

Impact report 2019/20



**citizens
advice**

We are Citizens Advice

We can all face problems that seem complicated or intimidating. At Citizens Advice, we believe no one should have to face these problems without good quality, independent advice.

The Citizens Advice service is made up of the national charity, and our network of over 270 independent local Citizens Advice charities in England and Wales.

We offer confidential advice online, over the phone and in person, for free. As well as our core advice, we also deliver the consumer service, our Witness Service, Help to Claim, Pension Wise and debt advice funded by the Money and Pensions Service. We're also the consumer champion for the energy market and the statutory consumer watchdog for the postal service.

When we say we're for everyone, we mean it. People rely on us because we're independent and totally impartial.

No one else sees so many people with so many different kinds of problems, and that gives us a unique insight into the challenges people are facing today. With the right evidence, we can show big organisations – from companies right up to the government – how they can make things better for people.

That's why we're here: to give people the knowledge and the confidence they need to find their way forward – whoever they are, and whatever their problem.

Our impact in 2019/20

This year we've helped more people access the support they need. We've expanded the ways people can access our service and seen increased demand for advice through phone and webchat.



34.5 million

visits to our website –
6 million more than in 2018/19



1.3 million

people helped face to face –
70,000 more than in 2018/19



1 million

people used our phone
service



483,000

people contacted our
consumer helpline¹



424,000

people received help by
webchat or email



97,000

witnesses supported through
the Witness Service²

¹ For information on the consumer helpline and how it works, see <https://www.citizensadvice.org.uk/consumer/get-more-help/if-you-need-more-help-about-a-consumer-issue/>.

² For information on the Witness Service and how it works, see <https://www.citizensadvice.org.uk/about-us/citizens-advice-witness-service/>.

We want everybody to have a positive experience of Citizens Advice and leave us with the knowledge and confidence they need to find a way forward. In 2019/20, more than 75,000 people told us how they found using our service.



8 in 10

people said their problem was resolved following our advice – three quarters of these said they could not have resolved their problem without us



9 in 10

people said we helped them find a way forward



98%

of witnesses were satisfied with the support provided by our Witness Service and 98% felt more confident giving evidence in court as a result

We save the government and public services millions of pounds every year.



£685 million

in fiscal savings



£4 billion

in public savings



£3.6 billion

in savings to individuals

Our strategy

The Future of Advice

Our strategy is built on delivering the services people need, and we set ourselves ambitious targets as we embarked on the first year of delivery.

Our vision

By 2020 we'll be able to make the following offer:



You won't struggle to get help from us

Our services will be available when you need them, and you'll have a great experience – wherever you start your journey, whatever your need is, and wherever you are.



Our service will feel joined up

You'll access advice quickly and easily through our different services and channels, without having to repeat yourself.



We'll help you find a way forward, whatever your problem

We'll offer you the resources, tools and expertise to solve your problem. If we can't help you directly, we'll signpost you or make a smooth referral to a trusted partner who can give you the advice you need.



You'll get the level of support you need

If you're at higher risk of disadvantage, detriment or harm, we'll take extra steps to make sure you have the appropriate level of support. Whatever situation you're in, you'll be informed about the different ways of accessing support, and be able to choose the one that works best for you.



You know that we'll speak up for you

We'll advocate for changes to government policy and industry practices that are making life harder for you.

We're here for everyone

We try to reach as many people who need our help as possible. This year we've helped 2.8 million people get the advice they need through phone, webchat, email or face to face.

We provided face to face advice to over 1.3 million people through our network of local Citizens Advice offices, over 70,000 more than last year. Demand for remote support has also increased, with webchat and email growing by more than a third compared to the previous year.

When the Covid-19 pandemic began we were well placed to respond rapidly. We'd already established and expanded our phone service, webchat and digital advice online so we could continue to support people throughout when it became unsafe to deliver face to face support.

We've got ambitious targets within our Future of Advice strategy to ensure we're accessible to even more people.

We've worked innovatively with a number of local offices to pilot a new model of phone delivery. Our single queue pilot has increased our capacity and efficiency across the service to help more people. Local offices work together to answer more calls and, through the pilot, we're answering the highest percentage of demand for any of our remote generalist advice channels, which includes other phone routes, chat and email.

Early results show that, by working this way, we can provide more people with access to quality advice when they need it. We'll look to expand the pilot in 2020 so we can help meet more demand in the future.

