

Making a difference

Our impact in 2018/19



**citizens
advice**



For
everyone,
for 80
years

We are Citizens Advice and we're here for everyone

We can all face problems that seem complicated or intimidating. At Citizens Advice, we believe no one should have to face these problems without good quality, independent advice.

We've helped people solve problems for 80 years. Today our network of over 270 independent local Citizens Advice charities offers confidential advice online, over the phone, and in person, for free – from over 2,550 locations across England and Wales.

When we say we're for everyone, we mean it. People rely on us because we're independent and totally impartial.

The way we deliver advice has changed over the years. As well as our core advice, we deliver the Witness Service, Pension Wise, the consumer service, the Help to Claim service and debt advice funded by the Money and Pensions Service. We're also the statutory consumer champion for the energy market and the statutory consumer watchdog for the postal service.

No one else sees so many people with so many different kinds of problems giving us a unique insight into the challenges people face today. We continue to use our data and evidence to highlight underlying problems and show companies and the government how they can make things better for people.

That's why we're here, to give people the knowledge and confidence they need to find their way forward – whoever they are and whatever their problem. We've done this for everyone, for 80 years.

Our impact in 2018/19

This year we're marking being there for everyone, for 80 years. In 2018/19¹ alone:



2.7 million

people helped face to face, over the phone, by email and through webchat. **This is 100,000 more than in 2017/18.**



29 million

visits to our online advice pages. **This is the highest annual figure we've ever recorded and 7% increase from 2017/18.**

We continuously scrutinise our data and collect feedback from the people we help to understand what works. In this, our 80th year, we asked over 80,000 people how they found using our service:



8 in 10

people said their problem was solved following advice – **more people than ever before.**



98%

of witnesses providing feedback said our support made them feel informed.³



9 in 10

people said we helped them find a way forward.²



95%

of witnesses felt confident thanks to our support.³

¹ 2018/19 management information.

² 2018/19 customer experience survey.

³ Satisfaction information collected when witnesses attend court.

Did you know?

Our service also saves society money:



£485 million

was saved by the government and public services from the advice we delivered – an increase of £50 million compared to last year. That's more than £2 for every £1 we spent on the service.



£12

Every £1 we spend benefits our clients by £12.

All of this feedback helps us offer an even better service. As part of our Future of Advice strategy we've committed to continuing to improve the experience of people who come to us for help. By using our data and evidence about what's working well, we can make sure everyone leaves us with the knowledge and confidence they need to find a way forward.

1939

Citizens Advice first started giving advice to help people manage the impacts of World War II. **Our top 5 advice areas in 2018/19 were consumer and utilities, benefits, debt, housing and employment.**

1941

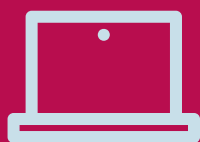
We introduced our first ever mobile service – a converted horsebox. This was able to travel to areas affected by the Blitz, to help those most in need. **Today we are reaching more people by email or webchat than ever before.**

1959

Consumer issues first started to rise, and by 1960 the number of consumer enquiries had doubled in 2 years. **During 2018/19, advice on consumer and utilities were the most sought after.**

We help millions of people every year...

People can access our services in a way that works for them. In 2018/19 this included⁴:



28,500,000

visits to our website,
a 7% increase from last year.



1,273,000

people helped face-to-face,
a 7% increase from last year.



867,000

people using our phone
service, a 2% increase
from last year.



557,000

people calling our
consumer helpline, a 13%
increase from last year.



287,000

people getting help by
email or webchat, a 33%
increase from last year.

We also helped people through our other services, which included⁴:



142,700

people with money and
debt advice.



127,000

witnesses through the
Witness Service.



61,300

people through
Pension Wise.

People often access our services multiple times or by more than one channel. In 2018/19, 200,000 people visited more than 1 of our local Citizens Advice services and 300,000 had advice over more than 1 channel – such as contacting us both by phone and face to face.

We make sure our services are universal and inclusive, whatever a person's situation is. In 2018/19, 42% of the people we helped reported that they had a long-term health condition or disability. The people we see are also much more likely to come from households with below-average income across England and Wales⁵.

⁴ 2018/19 management information.

⁵ National information from published DWP HBAI survey 2016/17, and the Citizens Advice client information calculated from response to household income questions asked of a representative sample of clients in Impact and Outcome research, 2017.

