

**“You may never know what results come of your actions, but if you do nothing, there will be no results”**

**M Gandhi**

**citizens  
advice**

**Rural Cambs**

This is Citizens Advice Rural Cambs' value to society and our impact in 2015/16



# Key facts about Citizens Advice

We are an independent local charity relying on fundraising and donations to provide our service.

## Citizens Advice Rural Cambs 2015/16



**47,141**

advice issues dealt with directly



**10,940**

clients advised directly



**136**

volunteers



**16**

locations where we provide free and impartial advice across rural Cambridgeshire



**2 in every 3**

clients have their problem solved



**4 in 5**

clients said advice improved their lives, including reducing stress and improving finances



**90%**

reported satisfaction with the overall service



**95%**

of our clients say they would recommend us

# Anyone can have a problem

Problems have the capacity to affect other aspects of people's lives, and the state should a situation escalate.

## Nearly 3 in 4 Citizens Advice clients experienced negative impacts as a result of their problems:



**2 in 3**  
felt  
stressed,  
depressed  
or  
anxious



**Nearly 1 in 3**  
had less money  
or escalating  
financial  
difficulties



**Over 1 in 5**  
Had  
difficulties in  
relationships  
with other  
people



**1 in 10**  
struggled to  
keep their job  
or find a job



**Nearly 1 in 5**  
had difficulties  
in relationships  
with other  
people



**Nearly 1 in 3**  
felt their  
physical health  
had got worse

Trusted help and support isn't always readily available. Sometimes people might not have informed or connected friends or family, or be able to afford to pay for advice.

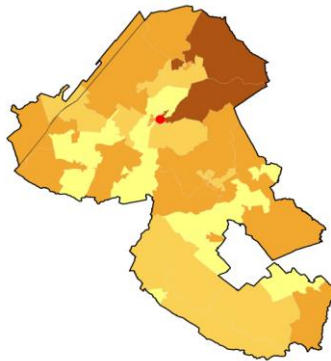
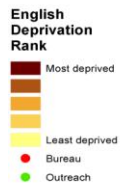
# We work with some of those most in need

**We're here to help everyone who needs us, but we also support people most in need.**

Local Citizens Advice reach 4.4% of any local population - this rises to 9% in areas of deprivation.

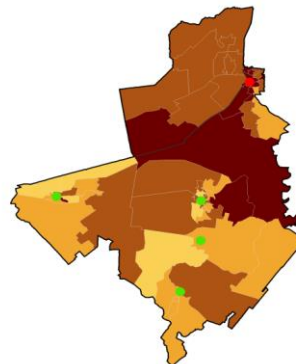
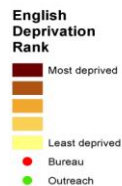
Areas of deprivation in:

East Cambs 2015/16



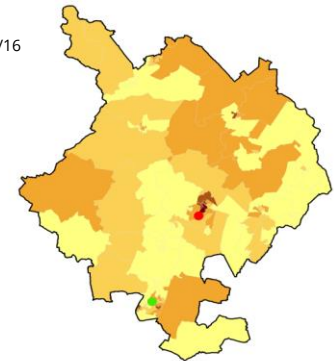
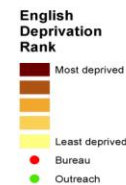
Source: IMD 2015. Contains OS data © Crown copyright and database right 2016.

Fenland 2015/16



Source: IMD 2015. Contains OS data © Crown copyright and database right 2016.

Huntingdonshire 2015/16



Source: IMD 2015. Contains OS data © Crown copyright and database right 2016.

# We work with some of those most in need

Our clients fit the national profile for **age, gender** and **ethnicity**.  
But they do differ from the average in some important ways:



Our clients are less likely  
to be in **employment**

38%

62%



Our clients are more likely  
to be **disabled or have a  
long term health  
problem**

