

Technical Annex: Financial modelling our value to society in 2019/20

How we make a difference: Our impact in 2019/20



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Introduction

This technical annex sets out the method and data behind the estimates of our value included in the impact report, 'Making a Difference'¹.

Estimating the value of advice and support, which can often impact on multiple outcomes, is not straightforward. But as a charity, it is important that we strive to demonstrate the value for money we provide in a transparent way.

We first started looking at our financial value to society in 2014/15, and have revisited it annually. We have kept the methodology consistent, drawing on a Treasury approved model developed by New Economy (now merged with Greater Manchester Combined Authority-GMCA), but updated with new evidence and figures where we have them.

Using the methodology set out in detail in this report, we estimate the value across three key domains. We only put a value on what we can firmly evidence, and as such we believe these figures are conservative estimates. The annual impact report discusses some of the other ways in which our work impacts individuals and societies.

£14.34 in wider economic and social benefits (public value)	£2.42 in savings to government and public services (fiscal benefits)	£12.60 in value to people we help (financial outcomes following advice)
Solving problems, improves lives – and this means better wellbeing, participation and productivity for the people we help	By helping stop problems occurring or escalating, we reduce pressure on public services like health, housing or out-of-work benefits	As part of advice, we can increase people's income, through debts written-off, taking up benefits and solving consumer problems

¹ <https://www.citizensadvice.org.uk/about-us/difference-we-make/impact-of-citizens-advice-service/all-our-impact/>

Total: £4 billion

Total: £685 million

Total: £3.6 billion

The estimates for fiscal and public savings are considerably increased compared to last year (£200 million and £1.5 billion respectively). This is largely related to a methodological change in the assumption around deadweight.

Deadweight relates to the estimated number of clients who achieved a positive outcome but would have done so even without our advice or service. It is important in modelling to remove this group from the calculations in order to be confident that savings or other positive impacts are not over estimated.

In previous iterations of our value of advice model we applied a blanket 50% across each outcome, which we knew was conservative. However, in late 2019, independent auditors advised that this was likely to be overly conservative as we have evidence - through both the client experience survey and the 2017 national outcomes and impact research - that considerably more than 50% of clients attribute the resolution of their problem to Citizens Advice.

Therefore, in this year's value of advice model, and continuing in the future, we have applied a deadweight figure derived from the 2019/20 client experience survey. This ranges from 22% to 35% depending on the client group relevant for the particular outcome. The result of this is that we are calculating a saving for a greater proportion of clients in each outcome. More detail on the calculation for each outcome is provided.

While we are confident that this methodological change provides a more accurate picture of fiscal and public savings generated by our advice and services, it is important to be aware that it is not directly comparable with last year.

The value to the people (or savings to the individuals) estimate follows a different method (as described in this report) and the method to estimate deadweight has not changed this year. However, this figure has increased by £774 million compared to last year. This is mainly due to an increase in "benefits clients" number.

Our modelling also allows us to show how fiscal savings are attributed to specific government departments, for example:

<p>Department for Work and Pensions</p> <p>through reduced out-of-work benefits</p> <p>£285 million</p>	<p>Local authorities</p> <p>through reducing cases of homelessness</p> <p>£89 million</p>	<p>Department of Health</p> <p>by reducing the use of health services</p> <p>£88 million</p>
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Modelling our value

Fiscal and public value

Central to how we conceive our value is a simple premise: we create value through the positive impact we have on individuals’ lives, which in turn benefits local communities and society. These fiscal and public values are calculated using the GMCA model that is summarised in the report’s following section.

Our modelling includes the value generated through advice delivered by local offices and nationally, the value created through investing in our volunteer workforce and the value of support provided to witness.

Value of advice and support

Our advice and support helps to prevent detriment occurring or escalating for clients. This will often create direct financial benefits for individuals. But it also creates wider value for society.

For example, through giving employment advice we may help the individual to maximise their income. We might prevent the person from falling out of work and on to benefits, thus saving the government money. We may help the individual’s mental wellbeing, preventing costs to GPs, the health service and boosting productivity in the workplace. Ensuring that clients have the income they need to maintain a good standard of living reduces the likelihood they will have to turn to

high-cost credit to keep up with rent and utilities. This income is also spent locally, benefiting local communities.

Value of volunteering

Citizens Advice had around 18,928 volunteers during 2019/20. These individuals come from a wide range of backgrounds, helping us deliver advice and education through our local network and supporting witnesses in local courts. We invest in these individuals' development and; they are critical to ensuring clients receive quality advice and support. In addition, there are tangible benefits to the community and society, through happier, healthier and more productive citizens.

Witness Service

The Citizens Advice Witness Service provides free and independent support for both prosecution and defence witnesses in every criminal court (both Crown and Magistrates' court) in England and Wales. We know that witnesses highly value our support and many say they could not have attended court without our service. We also know that the criminal justice system relies on witnesses and their testimony. By supporting witnesses, we help this system run more smoothly and efficiently, creating fiscal savings .

Value to individuals

In addition to the public and fiscal savings, our advice and support often leads to direct financial benefits for individuals. For instance, when our advice leads to a client successfully claiming benefits that they are entitled to, or a consumer receiving compensation for mis-sold goods.

We have only monetised the financial benefits where we have robust evidence with sufficient scale and average value to have confidence in our estimates. We have also only included figures that have a tangible monetary benefit to individuals. Our estimate of value to the people our advice includes three categories:

- Benefits advice
- Debt advice
- Consumer advice

The value to “the individuals model/people model” does not draw on the GMCA model. It is assessed using a different methodology and is therefore presented in a separate section within this report.

Our evidence

The key sources of data underpinning the calculations of savings are summarised below. The detailed explanations of calculations in the following sections reference which source each key figure is drawn from.

Management information

Advisers in local Citizens Advice offices record details of clients and their issues on our centralised record management system. Analysis of this (anonymised) data centrally allows us to understand trends in issues that clients are presenting with, who the clients are and how different issues inter-relate. Many of the figures relating to the number of clients affected by certain issues used to calculate saving² are taken from this management information system.

In addition, where a specific client outcome is known to have occurred, local Citizens Advice are encouraged to record it within our CRM, using shared outcome codes. This data is used in the calculations to estimate the value of advice to individuals.

The Witness Service also collects management information on the witnesses who attend court, and which of those receive pre-trial support or other support from us. This data is used in calculating the fiscal value of the Witness Service.

