

Our impact from 1.4.2023 to 31.3.2024

The difference we make – Citizens Advice Service in Three Rivers



We are Citizens Advice Service in Three Rivers

Every year thousands of people come to us for help solving their problems – last year we helped our clients with at least **19,801 issues**.

This means we're an important part of the community, with a credible understanding of local needs.

We use this to tailor our services and help improve local policies and practices.

When we help people to solve their problems we create **financial value**.



This means that we save the Government and society money by stopping problems that cost money.

Where we have the evidence to do so, talking about the **financial value** of our service tells a powerful story.

How we calculate our financial value

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 to do this. From this model we can work out the ***fiscal value*** and ***public value*** of our work.

From our robust management information, we've also separately considered the ***financial benefits to the people we help.***

Our model is conservative and based on credible evidence only so we know these values are a minimum return

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

Our financial value to our community

For every £1 invested in our service in 2023/24, we generated:

£4.97

in savings to
government and
public services (fiscal
benefits)

Total: £2,847,538

£31.99

in wider economic
and social benefits
(public value)

Total: £18,276,032

£15.47

in financial value to
the people we help
(specific outcomes to
individuals)

Total: £8,866,198

Our true value to our community



Maximising the income for those we help prevents costly intervention and helps reduce financial difficulty, promotes inclusion, prevents homelessness and benefits the economy.

However, our financial value is only one part of our true value.



We also:

- help clients negotiate local processes, such as welfare reform changes
- help clients access justice through the courts
- help digitally excluded clients and clients with low literacy levels access services
- give advice on almost every enquiry area to include debt, benefits, employment, housing, relationships and family, energy and scams

This means that we take action on the wider social determinants of health that negatively impact our clients – this helps them to achieve health equity

This is Paul*

Paul is an example of one of the people our generalist advisers have helped. Paul contacted us for help when he could no longer pay his rent.

Last year, we recorded over **19,000** client contacts (activities), helping our clients to resolve at least **19,801** issues. Every quarter we helped on average **1,988** unique clients, **37%** of our clients had a long term health problem and **6%** were disabled.

Paul's story shows how we help people solve their problems, and why this is important.



How we help

People access us in different ways:



29% face-to-face



50% by telephone



19% by email (19%)

Ruby*, a volunteer adviser, helped Paul with his problem. She found out he was struggling to cope with the cost of living and ill health and his family were no longer able to help. This had put pressure on his finances and he was getting behind on his rent to his private landlord.

How we help

People often come to us with multiple or complex problems.

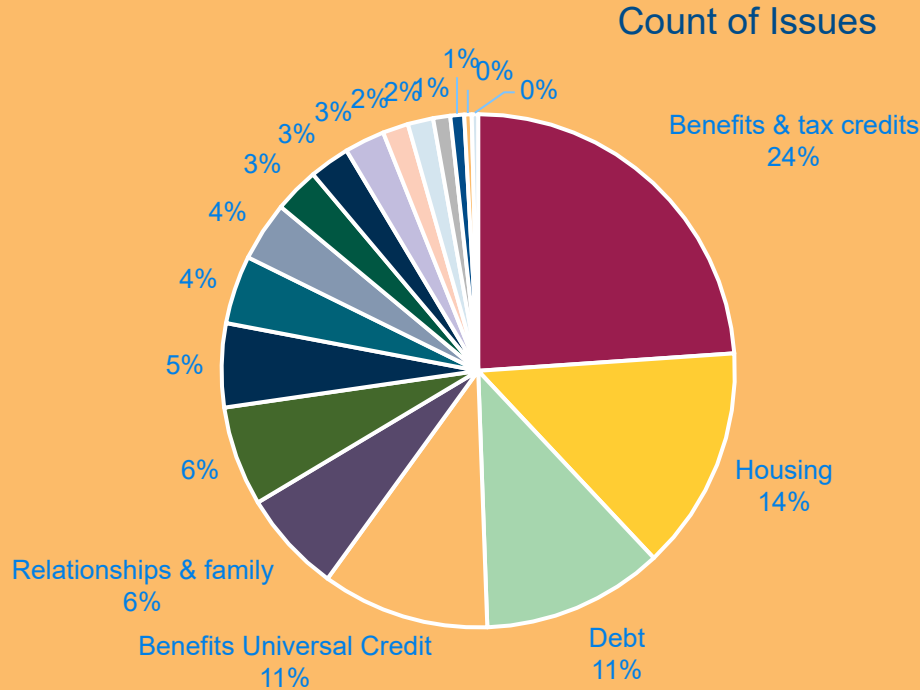
We can deal with most of the issues people come to us with, tailoring our advice to their needs.

If we cannot help then we help our clients to find out who can.