39%

21%



Our clients are less likely  
to **own their own homes**

26%

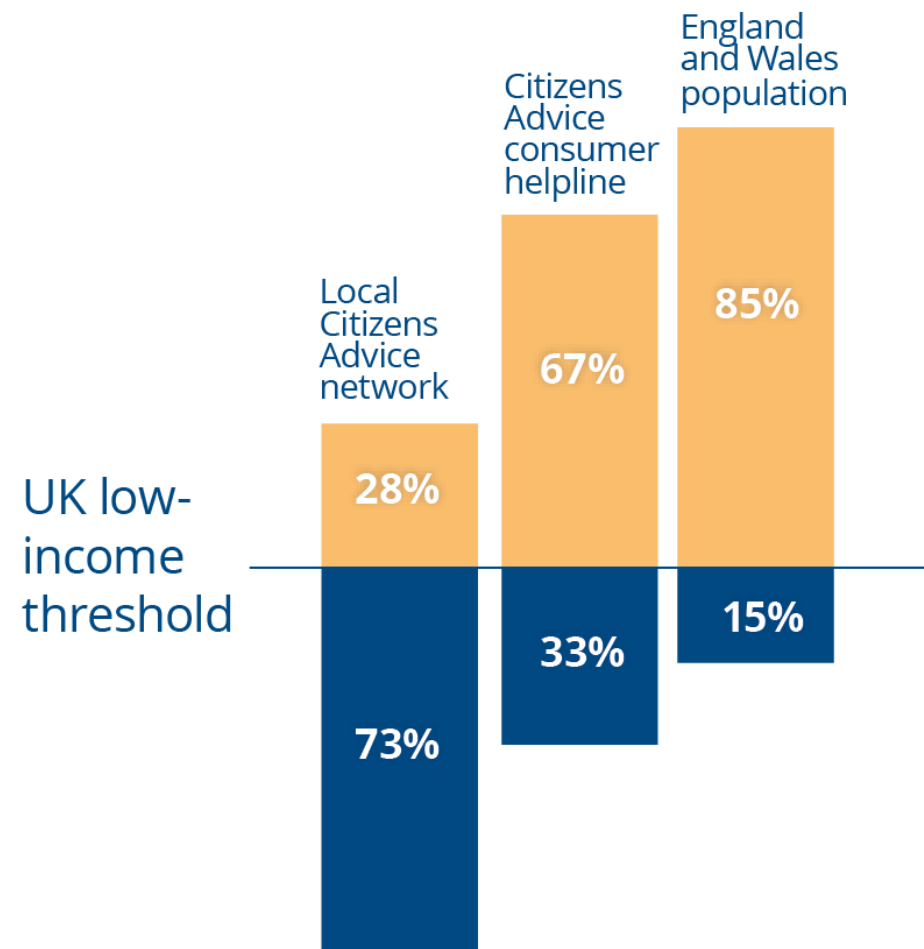
64%

# We work with some of those most in need

Citizens Advice Rural Cambs' clients are almost five times as likely to live on a low income than an average member of the England and Wales population.

This could lead to not having enough money to eat healthily, maintain adequate accommodation and fully participate in society.

Enabling these individuals to make material differences to their lives helps mitigate social inequalities that can lead to health inequalities.



# Sarah's story



"I'd been privately renting for a few months when my landlord said he wanted six months rent in advance. This was to cover the fees he was going to be charged for switching letting agents. He said if I did not pay he would evict me and my children.

I became depressed about my situation so I went to Citizens Advice.

I saw an adviser who informed me about my legal rights and responsibilities. I had such a feeling of relief and empowerment that someone was there to help. This enabled me to write to my landlord and as a result the fees were dropped.

Thanks to Citizens Advice I was able to stay in my home."



# We help people find a way forward



**Advice and  
support**



**Research and  
campaigns**



**How we work**



**Find a way  
forward**

2 in every 3  
clients have their  
problem solved



**Change lives**

4 in 5 clients  
said advice  
improved their  
lives, including  
reducing stress  
and improving  
finances



**Make society  
fairer**

We value  
diversity,  
champion  
equality, and  
challenge  
discrimination  
and harassment

Everything we do shares this aim.



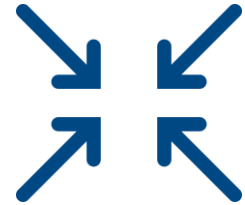
# Why is our advice unique?



We provide impartial, confidential and non-judgmental advice to everyone on any topic



Our advice services can be accessed in different ways



We understand the complexity of issues that affect people's lives



We understand that experiencing a problem affects self-confidence



We provide the right level of advice and support to resolve problems



We help redress the power balance

# Our key evidence

**2 in every 3 clients** have their problem solved



Whoever you are...