Outcomes and impact research (2017)

In 2017, we conducted a large-scale telephone survey with a representative sample of 3,600 clients nationally. The majority of calls took place 3-5 months after the client sought advice at the local Citizens Advice³.

² Fiscal, public and individual.

³ Some clients fell outside this frame due to efforts to fill sample quotas and the time it took to fill different groups.

The survey asked a series of detailed questions relating to the client journey and was intended to generate detailed evidence on the situation of clients when they accessed Citizens Advice, and how the advice or support they received helped them.

Many of the assumptions around the percentage of clients who suffered a specific detriment as a result of an issue or who were helped following our advice in relation to a specific issue used in the GMCA model, are taken from this 2017 outcomes research.

Client experience survey

In 2017/18 we introduced the client experience survey. The survey is run quarterly and sent to all clients that have opened a case in the sampling period and have given permission to be contacted for feedback. It asks five headline questions relating to: overall satisfaction, likelihood of recommending to a friend, finding a way forward, access and problem resolution.

In 2019/20 we received more than 67,000 responses which makes the client experience the most robust set of feedback data and a sample profile broadly representative of our client population. In 2019/20, data from the client experience survey used for deadweight assumptions in the fiscal and public value savings modelling as well as the value to the people.

Value of volunteering research

In 2013, Citizens Advice undertook research with our volunteers to find out about the benefits of volunteering with a local Citizens Advice.⁴

Nearly 1,500 volunteers and trustees completed online surveys with structured multiple-choice questions. This self-selecting sample is broadly representative of the demographic makeup of our volunteers, and the number of responses provides a statistically-valid representation of volunteer experience.

Findings from the value of volunteering research are drawn on in the value of volunteering modelling.

⁴ Published as: Citizens Advice. (2014) CAB volunteering: how everyone benefits

Consumer helpline satisfaction survey

We conduct a follow up satisfaction survey every six months with a representative sample of clients who use our telephone consumer service. Data from this for the period of 2019/20 (Wave1 and Wave2) is used in the calculations of value to “the individual/people” model of our consumer service.

Our fiscal benefits and public value

Working with the GMCA tool

The methodology we use for assessing fiscal and public value of our work to society draws on Greater Manchester Combined Authority's - GMCA (formerly New Economy) cost benefit model, and we thank their economics team for their guidance in applying it to CAB work⁵. GMCA published a new unit cost database in April 2019.

In considering value of our advice, we have focused only on the outcomes specified in GMCA's model where we believe we can evidence a direct impact of Citizen Advice's work:

- Keeping people in employment or helping them back to work.
- Preventing housing evictions and statutory homelessness.
- Reducing the demand for mental health
- Reducing the demand for GP services.
- Improved mental wellbeing.
- Improved positive functioning.
- Improved family relationships.

For the first four outcomes, a value for fiscal and public saving is calculated and for the last three outcomes, a value of public saving is calculated using the GMCA model. The fiscal values can also be attributed to specific government departments.

In relation to volunteering, there is public value created through enabling local network volunteers to:⁶

- Develop skills that can lead to better salaries and employment prospects⁷.

⁵<https://www.greatermanchester-ca.gov.uk/what-we-do/research/research-cost-benefit-analysis/>

⁶ The main arguments where our volunteering research is appropriate to the New Economy model are around the public value benefits associated with volunteering. We have therefore not applied a fiscal benefit of volunteering.

⁷ In previous years we included a further outcome: Move into work through the experience and confidence gained during their time at a local Citizens Advice. However, we were not able to include this in 2019/20 as we no longer collect the relevant data due to streamlining data collections for local offices.

- Better manage mental health conditions, such as depression.
- Improve self-esteem, reduce isolation and increased ability to get on.
- Improve community relationships, through increased community trust and sense of belonging by working with local people.

The table below describes key aspects of how the GMCA (formerly New Economy) model works, the evidence needed to populate different fields, as well as broad details of how we've interpreted and applied the model to reflect the impact we achieve through our work with clients and volunteers.

Model aspect	Description	Citizens Advice application
Affected population	Number of individuals at risk of the associated problem.	Figures are taken from our management information, in conjunction with Outcomes and impact research (2017) where required, on the number of individuals affected.
Level of engagement (%)	Percentage of individuals who have engaged with the service.	We have assumed 100%, as our client figures are taken from our management information which is based on individuals that have engaged with the service and that have received a service.
Level of retention (%)	Percentage of individuals that are retained throughout.	
Impact (%)	Percentage of individuals that have achieved a relevant outcome.	The scale of our impact has been taken from impact research, Outcomes and impact research (2017).
Deadweight (%)	Factoring into our assumption of our impact what might have happened if we did not exist, or our service was not used.	For advice, we have evidence that shows that only approximately overall 22% of our clients would have been able to solve their problems without us ⁸ . In our modelling, we have used the figure from the 2019/20 client experience survey for specific issues that are relevant to each outcome. These range from 22%-35% (example: Keeping people in employment: 33%; Housing evictions and Reduces statutory homelessness: 33%; Improved family

⁸ Citizens Advice. Client experience survey: 78% of Citizens Advice clients said they would not have been able to resolve their problem without us.

		relationships:35% and overall all issues: 22%.)
Optimism bias correction	Correction (0% to -40%) given in response to a level of uncertainty or over-optimism of the strength of, and confidence in, the data, evidence or assumptions made.	The optimism bias we have used varies according to the arguments and assumptions made. In general, we have taken 15% away when using our outcomes and impact research (2017), but have made conservative measures where we want to add additional caution. We have further taken 5% optimism away where we rely on the external sourced data.
Analysis time frame	The length of time chosen to assess the benefits of the service.	We use a one year time frame. This is likely a minimum estimate - our benefits likely last longer - but we have based this on what we know for sure.
Unit cost estimates	GMCA have worked with the Cabinet Office to produce a database of mostly national estimates for service costs and savings, related to fiscal benefits and public value ⁹ .	
GDP deflator	Unit cost figures have been derived by GMCA on the basis of DWP analysis given in prior years. The cost benefit tool therefore applies a GDP deflator in order to align values to current prices. ¹⁰	

In applying the model to each outcome, we generally consider debt clients separately from clients in other main advice areas (welfare, housing, employment and consumer). This is because the cost-benefit model does not include an argument about the value to society of resolving a debt problem. Instead, we consider the negative impact of debt problems on other outcomes, and subsequently the positive impact of solving the problem.

