

Technical Annex: Financial modelling our value to society in 2021/22

How we make a difference: Our impact in 2021/22



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Introduction

This technical annex sets out the method and data behind the estimates of our value included in the 2021/22 impact report¹.

Estimating the value of advice and support, which can often impact on multiple outcomes, is not straightforward. But as a charity, it's 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)², but updated with new evidence and cost/saving figures along with the GMCA model.

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. For every £1 invested in Citizens Advice, we generate:

<p>£14 in wider economic and social benefits (public value)</p> <p>Solving problems, improves lives – and this means better wellbeing, participation and productivity for the people we help</p> <p>Total: £4.6 billion</p>	<p>£2.20 in savings to government and public services (fiscal benefits)</p> <p>By helping stop problems occurring or escalating, we reduce pressure on public services like health, housing or out-of-work benefits</p> <p>Total: £717 million</p>	<p>£7.90 in value to people we help (financial outcomes following advice)</p> <p>As part of our advice, we can increase people's income, through debts written-off, taking up benefits and solving consumer problems</p> <p>Total: £2.6 billion</p>
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¹<https://www.citizensadvice.org.uk/about-us/difference-we-make/impact-of-citizens-advice-service/our-impact/>

²<https://www.greatermanchester-ca.gov.uk/what-we-do/research/research-cost-benefit-analysis/>

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

Department for Work and Pensions through reduced out-of-work benefits £339 million	Local authorities through reducing cases of homelessness £66 million	Department of Health by reducing the use of health services £106 million
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Prior to 2019/20, we applied deadweight as a blanket 50% across each outcome in our value of advice model, which we knew was conservative. Deadweight relates to the estimated % 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.

However, in late 2019, independent auditors advised that the blanket 50% deadweight was likely to be overly conservative as we have evidence - through both the client experience survey and our National Outcomes and Impact Research (NOIR) - that considerably more than 50% of clients attribute the resolution of their problem to Citizens Advice.

Therefore in 2019/20, we estimated deadweight for each outcome using evidence from the client experience survey in this year. Specifically the proportion of clients that stated in the survey that they could not have solved their problem without our help (which we call 'attribution'). For the 2021/22 report, we've used data from the 2020 NOIR question on attribution for estimating deadweight in each outcome. This is because NOIR collects more in-depth and detailed information from a representative sample of clients. So in the year it's conducted, it provides more robust and relevant evidence than the clients' experience³.

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's not directly comparable with last year.

The value to the people (or savings to the individuals) estimate follows a different approach (as described in this report) where unit cost of specific outcomes (benefit,

³ NOIR is carried out roughly every three years - in 2014, 2017 and 2020. It is follow up research conducted over the phone with a representative sample of clients. In 2020, 4,000 clients took part in NOIR.

debt and consumer) came from Citizens Advice Casebook's specific outcomes average value for the period of 2021/22. To estimate the affected population, we used casebook clients with known specific outcomes. However, we applied a similar approach of impacted population and deadweight (from our client experience survey). We have used our client experience survey's attribution question on whether clients could have been able to achieve outcomes without Citizens Advice help.

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 witnesses.

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 onto 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 17,000 volunteers during 2021/22. 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 who receive 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 saving⁴ 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 Customer Relationship Management System (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 (2020)

In 2020, we conducted a large-scale telephone survey with a representative sample of 4,001 clients nationally. The majority of calls took place 3-5 months after the client sought advice at their local Citizens Advice⁵.

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 2020 National impact and 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 2021/22 we received the most robust set of client experience feedback data and a sample profile broadly representative of our client population. In 2021/22, data from the client experience survey was used for deadweight assumptions in the value to the people calculation.

⁴ Fiscal, public and individual.

⁵ Some clients fell outside this frame due to efforts to fill sample quotas and the time it took to fill different groups.

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.⁶ 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.

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 2021/22 (which includes two separate 'waves' of the survey) is used in the calculations of 'value to the individual/people' model of our consumer service.