Whatever your problem...



However you access our advice...



**2 in every 3**  
will have their  
problems solved



This consistency is testament to the skill and dedication of our advisers



**78%**  
of our clients  
said they would not  
have been able to  
resolve their  
problem without us

# The impact of our advice: we change lives

## Before Advice



**2 in 3**

felt stressed,  
depressed or  
anxious



**Nearly 1 in 3**

had less money or  
escalating financial  
difficulties



**Over 1 in 5**

had to move  
home or worried  
about losing it



**Nearly 1 in 3**

felt their physical  
health had got  
worse



**Nearly 1 in 5**

had difficulties in  
relationships with  
other people

## After Advice



**4 in 5**

felt less stressed  
depressed or  
anxious



**1 in 2**

had more money  
or control over  
their finances



**Nearly 1 in 4**

had a more  
secure housing  
situation



**Nearly 1 in 2**

felt their physical  
health had  
improved



**1 in 5**

had better  
relationships with  
other people

# Debt advice

**Having manageable finances is vital, but people can often struggle with financial commitments.**

When problematic debt escalates, the problems are more than financial and the impact on mental well-being is severe.



**1,617** clients  
with **12,238**  
debt problems



**2 in every 3**  
clients will have their debt  
problem solved

---

**374** clients successfully rescheduled  
**£1,893,408** debt - an average of **£5,069**  
per client

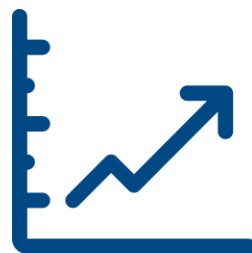
---

**213** clients wrote off **£2,963,243**  
debt - an average of **£13,883** per  
client

We play a vital role in ensuring people pay their priority bills first (such as rent, council tax and fuel payments), stopping escalation and stabilising people's finances now and in the future.

# Benefits and tax credits advice

The welfare system is essential, but also complex. It isn't always clear when or how to manage a claim - particularly as the system is changing under welfare reform.



**1,211** clients gain a new award or an increase to their benefit worth a total of **£7,548,832**, an average of **£6,200** per client (per year)



**2824 clients** with **12,364** benefit or tax credit problems



**373** clients successfully claim one-off awards for back payments worth **£708,632**, an average of **£1,900** per client



**2 in every 3** clients will have their benefit or tax credit problem solved

Maximising income can form part of how we help clients who come to us about other problems. It helps reduce financial difficulty, promote inclusion and benefits the economy. If people can get on with their lives, this may prevent the need for more critical and costly state intervention.

# Housing advice

## Problems can arise regardless of housing type.

Our knowledge of legal rights and local processes is vital, especially in helping to formally or informally de-escalate situations where someone might lose their home.

Being made homeless has a devastating impact and the state often has to step in - through local authority funded temporary accommodation or as social services - to an estimated cost of £24,000-30,000 per person.



**213**  
clients  
with **3,650**  
housing problems



**2 in every 3**  
clients will have  
their housing  
problem  
solved

# Employment advice

**People need to be in work that is safe and secure in order to maintain housing payments, afford to live and support their families.**

It can affect an individual's ability to get on with their job, leading to a lack of productivity at work and potentially time off due to work-related stress.

People come to us for a range of issues – if these had been mismanaged they can lead to a deterioration of the employer-employee relationship, potentially leading to unemployment.



**1,028** clients  
with **4,661**  
employment  
problems



**2 in every 3**  
clients will have  
their  
employment  
problem  
solved



# Advice on everything

**Our of our greatest strengths as a service is the flexibility to deal with most issues that come through our door.**

There is significant value to society in ensuring everyone has access to free and independent advice, about any issue at any time.



**8,082** clients with **14,228** other problems affecting their lives – such as relationships, immigration, health, education and tax.



**84% of clients** reported an improved understanding of their rights and responsibilities.

# Educating people for the future

**Education builds clients' skills and confidence to better manage their circumstances, avoiding future problems.**

Our advice provision often integrates checking a client's finances, finding ways to maximise their income and providing financial capability training.