... with lots of different problems

Our data helps us make sure we have the right knowledge and expertise to support people whatever their problem is and however they come to us for help.

Advice area	Example	No. of people seeking advice (this year)	Change on last year	No. of views of our online advice pages (this year ⁶)	Change on last year
Consumer and utilities	"What can I do if a company stops trading or goes out of business"	930,000	Up 11%	4.8 million	Up 3%
Benefits	"I need help challenging a benefits decision"	740,000	Up 4%	10 million	Up 4%
Debt	"I need help working out how much money I owe"	380,000	Up 2%	3.2 million	Down 6%*
Housing	"I need help finding a place to live"	260,000	Up 3%	3.2 million	Up 13%
Employment	"I think I've been discriminated at work"	200,000	No change	6.6 million	Down 15%*

*This is likely to be at least in part due to the work we've done to consolidate content, resulting in fewer pages.
Source: 2018/19 management information.

⁶ This is number of pages viewed, which is a different measure from number of visits on page 2. The latter would be a smaller number as there could be numerous pages viewed in one visit.

We help people through difficult and complicated situations

We help people through difficult situations they might never have faced before. The types of problems people come to us for help with often have a negative impact on people's lives.



4 in 5

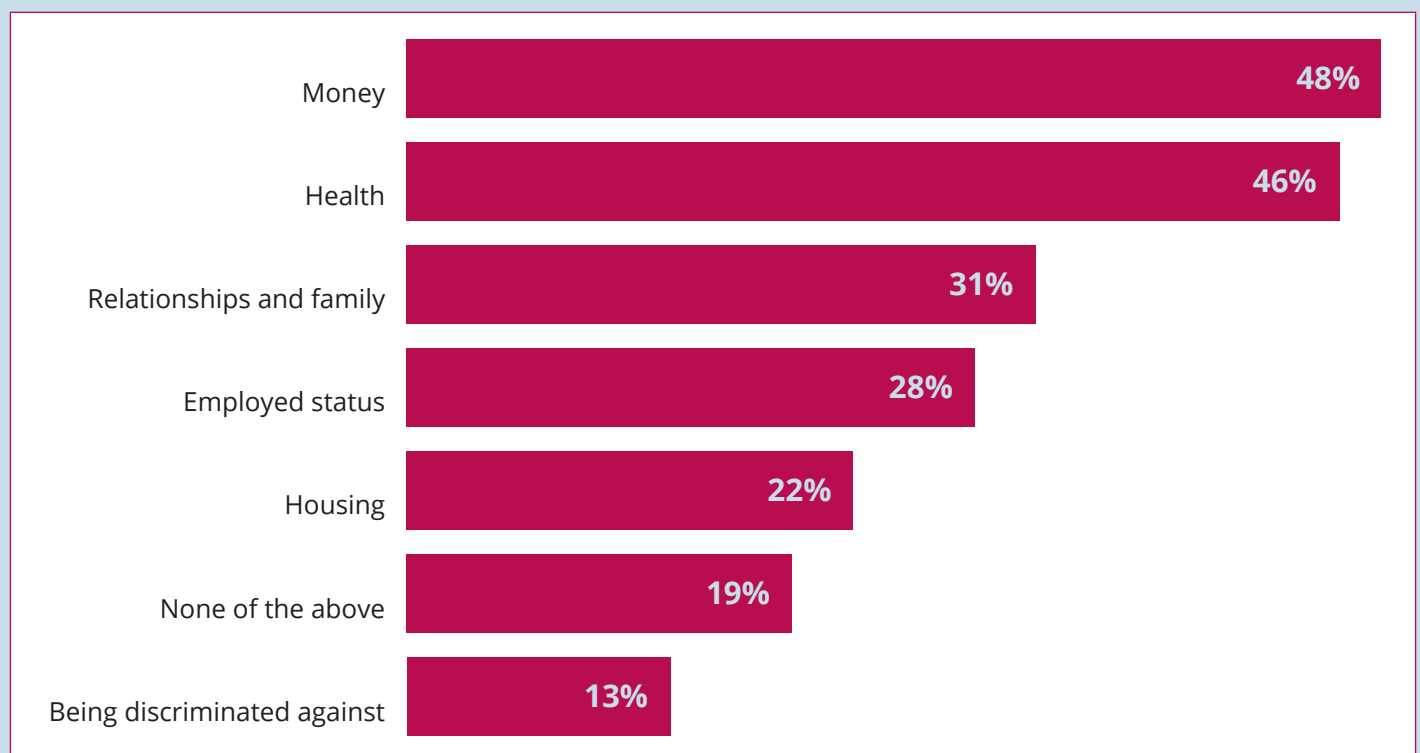
of the people we supported said they'd experienced a life event or change in circumstance leading up to the problem that they came to see us about⁷. This most often related to a change in finances (48%) or change in health (46%).