⁶ Published as: Citizens Advice. (2014) CAB volunteering: how everyone benefits

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 Citizens Advice's work⁷. 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:⁸

- Develop skills that can lead to better salaries and employment prospects⁹
- 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

⁷<https://www.greatermanchester-ca.gov.uk/what-we-do/research/research-cost-benefit-analysis/>

⁸ 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.

⁹ 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 2021/22 as we no longer collect the relevant data due to streamlining data collections for local offices.

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/clients at risk of the associated problem.	Figures are taken from our management information, in conjunction with 2020 NOIR where required, on the number of individuals affected.
Level of engagement (%) Level of retention (%)	Percentage of individuals who have engaged with the service. Percentage of individuals that are retained throughout.	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.
Impact (%)	Percentage of individuals that have achieved a relevant outcome.	The scale of our impact has been taken from 2020 NOIR.
Deadweight (%)	Factoring into our assumption of our impact what might have happened if we did not exist, or our service was not used.	In our advice modelling, we have used the figure from the 2020 NOIR for specific issues that are relevant to each outcome.
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 this year, we have taken 5% away in our advice model, when using our 2020 NOIR, but have made conservative measures where we want to add additional caution.
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 ¹⁰ .	
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. ¹¹	

¹⁰ 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/>

¹¹ Further details are available in the accompanying guidance paper: New Economy. (2014) Supporting public service transformation: cost benefit analysis guidance for local partnerships

In applying the model to each outcome, we considered 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. For that reason, we consider the negative impact of debt problems on their other outcomes, and subsequently will have a differing impact on solving their problem compared to non-debt clients.

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 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.¹²

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 detriment¹³ on the particular outcome and apply this to the number of debt clients for 2021/22. 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 extent¹⁴. It's 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 clients¹⁵, 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's 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.

¹² Similarly, following advice, we can also understand to what extent they felt any benefits or improvement in their situation.

¹³ rated 5, on a scale of 1-5.

¹⁴ only 5

¹⁵ Rated 3,4,5 out of 5

So we have started with debt clients and removed any duplicates from other areas of advice.

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

Value of our advice

Keeping people in employment or helping them back to work

When someone loses their job, it's 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.

Increased employment (debt clients)

Target population:

- All debt clients during the financial year 2021/22

Affected population:

- % of our debt clients were employed (the national average of local Citizens Advice Casebook data)
- % of employed debt clients severely worry (severe detriment "5 = a great deal") about losing their job as a result of their debt problem prior to advice (NOIR 2020)

Impact:

- % of affected clients report feeling much more confident with their job security after seeking advice (NOIR 2020)

Dead weight:

- Of these clients, % said that they would have resolved the problem on their own¹⁶

Optimism bias:

- We have taken -5% as optimism bias as NOIR was carried out in 2020 and figures derived from local stats

Unit cost:

- Keeping people in the job -Unit fiscal cost/saving (£12,657); -Unit public value (£19,153)

¹⁶ Ibid.

Target population	Affected population	% impact	% dead weight	GDP deflator	Optimism bias	Unit fiscal benefit (£)	Unit public value (£)
293,412	25,175	21.6%	15.80%	92.74	-5%	£ 12,657	£ 19,153

Total Fiscal benefit	Total Public value benefit
£ 18,932,337	£ 28,649,051

Increased employment (non-debt clients)

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.

Target population:

- Total employment clients with problems at work concerning pay and entitlements, terms and conditions, dispute resolution and wrongful dismissal

Affected population assumptions:

- % of employment clients said detriment on employment stability (Score: 3-5)

Impact:

- % of those clients (in detriment) resolved their problem

Dead weight:

- % employment clients with employment issues would have been able to resolve their work situation without help and advice.

Optimism bias:

- We have taken -5% as optimism bias as NOIR was carried out in 2020 and figures derived from local stats.