Local Citizens Advice clients by channel³

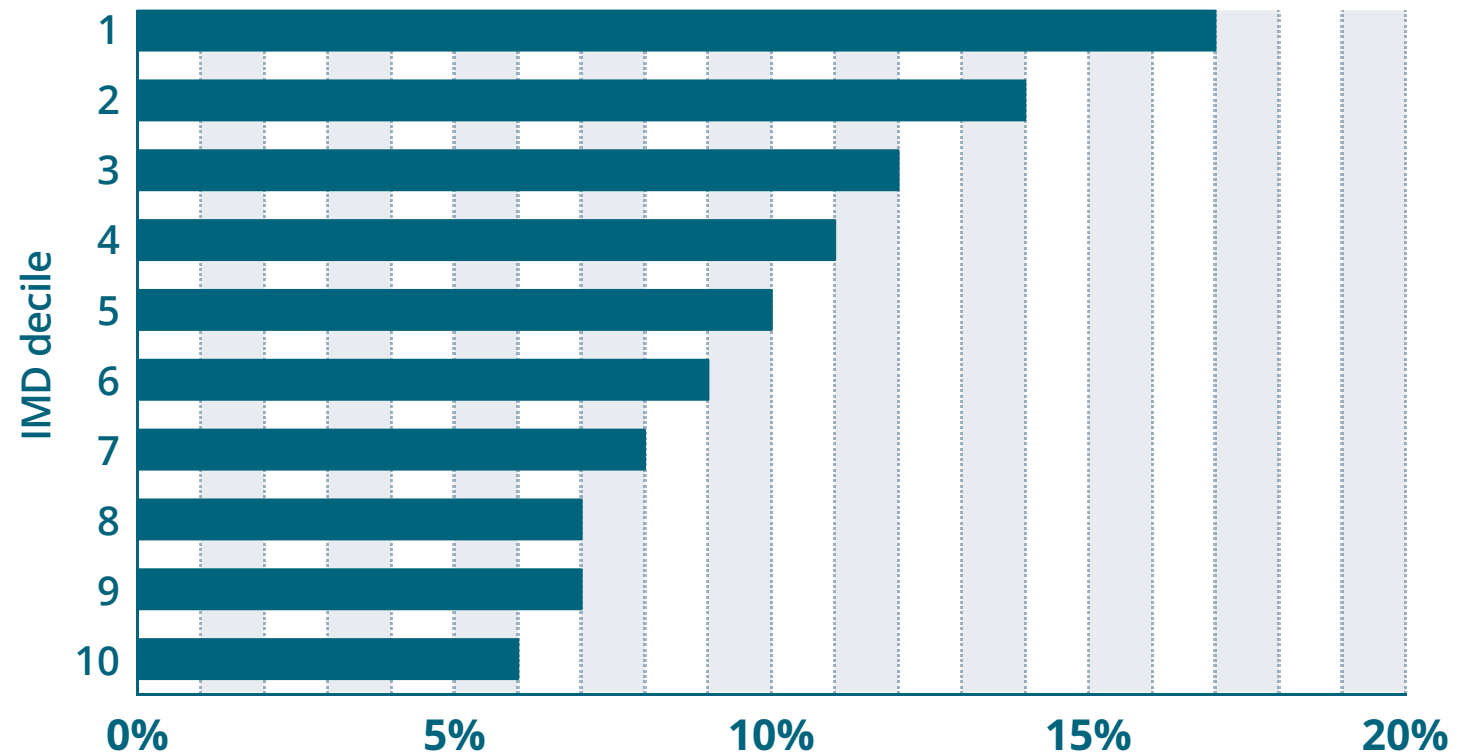
| Channel | 2019/20 | 2018/19 | % increase |
|--------------|-----------|-----------|------------|
| Face to face | 1,340,000 | 1,270,000 | 6% |
| Telephone | 1,010,000 | 860,000 | 17% |
| Webchat | 130,000 | 60,000 | 111% |
| Email | 290,000 | 230,000 | 29% |
| Other | 210,000 | 170,000 | 25% |

³Please note clients can be advised by more than 1 channel and may appear against more than 1 channel in the table above. Excludes the Witness Service and the consumer service. These figures have been rounded to the nearest 10,000. But percentage change has been calculated using un-rounded numbers for accuracy.

We try to ensure our services are inclusive and people can get the right level of support for their needs.

In 2019/20, 4 out of 10⁴ of people we helped reported that they had a long-term health condition or disability. People coming to us for help are also more likely to live in the most deprived areas.

Percentage (%) of clients by Index of Multiple Deprivation (IMD) areas



Source: 2019, Indices of Multiple Deprivation (IMD)⁵, where 1 represents the 10% most deprived areas in England and Wales, and 10 the least deprived; 2019/20 client data, based on address of residence of all clients for which we have a valid postcode.

⁴ Clients seen by local Citizen Advice offices only.

⁵ <https://www.gov.uk/government/statistics/english-indices-of-deprivation-2019>.

Working in Wales

Advicelink Cymru provides generalist and specialist advice across all regions of Wales and remotely.

It's a key strategic ambition to make sure people find it easy to access our service. This year we tested a new remote telephone and digital advice service for the whole of Wales. By expanding our phone and digital advice more clients can get the help they need, in a way that works for them.

From January to March 2020, 25,714 people across Wales accessed our Advicelink services.

In total, 21,857 (84%) of Advicelink clients across all regions were recorded as identifying themselves with protected characteristics.

Advicelink services achieved a total of £2,953,751 in debts being written off for clients in Wales. This equates to an average of £12,955 per client in debts written off.