We also ensure consumers make informed decisions about their energy supply, including those that would be considered vulnerable.



**814**  
people  
benefitted  
from  
financial  
skills  
training  
delivered by  
our advisers



**64** frontline  
workers  
were trained  
by us, who  
will cascade  
financial  
capability  
training

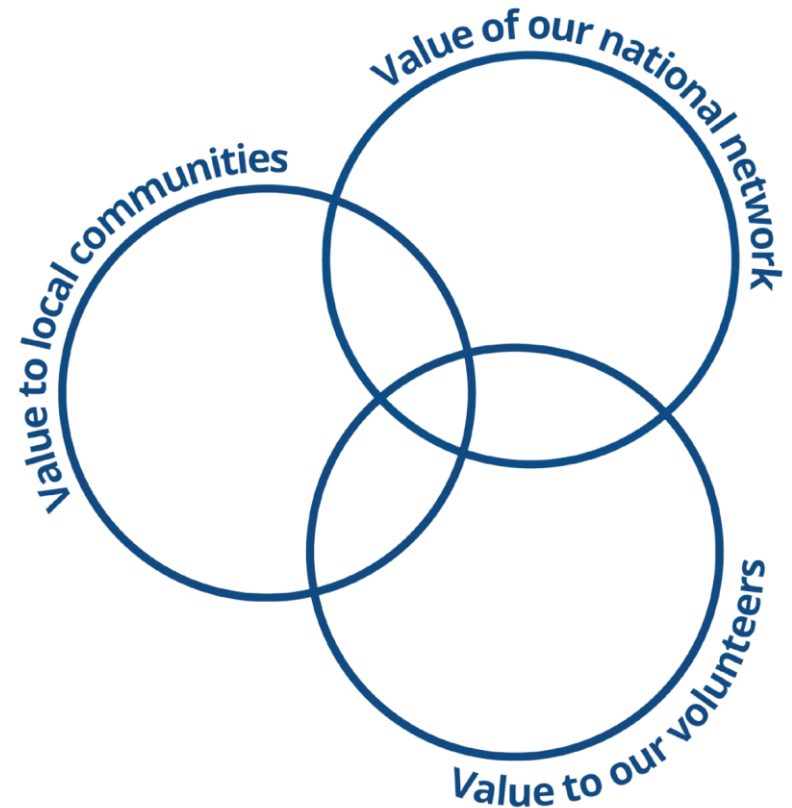
# We create additional social value to society

This is in addition to the impact of our principal activities.

It covers the value of:

- Working with volunteers
- Our role in local communities
- Benefits of being part of a national network.

It is what is unique about us and what would be lost to society if our service and core work were removed from this community.



# We work with volunteers



Our **136** volunteers are vital to the way we deliver our service, enabling us to reach many more people than if we were purely staff-run.

# Embedded in our community

Citizens Advice Rural Cambs is an independent charity, advocating on behalf of its local community. This encourages:



## **Flexibility**

Local insight is used to respond specifically to local need, benefitting local people and government.



## **Responsiveness**

We are well-placed to recognise emerging local problems - and aim to tackle it ourselves or use our insight to campaign locally to change policies and practices.



## **Sustainability**

By sharing resources, working practices, and locations with a range of organisations, we make it easier for clients to access relevant services.



## **Insight**

We have a deep and credible understanding of local need which we use to tailor our advice provision and share with others.

# How can we monetise our impact?

## It is impossible to put a value on everything we do

However, we have identified **5 arguments** where we have the evidence to estimate the value of some of our work



To find out more about how we've modelled our financial value, you can ask to be emailed our full technical annex:  
*Modelling our value to society in 2015/16.*

# Calculating local value: how it works



X



## Affected population

Number of people at risk of the associated problem



## Impact

% of people who have this problem solved. Taken from Citizens Advice Impact and Outcomes Research 2014



## Deadweight

What would have happened anyway. we use 50%. 78% of clients say they could not have solved their problems without advice, so this is a very conservative figure



## Optimism bias

Accounting for best practice, timeliness and independence of research. Varies depending on the arguments but we generally use 15%



**Allocate the cost benefits** made to the relevant government departments or bodies



**Apply the Unit Cost Data** from the Treasury approved model:

e.g. £830 fiscal cost of NHS provision for adults suffering from stress and anxiety

To find out more about how we've modelled our financial value, you can ask to be emailed our full technical annex: *Modelling our value to society in 2015/16.*

# Value of our advice provision

Advice helps to prevent detriment occurring or escalating further, including where problems can affect other aspects of people's lives.