Unit cost:

- Keeping people in the job -Unit fiscal cost/saving (£12,657); -Unit public value (£19,153)

Target population	Affected population	% impact	% dead weight	GDP deflator	Optimism bias	Unit fiscal benefit (£)	Unit public value (£)
131,532	82,208	70%	37.90%	92.74	-5%	£ 12,657	£ 19,153

Total Fiscal benefit	Total Public value benefit
£ 342,158,662	£ 517,766,047

Reducing the demand for mental health

National Outcomes and Impact Research (NOIR) (2020) indicated that having a problem can negatively affect someone's mental health or physical health. 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.¹⁷

Reducing health cost of interventions (debt clients)

Target population:

- All debt clients

Affected population assumptions:

- % of debt clients rated stress, depression and anxiety (3-5) (NOIR 2020)
- Around 22% of those with anxiety and depression are estimated to enter IAPT, according to IAPT stats (Ref: <https://www.england.nhs.uk/mental-health/adults/iapt/service-standards/>)

Impact:

- % of those with stress, depression and anxiety had seen a health professional but reported having to see health professionals less often as a result of advice (NOIR 2020)

Dead weight:

- Debt clients would have been able to resolve their work situation without help and advice.

Optimism bias:

- We have taken -5% as optimism bias as of NOIR was carried out in 2020 and figures derived from local stats

Unit cost:

- -Unit fiscal cost/saving (£830); -Unit public value (£ 3,841)

¹⁷ 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/

Target population	Affected population	% impact	% dead weight	GDP deflator	Optimism bias	Unit fiscal benefit (£)	Unit public value (£)
293,412	59,856	55%	21.80%	77.95	-5%	£ 830	£ 4,671

Total Fiscal benefit	Total Public value benefit
£ 20,041,163	£ 112,783,678

Reducing health cost of interventions (non-debt clients)

Target population:

- All non-debt clients

Affected population assumptions:

- % of non-debt clients rated stress, depression and anxiety (3-5) (NOIR 2020)
- around 25% of those with anxiety and depression are estimated to enter IAPT, according to IAPT stats (Ref 2021 <https://www.england.nhs.uk/mental-health/adults/iapt/service-standards/>)

Impact:

- % of those with stress, depression and anxiety had seen a health professional but reported having to see health professionals less often as a result of advice (NOIR 2020)

Dead weight:

- Non-debt clients would have been able to resolve their work situation without help and advice

Optimism bias:

- We have taken -5% as optimism bias as NOIR was carried out in 2020 and figures derived from local stats

Unit cost:

- -Unit fiscal cost/saving (£830); -Unit public value (£3,841)

Target population	Affected population	% impact	% dead weight	GDP deflator	Optimism bias	Unit fiscal benefit (£)	Unit public value (£)
1,178,022	232,365	40%	17.30%	77.950	-5%	£ 830	£ 4,671

Total Fiscal benefit	Total Public value benefit
£ 53,120,940	£ 298,943,471

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/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.

Housing evictions-prevention of costs associated with legal proceedings in serving eviction notices (debt clients).

Target population:

- All debt clients

Affected population assumptions:

- % of debt clients reported having to move or worry about losing their home to a 'great extent' (5) (NOIR 2020)

Impact:

- % of the affected population reported a more secure housing situation to a 'great extent' (5) (NOIR 2020)

Dead weight:

- Debt clients would have been able to resolve their work situation without help and advice

Optimism bias:

- We have taken -5% as optimism bias as NOIR was carried out in 2020 and figures derived from local stats

Unit cost:

- -Unit fiscal cost/saving (£6,680); -Unit public value (£6,680)

Target population	Affected population	% impact	% dead weight	GDP deflator	Optimism bias	Unit fiscal benefit (£)	Unit public value (£)
293,412	73,646	39.6%	3.00%	82.711	-5%	£ 6,680	£ 6,680

Total Fiscal benefit	Total Public value benefit
£ 206,809,357	£ 206,809,357

Housing evictions - prevention of costs associated with legal proceedings in serving eviction notices (Clients with possession actions - using locally sourced modelled data).