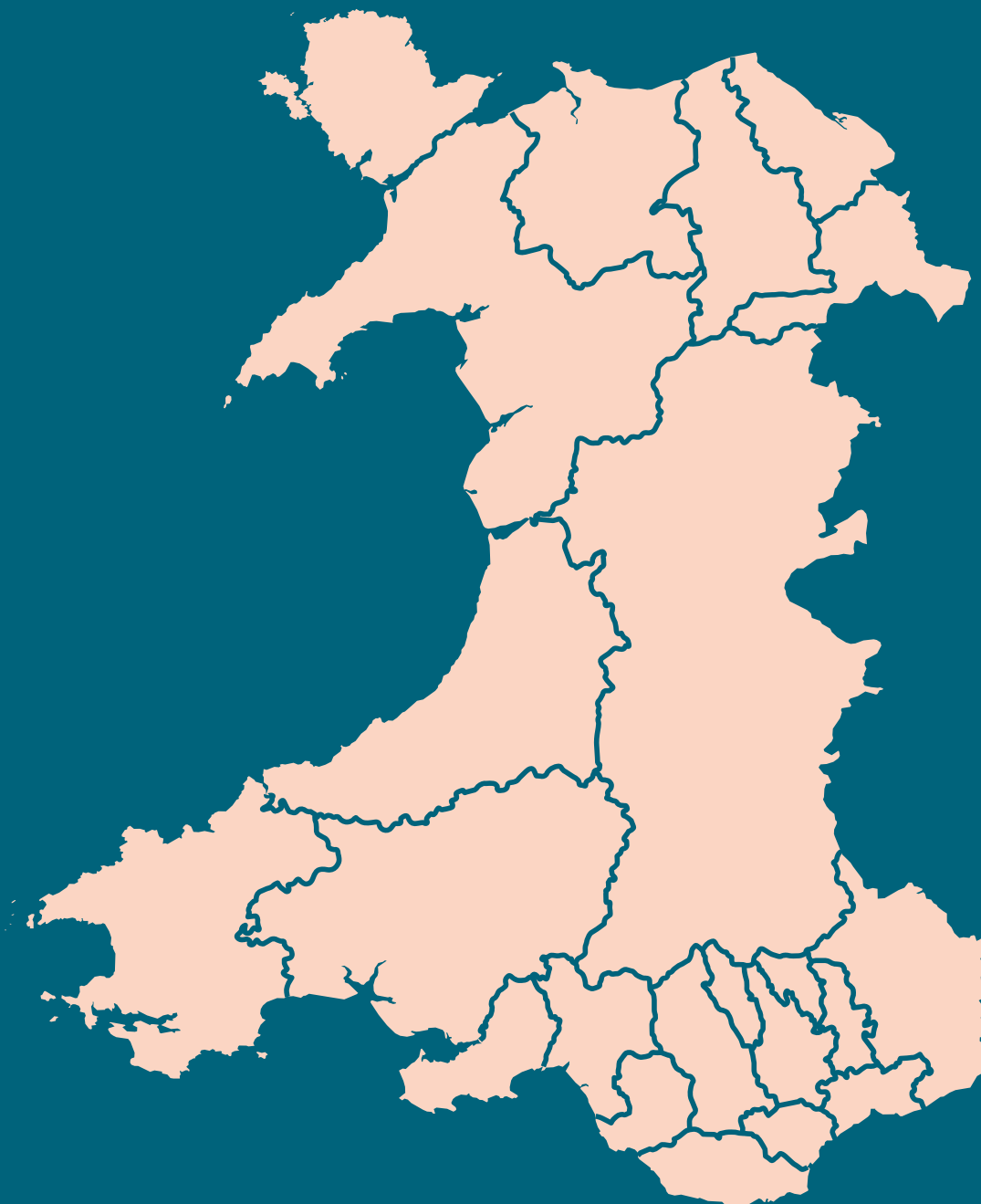
Over 25,500
clients supported
from January to March



84%
identify themselves
as having protected
characteristics



Over £2.9 million
in debts written off



Helping people through difficult situations

We help people through difficult situations they might never have faced before.

Using our data has helped us understand the changing needs of our clients. Progress we've made delivering our Future of Advice strategy has seen us respond quickly so we can deliver support that works for more people.

In 2019/20 more people received advice about benefits, debt, housing and employment. In our first year delivering Help to Claim across all of England and Wales, we helped more people applying for Universal Credit. At the outbreak of Covid-19, we also saw more people come to us for help with employment issues, including furlough.

| Advice area | Benefits | Debt | Consumer | Housing | Employment |
|--|---|------------------------------------|--|--|--|
| Example | "I need help to claim Universal Credit" | "I need help with a bailiff issue" | "I need help – I have no gas and my smart meter isn't working" | "I need help with a deposit as I have nowhere to live" | "I need help to get my redundancy pay" |
| People seeking advice this year⁶ | 891,000 | 389,000 | 866,000 | 266,000 | 202,000 |
| Change from last year | ⬆️ 20% | ⬆️ 2% | ⬇️ -7% | ⬆️ 2% | ⬆️ 1% |
| Views on our online advice pages | 14.2 million | 4.8 million | 7.2 million | 4.9 million | 9.7 million |
| Change from last year | ⬆️ 42% | ⬆️ 52% | ⬆️ 38% | ⬆️ 53% | ⬆️ 47% |

⁶ Unique clients plus simple queries for each issue area.



Help to Claim

We're supporting more people to manage Universal Credit.


This year, we expanded our Help to Claim service across all areas of England and Wales. We also increased access for people wanting advice by phone and online through webchat. In 2019/20 we helped 232,000 clients with issues related to their Universal Credit claim.

Covid-19 resulted in huge demand for Universal Credit. Our phone and webchat channels continued to provide crucial support for more people during the pandemic.


Over 189,000
face to face appointments


Over 175,000
visits to webpage


Over 97,000
phone calls answered


Over 35,000
webchat sessions

By providing the level of support people need, 79% of people reported that they felt less stressed, depressed or anxious after using our service. 94% said they would recommend the service. A third of our clients also needed help with wider issues – either from Citizens Advice or other local services.

“The adviser was very helpful and completed our claim. What a brilliant service you offer. Have been off work with anxiety and depression and have got into a right state and I can now see a way forward.”

