

**We help people to  
find a way  
forward ....**



**Rushmoor**

**Our impact in 2016-17**

# We are part of the Citizens Advice service



We are one of over 300 independent local charities that make up the Citizens Advice network

## The national picture...



**6.2 million**  
issues dealt with  
directly



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



**36 million**  
visits to our website  
to get advice



**2,900**  
locations where we  
provide free,  
confidential advice



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

# Key facts about Citizens Advice Rushmoor in 2016/17



**25191**

advice issues dealt  
with directly



**8516**

clients advised  
directly



**121**

volunteers



**6**

locations where we  
provide free and impartial  
advice across Rushmoor



**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 act when a situation escalates.

## 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

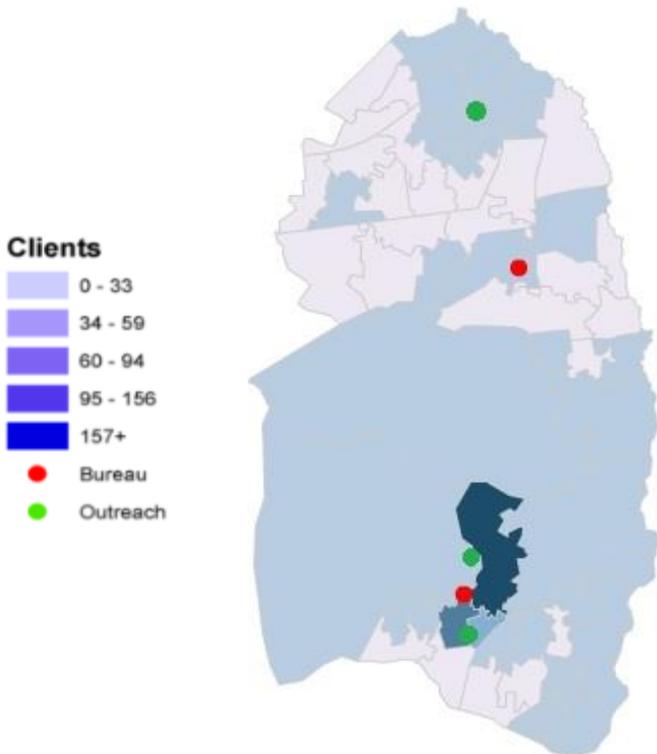
Trusted help and support isn't always readily available. Sometimes people might not have informed or connected friends or family, or be able to afford to pay for advice.

# We work with some of those most in need

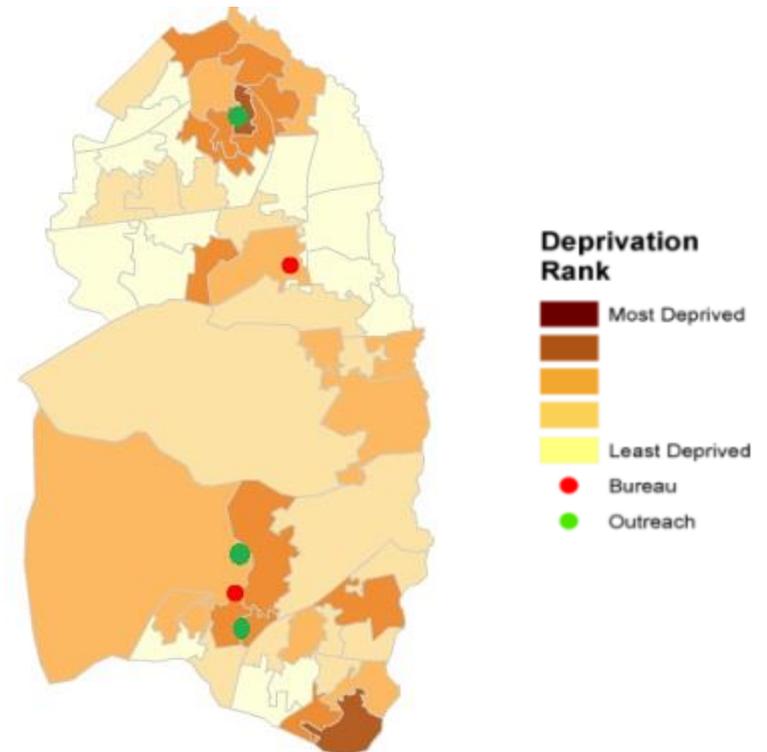
We're here to help everyone who needs us, but we also support people most in need.

