

The difference we make

Our impact in 2016/17



**citizens
advice**

**Nuneaton
& Bedworth**

We are Nuneaton and Bedworth Citizens Advice

Every year more than 7,000 people come to Nuneaton and Bedworth Citizens Advice for advice and help with solving their problems.

The investment from our core funders NBBC and WCC helps us to provide our valuable frontline community service and attract funding for other added value services.

We're here for everyone and help with problems like managing debt or household bills, understanding rights at work or housing issues.

We provide specialist services such as Welfare Benefits casework, and helping clients with benefits application forms through our Disability Rights Unit.

Our integrated Money Advice Service delivers much-needed debt support, from generalist advice to casework, along with a range of other advice in areas including pensions, energy and financial capability.

Through our daily interaction with clients, we have a credible understanding of local needs. We use our data and insight to tailor our services, as well as help improve policies and practices locally.

Because of this we save society money. In 2016/17, for every £1 invested in our local service, we saved government and public services £3.46 - that's £2.9m.

This is the story of our impact.



Breakthrough is a partnership project designed to offer personalised ongoing support for vulnerable people across Coventry and Warwickshire.

Participants are either unemployed or economically inactive. We help them overcome their everyday problems, adapt to change and gain new skills that boost self-esteem, confidence and wellbeing.



Each participant has a designated Money Mentor to support them to develop their personalised action plan and their progress through the programme.

Support also includes helping participants plan for the future, and employability skills through volunteering and work placements.

This is Nicki

Nicki 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 **Nicki's story** through this report.



We helped Nicki 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.

 **18,462** issues dealt with directly

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



Nicki lived with her partner in rented accommodation.


She used to work as an administrator but started experiencing mental ill health and had to leave employment.

Nicki's quality of life was diminishing and she then found out that her PIP had been stopped.

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

How we did it

People accessed our service in different ways.

 **7,013** people helped last year

We did this through:

- **80%** face-to-face (incl. home visits)
- **16%** by telephone
- **4%** by email



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


Sam, a volunteer adviser, helped Nicki work through her problem.

He found out that after many assessments, Nicki had been diagnosed a bi-polar, which affected her ability to gain further employment and reduced the household income considerably.

as we help thousands of others

How we help

Our advice enabled thousands of people like Nicki 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.



Nicki and Sam devised an action plan.


Sam liaised with the bailiffs and arranged for reduced payments.

He identified that Nicki's best course of action would be to apply for a Debt Relief Order as this would clear her debts.

A PIP appeal was completed on Nicki's behalf.

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)



As a result of the advice she received, Nicki and her partner have an improved income that will provide them with an opportunity to move forward and manage their living expenses.

Nicki's partner has seen a significant improvement in her willingness to interact, and this has, in turn, helped him manage his day to day living.

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)



Improvement in Nicki's self-worth has had a major positive effect on her life.

She has re-engaged with our Breakthrough project as she feels much more positive about the future.

Her partner told us that none of this would have happened without the intervention of Citizens Advice.

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 this community. 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 Nicki sought advice she urgently needed our help with her debts. 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 our service we generated at least: ⁴



£3.46 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: £2.93m

£18.66 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: £15.9m

£20.72 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: £17.6m

It's impossible to put a financial value on everything we do – but where we can, we have.

We've used a Treasury-approved model ³ to demonstrate our financial impact.

3. Available from New Economy.

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



Helping Nicki to manage her finances, and improving her mental and physical health, meant she didn't need extra support from public services. She also felt her wellbeing improved - and she had extra money in her pocket to help with everyday costs.

Our value to this community

Our savings to the public purse includes local government.

 **£467,051** saved last year, through reducing cases of homelessness

This is only one fraction of our true value - we also:

- Help clients negotiate local processes, such as welfare reform changes.
- Help local authority rent and council tax arrears to be rescheduled and reducing the associated administrative costs .

We ensure local people can get on with their lives by helping them maximise available income – preventing more critical and costly intervention by the state.

This helps reduce financial difficulty, promotes inclusion and benefits the economy.

"Absolutely overwhelmed at all the help I have been given today. It is like a weight has been lifted off my shoulders. I might actually sleep tonight. Forever grateful to the amazing adviser. Thank you."

"Your advice has given me the strength to carry on. I have been worried for a long time but feel confident now things are moving forward"

"It's good to talk to somebody that doesn't look down on you, and explains things more than once as I struggle to understand. Very nice adviser"

Nuneaton & Bedworth Clients



As Nicki found, our knowledge of legal rights and local processes can prove vital, especially in helping de-escalate situations where someone might lose their home.

This is Sam

Sam is an example of one of our 53 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 £538,000 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 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.

"Volunteering for my local Citizens Advice has helped me to develop new skills and help people from the community where I live to overcome their problems. It has made me more aware of the challenges communities face and its great working for a supportive and professional team focussed on helping people"

Nuneaton & Bedworth Volunteer



Making a difference to people like Nicki 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.

Citizens Advice helps people find a way forward.

We provide free, confidential and independent advice to help people overcome their problems.

We are a voice for our clients and consumers on the issues that matter to them.

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

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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