

Our impact in 2024/25

The difference we make in Three Rivers



We are Citizens Advice Service in Three Rivers

Every year **thousands** of people come to us for **help solving their problems** – *whatever they may be.*

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

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

Our work has a real financial value to the people we help and the wider community.



Annual KPIs – all met

- **7,000** Clients supported by CASTR – **7,644**
- **2,000** Clients helped to gain full benefit entitlement – **2,877**
- **£800,000** Of benefits income gained for client - **£1,316,922**
- **800** clients assisted with debt – **1,179**
- **£250,000** Of client debt written off - **£618,660**
- **£10,000** Average amount of debt written off - **£15,089**
- **400** clients helped with housing and debt issues that could threaten them with eviction - **544**

Client Issues and Trends

Top 5 Issues

- **Benefits and tax credits (legacy benefits)**
- **Housing**
- **Debt**
- **Universal Credit**
- **Charitable Support and Foodbanks**

Key Trends

- **Clients' issues are becoming more complex**
- **Housing issues are rising**
- **More clients are reliant on foodbanks and charitable support**
- **Indebtedness is rising**

How we help

People can access us in different ways. In 2024/25 we helped on average **1,911 *unique*** clients every quarter. Our volunteers gave at least **29,120** hours to help our clients with over **19,000** issues and help them to gain income of over **£1.6 million**.



face-to-face



by telephone



by webchat and email

£

Louise and Tara, benefit caseworkers, helped Nina* successfully challenge her PIP award decision.

The new award meant backdating for both PIP and ESA premiums, for a total of over £26,000.

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 our robust management information, we've also separately considered the financial benefits to the people we help (as we do for our local authority Service Level Agreement).

- 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 advice is effective

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

We help many clients like Nina. Our advice is holistic and client centred.

Many clients come to us with complex issues and complex needs, 42% of our clients have a long term health problem or are disabled.



74% of clients said their problem was now resolved following advice

87% of clients said they would recommend our service



87% of clients said we helped them find a way forward

Why fixing problems matters

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

For example helping a client with rent arrears to avoid eviction improves their health, their chances of staying in employment or education and promotes family life and engagement within their local community.



Our value to society

For every £1 invested in our service in 2024-25, we generated:

£5.60

in savings to
government and
public services
(fiscal benefits)

Total: £2,931,811

£35.95

in wider economic
and social benefits
(public value)

**Total:
£18,806,040**

£20.74

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

**Total:
£10,850,480**

CASTR's value to this community

Our savings to the public purse for 2024/5 include:



£254,771

saved by the local authority
through preventing
homelessness

Maximising the income for those we help prevents more costly intervention.

This helps reduce financial difficulty, promotes inclusion and benefits the economy.

This is only one fraction of our true value. We also:

- help clients negotiate legislation and processes, such as local and national welfare reform changes
- help local council tax arrears to be rescheduled – saving **£26,400**
- help keep clients in work, this saved the DWP **£1,512,637** and the NHS **£96,551** in 2024/25

Research and campaigns

- Responding to DWP's 'Pathways to Work' – at a local and national level
- The National Red Index – people with negative budgets
- Child poverty – 2 child limit and benefit cap
- Local Housing Allowance – local campaign



Citizens Advice Service in Three Rivers

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

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