— Client

Helping people find a way forward

Whether clients are dealing with single issues or complex problems, we're here to provide the level of support they need. Our advice helps people understand their next steps, find a way forward and prevent problems in the future.

2 in 3 clients feel more confident to handle a similar problem in the future, and 3 in 4 felt more knowledgeable following advice.⁷

In 2019/20, a third of people (33%) received advice for more than 1 problem. 22% of people with a debt, housing or employment problem also had a problem with benefits. And debt was also an issue for many housing clients (16%).

We can also refer people to specialist programmes and services:

Energy

We're helping people access expert energy advice, get better energy deals and make savings through our Energy Advice Programme (EAP), Big Energy Saving Network (BESN) and the Big Energy Saving Week (BESW) campaign. Six in ten (61%) people said they switched following our advice, and the average saving after switching was £294 a year. Nearly half (49%) said they took at least 1 action to improve their energy efficiency.



Debt

People who are eligible to have debt they cannot repay written off can be referred to our Debt Relief Order (DRO) unit for support. In 2019/20, the waiting time from an initial referral to an appointment was reduced from 4 weeks to just 2 days, with referrals for a debt relief order submission reduced to just 30 days.

Scams Action

Our Scams Action service helps clients get advice and support about online scams by phone, webchat and email, and our new Online Scams Helper. Since July 2019 we've helped over 18,000 clients, with over 300,000 people viewing our website content.

⁷2017 National Outcome and Impact research.

Signposting to support

By working together with other support services we're helping clients deal with problems before they reach crisis point. If Citizens Advice can't help directly, we signpost clients or make a referral to the right service to support them.

Gambling Support service

Working with Gamble Aware we provide advice, information and referrals to help people identified at risk of gambling. Our Gambling Support service screened over 15,000 people for gambling harms. We've also increased awareness amongst frontline providers, delivering 496 gambling harm prevention training sessions to 5,161 staff and volunteers.

Consumer service

Our consumer service referred 186,189 clients to Trading Standards for further action on people's complaints.⁸ Trading Standards use the data provided by Citizens Advice to inform and target their enforcement activity. We also refer energy clients at risk of fuel poverty to the Extra Help Unit for additional support on energy affordability and problems with suppliers.⁹

“The support of your advisers, and the information they gave me about what to expect from the Ombudsman, really helped me reach a positive outcome.”

— Client who needed help with the finance provider of their faulty car

Last year 40% of our clients told us they have a long-term health issue or a disability. Many local Citizens Advice deliver support within health care settings, ensuring that patients get help with issues in their life that could contribute to poor health and wellbeing.

For example:

- Citizens Advice provides support in over 500 GP surgeries and other health locations across England and Wales
- Nearly 60 local Citizens Advice offices work in partnership with Macmillan Cancer Support to deliver advice and support to people recently diagnosed with cancer

⁸ Consumer service management information.

⁹ Energy clients contacting the consumer service.

Responding to people's changing needs

As the needs of our clients change, so has the advice we provide. We've seen shifts in the type of advice people need from us as a result of political and economic uncertainty, and Covid-19.

How we've responded to Covid-19

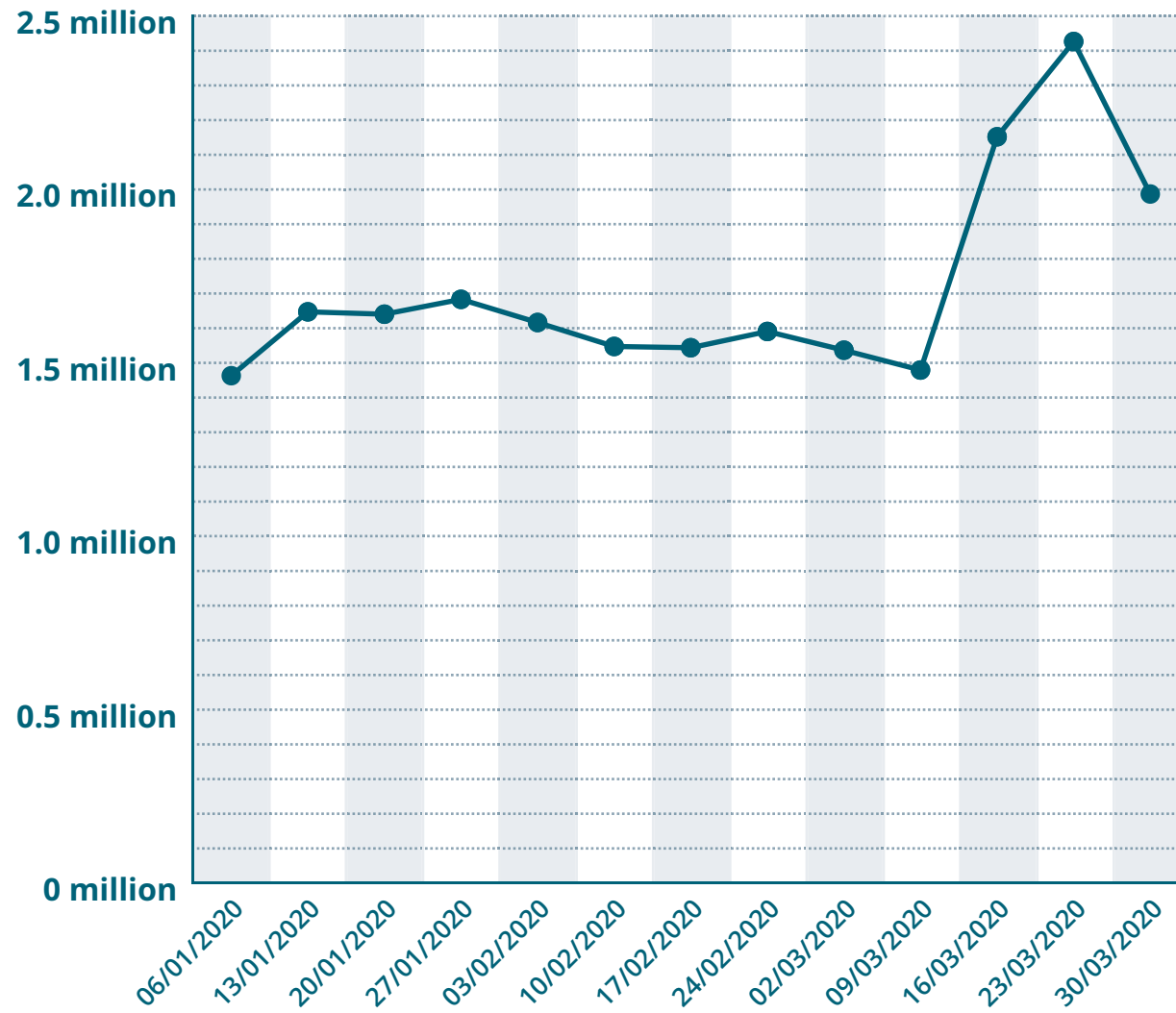
In March 2020, Covid-19 caused unprecedented challenges for our service and the people we help. Work we'd already progressed as part of our Future of Advice strategy meant we could respond quickly. Local Citizens Advice collaborated to answer more calls and staff and volunteers adapted swiftly to provide advice remotely.