Target population:

- Clients with possession actions (using locally sourced modelled data)

Affected population assumptions:

- Clients with possession actions (using locally sourced modelled data)

Impact:

- % of housing clients worried about losing their home (3-5) have their problem solved (NOIR 2020)

Dead weight:

- Housing clients would have been able to resolve their situation without help and advice

Optimism bias:

- We have taken -5% as optimism bias as NOIR was carried out in 2020 and figures derived from local stats

Unit cost:

- -Unit fiscal cost/saving (£6,680); -Unit public value (£6,680)

Target population	Affected population	% impact	% dead weight	GDP deflator	Optimism bias	Unit fiscal benefit (£)	Unit public value (£)
15,860	15,860	66.2%	50.80%	82.711	-5%	£ 6,680	£ 6,680

Total Fiscal benefit	Total Public value benefit
£ 18,739,647	£ 18,739,647

Reduced statutory homelessness - Reduced costs of temporary housing etc. (debt clients)

Preventing housing evictions - Reduces costs of legal proceedings and repair of property - all debt clients. The costs prevented local authorities in meeting duties to provide temporary housing to those made statutory homeless.

Target population:

- All debt clients in 2021/22

Affected population assumptions:

- % of debt clients reported having to move or worry about losing their home to a 'great extent' (5) (NOIR 2020);
- All debt clients in 2021/22- with 42% vulnerability added which is 42% of debt clients either have dependent children and/or who are disabled (casebook 2021/22)

Impact:

- % of the affected population reported a more secure housing situation to a 'great extent' (5) (NOIR 2020)

Dead weight:

- Housing clients would have been able to resolve their situation without help and advice

Optimism bias:

- We have taken -5% as optimism bias as NOIR was carried out in 2020 and figures derived from local stats

Unit cost:

- -Unit fiscal cost/saving (£2,501); -Unit public value (£2,501)

Target population	Affected population	% impact	% dead weight	GDP deflator	Optimism bias	Unit fiscal benefit (£)	Unit public value (£)
293,412	30,931	40%	3.00%	82.711	-5%	£ 2,501	£ 2,501

Total Fiscal benefit	Total Public value benefit
£ 32,520,462	£ 32,520,462

Reduced statutory homelessness - Reduced costs of temporary housing etc. (Clients with threatened homelessness, with no debt issue)

Target population:

- Clients with threatened homelessness, with no debt issue, multiplied by percentage (national average - casebook 2021/22) who have dependent children and/or who are disabled (already modelled in National Figure by PW)

Affected population assumptions:

- Clients with threatened homelessness, with no debt issue, multiplied by percentage of clients (national average - casebook 2021/22) who have dependent children and/or who are disabled (already modelled in National Figure)

Impact:

- % of the housing clients reported a more secure housing situation to a 'great extent' (5) (NOIR 2020)

Dead weight:

- Housing clients would have been able to resolve their situation without help and advice

Optimism bias:

- We have taken -5% as optimism bias as NOIR was carried out in 2020 and figures derived from local stats

Unit cost:

- -Unit fiscal cost/saving (£2,501); -Unit public value (£2,501)

Target population	Affected population	% impact	% dead weight	GDP deflator	Optimism bias	Unit fiscal benefit (£)	Unit public value (£)
7,344	7,344	66.30%	50.8%	82.711	-5%	£ 2,501	£ 2,501

Total Fiscal benefit	Total Public value benefit
£ 3,269,935	£ 3,269,935

Reduced statutory homelessness - Reduced costs of temporary housing etc. (Clients with actual homelessness, with no debt issue)

Target population:

- Clients with actual homelessness in casebook 2021/22

Affected population assumptions:

- Clients with actual homelessness in casebook 2021/22

Impact:

- % of the housing clients reported a more secure housing situation to a 'great extent' (5) (NOIR 2020)

Dead weight:

- Housing clients would have been able to resolve their situation without help and advice

Optimism bias:

- We have taken -5% as optimism bias as of NOIR was carried out in 2020 and figures derived from local stats

Unit cost:

- -Unit fiscal cost/saving (£2,501); -Unit public value (£2,501)

Target population	Affected population	% impact	% dead weight	GDP deflator	Optimism bias	Unit fiscal benefit (£)	Unit public value (£)
5,826	5,826	66.30%	50.8%	82.711	-5%	£ 2,501	£ 2,501

Total Fiscal benefit	Total Public value benefit
£ 2,594,041	£ 2,594,041

GP consultation

NOIR 2020 indicated that having a problem can negatively affect someone's mental or physical health which in turn costs the NHS. Without resolving problems, these issues can get worse and lead to appointments being made with GPs and prescriptions for treatment, including talking therapies. Here, we categorised two outcomes of GP consultation for mental health and physical health which reflects cost savings through reduced consultations.

