-20 minutes (60 per cent of the client base).
- **Full advice:** detailed advice and ongoing case work, appointments normally last an hour, but many will require several appointments (40 per cent of the client base).

Estimating the value of the free advice over 2.1 million people receive is difficult. We could run an experiment asking people how much they would be willing to pay to receive our advice. This would likely be misleading both because we are a long-established service offering free advice, and a significant number of our clients would not be able to afford to pay.

For this paper, we have applied an average value of advice of £50 per client per year. From this, we can estimate that the value of free face-to-face advice is £110m, by applying this to the 2.1 million clients bureaux saw in 2012/13.

This is a reasonable figure when considering the cost of similar services, which would of course vary depending on clients' needs. For example the cost of a solicitor's appointment is generally over £150 per hour.² Independent financial advisers range between £75 to £250 per hour.³

These are specialist functions, but they are also reflective of the services that our advisers carry out such as legal advice and debt advice. The unit cost to Government of providing services could also be considered, and examples of these are given later in this report.

A further comparator is our own volunteers who, through ongoing bureau investment in their development and management, enable the Citizens Advice service to provide a high quality service to our clients. There are over 22,000 volunteers across the service who help to give advice, offer administrative support, campaign on social issues and take on management and trustee roles for the bureaux and the wider organisation. Our annual bureau characteristics survey captures the number of hours contributed to the service through volunteers in different roles, amounting to a contribution of £110 million worth of volunteering hours.

While this figure does not take into account bureau investment in volunteer enablement, it does provide an indicator of the potential market value of our advice, which works out to an approximate value of £50 per client.

The value of our advice comprises the value of information; education; support; empowerment; and having someone act as an advocate on your behalf. The financial gains that arise from the advice process are discussed overleaf.

2. Solicitors' guideline hourly rates 2010, accessed April 2014.
www.judiciary.gov.uk/Resources/JCO/Documents/Guidance/guideline-hourly-rates-2010-v2.pdf

3. Money Saving Expert, and This is Money, accessed April 2014.
www.moneysavingexpert.com/savings/how-to-pay-for-financial-advice;
www.thisismoney.co.uk/money/investing/article-2119421/40-200-hour--whats-right-price-financial-advice

Financial outcomes from core advice

It can take time for clients to achieve outcomes as a result of advice.

Many of our clients achieve financial benefits after receiving advice. These include income gain (money in clients' pockets) through reinstated pay or correct benefit entitlement; services and reimbursements; debt written off; and repayments rescheduled. Where these are known to clients and advisers at the time of advice, financial benefits are recorded.

We assume that all financial benefits to clients count as benefits to society. Of course, benefits to clients are not independent from other areas of the economy, such as Government spending or business costs. For example, a client achieving an income gain through an out-of-court settlement for unfair dismissal may incur a financial cost for an employer. However, in many cases the situation is more complex.

In cases of debt written off and repayments rescheduled, for example, there is not necessarily an income gain for clients, although there will be a financial benefit in reduced liabilities. In these situations, creditors will either receive their repayments late or not at all. This is why we have distinguished these from other financial benefits, which is consistent with advice sector best practice on reporting financial outcomes. There is, however, a potential benefit to society in the way that repayments are rescheduled, for example the prioritisation of money owed to local authorities and other priority debts.

Although we provide advice on many subjects, there are four main areas that we focus on: welfare benefits and tax credits, debt, housing, and employment. These areas make up our core advice.

We have modelled the financial outcomes only for these core advice topics, however it is likely that the financial outcomes from all our advice through bureaux would be higher.

In 2012/13 our known financial benefit for clients following advice was:

Welfare and tax credits advice	£280m
Housing advice	£5m
Employment advice	£6m

In addition, clients also had:

Debts written off	£230m
Debts rescheduled	£80m

Our methodology for financial outcomes considers our main areas of advice given and the outcomes recorded against them. We use this as the minimum financial outcomes as a result of our advice. We also offer some evidence that shows our impact is likely to be much greater where studies have specifically followed up with clients.

This year we are also taking forward large scale surveys of our clients in order to give robust outcomes data across our different advice areas and channels, which we can use to establish a more accurate assessment of our value. We will use the results to update this document later in the year.