We do this by drawing on our evidence sources that show the effect of debt on other areas of people's lives. For example, our management information tells us that clients with debt problems often need housing advice (rent arrears) and may be struggling to cope at work. And our outcomes research allows us to understand

⁹ GMCA published an updated unit cost database this year, which we have reflected in our model. <https://www.greatermanchester-ca.gov.uk/what-we-do/research/research-cost-benefit-analysis/>

¹⁰ Further details are available in the accompanying guidance paper: New Economy. (2014) Supporting public service transformation: cost benefit analysis guidance for local partnerships

the extent or severity to which the problem affected someone (on a scale of 1-5, where 5 is 'to a great extent'). We use this to estimate the affected population on those we know are highly likely to have experienced the negative consequences of their problem.¹¹

When considering our value in relation to specific outcomes, we take the following conservative approach:

- For debt clients, we estimate the affected population as the % of clients who reported in outcomes research that a debt issue was having a severe detriment¹² on the particular outcome and apply this to the number of debt clients for 19/20. The impact is taken as the percentage of respondents who reported they had a severe detriment and that our advice helped them to a great extent¹³. It is possible that our true affected population is bigger - debt clients that were affected to a lesser extent could still have been at risk of needing additional public services. But we have been cautious in our approach.
- For other advice areas, where the detriment is the presenting issue they turned to us about (e.g. homelessness), we use our management information to report the number of people we saw last year. We use a wider scale of detriment and impact than we do with debt clients¹⁴, as we can be more certain of the detriment and impact associated.

We have also taken steps to de-duplicate our figures from our management information system. It is common for our clients to have more than one advice need and these can span different areas of advice. We do not want to double count someone with debt problems and housing problems and count them on both sides. So we have started with debt clients and removed any duplicates from other areas of advice.

Now we will look at each outcome in term and how the value relating to it is calculated.

¹¹ Similarly, following advice, we can also understand to what extent they felt any benefits or improvement in their situation.

¹² rated 5, on a scale of 1-5.

¹³ only 5

¹⁴ Rated 3,4,5 out of 5

Value of our advice

Keeping people in employment or helping them back to work

When someone loses their job, it is common for them to claim one of the out-of-work benefits, such as jobseeker’s allowance, employment support allowance or universal credit. There may also be additional benefits paid such as housing benefit, council tax benefit and tax credits. But there may be a loss of income tax revenue and national insurance contributions to HM Revenue and Customs (HMRC). Preventing someone from losing their job, or helping someone into work, is of benefit to the exchequer through lower benefit payments and higher tax revenues. There is also evidence of reduced use of health services associated with staying in employment.

Our advice can help people stay in work. For our debt clients, this is often a secondary outcome. Our evidence shows that 14% of employed debt clients severely worry about losing their job as a result of their debt problem¹⁵. Our evidence also shows that after advice, 31% of these clients report feeling much more confident with their job security¹⁶.

Our employment advice has more direct impact in helping people to stay in work. For those with problems at work concerning pay and entitlements, terms and conditions, dispute resolution and wrongful dismissal, advice can solve problems and lead to more secure work outcomes. Of these clients, 54% said their employment issue was causing them to struggle to stay in work¹⁷.

Affected population	Impact (%)	Deadweight (%)	Optimism bias correction
19,518	31%	33%	15%
Debt clients who were employed (41% of all our 340,028 debt clients in 2019/20), ¹⁸ who said their	31% said that their employment situation was now much more secure	We used evidence from clients’ experience surveys; 33% clients with employment issues	Our impact assumption is based on a robust national analysis of

¹⁵ Outcomes and impact research, 2017

¹⁶ Ibid.

¹⁷ Ibid.

¹⁸ Citizens Advice management information

debt problem was causing them to severely struggle to keep their job (14%) ¹⁹	(5, on a scale of 1-5) after advice ²⁰	would have been able to resolve their work situation without help and advice.	outcomes, which was carried out in 2017.
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Affected population	Impact (%)	Deadweight (%)	Optimism bias correction
56,592	61%	33%	15%
In 2019/20 we saw 104,800 clients with an employment problem ²¹ . In outcomes research, 54% were worried about losing their job as a result of their problem. ²²	61% of employment clients say that our advice has helped solve their problem to a great extent. ²³	We used evidence from clients' experience surveys 33% clients with employment issues would have been able to resolve their work situation without help and advice.	Our evidence is based on a robust national analysis of outcomes which was carried out in 2017.

Fiscal benefit	£12,657 ²⁴	£303,605,076
	Unit cost applied for reduced benefits payments and health impact [96.325 GDP deflator applied]	Total value in 2019/20
Public value	£19,153 ²⁵	£459,425,459
	As above	Total value in 2019/20

¹⁹ Outcomes and impact research, 2017

²⁰ Ibid.

²¹ Citizens Advice management information. Specifically employment problem related to relating to terms and conditions, pay and entitlements, workers rights, dispute resolution, unfair, wrongful and constructive dismissal

²² Outcomes and impact research, 2017

²³ Outcomes and impact research, 2017

²⁴ GMCA unit-cost database: Department for Work and Pensions response to parliamentary questions, HC Deb 6 February 2013, vol 558, col 352W This unit cost has increased considerably, from the previous estimate in GMCA's database. According to the NE publication, this is due to "the given value is an illustrative estimate by the Department of Work and Pensions (DWP) of the costs and benefits that would occur if a hypothetical 'typical' JSA claimant (who would otherwise have remained on benefits) were to move into employment for one additional year."

²⁵ Ibid.

Preventing housing evictions

When someone has housing problems, the impact and associated cost can be severe if the situation is not resolved. Housing problems can lead to eviction and homelessness resulting in costs for landlords, the court system and, more significantly, for local authorities who must step in to offer temporary accommodation to those who are made statutory homeless. These problems and costs can be exacerbated in local areas where demand for housing is high, leading to high rental values and lengthy waiting lists for social tenancies.

Much of our housing advice seeks to prevent these costs from occurring, through resolving issues with landlords, challenging eviction notices and agreeing payment plans for rent and mortgage arrears.

Again, we separate debt clients who have housing problems through rent arrears, from clients who approach us directly about housing problems, threatened eviction and homelessness.

Two sets of tables are produced and presented below. The first relates to the prevention of costs associated with legal proceedings in serving eviction notices. The second relates to the costs prevented to local authorities in meeting duties to provide temporary housing to those made statutory homeless.