People continued to access quality advice through phone, webchat and online channels even when our service stopped delivering face to face support. We answered 60,000 more Adviceline calls and 6,000 more Help to Claim calls from January to March 2020 than during the same time the previous year.

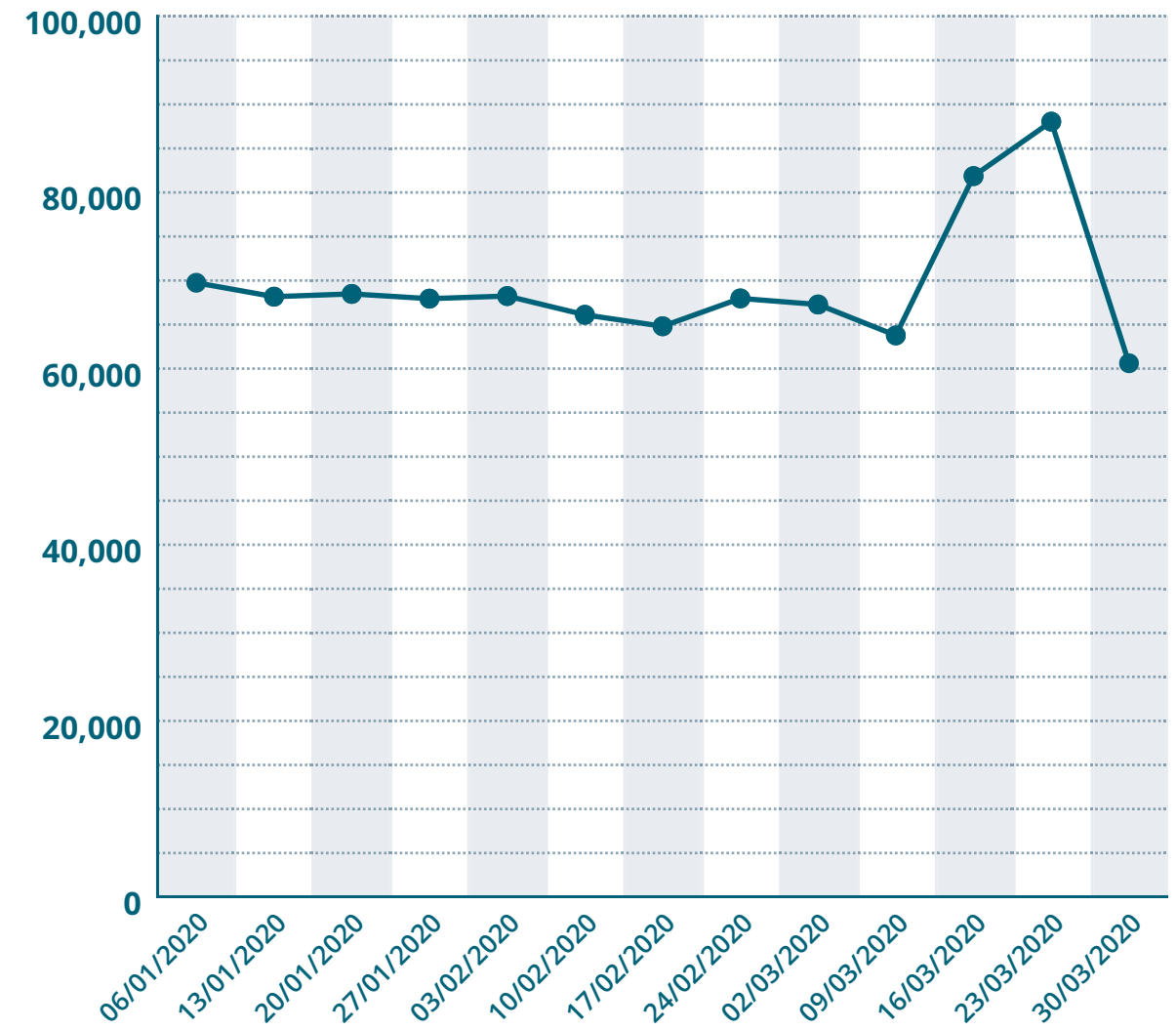
We rapidly produced new digital content to meet the surge in demand for advice on Covid-19 related issues. There was consistent demand for advice on furlough, self-employment, benefits and paying bills. People then came to us for more varied support on redundancy, housing and consumer issues.