Welfare and tax credits

In 2012/13, our bureaux helped more than 773,000 clients with welfare benefit and tax credit problems. These problems ranged from helping people claim what they are entitled to, appealing decisions, reviewing errors and navigating the raft of welfare reforms.

Our advice on benefits and tax credits can lead to ongoing benefit gains, lump sum benefit gains and other types of increased income. We also achieve a range of non-financial outcomes for clients, such as resolved administration problems or challenges to discrimination.

The national outcomes for the Citizens Advice service in 2012/13ⁱ show that:

- 48,000 clients achieved an ongoing benefit award (£5,700 average valueⁱⁱ).
- 10,000 clients achieved a benefit back payment (£1,900 average valueⁱⁱⁱ).

Welfare advice services are effective in addressing the problems associated with benefits and tax credits. A literature review commissioned by the National Association of Welfare Rights Advisors found that advice services are successful in improving take-up of benefits and delivering significant financial gains for clients.^{iv}

The extra money that clients gain helps to improve living standards because it enables additional spending on fuel, food, education, recreation and transport. This in turn may contribute to the reduction of social exclusion. Clients may also experience better mental health after receiving welfare rights advice.^{iv}

Debt advice

Bureaux offer a combination of generalist and specialist debt advice, tailored to each client's needs. In 2012/13, bureaux worked with over 548,000 debt clients, assessing their liabilities, drawing up financial statements and identifying ways to resolve their problems.

The national outcomes for the Citizens Advice service in 2012/13^v showed that:

- 8,700 clients had debt repayments rescheduled (£9,000 on average^{vi}). This solution means that priority debts – for example council tax and housing arrears – are paid first.
- 26,000 clients had debts written off (£18,000 average value^{vii}). These insolvency arrangements can involve partial repayment to creditors.

In 2013, total personal debt in the UK reached a record high of around £1.43 trillion, which is an average of £54,000 per household.^{viii}

Debt becomes problematic when repayments and other commitments cannot be made without reducing other expenditures below normal minimum levels. The 2012 Debt Track Survey commissioned by the Department for Business, Innovation and Skills^{ix} showed that:

- 22 per cent of households 'constantly struggle' to keep up with bills and payments.
- 11 per cent of households experience financial difficulty.

The Legal Services Research Centre (LSRC) reports that problem debt can have a negative impact on an individual's relationships, employment, education and plans for the future.^x There is also strong evidence of a correlation between being in debt and experiencing mental health problems.^{xi}

Individual problem debt has direct costs for Government and society. The LSRC estimate that a typical debt problem costs £1,000 which might include paying for temporary accommodation or treatment of related health problems.

Housing advice

In 2012/13, bureaux helped over 304,000 clients with housing problems. The most common types of problem were with rents and charges, repairs and maintenance and tenancy deposit protection. Suitability of accommodation was a major problem in the social rented sector.

The national outcomes for the Citizens Advice service in 2012/13^{xii} show that:

- 8,400 clients achieved one or more housing outcomes, the average value of financial gains/improvements was £3,100.^{xiii}
- 3,400 clients had homelessness prevented.

Citizens Advice Bureaux also work with Shelter as part of the National Homelessness Advice Service (NHAS). NHAS aims to make sure that no one is homeless or badly housed through want of expert advice.^{xiv} It helps to keep advice agencies and local authorities equipped with appropriate and accurate information through training, consultancy and other services. A Department for Communities and Local Government (DCLG) funded evaluation of the NHAS housing advice found that:

- 1 in 3 housing enquiries achieved a positive outcome.
- 2 in 5 cases of threatened homelessness achieved a positive outcome.
- 93 per cent felt that a Citizens Advice Bureau was 'important' or 'crucial' to resolving their housing issue.

A follow-up to the NHAS evaluation with over 1,000 clients found that advice can have a positive impact beyond a client's housing situation:

- 57 per cent felt that receiving advice had improved their health.
- 77 per cent reported it made a difference to their ability to help themselves.

Employment advice

In 2012/13, bureaux helped more than 274,000 clients with employment problems. Examples of employment problems include disputes and grievances over pay, contracts and dismissal, problems related to redundancy or retirement, and discrimination or failure to comply with the Equality Act 2010 at work.^{xv} Our advice on employment can lead to a financial outcome, such as compensation; and/or a non-financial outcome, such as reinstatement, enforcement of terms and conditions, or an end to harassment at work.