GP consultation - (Mental Health) - debt clients

Target population:

- All debt clients

Affected population assumptions:

- % of debt clients reported existing mental health conditions and as a result of problem, mental health getting worse (NOIR 2020)
- % of those had visited Health Professionals (HP) in the last year (NOIR 2020)

Impact:

- % of the target population reported having to see HPs less as a result of advice (NOIR 2020)

Dead weight:

- % debt clients would have been able to resolve their situation without help and advice

Optimism bias:

- We have taken -5% as optimism bias as NOIR was carried out in 2020 and figures derived from local stats

Unit cost:

- -Unit fiscal cost/saving (£31); -Unit public value (£31)

Target population	Affected population	% impact	% dead weight	GDP deflator	Optimism bias	Unit fiscal benefit (£)	Unit public value (£)
293,412	271,513	57%	19.40%	92.735	-5%	£ 31	£ 31

Total Fiscal benefit	Total Public value benefit
£ 3,207,561	£ 4,880,321

GP consultation - Cost savings through reduced consultations (Mental Health) - non-debt clients

Target population:

- All non-debt clients

Affected population assumptions:

- % of non-debt clients reported existing mental health conditions and as a result of problem, mental health getting worse (NOIR 2020)
- % of those had visited Health Professionals (HP) in the last year (NOIR 2020)

Impact:

- % of the target population reported having to see HPs less as a result of advice. (NOIR 2020)

Dead weight:

- Non-debt clients would have been able to resolve their situation without help and advice

Optimism bias:

- We have taken -5% as optimism bias as NOIR was carried out in 2020 and figures derived from local stats

Unit cost:

- -Unit fiscal cost/saving (£31); -Unit public value (£31)

Target population	Affected population	% impact	% dead weight	GDP deflator	Optimism bias	Unit fiscal benefit (£)	Unit public value (£)
1,178,022	869,009	40%	15.70%	92.735	-5%	£ 31	£ 31

Total Fiscal benefit	Total Public value benefit
£ 8,223,990	£ 8,223,990

Reducing the demand for GP services (physical health) - debt clients

Target population:

- All debt clients

Affected population assumptions:

- % of clients reported feeling stressed, depressed, or anxious as a result of problem (3-5)
- % of those had visited HP in the last year (3-5) (NOIR 2020)

Impact:

- % of the target population reported having to see HPs less as a result of advice (NOIR 2020)

Dead weight:

- Debt clients would have been able to resolve their situation without help and advice

Optimism bias:

- We have taken -5% as optimism bias as NOIR was carried out in 2020 and figures derived from local stats

Unit cost:

- -Unit fiscal cost/saving (£31); -Unit public value (£31)

Target population	Affected population	% impact	% dead weight	GDP deflator	Optimism bias	Unit fiscal benefit (£)	Unit public value (£)
293,412	163,724	70%	0.00%	92.735	-5%	£ 31	£ 31

Total Fiscal benefit	Total Public value benefit
£ 2,823,280	£ 2,823,280

Reducing the demand for GP services (physical health) - non-debt clients

Target population:

- All non-debt clients

Affected population assumptions:

- % of clients reported feeling stressed, depressed, or anxious as a result of problem (3-5)
- % of those had visited HP in the last year (3-5) (NOIR 2020)

Impact:

- % of the target population reported having to see HPs less as a result of advice. (NOIR 2020)

Dead weight:

- Debt clients would have been able to resolve their situation without help and advice

Optimism bias:

- We have taken -5% as optimism bias as NOIR was carried out in 2020 and figures derived from local stats

Unit cost:

- -Unit fiscal cost/saving (£31); -Unit public value (£31)

Target population	Affected population	% impact	% dead weight	GDP deflator	Optimism bias	Unit fiscal benefit (£)	Unit public value (£)
1,178,022	548,261	40%	10.50%	92.735	-5%	£ 31	£ 31

Total Fiscal benefit	Total Public value benefit
£ 2,663,917	£ 2,663,917

Improved wellbeing of individuals

There is a benefit to society from having people who have positive wellbeing. This can improve functioning at work and therefore increase productivity, at home and in society. Boosting 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)¹⁸ show that problems are bad for mental wellbeing and resolving them has a positive impact. We have considered two domains of improved wellbeing of individuals - positive functioning (autonomy, control and aspirations) and emotional wellbeing.