We also saw a big increase in demand on our website. In our busiest week on record our website had 2.4 million views. There were 9 million page views overall between 9 March and 9 April. In March our social media accounts received over 11,500 messages and over 140,000 users on our website came from our social media channels.

Our web page views were 60% higher in the first week of lockdown compared to the last week of February.



Calls to Adviceline were 30% higher in the first week of lockdown compared to the last week in February.



Helping people understand the impact of Brexit

As the UK prepared to exit and then left the European Union (EU) more people turned to us for help understanding what Brexit means for them.

Brexit was the most common immigration-related issue we dealt with last year. Our online immigration advice pages were also viewed 1.9 million times.

Our data has helped us track people's real-time concerns:

- On 13 December, the day after the general election, we saw a big spike in people seeking Brexit-related information with over 7,000 page views on our website
- On 30 January, the day before the UK left the EU, our 'staying in the UK after Brexit' advice was the most popular page on our website with over 14,000 views

We've kept pace with changes by continuing to review and update our advice so it's relevant and accessible for everyone. As our [briefing](#) showed, Brexit has impacted key aspects of people's lives including settled status, benefits, discrimination and consumer issues.¹⁰

We also launched our Adviser Immigration Helpline to expand the scope and quality of our advice. It now covers all immigration enquiries so advisers can support more people with the impact of immigration-related issues on things like benefits. We have dealt with over 1,500 calls, helping our advisers get the information they need.

¹⁰ January Brexit briefing: <https://www.citizensadvice.org.uk/Global/CitizensAdvice/campaigns/Brexit%20Trackers/Citizens%20Advice%20January%20Brexit%20tracker.pdf>.



We help people solve problems

We're helping solve more people's problems so they can find a way forward.
We also want people to have a positive experience using our service.

This year over 75,000 clients told us what they thought about our service through our customer experience survey.¹¹



80%

of people said that their problem was solved following our advice¹², and more than three quarters of these said they could not have sorted their problem without us



89%

of people said that they would recommend the service, compared to 88% in 2018/19



88%

of people using our Help to Claim service said that their problem was solved and 93% told us that our advice had helped them find a way forward



60%

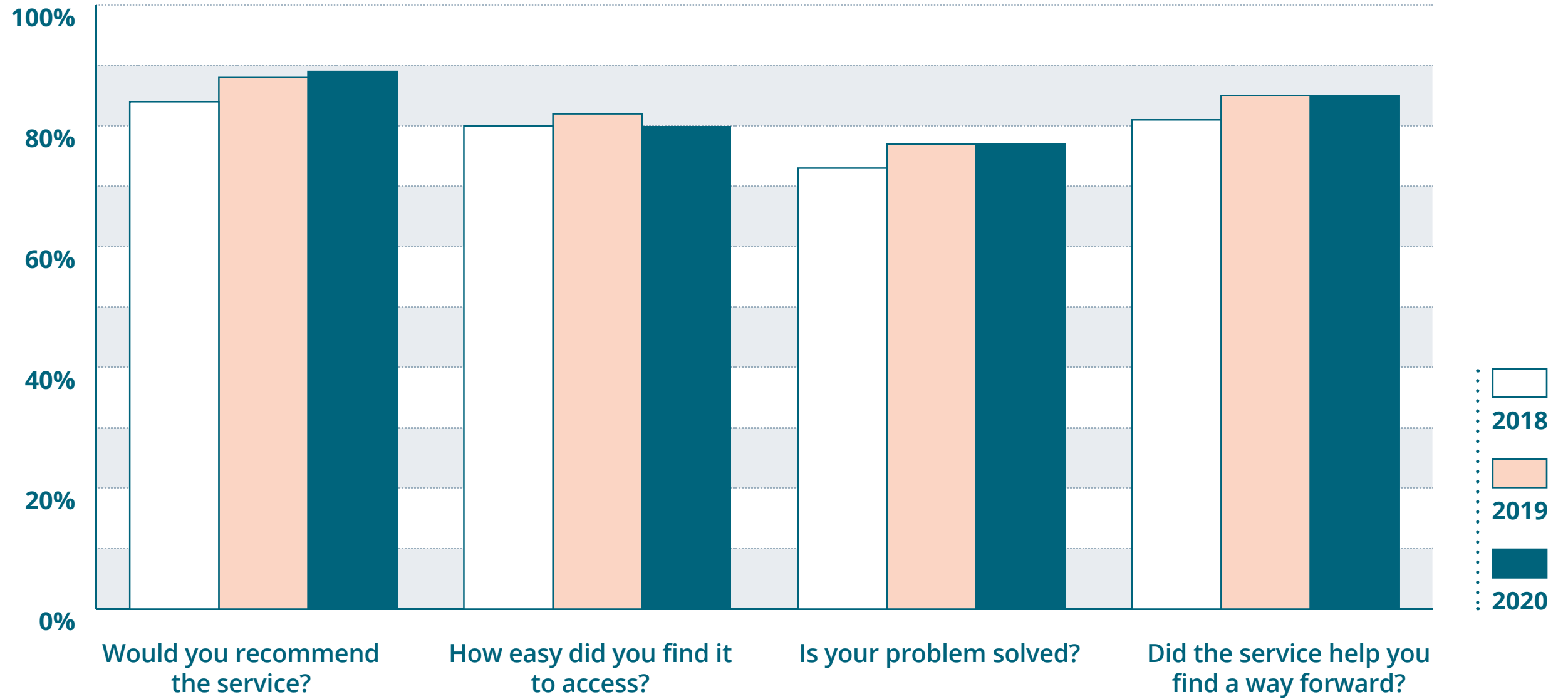
of people said they felt less stressed, depressed or anxious as a result of the help they received from Citizens Advice, and 41% said that their physical health had improved¹³