Ruby helped Paul to join the housing register and to apply for a discretionary housing payment to pay his current rent as there was a large shortfall in Housing Benefit. Ruby also helped Paul to successfully apply for Attendance Allowance (AA) giving Paul an extra £72.65 a week of additional income. The AA award also increased Paul's Pension Credit by £81.50 a week, ***meaning that Paul is better off by £154.15 a week.***

Count of Issues



- Benefits & tax credits
- Housing
- Debt
- Benefits Universal Credit
- Relationships & family
- Charitable Support & Food Banks
- Employment
- Legal
- Financial services & capability
- Consumer goods and services
- Travel & transport
- Utilities & communication
- Immigration & asylum
- Health & community care
- Tax
- GVA & Hate Crime
- Education
- Other

This is Ruby

The wider value of volunteering

People like Ruby give their time, skills and experience to enable us to reach as many people as we do.

Volunteering has considerable benefits for volunteers too, such as improved employability.

In the year under review our trained volunteers gave up at least **£466,752** worth of volunteering hours to help deliver our services.



Our advice is effective

Problems don't happen in isolation and can have severe consequences. Solving them stops these situations escalating.

We help thousands of people like Paul.

In 2023/24 our client survey for Three Rivers (conducted by National Citizens Advice) tells us:



74%

said their problem was now fully resolved following our advice



83%

said we helped them find a way forward

Our clients say

- *'I am very pleased with the service and the CAB has been a great help for my mental health in regard to my concerns'*
- *'C* from citizens advice has been epic and I'm truly grateful for the help which has changed and helped my life BIG THANK YOU'*
- *'South Oxhey are amazing. Always very helpful and kind'*
- *'I think the CAB is a fantastic service and gives peace of mind to people like myself who could not afford to go to a solicitor for advice'*
- *'The staff are really great. I am heavily pregnant, and they understand my situation and arrange help accordingly. It was quick advice as well, considering my circumstances. I always feel relief when I visit the drop-in service. They treat me with all respect and dignity'*

The difference this makes

The wider impact of advice – what we achieve as a result of solving problems and providing support – is just as important.



Clients tell us they feel less stressed, depressed or anxious as a result of the help they received from us.



Our advice helped stabilise Paul's financial situation and with our help he has now moved to a 1 bed social housing property which he tells us he is very happy with. We have also awarded Paul a £100 Household Support Fund grant and helped him to successfully apply for a Blue Badge. Paul tells us that our help means that his wellbeing is greatly improved.

Why fixing problems matters

If left unsolved, problems don't just affect the individual – they affect the community. Solving them creates considerable value to society.



Over 9 in 10
people

we help say that their
problem negatively
affected their life



Around 1 in 5
people

are not confident using the
internet, including to
search for information
online



3 in 5 people

Lack confidence in taking
action to solve their issue

Research and campaigns

Nationally and locally we collate our client experiences to advocate for change:

- National CA are the statutory consumer watchdog for the energy and post industries, meaning we advocate on behalf of consumers in these markets.
- CASTR have campaigned for changes to health assessments and processes for sickness and disability benefits and on cost of living issues



Our national campaign successes

- Universal Credit

Since the pandemic, the government adopted several of our recommendations, including extending the Universal Credit uplift and the suspension of the Minimum Income Floor for self-employed workers

- Household bills

As a result of our campaigning, the government paused evictions and bailiff activity when coronavirus restrictions were strictest, and extended notice periods for evictions. They also adopted our recommendations on support for council tax arrears in the 2020 Spending Review, and a pilot low-interest loan scheme in the 2021 Budget.

More national campaign successes

- Fixing the loyalty penalty

As a result of our campaign to end the loyalty penalty in essential markets, regulators have taken steps to address the issue. We estimate these measures will save consumers hundreds of millions of pounds every year.

- Settled and safe: a renter's right

We campaigned for better protections for private renters. We helped secure a ban on letting agent fees for tenants and the government has introduced measures to tackle rogue landlords and improve protections and redress for renters.

More national campaign successes

- Income security

In a fast changing labour market, we wanted to make sure people had the ability to enforce their rights. We helped campaign for the ban on employment tribunal fees, and influenced the Taylor review of modern employment to include many of our suggestions.

- Bailiffs

Following our campaign the Government published new guidance for local authorities on collecting council tax arrears. Over 1.5m residents are now better protected from aggressive bailiffs.

What next for our service in Three Rivers?

- We need to find new funding streams to continue with the same service at the current level
- Without new or increased funding our service may be significantly impacted
- In 2023/24 our total income was £572k and total expenditure was £585k, of this £35k was distributed in grants to clients (accounts waiting final auditor approval)

Citizens Advice Service in Three Rivers

<https://threeriverscab.org.uk/>

Presented by Peta Mettam, Chief Executive Officer



October 2024