¹⁸ National outcomes and impact research, 2020; Health Outcomes Monitoring Toolkit pilot results, 2014.

Positive functioning (autonomy, control, aspirations) - debt clients

Target population:

- All debt clients

Affected population assumptions:

- % of clients reported finding it more difficult getting on with their day-to-day life as a result of their problem (3-5) (NOIR 2020).

Impact:

- % of the target population reported finding it easier to get on with their day-to-day life as a result of advice (3-5) (NOIR 2020).

Dead weight:

- Affected debt clients would have been able to resolve their situation without help and advice.

Optimism bias:

- We have taken -5% as optimism bias as NOIR was carried out in 2020 and figures derived from local stats.

Unit cost:

- Unit public value (£ 3,500)

Target population	Affected population	% impact	% dead weight	GDP deflator	Optimism bias	Unit public value (£)	Total Public value benefit
293,412	195,706	69%	15.30%	81.200	-5%	£ 3,500	£ 431,945,221

Positive functioning (autonomy, control, aspirations) - non-debt clients

Target population:

- All non-debt clients

Affected population assumptions:

- % of clients reported finding it more difficult getting on with their day-to-day life as a result of their problem (3-5) (NOIR 2020)

Impact:

- % of the target population reported finding it easier to get on with their day-to-day life as a result of advice (3-5) (NOIR 2020)

Dead weight:

- Non-debt clients would have been able to resolve their situation without help and advice

Optimism bias:

- We have taken -5% as optimism bias as NOIR was carried out in 2020 and figures derived from local stats

Unit cost:

- Unit public value (£3,500)

Target population	Affected population	% impact	% dead weight	GDP deflator	Optimism bias	Unit public value (£)	Total Public value benefit
1,178,022	742,154	64%	24.7%	81.200	-5%	£ 3,500	£ 1,182,169,512

Improved emotional wellbeing - debt clients

Target population:

- All non-debt clients

Affected population assumptions:

- % of clients reported feeling stressed, depressed or anxious as a result of problem (3-5)

Impact:

- % of the target population reported feeling less stressed, depressed, and anxious as a result of advice (3-5) (NOIR 2020)

Dead weight:

- Affected debt clients would have been able to resolve their situation without help and advice

Optimism bias:

- We have taken -5% as optimism bias as NOIR was carried out in 2020 and figures derived from local stats

Unit cost:

- Unit public value (£3,500)

Target population	Affected population	% impact	% dead weight	GDP deflator	Optimism bias	Unit public value (£)	Total Public value benefit
293,412	239,424	53%	21.50%	81.200	-5%	£ 3,500	£ 312,748,270

Improved emotional wellbeing- non-debt clients

Target population:

- All non-debt clients

Affected population assumptions:

- % of clients reported feeling stressed, depressed or anxious as a result of problem (3-5).
- % of those had visited HP in the last year (3-5) (NOIR 2020)

Impact:

- % of target population reported having to see HPs less as a result of advice (NOIR 2020)

Dead weight:

- Debt clients would have been able to resolve their situation without help and advice

Optimism bias:

- We have taken -5% as optimism bias as NOIR was carried out in 2020 and figures derived from local stats

Unit cost:

- Unit public value (£3,500)

Target population	Affected population	% impact	% dead weight	GDP deflator	Optimism bias	Unit public value (£)	Total Public value benefit
1,178,022	929,459	46%	27.70%	81.200	-5%	£ 3,500	711,718,432

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.