¹¹ People complete the customer experience survey between 5 and 17 weeks after they accessed our help. It includes clients who have received advice from local offices, via phone, webchat or email. However, it does not include some of the dedicated services, such as consumer helpline and Witness Service, which have distinct processes for collecting feedback.

¹² Partly, mostly or completely.

¹³ A great deal, a lot or somewhat. Customer experience survey 2019/20.

Customer experience survey



Citizens Advice works to ensure our services are accessible and relevant to a diverse range of people, including those at greater risk of disadvantage, detriment or harm. In 2018/19, we committed to further reducing the gap in reported problem solving between different client groups.

In 2019/20, the gap between:¹⁴

- White and Black, Asian and Minority Ethnic (BAME) clients were 1.4%, compared to 2.3% in 2018/19 and 6.3% in 2017/18
- Clients over 65 years of age and those under 25 years of age were 4.8%, compared to 7.8% in 2018/19 and 11.6% in 2017/18

And we're making a difference across our specialist services too. In 2019/20:

- Almost two thirds (61%) of clients stated that their problem was resolved between 5 and 25 weeks after calling our consumer helpline¹⁵

- 80% of people using our consumer service told us they were satisfied or very satisfied and 93% said they would use the service again. 83% said it was easy or very easy to access the service
- 98% of witnesses were satisfied with the support provided by our Witness Service and 98% felt more confident giving evidence in court as a result¹⁶
- 98% of people using the Pension Wise service said they were satisfied with the service¹⁷

There is often a financial value to people having their problems solved. We follow up with a sample of clients about their financial outcomes. As a result of our service in 2019/20:

- We achieved £154m of debt written off for our clients through our local offices, contact centre and debt relief order unit
- For clients who had their debts written off, their average saving was £12,571

- For clients who we helped to gain entitled income through their benefits, the average amount was £7,008
- For clients who reported a saving as a result using our consumer service, the average amount estimated was £1,303

“When I called in initially I didn’t think I would have any redress, but they talked me through everything and I’m so pleased that he didn’t get away with it. Thank you.”

— Client who needed help with a complaint about a home improvement contractor

¹⁴ Customer experience survey 2019/20.

¹⁵ Consumer satisfaction survey data 2019/20.

¹⁶ Witness Experience survey.

¹⁷ End of call satisfaction survey 2019/20.

Our value to society

We use an established model to calculate the financial value of our advice and the positive outcomes it contributes to for individuals and society.

It's impossible to put a value on everything we do, so this is likely to be a conservative estimate. For more detail on these savings and a full explanation of the method, please see our financial modelling.¹⁸

In 2019/20 for every £1 invested in Citizens Advice we generated at least:

| | | |
|---------------------|---|---|
| Total: | ⋮ | £2.42 |
| £685 million | ⋮ | in savings to government and public services (fiscal benefits). ¹⁹ |
| | ⋮ | By helping stop problems occurring or escalating, we reduce pressure on public services like health, housing or out-of-work benefits. |
| Total: | ⋮ | £14.34 |
| £4 billion | ⋮ | 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: | ⋮ | £12.60 |
| £3.6 billion | ⋮ | in value to people we help (financial outcomes following advice). |
| | ⋮ | As part of our advice we can increase people's income, through debts written-off, taking up benefits and solving consumer problems. |

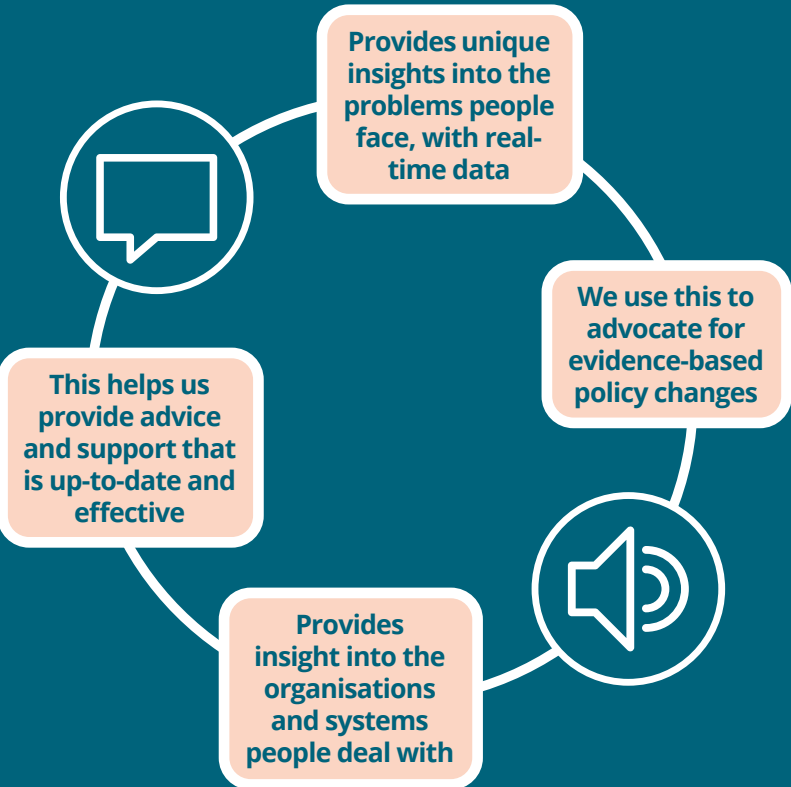
¹⁸ <https://www.citizensadvice.org.uk/about-us/difference-we-make/impact-of-citizens-advice-service/all-our-impact/>.