The national outcomes for the Citizens Advice service in 2012/13^{xvi} show that:

- 2,300 clients achieved one or more employment outcomes.
- £4,000 average value^{xvii} of financial award/compensation.

In 2008/9, Citizens Advice demonstrated the effectiveness of employment advice through its own research. The research involved 33 bureaux delivering employment advice funded by the Legal Services Commission (LSC). The findings showed that:

- 1 in 4 clients achieved a positive outcome.
- 1 in 3 clients were empowered to understand their employment rights and responsibilities.

Minimum and estimated outcomes

Our recorded outcomes represent a minimum of what we help our clients to achieve. In many cases, clients do not revisit a bureau after they have received advice and their outcomes go unrecorded. Our 2012/13 data show that, nationally, financial outcomes were recorded for 15 per cent⁴ of clients who received full advice, and for between 36 per cent and 50 per cent⁵ of clients who received full advice funded through a specific project.

It is difficult to reach an estimate for service-wide outcomes as many outcomes aren't recorded. A realistic estimate for our total financial outcomes would exceed the recorded figures presented here. We know that the proportion of clients achieving a successful outcome varies with the nature of their interaction with the service, and we hope to better understand this dynamic through the outcomes research we are currently undertaking with our clients.

4. National Outcomes Report 2012/13.

5. Financial Inclusion Fund Project Outcomes 2012/13; The Royal British Legion and Royal Airforce Benevolent Fund Project Outcomes 2012/13; MacMillan Benefits Advice Project Outcomes 2012/13.

We help people manage their money

In addition to core advice, the Citizens Advice service has been running financial capability programmes for over 10 years. The aim is to create lasting change in people's skills, knowledge and confidence when managing their money.

Our valuation of financial capability programmes focuses on client outcomes. The most recent analysis revealed that learners were on average £10 better off each week than people who did not access the training.⁶ It has also been estimated that each front-line worker engaged in financial capability training will cascade the learning to at least 15 people.

Applying these research statistics to management information on the total number of adult learners, we can estimate the total direct and indirect financial benefits delivered through the programmes.

In total this amounts to £50 million of benefit to society per year.



© Citizens Advice/ABCUL 2008



Posed by model © Citizens Advice

Ceri's story

Ceri has three children aged five, three and two. Her partner works full-time and Ceri works part-time as a cleaner in the local primary school. Ceri and Jez had support from their local CAB to help manage and pay back multiple debts. A financial capability worker also made a home visit to check the prepayment meter as they were putting in an excessive amount. Following the visit, Ceri decided to attend a further session held at a nearby children's centre with her two youngest daughters. The session involved group work and the chance to chat informally and share knowledge and tips with other attendees. Ceri found the session really useful and now knows how to keep track of the family's money and keep it under control. She has not only passed on a lot of the tips and advice, but has also recommended the training to family and friends.

6. Quids In: the impact of financial skills training for social housing tenants (PFRC, 2012).

Saving money for central and local government

The problems that clients bring to bureaux are often connected to central and local government. The largest area of advice – welfare benefits and tax credits – concerns services directly delivered by DWP and HMRC. Housing problems – such as threatened homelessness and social housing issues – are the statutory responsibility of local authorities. A range of other advice issues represent social problems that central and local government is attempting to address – for example, household debt and financial exclusion.

By helping people to solve problems, the Citizens Advice service mitigates costs for central and local government. This includes the immediate, direct costs of customer

contact and support, together with the longer-term costs of dealing with social problems. We also include a sub-category for costs to businesses and the economy.

Overall, our analysis shows that the service could make a contribution to the public sphere of over £150 million in mitigated costs. This uses an assumption that we mitigate costs for 21 per cent of clients' issues. This is skewed towards benefits and tax credits and is based on research carried out by the Cabinet Office and Citizens Advice on avoidable contact.

Our assumptions on costs saved are set out in the table below.