Improved family relationships - debt clients

Target population:

- All debt clients

Affected population assumptions:

- % of debt clients reported difficulties in relationships with other people as a result of their problem (3-5) (NOIR 2020)

Impact:

- % of the affected population reported improved relationships as a result of advice (3-5) (NOIR 2020)

Dead weight:

- % of impacted debt clients would have been able to resolve their situation without CAB help and advice

Optimism bias:

- We have taken -5% as optimism bias as NOIR was carried out in 2020 and figures derived from local stats

Unit cost:

- Unit public value (£8,500)

Target population	Affected population	% impact	% dead weight	GDP deflator	Optimism bias	Unit public value (£)	Total Public value benefit
293,412	115,311	40%	23.10%	81.200	-5%	£ 8,500	£ 189,208,852

Improved family relationships - non-debt clients

Target population:

- All non-debt clients

Affected population assumptions:

- % of non-debt clients reported difficulties in relationships with other people as a result of their problem (3-5) (NOIR 2020)

Impact:

- % of the affected population reported improved relationships as a result of advice (3-5) (NOIR 2020)

Dead weight:

- % of impacted debt clients would have been able to resolve their situation without help and advice

Optimism bias:

- We have taken -5% as optimism bias as NOIR was carried out in 2020 and figures derived from local stats

Unit cost:

- Unit public value (£8,500)

Target population	Affected population	% impact	% dead weight	GDP deflator	Optimism bias	Unit public value (£)	Total Public value benefit
1,178,022	421,732	35%	23.80%	81.200	-5%	£ 8,500	£ 461,334,780

The value of working with volunteers

Our estimate of the public value of working with volunteers:

Wider economic and social benefits (public value):

£82.5 million

Improvements in health, wellbeing, participation and productivity

We couldn't reach as many people as we do without our 17,000 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.

Target population:

- All network volunteers including trustees

Affected population assumptions:

- % of volunteers' respondents said they had a mental health condition- Value of Volunteering Research, 2013 (VoVR 2013)

Impact:

- % reported seeing doctors less (VoVR 2013)

Dead weight:

- % of impacted debt clients would have been able to resolve their situation without help and advice. 50% standard deadweight applied as standard deadweight

Optimism bias:

- We have taken -40% as optimism bias as Value of Volunteering Research (2013) conducted more than 5 year ago

Unit cost:

- Unit fiscal benefit (£830)

Target population	Affected population	% impact	% deadweight	Unit fiscal benefit (£)	Unit public value (£)	GDP deflator	Optimism bias
16,620	1213.26	40%	20%	£ 830	£ 4,671	77.950	-40%

Total Fiscal benefit	Total Public value benefit
£ 155,024	£ 872,412

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

Target population:

- All network volunteers including trustees

Affected population assumptions:

- All network volunteers including trustees

Impact:

- % reported increased confidence after volunteering (VoVR 2013)

Dead weight:

- % of impacted debt clients would have been able to resolve their situation without help and advice
- 50% standard deadweight applied

Optimism bias:

- We have taken -40% as optimism bias as Value of Volunteering Research (2013) conducted more than 5 year ago

Unit cost:

- Unit fiscal benefit (£3,500)

Target population	Affected population	% impact	% deadweight	Unit public value (£)	GDP deflator	Optimism bias	Total Public value benefit
16,620	16620	72%	36%	£ 3,500	81.200	-40%	£ 15,561,929

Reduced isolation

Target population:

- All network volunteers including trustees

Affected population assumptions:

- % of volunteers were over 65

Impact:

- % retired volunteers reported less risk of social isolation

Dead weight:

- % of impacted volunteers would have been able to resolve their situation without help and advice
- 50% standard deadweight applied

Optimism bias:

- We use a high optimism bias reflecting that while our evidence shows impact on mental wellbeing

Unit cost:

- Unit fiscal benefit (£8,500)

Target population	Affected population	% impact	% deadweight	Unit public value (£)	GDP deflator	Optimism bias	Total Public value benefit
16,620	5401	54%	27%	£ 8,500	81.200	-40%	£ 9,159,945

Positive functioning (autonomy, control, aspirations)

Target population:

