

# The difference we make

## Our impact in 2017-18



Wandsworth

# We are Citizens Advice Wandsworth

In 2017-18 we helped over 13,000 local residents to solve nearly 20,000 problems, and increased the income of our clients by £12.28m.

Our 30 staff and 90+ volunteers are here for everyone. They help with problems like managing bills, dealing with benefit applications, understanding rights at work and family issues. We also provide specialist services in welfare (including disability) benefits, housing and debt.

We're an important part of the Wandsworth community, with services in locations where people need us. We have advice centres in Battersea and Roehampton, provide twice weekly outreach services in Tooting, and have advisers based in St George's Hospital, GP surgeries and Wandsworth Foodbanks. Additionally, through our Hardship Crisis Project, we are building strong relationships with community, social and faith networks across the borough; building their capacity to provide advice and creating links into our specialist advice services.

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

For example, we are currently collecting evidence about the impact of Universal Credit roll-out in Wandsworth. We use this to influence local provision, and to develop the support we provide to both clients and partners.

The needs of our clients are at the heart of our decision-making. This has driven our approach to prevention and partnership.

We have provided Advice First Aid training to people from 22 local groups and organisations, and a further 205 participants have come to our network events to learn more about topics like Universal Credit. In this way we share advice knowledge, tips and tools with our community partners.

We have launched an online referral platform which allows us to work better with local partners to provide appropriate and seamless services to clients.

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.

Because of this we save society money. In 2017/18, for every £1 invested in our service, we saved government and public services £1.30 - that's £1.6m.

This is the story of our impact.

# This is Sarah

Sarah is an example of one of the people we helped in 2017/18.

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


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



# We helped Sarah solve her problem

## What we did

In 2017-18 we supported people with lots of different types of problems including issues with housing, debt, benefits, employment, relationships and consumer rights.

 **19,896** issues dealt with directly

Like Sarah, sometimes people have more than one issue they need help with, and their problem impacts on more than one member of the household.




Sarah was struggling with her financial situation. She urgently needed help appealing a negative Personal Independence Payment (PIP) decision.

She was struggling to cope on a reduced level of benefit. Worrying about the appeal was aggravating her existing long term health condition, making it harder to manage.

## How we did it

People accessed our service in different ways.

 13,248 local people helped last year

We did this through:

- **62%** face-to-face
- **33%** by telephone
- **5%** by email



Sarah rang our Adviceline. Richard, a volunteer adviser, helped identify the problems Sarah faced.


He found out that Sarah suffers from congenital and multiple mental and physical health problems. She has both care needs and significant limitations to her mobility. Sarah had been in receipt of the highest rates of DLA then PIP for over 10 years.

Sarah also cares for her severely disabled daughter, whose disability benefits had been stopped when her DLA moved to PIP.

# as we help thousands of others

## How we help

Our advice enabled thousands of people like Sarah 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.



Sarah had tried to challenge the decision to reduce her PIP award herself, without success. When she contacted us her appeal hearing was imminent. Our specialist adviser met with Sarah and made representations on her behalf that demonstrated her limitations, and her eligibility for PIP at the highest rates. As a result her appeal was allowed. Sarah's benefit has been reinstated in full and backdated.

## 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)



With our help Sarah's income rose by £44.70 a week (£2,344 a year). She was also paid £1,773 in backdated benefit. This improved her wellbeing and helped her to cope. We are also supporting Sarah with an appeal against her daughter's PIP being refused. In 2017-18 we increased the income of clients in Wandsworth by over £12.2m Helping many people manage better.

# 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)



Sarah now feels much more able to manage her affairs, as the reduction in her own benefit had been causing her significant hardship.

She is also better able to support her daughter with her own appeal

# 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.



When Sarah sought advice she urgently needed our help with her benefit issues, and felt unable to cope. 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 2017/18 for every £1 invested in our service we generated at least:** <sup>4</sup>



**£1.30 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: £1.6m**

**£8.31 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: £10.2m**

**£10.00 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: £12.2m**

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.




Getting Sarah's disability benefits paid at the correct level helped her mental and physical health, meant she didn't need extra support from public services to care for her child. 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.

 £355,000 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 Sarah found, our knowledge of legal rights and local processes can prove vital, especially in helping de-escalate situations where someone might no longer be able to cope with living alone, or to provide care for another.

We know that social inequalities lead to health inequalities and that by providing information and advice we support clients to tackle the welfare issues that impact on their health and wellbeing.

86% of our clients helped via our health projects say we reduced their stress and worry, a similar percentage said we helped them to feel more able to deal with problems in the future.

GPs and hospital clinicians tell us that we reduce the time they need to spend on non-clinical issues.

By extending our local partnerships and relationships we want to do more to reduce the impact of poverty and discrimination.

In 2017-18 we were pleased to work with Wandsworth council's housing team - towards our shared goal of reducing homelessness, and with colleagues from the council, the jobcentre and local voluntary sector - to make the local rollout of Universal Credit as good as it can be.

New relationships with community and faith networks are helping us to build local capacity for advice giving, as well as greater awareness of, and trust in, our work.

# This is Richard



Richard is an example of one of our 96 trained volunteers. People like Richard give their time, skills and experience to help people in Wandsworth solve their problems. This year our volunteers gave up over £344,000 worth of volunteering hours to help deliver our services. We couldn't help as many people as we do without them.

We are also proud of the fact that our volunteers gain from the training, skills and experience they get from working with us. Richard had previously worked in housing. Having become unwell he'd been out of work and claiming benefits for 18 years before he joined us as a volunteer.

Richard got a lot out of our training, and progressed quickly as an assessor. His past experience as a claimant helped him provide an empathic and effective service to clients.

After 18 months with us Richard successfully moved into full time paid work with another advice agency. He credits us with equipping him for this role.

# 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.



Making a difference to people like Sarah was why Richard wanted to volunteer in the first place. He wanted to use his knowledge from his past working life, as well as his experience as a benefit claimant, to help people with their problems.

Working with us at Citizens Advice Wandsworth gave Richard the skills and experience he needed to move into paid work.

# 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).

[citizensadvice.org.uk](https://citizensadvice.org.uk)



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