9 in 10

told us their problem affected their lives negatively in 1 or more ways including becoming stressed, depressed or anxious, having health difficulties or money worries⁷.

Change of circumstances leading up to advice problem



⁷ Outcomes and Impact research, 2017.

Many of the problems people come to us with are complex⁸:



1 in 3

people who come to us for help have more than 1 problem.



20%

of people who come to see us with a benefit problem also have a debt problem.



20%

of people who come to see us with a housing problem also have a debt problem.

We help people find a way forward



63%

of people we supported said they didn't feel confident that they'd be able to take action to solve their problem without us⁹.

And we can refer to specialist services that can help

We can refer people to dedicated programmes and services to help with specific issues, like energy support or debt advice. These can help improve resilience and confidence when dealing with these issues in the future. In 2018/19:

- Our specialist **Debt Relief Order** (DRO) unit helped nearly 4,000 people to apply for a debt relief order writing off over £45.5 million worth of debt¹⁰.
- Our **Big Energy Saving Network training** reached over 19,000 people from October 2018 to March 2019. 52% of these either had, or intended to switch energy deals following advice. Those who switched saved an average of £144 a year¹¹.
- 98% of witnesses said **Witness Service** support made them feel informed and 95% of witnesses felt confident thanks to our support¹². We also collected more detailed feedback this year and these initial findings show that witnesses feel more prepared to give evidence after receiving our support.
- 80% of callers to our dedicated **consumer helpline** said they were satisfied or very satisfied¹³.

¹⁰ 2018/19 management information.

¹¹ https://www.citizensadvice.org.uk/Global/Public/BESN%2018-19/BESN%20final%20report_July%202019.pdf

¹² Satisfaction information collected when witnesses attend court.

¹³ Follow up satisfaction survey with a sample of people who have called the consumer helpline.

⁸ 2018/19 management information.

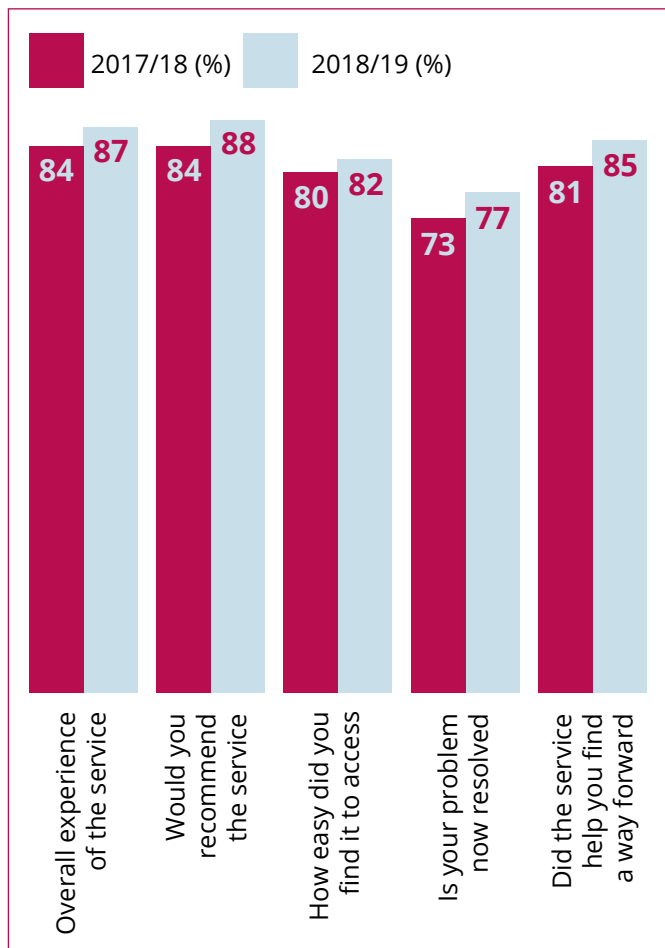
⁹ Outcomes and Impact research, 2017.