Preventing housing evictions-Reduces costs of legal proceedings and repair of property-All debt clients

Affected population	Impact (%)	Deadweight (%)	Optimism bias correction
102,008	42%	33%	15%
In 2019/20 there were 340,028 debt clients. In 2017 outcomes research, 30% of debt clients were worried	In outcomes research, 42% said that their housing situation was now much more secure	We used evidence from clients' experience surveys 33% clients with housing issues would have been able	Our evidence is based on a robust national analysis of outcomes, which was carried out in 2016/17. ²⁸

²⁸ As we are focusing on a smaller group of debt clients who are severely affected - therefore likely underestimating our true affected population and value - we have kept to 15% without further correction.

about losing their home as a result of their debt problem to a great extent (5)²⁶

after advice (5, on a scale of 1-5)²⁷

to resolve their work situation without help and advice.

Preventing housing evictions-Reduces costs of legal proceedings and repair of property-Clients with possession actions (locally sourced modelled data)

Affected population	Impact (%)	Deadweight (%)	Optimism bias correction
17,515	68%	33%	15%
Number of unique clients with possession orders (de-duplicated from debt clients) in 2019/20	Proportion of clients who said that their housing problem was solved after advice ²⁹	We used evidence from clients' experience surveys 33% clients with housing issues would have been able to resolve their work situation without help and advice.	Our evidence is based on a robust national analysis of outcomes, which was carried out in 2016/17.

Fiscal benefit	£6,680 ³⁰	£242,291,556
	Unit cost used for reduced costs of legal proceedings and repair of property [85.970 GDP deflator applied]	Total value in 2019/20
Public value	£6,680 ³¹	£242,291,556
	As above	Total value in 2019/20

Preventing statutory homelessness-All debt clients

²⁶ Outcomes and impact research, 2017

²⁷ Ibid.

²⁹ Ibid.

³⁰ New Economy unit-cost database: Shelter (2012) Research Briefing: Immediate costs to government of loss of home

³¹ Ibid.

Affected population	Impact (%)	Deadweight (%)	Optimism bias correction
55,085	42%	33%	15%
In 2018/19, there were 180,769 debt clients who were disabled or had dependent children which reflect 54%. We used the same proportion, as there is evidence from casebook data that there is no significant demographic change in clients. In 2017 outcomes research, 30% of debt clients worried to a great extent about losing their home ³²	In 2017 outcomes research, 42% said that their housing situation was now much more secure after advice (5, on a scale of 1-5) ³³	We used evidence from clients' experience surveys 33% clients with housing issues would have been able to resolve their work situation without help and advice.	Our evidence is based on a robust national analysis of outcomes, which was carried out in 2016/17. ³⁴

Preventing statutory homelessness-Clients with threatened homelessness

Affected population	Impact (%)	Deadweight (%)	Optimism bias correction
13,871	67%	33%	15%
Number of unique clients with threatened homelessness (deduplicated from debt clients) who have	Proportion of clients who said that their problem was solved after advice ³⁶	We used evidence from clients' experience surveys 33% clients with housing issues would have been able to resolve their work situation without help and advice.	Our evidence is based on a robust national analysis of outcomes, which was carried out in 2016/17.

³² Outcomes and impact research, 2017

³³ Ibid.

³⁴ As we are focusing on a smaller group of debt clients who are severely affected - therefore likely underestimating our true affected population and value - we have kept to 15% without further correction.

³⁶ Ibid.

dependent children or are disabled³⁵.

Reduced statutory homelessness-Reduced costs of temporary housing etc.

Affected population	Impact (%)	Deadweight (%)	Optimism bias correction
7,836	67%	33%	15%
Number of unique clients with actual homelessness (deduplicated from debt clients) who have dependent children or are disabled	Proportion of clients who said that their problem was solved after advice ³⁷	We used evidence from clients' experience surveys 33% clients with housing issues would have been able to resolve their work situation without help and advice.	Our evidence is based on a robust national analysis of outcomes, which was carried out in 2016/17.

Fiscal benefit	£2,501 ³⁸	£62,425,701
	Unit cost applied for reduced costs of statutory homelessness, such as temporary accommodation	Total value in 2019/20
	[85.970 GDP deflator applied]	

³⁵ The percentage of all clients who have dependent children or are disabled was applied to the 2019/20 number of clients with threatened homelessness. Clients with threatened homelessness, with no debt issue, multiplied by percentage (national average-casebook 2019/20) who have dependent children and/or who are disabled (already modelled from casebook data)

³⁷ Outcomes and impact research, 2017

³⁸ New Economy unit-cost database: Shelter. (2012) Research Briefing: Immediate costs to government of loss of home

Public value£2,501³⁹
As above**£62,425,701****Total value in 2019/20**

Reducing the demand for mental health and GP services

Our 2017 outcomes research indicated that having a problem can negatively affect someone’s mental health or physical health: 82% of respondents said that prior to coming to Citizens Advice, their issue made them feel more stressed, depressed or anxious, and 60% felt their physical health worsened.⁴⁰

Without resolving problems, these issues can get worse and lead to appointments being made with GPs and prescriptions for treatment, including talking therapies.

We use our impact research together with external evidence from Improving Access to Psychological Therapies (IAPT) programme statistics, that states the number of people with stress, depression or anxiety that should be receiving therapy.⁴¹ We present three tables: one for reducing the demand for talking therapies for those with stress and or anxiety related ill health; another on reducing GP consultations for those with mental health problems; and one for reducing GP consultations for those with physical health problems.

Reducing the demand for mental health services (talking therapies)

Affected population	Impact (%)	Deadweight (%)	Optimism bias correction
52,976 debt clients 188,092 other clients	38%	22%	20%
In 2017 outcomes research, 82% said that their issue caused them stress, depression or anxiety to a great extent. ⁴² And we estimate	In outcomes research, 38% of those with stress, depression and anxiety to the extent of having been to see a health professional, reported	22 % Overall deadweight of client experience survey 2019/20	Our evidence is based on a robust national analysis of outcomes (20% optimism bias correction; We used

³⁹ Ibid.

⁴⁰ Outcomes and impact research, 2017

⁴¹ NHS service standards state that IAPT services should be providing timely access to treatment for at least 19% of those who could benefit people with anxiety disorders and depression: www.england.nhs.uk/mental-health/adults/iapt/service-standards/

⁴² Outcomes and impact research, 2017

that 19% of individuals with anxiety or depression require IAPT.⁴³

having to see health professionals less as a result of advice.⁴⁴

20% as an external data source being used here).

