

The difference we make

Our impact in 2016/17



**citizens
advice**

We are Citizens Advice

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

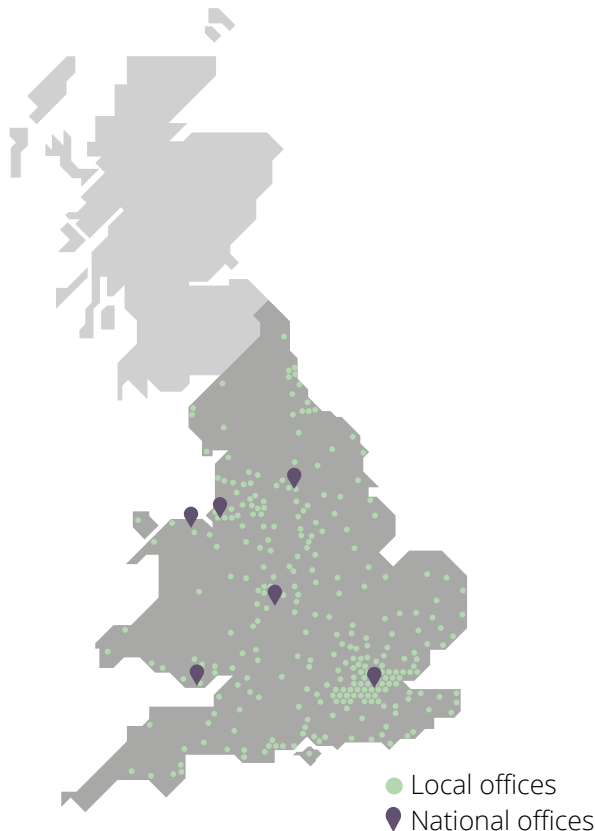
We're here for everyone and help with problems like managing debt or household bills, understanding rights at work or housing issues. We also provide specialist support through our consumer helpline, Pension Wise and the Witness Service.

Our network of 300 local Citizens Advice members means we have the insight and flexibility to adapt and respond to local needs. We're an important part of communities with 2,700 locations across England and Wales. We share knowledge and best practice so people can expect the same quality of support across our service.

We also work to fix the underlying causes of people's problems using data and evidence gathered from our network.

Because of this we save society money. In 2016/17 we saved government and public services £430 million.

This is the story of our impact.



This is Nina

Nina is an example of one of the people we helped in 2016/17.

Her story shows how we help people solve their problems and the impact this has on their lives and wider society.

You can follow **Nina's story** through this report.



We helped Nina solve her problem –

What we did

We supported people with lots of different types of problems including issues with housing, debt, benefits, employment, relationships and consumer rights.

 **6.3 million** issues dealt with directly

Like Nina, sometimes people have more than one issue they need help with.



Nina was struggling with her housing situation. She was behind in paying her rent.


The threat of being evicted was making her feel very anxious.

The strain was also aggravating an existing long term health condition, making it harder to manage.

She couldn't solve the problem alone and needed help.

How we did it

People accessed our service in different ways.

 **2.7 million** people helped face-to-face, by phone, by email or on webchat

 **43 million** visits to our digital advice

We can deal with most of the issues people come to us with and we tailor our advice to each person's needs.



Nina found advice on our website and contacted her local Citizens Advice to make an appointment.


Sam, a volunteer adviser, helped Nina work through her problem. He asked what the problem was, what had caused it and how it was affecting her.

He found out Nina had recently experienced a change in her employment situation. This was putting additional pressure on her finances, which was why she was getting behind on her rent.

as we help millions of others

How we help

Our advice enabled millions of people like Nina to overcome their problems.

 **7 in 10** people are helped to solve their problem

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




Sam helped Nina write a letter to her landlord and set up a payment plan. This stopped her landlord trying to evict her.

Together, they worked out a budget to help Nina with other debts and maximise her income.

Sam found out Nina was on a flexible hours contract, so he helped her better understand her rights at work.

What this means

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

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

Other benefits include:

- **3 in 5** people we advised found it easier to manage day-to-day
- **Nearly 1 in 2** felt they had better relationships with other people
- **2 in 5** had a more secure housing situation
- **3 in 10** found it easier to do or find a job

Outcomes and Impact Research (2017)




Following advice, Nina was able to get back to normal and her quality of life improved.

Her housing situation was now much more secure - and she felt less anxious as a result.

She also had greater control of her finances and a manageable budget.

How our advice changes lives

We do more than fix immediate problems. Our advice makes a significant difference to the people we help.

 **4 in 5** people say our advice improved their life

Our advice can improve people's health

Having a problem can adversely 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 makes a difference to people's finances

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 the people we help are more likely to struggle financially than on average, this can make a vital difference when money is tight. Nearly 1 in 2 people say that they had more money or control over their finances after advice.