Advice area	Mitigated cost
Benefits and tax credits	£3 per client receiving Gateway advice. £152 per client receiving full advice. This is based on HMRC customer support costs. ⁷
Debt problems	£500 per client achieving an outcome. This is based on research estimating a £1,000 cost to society and economy per debt problem. ⁸ We apply 50 per cent of this value as we may deliver advice after costs have been incurred/not prevent all costs from arising.
Housing problems	£3 per client receiving Gateway advice. £185 per client receiving full advice. The figure for Gateway based on HMRC customer support costs. ⁹ The figure for full advice is based on average figures of housing advice funded through the LSC – from Cabinet Office unit cost database. ¹⁰
Employment problems	£1,800 per 1 in 5 clients achieving an outcome. We assume an outcome saves an employer the cost of recruiting a replacement. This is based on average recruitment costs for 2013. ¹¹
Core advice services – Other areas of advice	£3 per client receiving Gateway advice. <ul style="list-style-type: none"> £152 per client receiving full advice. This is based on HMRC customer support costs.¹²

7. Supporting Customers Who Need Extra Help – A New Approach (HMRC, 2013).

8. A Helping Hand: The Impact of Debt Advice on People's Lives (LSRC, 2007).

9. SOCITM Insight (2012)

10. Cabinet Office unit cost database, accessed April 2014. http://data.gov.uk/sib_knowledge_box/toolkit

11. Resourcing and Talent Planning (CIPD, 2013).

12. Supporting Customers Who Need Extra Help – A New Approach (HMRC, 2013).

We give advice to consumers

In 2012, Citizens Advice took over delivery of a telephone consumer service from the Office of Fair Trading, dealing with a million customer calls each year. Members of the public can access support relating to problems with consumer products and services.

In 2012/13 the Citizens Advice consumer service handled around 1.28 million contacts, dealing with 836,000 new cases regarding general consumer problems, and almost 80,000 regarding energy and post problems.

To find out what our clients think about the consumer helpline, we conducted a survey. Between February and April 2013, we surveyed 2,419 clients and asked them how satisfied they were with the service, the outcomes they achieved and the financial value of those outcomes.

86% found the service easy to access.

91% would use the service again.

85% were satisfied with the overall service.

45% told us things got better after five to seven weeks.

60% could not have solved their problem without our help.

28% achieved a financial outcome.

This provides reliable evidence on the proportion of customers achieving an outcome and the value they put on the help provided by the service (£584 mean in 2012/13).

Applying these research statistics to management information on the total number of clients helped by the Citizens Advice consumer service, we can estimate the value of the service to our clients is £145 million.

Adviceguide

Adviceguide is an online self-help service that is free to members of the public. Last year this site had 38 million page views and 11 million unique visitors. Our estimates show that this equates to just over a quarter of the regular UK online population.



Our valuation of Adviceguide focuses on mitigated costs. A standard way to calculate the value of digital services is to estimate the cost of providing information or handling transactions through other channels (for example phone or face-to-face).¹³ Our assumption is that if Adviceguide did not exist, visitors would need to contact a public service to access information or resolve their query.

To estimate the full value of the service, we apply £3 for each visit to the Adviceguide website, based on HMRC's unit costs.¹⁴ Whilst this probably represents the full potential value of savings to Government, it does not include savings for clients. The £9 million value we assign to Adviceguide is therefore likely to be an underestimate.

13. Digital Efficiency Report (Cabinet Office, 2012).

14. Supporting Customers Who Need Extra Help – A New Approach (HMRC, 2013).

Social value

The Citizens Advice service creates further benefit to society through the way we deliver our services. This is in addition to the impact of our advice and education provision on clients' lives, and covers the value of working with volunteers, our support for local communities, and how we benefit society.

Social value to society

By providing advice, and improving policy and practice, we benefit society. Our advice has a positive impact on the health and well-being of our clients, reducing stress and anxiety, preventing relationship breakdown, promoting employment and empowering people to make wider positive changes to their life. We make public services more effective through referral relationships, and by sharing our insight with local and national partners to solve joint problems. Our unique and extensive knowledge of issues that affect our clients' lives, enable us to voice them at a local or national strategic level. This benefits more than just our immediate client base, by making society fairer. In addition to our campaigning, we empower individuals and communities to engage with society, and make a difference to the issues that matter.