Fiscal benefit	£830 ⁴⁵	£58,558,053
	Cost of provision for adults suffering from stress and anxiety [81.022 GDP deflator applied]	Total value in 2019/20
Public value	£4,671	£329,546,382
	As above	Total value in 2019/20

⁴³ NHS IAPT service standards: www.england.nhs.uk/mental-health/adults/iapt/service-standards/

⁴⁴ Outcomes and impact research, 2017

⁴⁵ New Economy unit-cost database: King's Fund. (2008) Paying the Price - The cost of mental health care in England to 2026

GP consultation

Reducing the demand for GP services (mental health)

Affected population	Impact (%)	Deadweight (%)	Optimism bias correction
242,712 debt clients	42%	22%	20%
861,748 other clients			
In 2017 outcomes research, 83% of clients said their issue caused stress, anxiety or depression. And of these, 86% had visited a health professional in the last year ⁴⁶	In 2017 outcomes research, 42% of affected population reported having to see health professional less as a result of advice ⁴⁷	22 % Overall deadweight of client experience survey 2019/20	Our evidence is based on a robust national analysis of outcomes (20% optimism bias correction).

Fiscal benefit	£31 ⁴⁸	£9,196,112
	Cost of GP consultation [96.325 GDP deflator applied]	Total value in 2019/20
Public value	£31	£9,196,112
	As above	Total value in 2019/20

Reducing the demand for GP services (physical health)

Affected population	Impact (%)	Deadweight (%)	Optimism bias correction
651,925 other clients	42%	22%	20%

⁴⁶ Outcomes and impact research, 2017: 42% of those who said their issue had caused stress, anxiety or depression and had visited a health professional in the last year.

⁴⁷ Outcomes and impact research, 2017

⁴⁸ Average of New Economy unit-cost database: GP -prescription cost per consultation with patients (£31.6) and published dataset on NHS <https://www.england.nhs.uk/2019/01/missed-gp-appointments-costing-nhs-millions/>(£30 per consultation)

183,615 debt clients			
In 2017 outcomes research, 60% of clients said that their issue caused physical health problems and 90% of those had visited a health profession in the last year ⁴⁹	42% of affected population reported having to see health professionals less as a result of advice ⁵⁰	22% Overall deadweight of client experience survey 2019/20	Our evidence is based on a robust national analysis of outcomes.

Fiscal benefit	£31 ⁵¹	£6,956,992
	Cost of GP consultation [96.325 GDP deflator applied]	Total value in 2019/20
Public value	£31	£6,956,992
	As above	Total value in 2019/20

⁴⁹ Outcomes and impact research, 2017

⁵⁰ Outcomes and impact research, 2017: 42% of those who said their issue had caused physical health problems and had visited a health professional in the last year.

⁵¹ Average of GMCA unit-cost database: GP -prescription cost per consultation with patients (£31.6) and published dataset on NHS <https://www.england.nhs.uk/2019/01/missed-gp-appointments-costing-nhs-millions/>(£30 per consultation)

Improved mental wellbeing

There is a benefit to society from having people who have positive mental wellbeing. This can improve functioning at work and therefore increase productivity, at home and in society. Boosting mental wellbeing increases confidence, decision making, resilience and social functioning.

The evidence used in GMCA's cost benefit model is based on apportioning the willingness to pay value for the Quality Adjusted Life Year (QALY) impact of depression across all the domains of wellbeing as set out in the National Accounts of Wellbeing. In simple terms, how much people would be willing to pay for an improvement in their depression for one year.

Our research shows that problems can have a profound impact on mental wellbeing. Both our impact research and separate studies using the Warwick and Edinburgh Mental Wellbeing Scores (WEMWBS)⁵² show that problems are bad for mental wellbeing and resolving them has a positive impact. This year, we have considered two domains of improved wellbeing of individuals - emotional wellbeing and positive functioning (autonomy, control and aspirations).

Improved emotional wellbeing

Affected population	Impact (%)	Deadweight (%)	Optimism bias correction
278,823 debt clients 989,960 other clients	62%	22%	40%
In 2017 outcomes research, 82% of clients reported feeling stressed, depressed or anxious as a result of their issue. ⁵³	62% of the affected population report feeling less stressed, depressed or anxious following advice. ⁵⁴	22 % Overall deadweight of client experience survey 2019/20	We use a high optimism bias reflecting that while our evidence shows impact on mental health, we have a limited capacity to show the scale of improvement reported.

⁵² Outcomes and impact research, 2017; Health Outcomes Monitoring Toolkit pilot results, 2014.

⁵³ Outcomes and impact research, 2017

⁵⁴ Ibid. 62% of those that felt stressed, depressed or anxious as a result of their issue.

Public value	£3,500 ⁵⁵	£1,507,121,738
	[84.400 GDP deflator applied]	Total value in 2019/20

Improved positive functioning (autonomy, control, aspirations)

Affected population	Impact (%)	Deadweight (%)	Optimism bias correction
210,817 debt clients 748,506 other clients	43%	22%	40%
In 2017 outcomes research, 62% of clients reported finding it more difficult to get on with day to day life as a result of their problem. ⁵⁶	43% of affected population report finding it easier to manage everyday life ⁵⁷	22% deadweight being used which is overall deadweight	We use a high optimism bias reflecting that while our evidence shows impact on mental health, we have a limited capacity to show the scale of improvement reported. ⁵⁸

Public value	£3,500 ⁵⁹	£790,319,936
	[84.400 GDP deflator applied]	Total value in 2019/20

⁵⁵ GMCA unit-cost database: willingness to pay value for the Quality Adjusted Life Year (QALY) impact of depression across all the domains of wellbeing as set out in the National Accounts of Wellbeing

⁵⁶ Outcomes and impact research, 2017

⁵⁷ Ibid.

⁵⁸ We have conservatively lowered our optimism bias correction from 40%, because we have improved our evidence, and are focusing on improvement within the affected population.

⁵⁹ GMCA unit-cost database: willingness to pay value for the Quality Adjusted Life Year (QALY) impact of depression across all the domains of wellbeing as set out in the National Accounts of Wellbeing.