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

Where your clients are coming from...



Areas of deprivation in Rushmoor ...



# 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%

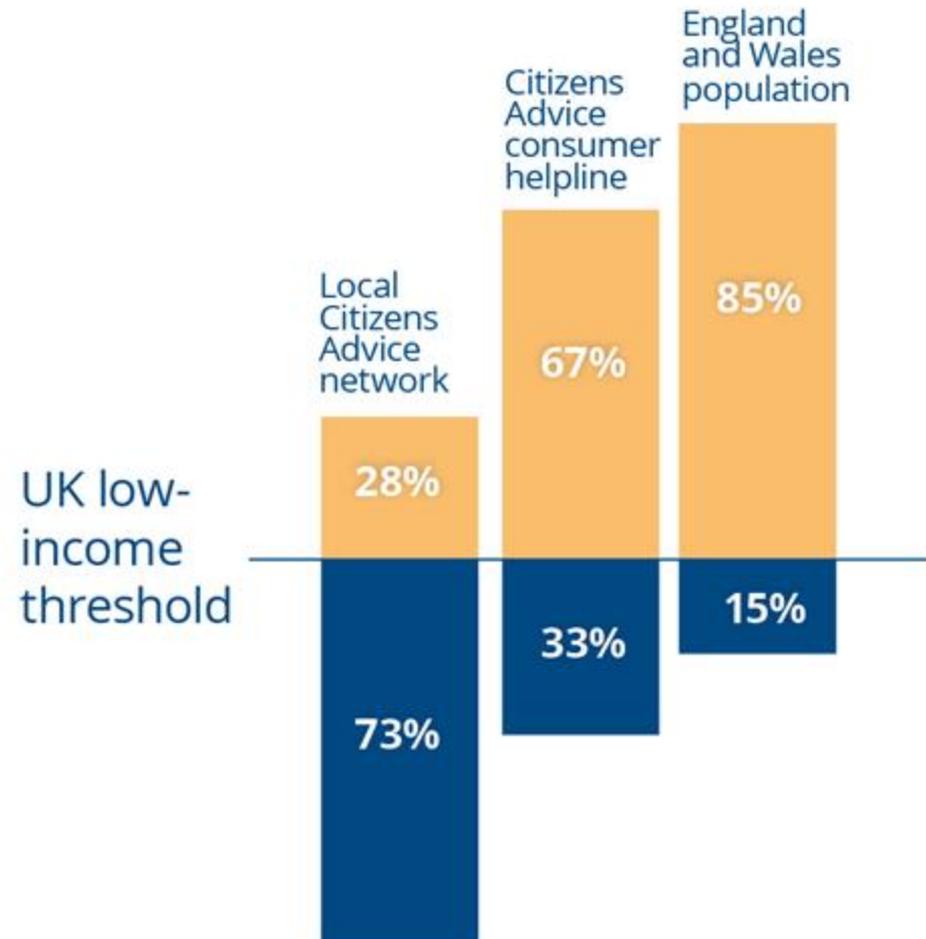
 Citizens Advice clients  Total population

# We work with some of those most in need

Local Citizens Advice 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.



# Client Case Study



“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.



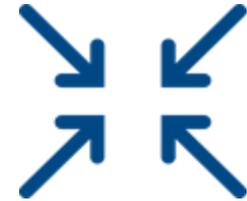
# Why is our advice unique?