**Savings to local and national government (fiscal benefits)**



**£2,016,488**

reduction in health service demand, local authority homelessness and out-of-work benefits

**Wider economic and social benefits (public value)**



**£11,159,960**

improvements in health, well-being, participation and productivity

**Benefits to the individual (financial outcomes)**



**£11,422,791**

income gained through benefits and debts written-off and consumer problems resolved

To find out more about how we've modelled our financial value, you can ask to be emailed our full technical annex: *Modelling our value to society in 2015/16*.



# Value of volunteering

Volunteering with the Citizens Advice service has tangible benefits for volunteers, some of which can be monetised.

## We help volunteers to:

- Have the experience and confidence to move into work
- Improve employment prospects and salaries through skill development
- Better manage mental health conditions
- Improve their self-esteem, reduce isolation and have an increased ability to get on
- Experience a sense of belonging, through working with local people, increasing community trust.

## Wider economic and social benefits (public value)



**£615,098**

improvements in health, well-being, participation and productivity

To find out more about how we've modelled our financial value, you can ask to be emailed our full technical annex: *Modelling our value to society in 2015/16*.

# Value to our local authority

**£299,299 to local authority**

through reducing cases of homelessness.



**Value to  
local  
authority**

**Our value is greater**



Helping clients negotiate local processes, such as welfare reform changes.



Helping local authority rent and council tax arrears to be rescheduled and reducing the associated administrative costs.

This is only one fraction of our value to local government.

To find out more about how we've modelled our financial value, you can ask to be emailed our full technical annex:  
*Modelling our value to society in 2015/16.*

# Benefits to individuals also benefit society



**£11,422,791**

in benefits to individuals -  
income gained through  
benefits and debts  
written-off and consumer  
problems resolved

**Maximising available income  
ensures people can get on with  
their lives – preventing more  
critical and costly intervention by  
the state.**

It helps reduce financial difficulty,  
promote inclusion and benefits  
the economy.

## **Our value is greater**

Maximising clients' income has  
further spillover effects including:

- for individuals' families,
- benefiting health and well-being,
- contributing to local communities  
and economies

There is also an estimated **£2.9m** of  
debts we successfully rescheduled in  
2015/16 – benefitting clients and  
creditors that otherwise might not  
have been repaid.

To find out more about how we've modelled our financial value, you can ask to be emailed our full technical annex:

*Modelling the value of the Citizens Advice service in 2014/15*

# Our value to society in 2015/16

**In 2015/16, for every £1 invested in Citizens Advice Rural Cambs we generated at least:**



**£4.46**

in fiscal benefits

**Savings to government**

Reduction in health service demand, local authority homelessness services, and out-of-work benefits for our clients and volunteers.

**Total: £2,016,488**

**£26.02**

in public value

**Wider economic and social benefits**

Improvements in participation and productivity for clients and volunteers.

**Total: £11,159,960**

**£25.24**

in benefits to individuals

**Value to our clients**

Income gained through benefits gained, debts written off and consumer problems resolved.

**Total: £11,422,791**

To find out more about how we've modelled our financial value, you can ask to be emailed our full technical annex:  
*Modelling the value of the Citizens Advice service in 2014/15*

# This is a minimum return

**We know our value is greater, but we're conservative in our estimate of our value, sticking to what we know and can firmly evidence**



Our research and campaigns work that adds value for individuals who are not directly in touch with our service.



The value of our education work, in building financial capability, and informing energy consumer decisions.



The benefits we gain from being part of the Citizens Advice service network.



The way we are an embedded part of this local community – with the flexibility to adapt to its needs.

# How we can help you more?

**This has been our impact story.**

**For further information please email  
[admin@ruralcambscab.org.uk](mailto:admin@ruralcambscab.org.uk)**





Presented by: Citizens Advice Rural Cambs

Date: October 2016