Social value to volunteers

Through training and investment, our partnership with volunteers enables them to make a fantastic contribution to the service. In turn, through working in the Citizens Advice Bureau environment, volunteers benefit from gaining new skills and personal development, as well as better well-being and community engagement.¹⁵

- All our volunteers gain at least one practical skill from their experience.
- 4 in 5 believe they have increased their employability.
- 9 in 10 have an increased sense of purpose or self-esteem.
- 4 in 5 believe volunteering has a positive effect on their health.
- 9 in 10 feel more engaged with their community.

These positive effects on individuals' lives have additional value for society, through the advantages and savings associated with having happier, healthier and more productive members of the community.

- 9 in 10 unemployed volunteers believe that volunteering with the Citizens Advice service is helping them to move into employment, education or training.
- 9 in 10 feel better equipped and empowered to deal with issues in their lives – with 4 in 5 also helping friends and families.
- All retired volunteers believe volunteering keeps them mentally active.
- 3 in 4 feel better equipped to be an advocate for their community.

15. Details here are taken from our primary research with 1,500 CAB volunteers, investigating the value of CAB volunteering to volunteers, their communities, and society at large.

Social value to communities

Each bureau plays an integral role in supporting and strengthening its local community. We provide a service that meets local needs and reaches out to a diverse and broad client base. We support and strengthen other community-focused organisations, partnering with them to share our insight and support local people in the best way. We also use our extensive knowledge to be an advocate for the local area, mobilising and connecting people with their community. We are a local service, working with local people, for the benefit of the community.

These aspects of our social value overlap, benefiting and enabling each other, and are underpinned by the local and national structure of the Citizens Advice service. Our established brand makes us a household name – clients access a well-known and trusted service, local bureaux can contribute to and benefit from a national infrastructure, and stakeholders recognise our wealth of insight and expertise.

Citizens Advice is currently undertaking research to better understand and evidence our social value, and has already undertaken primary research with 1,500 Citizens Advice Bureau volunteers, the results of which are given on page 14.

- i. Only known outcomes are recorded in our case management system; an unknown number of outcomes go unrecorded each year.
- ii. Per client who achieved an ongoing benefit award where the value was known and recorded. Recorded values are annualised for one year.
- iii. Per client who achieved a back payment where the value was known and recorded. Recorded values are annualised for one year.
- iv. National Association of Welfare Rights Advisors. (2006). The benefits of welfare rights advice: a review of the literature.
- v. Only known outcomes are recorded in our case management system; an unknown number of outcomes go unrecorded each year.
- vi. Per client who achieved rescheduled debt where the value was known and recorded. All recorded values are annualised for one year.
- vii. Per client who achieved a debt write off where the value was known and recorded.
- viii. The Money Charity. (2013). Debt statistics – October 2013.
- ix. Department for Business Innovation and Skills. (2013). Credit, debt and financial difficulty in Britain, 2012.
- x. Legal Services Research Centre. (2007). A Helping Hand: The Impact of Debt Advice on People's Lives.
- xi. Royal College of Psychiatrists. (2009). Debt and mental health: What do we know? What should we do?
- xii. Only known outcomes are recorded in our case management system; an unknown number of outcomes go unrecorded each year.
- xiii. Per client who achieved a financial gain/improvement where the value was known and recorded. Recorded values are annualised for one year.
- xiv. National Homelessness Advice Service. Who we are.
- xv. Legislation.gov.uk. (2010). Equality Act 2010.
- xvi. Only known outcomes are recorded in our case management system; an unknown number of outcomes go unrecorded each year.
- xvii. Per client who achieved a financial award/compensation where the value was known and recorded. Recorded values are annualised for one year.

Conclusion

This report is a first step in looking to measure the value to society of the Citizens Advice service. As such, this is a conservative estimate of our societal contribution, one that we'll be able to revise through our further research into client outcomes, and our social value to communities and society. It is an underestimate of our value, but our approach has been to employ a consistent methodology that builds on our known benefits to society, while articulating the wider impact that our services have on society.

Trying to capture the potential breadth of this makes this work ground-breaking and ambitious for us as an organisation, but also for the wider voluntary sector, and this will be continued into 2014/15.

The Citizens Advice service is a vital part of communities up and down England and Wales. This report demonstrates how a free, accessible advice service is not only essential to millions of people but also gives back to society in so many ways.

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.



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