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

Our impact statistics are from our **Citizens Advice Outcomes and Impact Research**

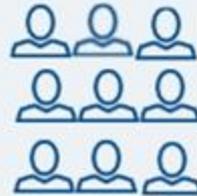


A sample of  
over 2,700  
clients  
surveyed



The sample was  
representative of:

Issue  
Demographics  
Level of help  
Advice Channel



This creates a  
microcosm of  
the service



Which we  
can then  
apply to all  
local Citizens  
Advice

This is the most robust evidence to date of the effectiveness of our services - and that they really work.

# Our key evidence

## It's not always possible to solve every problem

Our research – which followed-up with clients 3-5 months after they received advice - enables us to understand the challenges people can face in resolving their problem.



Often problems need more time to be sorted out.



Only 1 in 7 clients reported that their problem was not sorted out



There are often systemic barriers with policies and practices that prevent problem resolution



We undertake policy research and campaign for changes to solve societal problems

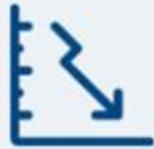
# The impact of our advice: we change lives

## 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.



**626** clients with **1686** debt problems



**£6,105,378** estimated in total value of client debts



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

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**150** clients successfully rescheduled **£378,605** debt - an average of **£2,520** per client

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**108** clients wrote off **£1,187,835** debt an average of **£11,000** 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.



**1172** clients gain a new award or an increase to their benefit worth a total of **£7,265,101**, an average of **£6,170** per client (per year)



**2,516** clients with **7904** benefit or tax credit problems



**362** clients successfully claim one-off awards, or other outcomes, for back payments worth **£720,985**, an average of **£1,990** 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.



**1120** clients with **2361** housing issues  
Including **79** with possession orders  
**95** threatened with homelessness and  
**60** actually homeless



**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.



**1090** clients with **2343** employment problems



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

# Consumer & finance

**Consumer issues can affect anyone - they leave people out of pocket, affecting household finances, especially where resources are tight.**

There is often a lack of knowledge about consumer rights and responsibilities, which we help counter.

We have unparalleled wealth of information about the problems consumers have, and share our insight with bodies such as Trading Standards.

\*Includes Pension Wise Service



**2667\***  
clients with  
**4614** issues



**30%** of clients  
had a financial  
gain, worth a total  
of **£547,268**



**1 in 2**  
clients will have  
their consumer  
problem sorted

# Advice on everything else

**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.



**2629** clients with **4732** 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, the Energy Best Deal program.

**#scamaware**

**TAKE A STAND AGAINST DOORSTEP SCAMS**

Protect Yourself From Doorstep Crime. If You're Not Sure Don't Open The Door.

**Top 5 Tips To Take A Stand Against Door Step Scams**

1. Use a door chain to check who's calling.
2. Don't trade on the door step.
3. Ask a trusted friend or family member for advice on legitimate traders.
4. Display a "No Cold Calling" sticker outside your door.
5. Always report any suspicious activity.

Remember if you're not sure, get advice and always report a scam!

**16:12**  
Monday, 7th August 2017

**PLAY YOUR PART ACT ON SCAMS**

**Get advice**  
The Citizens Advice consumer service 03454 04 05 06 can provide advice and pass details on to Trading Standards.

**Report**  
Scams or suspected scams to Action Fraud: 0300 123 2040 [www.actionfraud.police.uk](http://www.actionfraud.police.uk)

**Tell**  
A friend, neighbour or relative about any scams you become aware of.

**Scams Awareness Month**  
#scamaware

**citizens advice** Rushmoor

**ASK YOUR ADVISER ABOUT BIG ENERGY SAVING WEEK**

- CHECK
- SWITCH
- SAVE

**Big Energy Saving Week**

**CHECK .1**

Although energy bills are the top financial concern for households, 63 per cent of people say there is nothing that they feel they can do about them.

But you could save hundreds of pounds a year on your fuel bill by simply checking you're not paying more than you have to for your energy.