We're solving more problems than ever before

We give people the information and support they need to be able to make the best choices for themselves.

Every quarter we ask people how they found using our service. In 2018/19 we got feedback from 80,000 people¹⁴ – **more than double the number in 2017/18.**

Customer experience survey



¹⁴ People complete the survey between 5 and 17 weeks after they accessed our help. It includes clients who have received advice from local offices, via phone or email/webchat. However, it does not include some of the dedicated services, such as consumer helpline and witness service, which have distinct processes for collecting feedback.

¹⁵ 2018/19 client experience survey.

We've seen positive increases in responses to all 5 of the key questions we ask people. In 2018/19¹⁵:



8 in 10

said that their problem was resolved following advice.



9 in 10

said they would recommend the service to a friend.



9 in 10

said they had a positive overall experience.



8 in 10

said they found us easy to access.



9 in 10

said we helped them find a way forward.

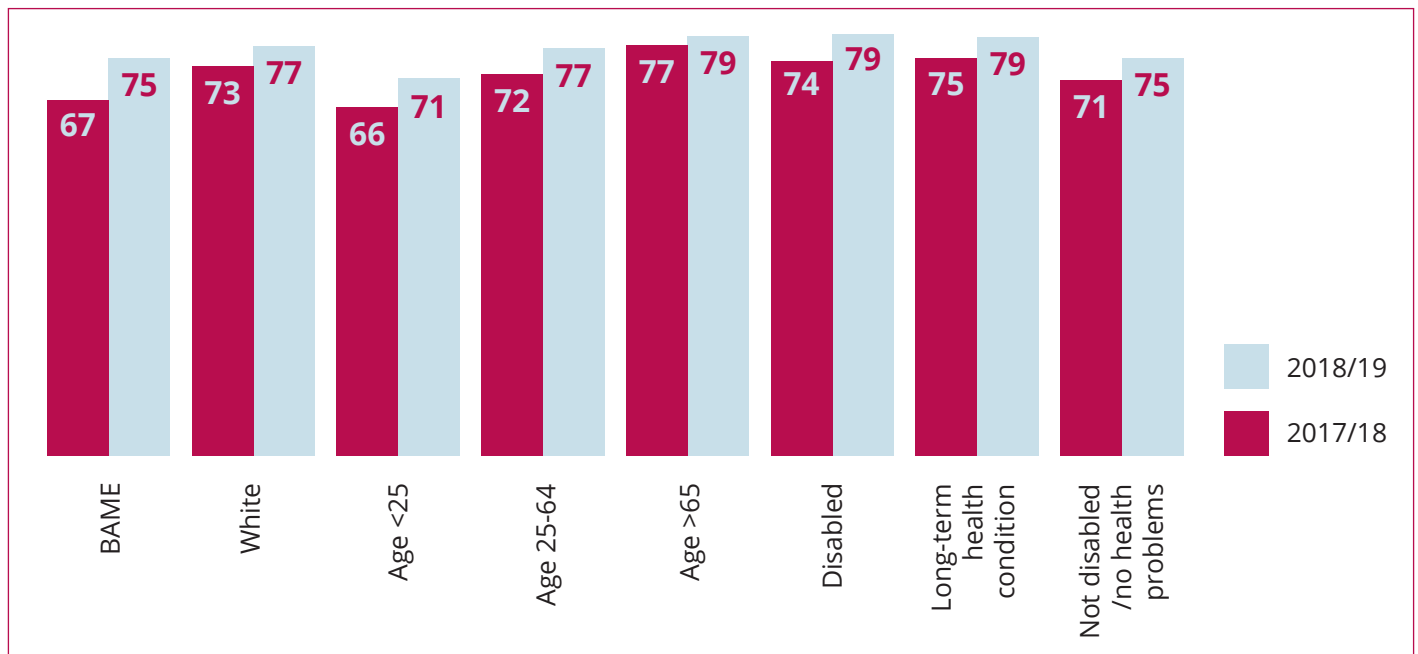
A higher percentage of people said that their problem was resolved following our advice across all issue types this year. The gap in reported problem solving between different client groups decreased.