Our advice can make people more resilient

3 in 5 people said they had low confidence about taking action to solve their problems before advice. After advice, 2 in 3 felt more confident to handle a similar problem in future and 3 in 4 felt more knowledgeable regarding their rights. We respond to people's needs and increase their ability to solve their own problems in future.

Outcomes and Impact Research (2017)



Having problems with her housing and finances meant Nina had found managing everyday much harder. With these problems resolved, her physical health improved and she didn't need additional health services. Thanks to Sam's support she left with more knowledge and confidence to solve similar problems in the future.

Solving the underlying causes

Some problems are too difficult to solve through advice alone. Our evidence shows there are systemic barriers 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

Our advocacy work aims to remove these barriers by improving policy and practice.

Our data helps us identify and tackle these big problems

We have real time data from the millions of people who use the Citizens Advice service. We combine this with insight from our advisers, research and external statistics to identify the causes of problems people are facing.

This means we can understand the causes of these problems, so we can make recommendations to government, regulators and other organisations on how to fix them.

We work on issues that affect everyday lives - like money matters, work security, welfare reform - and champion consumer issues, with statutory duties in the energy and postal markets.

In 2016 - after 7 years of campaigning by Citizens Advice - the government committed to banning all letting agent fees charged to people living in rented homes.

Nearly 75,000 people came to Citizens Advice in England in 2015/16 with private sector housing issues, and we saw an increase in queries on fees. We showed the scale and range of problems using our data, anonymised notes from advice sessions, and new research.

We added our voice to the debate. We promoted the issue in the media, and used our insight with decision-makers. Our evidence was referenced in a government consultation and we were included in a Housing of Commons briefing on the issue.

This will save 4.5 million people hundreds of pounds. We're now working closely with ministers, officials and stakeholders in the housing sector to make sure this change is brought in quickly and smoothly.


Outcomes and Impact Research (2017)



People like Nina, who live in privately rented accommodation and are renewing or starting a new contract, will benefit when the ban on lettings agent fees is fully implemented.

Why we're needed

Problems have a severe impact on people's lives. 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

Problems can make everyday life harder

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

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 have to take action urgently.

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.¹ Nearly 1 in 3 report needing help to use online services, forms and tools.

If left unsolved, these problems don't just affect the individual - they impact on local communities. Solving these problems also creates considerable value to society.²

- Outcomes and Impact Research (2017).
1. Understanding money skills.
 2. Modelling the value of the Citizens Advice service in 2016/17.



When Nina sought advice she urgently needed our help to avoid eviction. The effect of one problem had caused another. She didn't feel in control of her circumstances, and this made it harder to think clearly or feel confident about what to do. That's why she turned to us.

Our value to society

In 2016/17 for every £1 invested in the Citizens Advice service we generated at least:⁴



£1.96 in savings to government and public services (fiscal benefits)

By helping stop problems occurring or escalating, we reduce the need for public services (health, housing, out-of-work benefits)

Total: £426 million

£11.98 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

£13.06 in value to the people we help (financial outcomes following advice)

As part of advice, we can increase people's income, through debts written-off, taking up benefits and solving consumer problems

Total: £2.8 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 model³ to demonstrate our financial impact.

3. Available from New Economy.

4. Modelling the value of the Citizens Advice service in 2016/17.



Stopping Nina from being evicted, and improving her mental and physical health, meant she didn't need extra support from public services. Her wellbeing improved - and she had extra money in her pocket to help with everyday costs.

This is Sam

Sam is an example of one of our 23,000 trained volunteers.

People like Sam give their time, skills and experience to benefit the people who come to us for help.

This year our volunteers gave up £114 million worth of volunteering hours to help deliver our services. We couldn't help as many people as we do without them.



The wider value of volunteering

One of the areas where we're only able to partially demonstrate our savings to public services is volunteering.

Volunteering also benefits our volunteers - they improve their skills, resilience, health and wellbeing, while strengthening community engagement.

Our training and the experience of supporting others helps volunteers improve their own employability.⁵

- **8 in 10** of our unemployed volunteers believe they are overcoming barriers to employment
- **54%** of our employed volunteers state that they are using it to change or evaluate their career
- **35%** of our network volunteers left us for education, employment or training last year.

This is an additional benefit to society through the way we deliver our services.

5. CAB volunteering: how everyone benefits.



Making a difference to people like Nina was why Sam wanted to volunteer in the first place. He wanted to use his skills and experience from his working life to help people with their problems.

Working at his local Citizens Advice means Sam has a better understanding of the issues in his community. He also finds volunteering and the training he received from Citizens Advice has helped him develop in his career.

We're committed to understanding the difference our service makes

We publish full details of our evidence and approach to impact – including our new Outcomes and Impact Research with 3,600 people on the impact of our local advice.

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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