Follow our three simple steps and you could reduce your fuel bill without having to cut down on the energy you use.

**citizens advice** Rushmoor **#BESW16**

**Following a short pilot in 2008, three further Energy Best Deal campaigns have been delivered in England and Wales in 2009, 2010 and early 2011.**

You can also visit [www.beanenergys](http://www.beanenergys)

# Tailoring our services to meet need



**1776** additional clients helped through innovative Nepali drop-in service during 2016/17

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**1553** Pension Wise sessions delivered across Hampshire, Berkshire & Surrey

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**697** unique clients, with enduring Mental Health issues, assisted by the dedicated Heathlands team.

**“Our local research on Working Families and Welfare Reform is helping to inform local and national policy”**

**citizens  
advice**

**Rushmoor**

# We aim to change policy and practice

Some problems are too difficult to solve by advice alone where there is a systemic problem with a market, a policy or a set of regulations.

By listening closely to the people who come to us, using our real-time data and gathering insight and intelligence from clients and frontline advisers, we spot emerging issues and policies, practices and regulations that are not delivering for society.

We campaign around issues affecting this local community. We also come together to campaign as the Citizens Advice network: together we have the voice to really change things.



# What we've achieved together nationally

## Rogue landlords

We recognised that private renters did not have the necessary legal protection to challenge bad landlord practice.

Using our local evidence, we campaigned for change. The subsequent Housing Bill introduced a new banned list for rogue landlords, and fines of up to £30,000 for private landlords who breach a banning order.

We also suggested ways to protect the most vulnerable from being evicted through amends to a new abandonment measure.

These changes should prevent more people suffering in the first place, or provide ways for people to seek recourse where it does.



Housing Bill:  
Fines of up to **£30,000** for private landlords who breach a banning order

# What we've achieved together nationally

As the statutory consumer champion, we have an unparalleled wealth of information about the problems that consumers have, and our advice and policy work with consumer issues reinforce each other.

## During Scams Awareness Month 2017:



**15%** more scams reported to our consumer helpline



**9%** increase in referrals to Action Fraud by our consumer helpline

In July, we team up with Trading Standards to run a consumer awareness campaign around scams. Scams Awareness Month is all about creating a self-supporting network of confident, alert, consumers.

# What we've achieved together nationally

## Credit brokers

We spotted the rising number of problems with credit brokers, alerting the FCA, and providing them with consumer intelligence and a detailed report on the associated detriment.

New rules were introduced as a result: 300-600,000 people would have otherwise been affected each year.



**£100**

on average would have been lost per person affected



**£5-15 million**

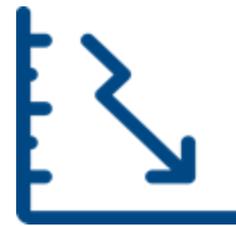
is the conservative estimate of the potential benefits of the changes

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## Payday loans

We spotted this growing problem, and were able to accumulate and present local evidence of bad practice to government and regulators.

There is now a cap on the cost of payday loans, aggressive ads have been banned, and the FCA is tightening regulation.



**Over 6 months**

payday lending problems presented to Citizens Advice halved since the regulation changes