Improved family relationships

Solving problems can have a wider impact on family relationships. In some cases this can prevent relationships breaking up and all the additional costs that can occur, personally, to society and to the state. Here we use evidence from the impact research to show that receiving advice and solving problems has a benefit to society, together with the Quality Adjusted Life Year (QALY) impact of improved family relationships as set out in the National Accounts of Wellbeing.

Affected population	Impact (%)	Deadweight (%)	Optimism bias correction
125,810 debt clients 446,689 other clients	25%	35%	40%
In 2017 outcomes research, 37% of clients said their issue was causing problems in family relationships ⁶⁰	25% of affected population report improvement in family relationships after advice ⁶¹	We used evidence from clients' experience survey; 35% clients with family relationships issue would have been able to resolve their problem	We use a high optimism bias reflecting that while our evidence shows impact on mental health, we have a limited capacity to show the scale of improvement reported.

Public value	£8,500 ⁶²	£562,157,537
	[84.400 GDP deflator applied]	Total value in 2019/20

⁶⁰ Outcomes and impact research, 2017

⁶¹ Ibid. 25% of those who said their issue was causing problems in their family relationships.

⁶² GMCA unit-cost database: willingness to pay value for the Quality Adjusted Life Year (QALY) impact of depression across all the domains of wellbeing as set out in the National Accounts of Wellbeing.

The value of working with volunteers

Our estimate of the public value of working with volunteers:

Wider economic and social benefits (public value):

£88.5 million

Improvements in health, wellbeing, participation and productivity

We couldn't reach as many people as we do without our 18,928 volunteers. They come from a wide range of backgrounds, helping us deliver advice and education through our local network, and supporting witnesses in local courts. The work of these volunteers is a critical part of us achieving the fiscal and public savings of advice set out in the previous section.

However, our investment in these volunteers also has tangible benefits for volunteers and society, through happier, healthier and more productive citizens. This is an additional benefit to society, through the way Citizens Advice delivers its service.

Better manage mental health conditions

For those with mental health conditions, volunteering may provide the opportunity to socially engage with other people, participate in society and be more confident about being in a workplace.

Our evidence suggests that volunteering reduces individuals' stress levels and that those with existing mental health conditions feel better able to manage their condition. This includes feeling able to work more effectively, more productively and with less need for health interventions.

Affected population	Impact (%)	Deadweight (%)	Optimism bias correction
1,514	23%	50%	40%
8% of all local volunteers identified as having a mental health condition ⁶³	23% of volunteers with a mental health condition reported seeing a doctor less ⁶⁴	50% standard deadweight applied	Our impact figures are a statistically valid representation, from a self-selecting sample

Public value	£4,671 ⁶⁵ [81.022 GDP deflator applied].	£ 602,344 Total value in 2019/20
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⁶³ Value of volunteering research, 2013

⁶⁴ Ibid.

⁶⁵ Ibid.

Improved wellbeing of individuals

Volunteering with our service can have a positive impact on how people see themselves, respond to those around them and their capacity to respond to life's challenges. The benefits are hard to pinpoint or articulate, but have a significant value thanks to the impact they have on an individual's quality of life.

Increased confidence/self-esteem

Affected population	Impact (%)	Deadweight (%)	Optimism bias correction
18,928	72%	50%	40%
All local network volunteers applicable	72% report increased confidence ⁶⁶	50% standard deadweight applied	We use a high optimism bias reflecting that while our evidence shows impact on mental wellbeing, we do not know the scale of improvement reported

Public value	£3,500 ⁶⁷ [84.40 GDP deflator applied]	£ 17,051,082 Total value in 2019/20
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Reduced isolation

Affected population	Impact (%)	Deadweight (%)	Optimism bias correction
5,111	54%	50%	40%
Local volunteers that are over 65 ⁶⁸	54% of retired volunteers report feeling less at risk of social isolation ⁶⁹	50% standard deadweight applied	We use a high optimism bias reflecting that while our evidence shows impact on mental wellbeing, we do not know the scale of improvement reported

⁶⁶ Value of volunteering research, 2013

⁶⁷ New Economy unit-cost database: Based on apportioning the willingness to pay value for the QALY impact of depression across all the domains of wellbeing as set out in the National Accounts of Wellbeing.

⁶⁸ Characteristic survey, 2016/17

⁶⁹ Value of volunteering research, 2013

Public value	£8,500 [84.40 GDP deflator applied]	£ 8,399,761 Total value in 2019/20
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Positive functioning (autonomy, control, aspirations)

Affected population	Impact (%)	Deadweight (%)	Optimism bias correction
18,928	87%	50%	40%
All local network volunteers applicable	87% report feeling more empowered and equipped as a result of volunteering ⁷⁰	50% standard deadweight applied	We use a high optimism bias reflecting that while our evidence shows impact on mental wellbeing, we do not know the scale of improvement reported.

Public value	£3,500 ⁷¹ [84.400 GDP deflator applied]	£ 20,439,634 Total value in 2019/20
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Improved emotional wellbeing

Affected population	Impact (%)	Deadweight (%)	Optimism bias correction
14,953	34%	50%	-40%
Before volunteering, 79% of volunteers felt stressed sometimes, fairly often or often ⁷²	Since volunteering, 34% of volunteers feel less stressed	50% standard deadweight applied	We use a high optimism bias reflecting that while our evidence shows impact on mental wellbeing, we do not know the scale of improvement reported

⁷⁰ Value of volunteering research, 2013

⁷¹ New Economy unit-cost database: Based on apportioning the willingness to pay value for the QALY impact of depression across all the domains of wellbeing as set out in the National Accounts of Wellbeing.

⁷² Value of volunteering research, 2013

to a moderate or
large extent⁷³

Public value

£3,500⁷⁴

£ 6,287,778

[84.40 GDP deflator applied]

Total value in 2019/20

⁷³ Ibid.

⁷⁴ New Economy unit-cost database: Based on apportioning the willingness to pay value for the QALY impact of depression across all the domains of wellbeing as set out in the National Accounts of Wellbeing.

Improved community wellbeing

Volunteering with the Citizens Advice can increase knowledge about the issues affecting their local area, as well as the opportunity to interact with a cross-section of the wider community. As a result, volunteers are likely to feel more connected to their community: it can have a positive impact on an individual's sense of belonging, as well as counter the negative effects of feeling isolated. This makes for stronger and more cohesive communities.

