

# The difference we make

Our impact in 2016/17



**citizens  
advice**

**Rugby**

# We are Rugby Citizens Advice

Every year more than 5,000 people come to Rugby Citizens Advice for advice and help with solving their problems.

The investment from our core funders Rugby Borough Council and Warwickshire County Council enables 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 offer specialist debt advice along with financial capability services, which help people manage their money effectively and take responsibility for their own financial decisions.

We're also part of the Citizens Advice service. This means we share knowledge and best practice so that people can expect a quality service. Together we work to fix the underlying causes of people's problems using evidence gathered from across our network.

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.

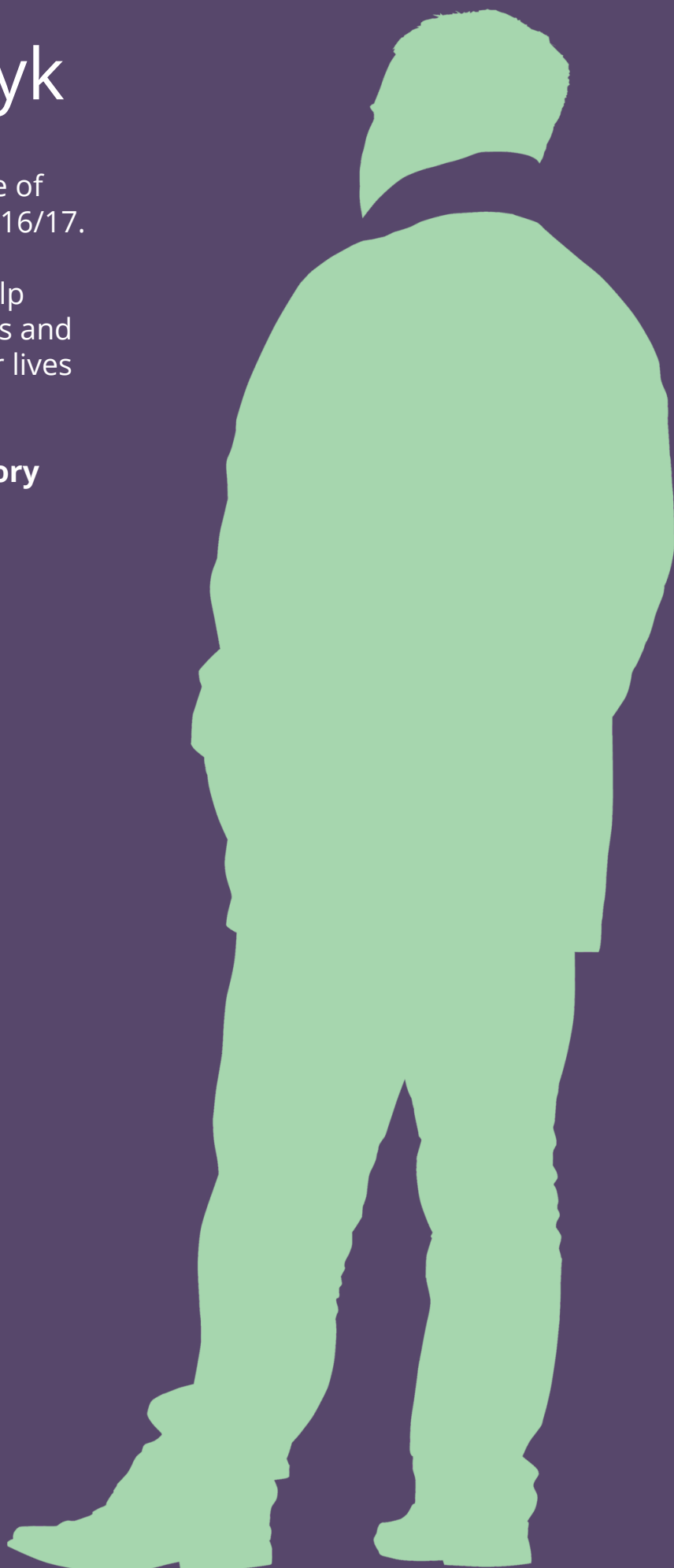
Support also includes helping participants plan for the future, and employability skills through volunteering and work placements.