In 2018/19, the gap between¹⁶:

- White and Black, Asian and minority ethnic (BAME) clients was 2.3%, **compared to 6.3% in 2017/18.**
- Clients over 65 years of age and those under 25 years of age was 7.8%, **compared to 11.6% in 2017/18.**
- Clients with a self reported disability or health condition and those without was 4.3%, **compared to 4% in 2017/18.**

These are promising changes but we are committed to making sure that all parts of society can expect equally good outcomes from our service. We are now monitoring the gaps between older and younger clients and between white and BAME clients as part of our new Future of Advice strategy. Our aim is to eliminate the gaps entirely over the three years of the strategy.

% of customers answering positively regarding having their problem solved by client profile



We have a positive impact on people's lives



4 in 5

More than 4 in 5 people said our advice had a positive impact on their lives.



70%

say they feel less stressed, depressed or anxious. They have better physical health (46%) and more money to spend (44%)¹⁷.



75%

said they now know more about the issue after our advice¹⁷, so they'll be better equipped to know what to do in the future.

¹⁶ 2018/19 client experience survey.

¹⁷ Outcomes and Impact research, 2017.

We're focused on solving even more problems in the future

More people than ever tell us we helped solve their problem, which is a reflection of the work we do to improve our services everyday. We're continuing to build on this.

But like any organisation, not everything we do works. We need to be honest about that fact, and make sure we learn from it to make our services better.

To help us understand how we can improve our advice services, and make sure they effectively meet the changing needs of clients, we asked those people who said their problem hadn't been resolved. They said:

- A common issue identified was systemic or a third party issue. Benefits clients were more likely to blame systemic issues – including the appeal processes.
- Some said it was due to poor or limited advice. People mentioned that they hadn't gained any more support than they could have accessed elsewhere.
- Some said that their case was still ongoing or it was their own responsibility that the problem hadn't been resolved.

We'll use this information to help us to continue to improve in 2019/20 and beyond. We'll:

- Work with local Citizens Advice to understand whether and how we can further improve advice standards and quality of advice provision.
- Adapt our advice offer, including developing further, and more tailored advice content.
- Continue to advocate for policy and structural changes to help prevent problems arising in the first place.



We're using our data to improve our online advice

For many people, all they need to feel confident and informed is to use our website. Our online advice takes people through the problems they might face, what their choices are, and what the next steps might be. We're continually reviewing and updating our advice content to make sure it's as useful and accessible as possible.

Our most viewed website page 2 years ago was the Basic Rights at Work page, which covered topics such as wages, holidays and giving notice. But we found that while people were landing on the page, they weren't actually reading it.

We've now replaced it with more focused, problem solving advice content. Initially, the number of users of the page fell, as new pages are always harder to find on search engines. But now the page is properly established the number of users is rising again. The total number of users of the Work section is up 10% compared to when the old page was active.

We did something similar with our content on bailiffs. Our advice was scattered across too many pages and feedback suggested that people were finding it hard to use. So we cut 60 pages of advice down to 12. This meant the number of page views fell, but the proportion of people saying the advice helped them rose to 89%.

Using our influence to tackle people's problems

Through the work of our local Citizens Advice and our analysis of client data and wider evidence, we identify the structural and policy issues that contribute to problems for people in society.

This year we published hard-hitting research across welfare, debt, post, housing, energy, employment, and consumer issues to help people get a better deal. We worked with government, policy makers and influencers to solve the problems highlighted by our research and we raised awareness through the media.

This work included:



An **absolute price cap on the default energy tariff** so individuals less able to switch provider aren't charged at excessive rates.



Fairer pricing from Royal Mail for mail redirection services.



Securing government commitment to create a single enforcement body to ensure **better protection of vulnerable workers**.



Tenant Fees Bill (England) and Renting Homes (Fees etc.) (Wales) Act – saving renters in England and Wales millions of pounds every month through protection from excessive and illegitimate fees.



Following our first super-complaint in 7 years, ambitious recommendations from the Competition and Markets Authority will **help stop loyal customers being ripped off across essential markets**, costing them £4.1 billion a year.



Further changes and improvements to Universal Credit (UC) including making it easier to claim.

We have recently commissioned some external work to help us better understand the impact of our advocacy work. It's not an easy task – identifying the difference we make when there are so many interlocking political and social factors is complicated. But we want to be able to say in the coming years that the impact of our advocacy work is increasing just as we can currently say about our advice work.