Affected population	Impact (%)	Deadweight (%)	Optimism bias correction
13,136	90%	50%	-40%
69% of volunteers felt not at all or little engaged with their community before volunteering ⁷⁵	90% feel more part of their community since volunteering ⁷⁶	50% standard deadweight applied	We use a high optimism bias reflecting that while our evidence shows impact on mental wellbeing, we do not know the scale of improvement reported

Public value	£8,500 ⁷⁷	£ 35,719,573
	[84.40 GDP deflator applied]	Total value in 2019/20

⁷⁵ Value of volunteering research, 2013

⁷⁶ Ibid.

⁷⁷ New Economy unit-cost database: based on apportioning the willingness to pay value for the QALY impact of depression across all the domains of wellbeing as set out in the National Accounts of Wellbeing.

Value of the Witness Service

Our estimate of the value of the Witness Service, in fiscal benefit and public value:

Savings to local and national government (fiscal benefits):

£1.9 million

Savings created by efficient criminal justice system

The Citizens Advice Witness Service provides free and independent support for both prosecution and defence witnesses in every criminal court in England and Wales.

We know that witnesses highly value our support and many say they could not have attended court without our service. We also know that the criminal justice system relies on witnesses and their testimony. By supporting witnesses, we help this system to run more smoothly. We can link our support to more witnesses attending trial and more trials going ahead as planned, which creates fiscal savings.

Savings of trials going ahead as planned

Our support contributes to more witnesses attending court, meaning that trials are more likely to go ahead as planned. A smoothly running criminal justice system has a fiscal value to the government. In 2015, 2% of Crown Court trials and 7% of magistrates' court trials collapsed because the witness did not attend. That's 18,000 cases overall⁷⁸.

When trials go ahead as planned, Her Majesty's Courts and Tribunals Service (HMCTS) do not waste money populating a court for trials that do not go ahead. We used unit cost (£1,150) for savings of trials going ahead based on the Scales of Cost from the Crown Prosecution Service ("CPS") relating to the costs of a Magistrates' Court for an either-way Trial as a conservative measure as of available evidence⁷⁹.

⁷⁸ "Efficiency in the Criminal Justice System", National Audit Office (March 2016)

⁷⁹ Magistrates' court Either-way Trial Higher cost which is £1150

<https://www.cps.gov.uk/legal-guidance/costs>

<https://www.cps.gov.uk/legal-guidance/costs-annex-1>

Affected population	Impact (%)	Deadweight (%)	Optimism bias correction
12,682	76%	75%	-40%
Number of witnesses received a pre-trial visit	Proportion of witnesses who had a pre-trial visit and attended court	Conservative deadweight applied	We use a high optimism bias

Fiscal benefit	£1,150 ⁸⁰	£ 1,970,269
	[84.400 GDP deflator applied]	Total value in 2019/20
Public Value	[84.400 GDP deflator applied]	£ 1,970,269
		Total value in 2019/20

⁸⁰ Magistrates' court Either-way Trial Higher cost which is £1150

<https://www.cps.gov.uk/legal-guidance/costs>

<https://www.cps.gov.uk/legal-guidance/costs-annex-1>

Value to the people we help

Our estimate of the value of Citizens Advice in direct value to clients through advice provision:

Benefits to individuals through advice provision is at least:

£3.6 billion

Value to individuals of debt advice:

£880 million

Through client debts-written off

Value to individuals of consumer advice:

£168 million

Through benefits to consumers

Value to individuals of benefits advice:

£2.5 billion

Through benefit and tax credit gains for clients

We know that advice provision can have direct beneficial consequences for individual clients, and this can range from consumer detriment being reversed through to debts managed, through rescheduling or being written-off.

Maximising available income for those facing real difficulties in their lives - limited and unstable income, poor health and changing circumstances - is often part of the way we help clients who come to us about other problems. Take-up of benefits that an individual is entitled to, for example, can help reduce financial difficulty, promote inclusion and benefit the economy.^{81,82}

We have only monetised the financial benefits where we have robust evidence with sufficient scale and average value to have confidence in our estimates. We have

⁸¹ Eurofound. (2014) Access to benefits, Unpublished working paper

⁸² New Economics Foundation. (2002) The Money Trail. This sets out the local multiplier effect, including the value of income maximisation in local spending through increased benefits take-up.

also only included figures that have a tangible monetary benefit to individuals. Our estimate of value to the people our advice includes three categories:

- Benefits advice
- Debt advice
- Consumer advice

However, our overall modelling for the benefits to individuals does not include:

- Financial outcomes associated with housing, employment, relationships or other problems.
- The debts we successfully reschedule - whilst this is of benefit to clients, the debt is still owed.
- Financial gain for individuals from charitable funds, or where goods and services have been provided in kind.

Value of benefits advice to individuals

A total of 718,000 clients with benefits or tax credit problems in local Citizens Advice in 2019/20. An estimated 496,000 clients will have their benefits or tax credit problem solved because of our advice (with attribution).

2019/20 estimates	Number of individual clients seen	Number of clients problem resolved (with attribution) ⁸³
Local Citizens Advice	717,717	495,569

We estimate that we helped:

- 76,000 clients successfully claim one-off awards for back payments, worth a total of £198 million, an average of £2,600 per client.
- 332,000 clients gain a new award or an increase to their benefit worth a total of £2.3 billion, an average of £7,000 per client (per year)⁸⁴.

2019/20 estimates	Proportion of clients (where problem solved)	Total number of clients	Average value per client	Total
Clients who had one-off benefit awards	15%	75,668 ⁸⁵	£2,619 ⁸⁶	£198,173,815
Clients who had ongoing benefit awards	67%	331,545 ⁸⁷	£6,999 ⁸⁸	£2,320,481,880
Total				£2,518,655,695

⁸³We apply 82.2% resolution to the total no. of benefit and universal credit clients; this will give us the population of clients with an outcome (Client Experience Survey 2019/20) and 84% attribution (who said they would not able to solve benefit problem without CitA help (Client Experience Survey 2019/20) .

⁸⁴ The financial value of ongoing benefit payments are annualised and the amount reported is for a single year regardless of benefit type.

⁸⁵One-off benefit awards: 15% of clients with a benefit outcome had a one-off award, such as a back-payment (26,948) (proportion based on 176,490 benefit outcomes recorded in 19/20 in Casebook) .

⁸⁶One-off benefit awards: average value of a one-off award per client taken from 26,948 one-off awards outcome records where the financial value was recorded in Casebook.