# This is Patryk

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

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

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



# We helped Patryk solve his 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.

 **16,791** issues dealt with directly

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




Patryk was employed as a machine operative who broke his ankle. As a result, his take-home income fell from £1,300 per month to just £383 per month.

He received news that his father back in Poland was terminally ill with a matter of weeks to live. Patryk had to borrow the money from friends to buy his flight ticket to urgently return to Poland.

## How we did it

People accessed our service in different ways.

 **5,055** people helped last year

We did this through:

- **89%** face-to-face
- **11%** by telephone and email



Patryk came to Citizens Advice because he could no longer manage to meet his day to day living expenses.

Tom, a volunteer adviser, helped Patryk work through his problem.


An immediate concern for Patryk was being able to continue to afford to pay his rent of £400 a month.

Tom discovered Patryk was also behind with payments on his council tax, gas, electricity and water bills.

# as we help thousands of others

## How we help

Our advice enabled thousands of people like Patryk 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.




Tom supported Patryk with an application for housing benefit, which was awarded at a rate of £92 per week.

This covered the majority of his rent and took away the worry that his landlord might start court action, possibly leading to eviction.

Tom also issued Patryk a food voucher, to help cover his immediate essential needs.

## 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)




Tom worked systematically through Patryk's other issues.

He made a successful application to a scheme run by Patryk's water supplier. As a result, Patryk's monthly water bill was reduced to just £2.74 a month.

Tom and Patryk were also able to negotiate a manageable monthly council tax repayment plan.

# 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)



Patryk was very thankful for the advice and assistance he had received.

He felt less anxious and worried about his situation.

He also felt that he was now better able to manage and budget for his essential spending until he was able to return to work.

# 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.<sup>1</sup> 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.<sup>2</sup>

Outcomes and Impact Research (2017)

1. Understanding money skills.
2. Modelling the value of the Citizens Advice service in 2016/17.



When Patryk sought advice he urgently needed our help with his financial situation.

He didn't feel in control of his circumstances, and this made it harder to think clearly or feel confident about what to do. That's why he turned to us.

# Our value to society

**In 2016/17 for every £1 invested in our service we generated at least: <sup>4</sup>**



**£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 <sup>3</sup> to demonstrate our financial impact.

3. Available from New Economy.

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



Helping Patryk to manage his finances meant he didn't need extra support from public services.

He also felt his wellbeing improved - and he had extra money in his 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.

*"As I find it difficult in filling out my own forms it makes me panic and I get stressed if I don't get them out on time. The help off the CAB has been very helpful for doing this for me and I am very thankful for your help"*

*"Before I came today I was so confused. However after my visit today I feel much stronger and confident. I can see more clearly now"*

*"I would like to recommend your brilliant staff for the help I have received today. Thank you for all the advice. I would recommend everyone to come here for advice. Thank you"*

*BRANCAB Clients*



As Patryk 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 Tom

Tom is an example of one of our 26 trained volunteers.

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

This year our volunteers gave up £358,658 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.<sup>5</sup>

- **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"*

BRANCAB Volunteer



Making a difference to people like Patryk was why Tom 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 Tom 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](https://citizensadvice.org.uk/impact)**.

We would be unable to provide the services or achieve the outcomes outlined in this report without the financial support of Rugby Borough Council and Warwickshire County Council and this enables us to attract additional income for projects such as Breakthrough.

By working in partnership with our local authorities and other organisations we are able to improve the health and wellbeing of people from our local community, help them overcome problems and manage change.

Further information of our services is available on website [www.brancab.org.uk](http://www.brancab.org.uk)



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