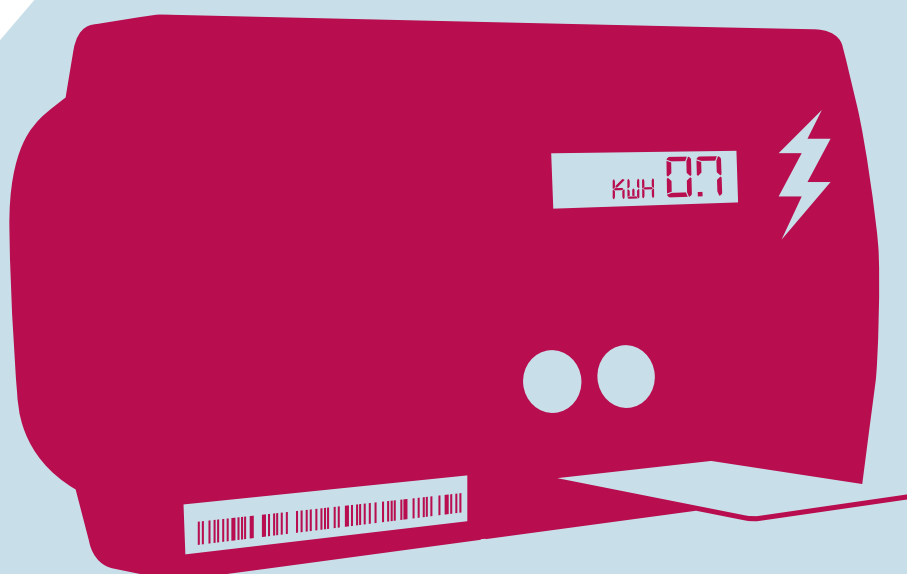
Spotlight on...

Saving people money on their energy bills

We're the statutory advocate for energy consumers. We collected evidence to make the case for the government to bring in a price cap for 11 million energy consumers. This came into force at the start of 2019. Ofgem estimates it will save customers around £1 billion every year.

We give advice to people through our network of local Citizens Advice, and through our national consumer service helpline. Between these 2 services, last year we advised over 130,000 people, solving 100,000 problems.

Over 25,000 people saved money because of our advice. We also offer specialist support to the people who need our help most through the Extra Help Unit, where last year we helped over 9,000 people.





Launching Help to Claim – supporting Universal Credit claimants

In November 2018 we began piloting our new Help to Claim service, which went fully live on 1 April 2019. The service supports people in the early stages of their Universal Credit claim, from the application, through to first full payment. It's being delivered by the local network of Citizens Advice, and people can get help on the phone, face to face or using webchat.

The Help to Claim programme follows years of work advising Universal Credit claimants and advocating for changes in the way the benefit was designed and delivered. In 2018/19, we helped 150,000 people with Universal Credit problems and have helped over 230,000 people since the roll out began.

We have built up a strong evidence base from helping hundreds of thousands of people with the benefit. We used this in our advocacy work to achieve changes such as making the phone line free, and reducing the time people had to wait for their first payment. We also built an understanding of what support clients need and how a service could work. This is the service we are now delivering through Help to Claim.

Our value to society

We use an established model to calculate the financial value of our advice and the positive outcomes it contributes to, for individuals and society. It's impossible to put a value on everything we do, and so this is likely to be a conservative estimate.

This year our estimated savings to government and public services has increased by £50 million. This is because there's a higher estimated saving for the types of problems we help people with, including more savings as a result of preventing mental health treatment, helping people into employment and preventing housing evictions¹⁸. In short, the problems we prevent are more expensive to the public purse than they used to be.

The value to the people estimate has increased by £900 million compared to last year. This is mainly due to an increase in the average value of debt written off for debt clients and an increase in the proportion of debt clients saying that their problem was resolved following our advice.

In 2018/19 for every £1 invested in Citizens Advice we generated at least:

Total: £485 million | **£2.07**
in savings to government and public services (fiscal benefits).
By helping stop problems occurring or escalating, we reduce pressure on public services like health, housing or out-of-work benefits.

Total: £2.6 billion | **£10.92**
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: £2.8 billion | **£11.91**
in value to 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.

¹⁸ As set out in the unit cost database published by New Economy as part of the impact model we use.

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For everyone, for 80 years.

citizensadvice.org.uk



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