⁸⁷ Ongoing benefit awards: 67% of clients with a benefit outcome had an ongoing award (118,075) (proportion taken from 176,490 benefit outcomes recorded in 2019/20 in Casebook).

⁸⁸ Ongoing benefit awards: Average value of ongoing benefit per client taken from 118,075 outcome records (of ongoing awards) where the financial value was recorded in Casebook.

Value of debt advice to individuals

A total of 340,000 clients with debt problems in local Citizens Advice in 2019/20 -an estimated 221,000 clients, will have their debt problem solved with the help of advice (with attribution).

2019/20 estimates	Number of individual clients seen	Number of clients problem resolved (with attribution) ⁸⁹
Clients who had debt problem 2019/20	340,028	221,150

For reference, debt written-off is reported as a gain to the individual, but debts rescheduled are not. Whilst this is of benefit to clients, the debt is still owed.

We estimate that we helped 70,000 clients write off debts worth a total of £880 million, an average of £12,575 per client.

2019/20 estimates	Proportion of clients (where problem solved)	Total number of clients	Average value per client	Total
Clients who had debt written-off	32%	69,981 ⁹⁰	£12,575 ⁹¹	£880,007,147
Total				£880,007,147

⁸⁹ We apply 78.4% problem resolution to the total no of debt clients this will give us the population of clients with an outcome (Client Experience Survey 2019/20) and 83% attribution (who said they would not be able to solve debt problem without CitA help (Client Experience Survey 2019/20) .

⁹⁰ Debts written-off: 32% of clients with a debt outcome had debts written off (19,568) (proportion taken from 61,838 debt outcomes recorded in 2019/20 in Casebook).

⁹¹ Debts written-off: Average value of debts written off per client taken from 19,568 outcome records (where debt written off) where a financial value was recorded in Casebook.

Value of consumer advice to individuals

Our direct services in local Citizens Advice and our consumer service advised 780,350 clients in 2019/20.⁹²

We estimate that we helped 273,722 clients successfully resolve their consumer problem with our help (attribution), 152,301 had a financial gain worth a total of £168 million.

2019/20 estimates	Number of clients	Number of clients whose problem resolved ⁹³	Number of clients whose problem resolved with attribution ⁹⁴	Number of clients whose problem resolved and reported a financial benefit ⁹⁵	Average value of gain per client	Total
Citizens Advice consumer service (without energy)	441,755	265,053	140,478	102,549	£1,337	£137,108,162
Citizens Advice consumer service only Energy	35,932	24,793	13,884	8,886	£909	£8,077,188
Local Citizens Advice	302,663	195,672	119,360	40,866	£549	£22,435,297
Total financial benefit to individuals from consumer advice in 2019/20						£167,620,646

⁹² Our consumer service is a GB wide telephone helpline, email and web chat services, figures presented here are England and Wales only.

⁹³ Client experience survey: resolve problems for 64.65% of clients with consumer issues. Consumer helpline satisfaction survey (CSAT): our Consumer service resolves problems for 60% for general consumer services clients and 69% for energy clients.

⁹⁴ Client experience survey: attribution of 61% consumer issues Client experience survey. Consumer helpline satisfaction survey (CSAT): our Consumer service attribution for 53% for general consumer services clients and 56% for energy clients.

⁹⁵ Consumer helpline satisfaction survey: 73% of general consumer helpline clients and 64% in energy consumers clients report a financial gain. Casebook data, only 34.24% clients reported a financial gain.

Our value is likely to be greater

What we haven't put a figure on

In this report, we haven't tried to monetise everything, sticking instead to what we know and can firmly evidence, utilising credible costings and proxies to illustrate our value to society. There are many other outcomes to individuals and society from our work which have value, but these can be hard to put a financial figure on.

There are broader areas of cost we do not consider, such as

- Costs for the second year and beyond following advice - our figures are for one year only
- Knock on effects of clients having more money to spend and circulate in their local communities
- Providing advice online: people visited our website but we have not attached a monetary value to that advice

There are also some specific costs and cost savings we do not include. For instance

- When our advice helps people reschedule their council tax debts, councils save money by not having to chase those debts.
- When debts are written off or restructured, lenders no longer have to pay the costs of chasing those debts.
- Our advice can help people return home from hospital, avoiding social care costs for local authorities.

Advice

We have not included:

- Benefits to local government of helping clients negotiate local processes, such as welfare reform changes, as well as our role in helping local authority

rent and council tax arrears to be rescheduled and reducing the associated administrative costs.

- Maximising clients' income, which has further spillover effects including for individuals' families, benefiting health and wellbeing and contributing to local communities and economies. Averting the detrimental costs associated with the impact on health of unsafe and substandard living conditions.
- The debts we successfully reschedule, benefiting those clients and also the creditors of debts being repaid where they might not have been, and averting the cost they would have incurred chasing them.
- Financial gain for individuals from charitable funds, or goods and services in kind, as well as financial outcomes associated with housing, employment, relationships or other problems.
- We've also only monetised our impact for one year, but these kinds of impact have long running positive benefits for the individuals involved and the state.

Education

We have not included any of the benefit of our education work in our financial estimate. By educating and empowering clients we hope to mitigate some of their financial instabilities, helping the client to make informed decisions about their energy and wider finances. For example, avoiding the detriment associated with problem debt, through making informed decisions and increasing financial stability for the future.

Evaluations of specific education projects have given us an initial understanding of their impact. We're now developing specific measures to understand in more detail the short and long-term impact of our educational activities.

Research and campaigns

This report has not included the financial benefits brought about by our extensive research and campaigns work, both locally and nationally. Putting a financial value on this type of work is difficult for many reasons:

- We build a detailed understanding of issues, how they affect lives, and continually engage with policy-makers and regulators, such as our work with

Trading Standards. In these cases, there aren't always readily available success measures.

- We play a collaborative role in achieving policy and practice change: providing evidence to policy-makers and working alongside others to campaign for solutions.
- Much of our previous research and campaigns work still benefits consumers today, such as security of tenancy deposits, the total cost of credit cap on payday loans and compensation and redress of mis-sold PPI.
- Many of our campaigns give our clients a voice. This may have wide ranging benefits for individuals, but it is very difficult - often impossible - to attach a specific value.

<https://www.citizensadvice.org.uk/about-us/difference-we-make/impact-of-citizens-advice-service/all-our-impact/>

To find out more about our work, contact us: impact@citizensadvice.org.uk