

The difference we make

Our impact in 2018/19



**citizens
advice**

**Torrige, North,
Mid & West Devon**

We are Citizens Advice

Every year thousands of people come to us for advice and help with solving their problems.

We're here for everyone and help with problems like managing debt or household bills, understanding rights at work or housing issues. We also provide specialist services in welfare, benefits and debt.

Our specialist support projects include Macmillan Cancer support, Face 2 face Debt Advice, Quids for Kids, Charging for Care, Healthwatch, Action for Children, GP Surgery Bideford, Universal Credit Help to Claim, Working Age Carers, South Molton & Barnstaple Memory Café and Pension Wise.

We are an important part of this community, with 10 offices across Torridge, North, Mid & West Devon where people need us.

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.

Putting our clients' needs at the heart of decision-making means we also work in partnership, making it easier for clients to access relevant services.

We are also part of the National 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.

Because of this we save society money. In 2018/19, for every £1 invested in our service, we saved government and public services £4.34 - that's £3,071,042. (In accordance with an external HM Treasury approved model).

This is the story of our impact.

This is Mary

Mary is an example of one of the people we helped in 2018/19.

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

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



We helped Mary 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.

 **28,061** issues dealt with directly

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

How we did it

People accessed our service in different ways.

 **17,621** local people helped last year

We did this through:

53% face-to-face
35% by telephone
13% by webchat and email



Mary, a single mother with 5 children was struggling with her housing situation. She was behind in paying her rent, had two other debts and was dealing with baliffs.

This situation was making her worried and stressed.

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



Mary found our local office through our website and arrived at a drop-in at her local office.


Phil, a volunteer adviser, helped Mary work through her problem. He asked what the problem was, what had caused it and how it was affecting her.

He found out Mary had been through some very challenging times, had suffered from mental health issues but was now working part time.

as we help thousands of others

How we help

Our advice enabled thousands of people like Mary 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.




Phil performed a Benefit check and helped Mary put together a financial statement. They sorted priority debts and stopped her landlord from evicting her and taking her to court through sorting a payment plan.

Together, they also talked through minimising expenditure for the client, finding cheaper utilities, internet and telephone deals, maximising her income.

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)

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)



Having problems with her housing and finances meant Mary had found managing everyday much harder. With these problems resolved, she found both her mental and physical health improved. Thanks to Phil's support she left with more knowledge and confidence to solve similar problems in the future.

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 their 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.

Our value to society

In 2018/19 for every £1 invested in our service we generated at least: ⁴



£4.34 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: £3,071,042

£27.66 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: £19,594,886

£27.01 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: £19,130,069

Our service makes a huge contribution to the local community and in 2018/19 we generated £7.4 million of income gain for our clients, which is brought back into the local economy.

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.



Stopping Mary from being evicted, 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.

 **£350,062** 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.

"The volunteers that work here are fantastic and always friendly, helpful, understanding and so knowledgeable. They try so hard to make sure you get any and all the help you need. I have had help from CA several times and each time have been so grateful for their help and advice. They really are such a marvellous resource." Client quote.

"Such a fantastic team, great advice and an understanding ear" Client quote.



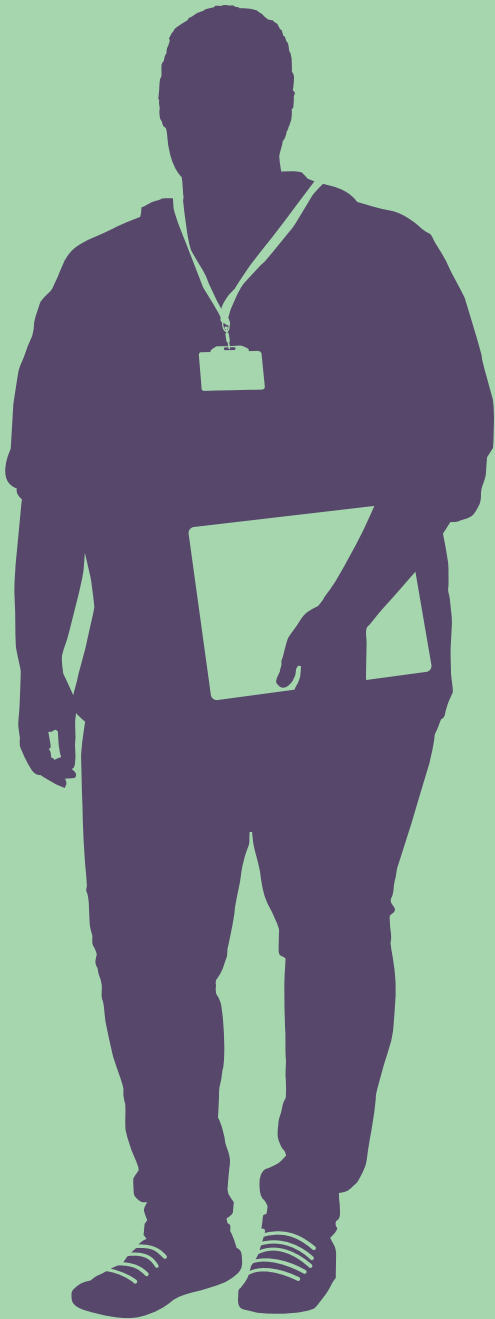
As Mary found, our knowledge of legal rights and local processes can prove vital, especially in helping de-escalate situations where someone might lose their home.

This is Phil

Phil is an example of one of our 147 trained volunteers.

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

This year our volunteers gave up £721,853 worth of volunteering hours to help deliver our services. We could not 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. CA volunteering: how everyone benefits.

"I enjoy the challenge and the opportunity to help people find a solution to their queries" quote from one of our advisers.

"As an Adviceline Adviser at the end of a busy day, I reflect upon the clients that I've spoken to and advised and feel a sense of achievement knowing that I've moved each and every one forward. They may only be small steps but it's an improvement on where they were." Telephone adviser quote.



Making a difference to people like Mary was why Phil 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 Phil has a better understanding of the issues in his community. He also finds volunteering at Citizens Advice has helped him improve his health and well being.

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.

For local information visit:
<https://www.ruraldevoncab.org.uk/>

citizensadvice.org.uk



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