# How we work creates value

Our social value  
in 2016/17

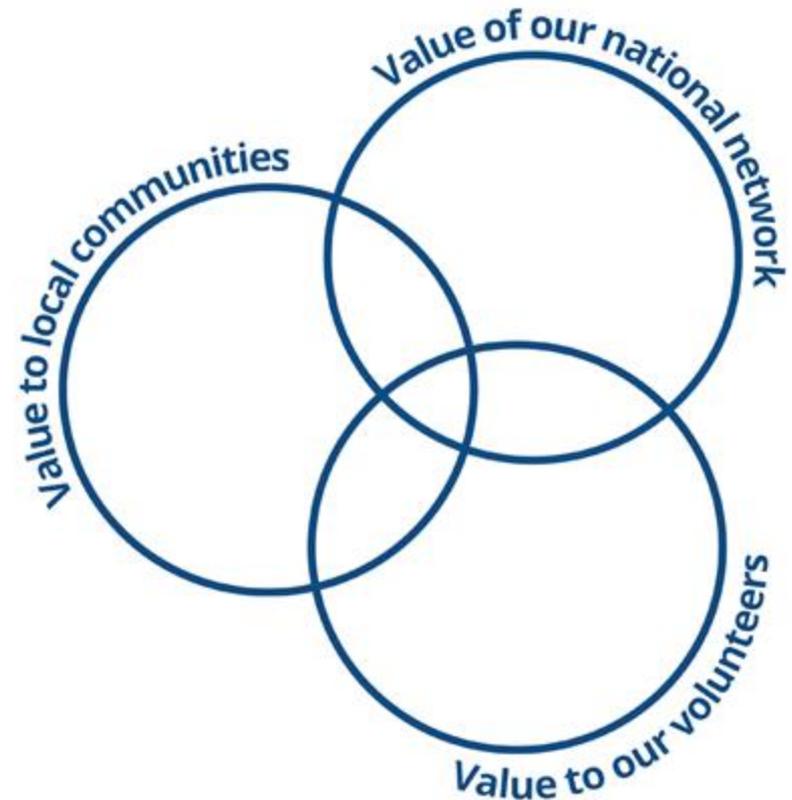
# We create additional social value to society

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

# We work with volunteers

Volunteering also has tangible benefits for volunteers and society, through happier, healthier and more productive citizens.



**All** volunteers gain at least one practical skill through volunteering



**8 in 10** of our unemployed volunteers believe they are overcoming barriers to employment



**9 in 10** have increased sense of purpose and self esteem



**Over half** of our retired volunteers say they feel less at risk of social isolation



**3 in 4** volunteers identifying as having a mental health condition felt better able to manage their condition



**9 in 10** volunteers gained knowledge of local issues and felt more engaged with their community

# Embedded in our community

Each local Citizens Advice 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.

# The power of a national network



## **We come together as the Citizens Advice service to do more.**

- We are a household name;
- We campaign on big issues and inform national policy;
- We share learning about what works and how to maximise resources across the network.

We have national quality standards underpinned by:

- Tailored learning programmes
- Single information system
- Case recording system

We have independent quality assurance of national standards, passported to:

- Advice Quality Standard
- Money Advice service debt advice quality framework

**This ensures that our clients receive quality advice and support.**

# 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



# 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

# 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)



**£1,911,159**

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

## Wider economic and social benefits (public value)



**£12,327,472**

improvements in health, well-being, participation and productivity

## Benefits to the individual (financial outcomes)



**£9,721,189**

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

# 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) of volunteers at Citizens Advice Rushmoor



**£649,525**

improvements in health, well-being, participation and productivity

# Value to our local authority by preventing homelessness

**£202,757 to local authority**  
through reducing cases of homelessness.

**Our value is greater**



**£260,486 to housing providers**  
through reducing cases of homelessness.

# Benefits to individuals also benefit society



**£8,966,649**

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

## 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 **£722,881** of debts we successfully rescheduled in 2016/17 – benefitting clients and creditors that otherwise might not have been repaid.

**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 to society in 2016/17

In 2016/17, for every **£1** invested in Citizens Advice Rushmoor by our local authority we generated at least:



**£2.72**

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.

**£17.56**

in public value

**Wider economic and social benefits**

Improvements in participation and productivity for clients and volunteers.

**£13.85**

in benefits to individuals

**Value to our clients**

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

# 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

## **We can help in many different ways:**

- Evidence from our clients enables us to provide insight to local services and delivery
- Our engagement with so many local people positions us to well to reach out into the community
- Our partnership work can help improve referral processes and improve customer journeys for everyone



Citizens Advice Rushmoor  
18/09/2017 - Final