¹⁹ The figures for fiscal and public savings are considerably higher than last year. This is primarily due to a methodological change – specifically a reduction in deadweight following a recommendation from external auditors that we were being overly conservative. This means the figures are not directly comparable with those from last year or any other previous years.

Using our influence to tackle people's problems

No one else sees so many people with so many different kinds of problems, and that gives us a unique insight into the challenges people are facing today. By using our data and evidence we're advocating for change to make life better for people.

With the help of our advice, 8 in 10 of the problems people come to us with are solved. When people's problems can't be solved it's often because of other systemic issues or the policies and practices of other organisations.



In 2019/20, we achieved policy improvements across welfare, debt, post, housing, energy, employment, and consumer issues. We also used our influence to shape the Government's initial Covid-19 response by outlining proposals to protect people's income.

This year we developed a model to estimate the impact of our advocacy work to help us evaluate what we do and plan for the future. In order to assess the success of our influencing work, we need to understand how our role or work makes a difference.

We calculate our impact based on how far decision makers had to change their position to make our ask happen, the number of other organisations involved and the total benefit achieved by the policy change. The more we had to influence a decision maker's position, the bigger our calculated impact.

Our early versions of the model use very conservative assumptions. For the specific campaigns we looked at, the change we can directly attribute to our activity is often in the hundreds of millions of pounds.

Welfare

We have used our data and done research to understand the pressures and causes of personal debt. We campaigned to the Government for measures to alleviate these factors.

In February 2020 we published **Making Ends Meet: The impact of the benefits freeze on people in debt**. It showed that 40% of people we helped with debt who claim income-related benefits had a negative budget.

Our analysis showed that simply ending the benefits freeze would only lead to a small reduction in the proportion of households in debt having a negative budget.

That's why Citizens Advice has called for the Government to:

- uprate the value of frozen benefits by the Consumer Prices Index (CPI) plus 2% for 4 years
- recalculate the Local Housing Allowance to at least the 30th percentile of local rents to re-establish the link with rental prices
- ensure Universal Credit provides people with enough to live on, by reviewing areas such as the amount of money retained by working claimants and deductions for those faced with debts

We also responded quickly to Covid-19, producing 2 reports: **Helping people through the Covid-19 pandemic** and **Financial support through the pandemic**, outlining proposals to help protect people's incomes in light of the pandemic.

Money and debt

We submitted a report to the Gambling Commission **calling for a ban on credit cards** being used for gambling. Our **Out of Luck report** showed 49% of gamblers used credit cards to fund their gambling. The Gambling Commission banned credit cards in early 2020.



Energy

Our [Picking up the Pieces report](#) and evidence from our consumer service have resulted in Ofgem announcing strengthened rules in 2019 and 2020.

Energy supplier failures have affected around 2 million consumers since 2018. Evidence from the consumer service showed that:

- Companies did not bill accurately, which led to customers falling behind on bill payments or not getting back credit they were due
- Companies performed poorly on complaint scores and their customers were left with unresolved complaints
- Administrators pursued customers aggressively for debts of a median £251 and as high as £7000

We used our consumer service evidence to respond to Ofgem's consultations from 2018 to 2020.

Consumer

It's been nearly 2 years since we submitted our [super-complaint](#) to the Competition and Markets Authority about the loyalty penalty people pay across 5 essential markets. The loyalty penalty is the extra cost people are charged by companies for not regularly switching providers.

Since then, the Financial Conduct Authority has proposed a Single Easy Access Rate. If introduced, this could save customers £311 million a year. Ofcom brokered voluntary commitments with most mobile phone providers, which is expected to save people £58 million. They also announced voluntary commitments with all major broadband providers, which is expected to save customers £270 million a year.

In Wales

Landlord letting fees were banned in Wales, following a sustained campaign by Citizens Advice, which revealed that renters in Wales were paying £3 million a year in fees.

Post and Telecoms

We asked the Government to invest in an Address & Collect service provided at post offices, so that [people in unsafe and untraditional living situations have equal access to postal services](#).

As a result of our [research into home deliveries](#), 6 parcel operators signed up to our pledge to allow disabled customers to tell them their delivery needs.



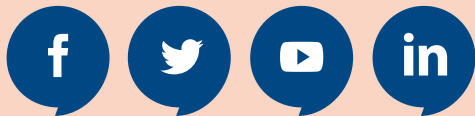
Citizens Advice helps people find a way forward.

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.

We're here for everyone.

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



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