- All network volunteers including trustees

Affected population assumptions:

- All network volunteers including trustees

Impact:

- % volunteers reported more empowered and equipped following CAB volunteering

Dead weight:

- % of impacted volunteers would have been able to resolve their situation without help and advice
- 50% standard deadweight applied

Optimism bias:

- We have taken -40% as optimism bias as Value of Volunteering Research (2013) conducted more than 5 year ago

Unit cost:

- Unit fiscal benefit (£3,500)

Target population	Affected population	% impact	% deadweight	Unit public value (£)	GDP deflator	Optimism bias	Total Public value benefit
16,620	16620	87%	44%	£ 3,500	81.200	-40%	£ 18,697,525

Improved emotional wellbeing

Target population:

- All network volunteers including trustees

Affected population assumptions:

- % of volunteers reported feeling stressed (sometimes, fairly often and often) (VoVR 2013)

Impact:

- % volunteers reported feeling less stressed (moderate or large extent) in the value of volunteering research (VoVR 2013)

Dead weight:

- % of impacted volunteers would have been able to resolve their situation without help and advice. 50% standard deadweight applied

Optimism bias:

- We have taken -40% as optimism bias as Value of Volunteering Research (2013) conducted more than 5 year ago

Unit cost:

- Unit fiscal benefit (£3,500)

Target population	Affected population	% impact	% deadweight	Unit public value (£)	GDP deflator	Optimism bias	Total Public value benefit
16,620	13163	40%	20%	£ 3,500	81.200	-40%	£ 6,885,073

Improved community wellbeing

Volunteering with 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.

Target population:

- All network volunteers including trustees during 2021/22

Affected population assumptions:

- % not at all or little engaged in community¹⁹

Impact:

- % respondents reported that they feel more part of community (little-large extent)²⁰

Dead weight:

- 50% of impacted population being taken as standard deadweight

Optimism bias:

- 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

Unit cost:

- Unit fiscal benefit (£3,500)

Target population	Affected population	% impact	% dead weight	Unit public value (£)	GDP deflator	Optimism bias	Total Public value benefit
16,620	11534	90%	45%	£ 8,500	81.200	-40%	£ 32,654,343

¹⁹ Value of volunteering research, 2013

²⁰ Value of volunteering research, 2013

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):

£0.9 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 overall²¹.

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 evidence²².

²¹ "Efficiency in the Criminal Justice System", National Audit Office (March 2016)

²² 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>

Target population:

- In 2021/22, witnesses received a pre-trial visit

Affected population assumptions:

- In 2021/22, witnesses received a pre-trial visit

Impact:

- % witnesses who had a pre-trial visit and attended court

Dead weight:

- 75% of impacted population being taken as standard deadweight

Optimism bias:

- We use a high optimism bias reflecting that while our evidence shows impact on trial go ahead, we do not know the scale of improvement reported

Unit cost:

- Unit fiscal benefit (£1,150)

Target population	Affected population	% impact	% dead weight	GDP deflator	Optimism bias	Unit fiscal benefit (£)	Unit public value (£)
12,389	12,389	72%	75%	£81.20	-40%	£ 1150	£ 1150

Total Fiscal benefit	Total Public value benefit
£ 1,902,814	£ 1,902,814

Value to the people we help

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

Value of advice provision to individuals is at least:

£2.47 billion

Value to individuals of debt advice:

£628 million

Through client debts-written off

Value to individuals of consumer advice:

£169 million

Through benefits to consumers

Value to individuals of benefits advice:

£1.81 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.^{23,24}

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 receiving our advice includes three categories:

- Benefits advice
- Debt advice

²³ Eurofound. (2014) Access to benefits, Unpublished working paper

²⁴ 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.

- 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 630,211 clients with benefits or tax credit problems contacted local Citizens Advice in 2021/22. An estimated 58,435 clients with benefit one-off and 255,375 clients with benefit ongoing will have their benefits or tax credit problem solved because of our advice (with attribution).

Target population:

- All clients with benefit issues during 2021/22

Affected population assumptions:

- All clients with benefit issues during 2021/22

Impact assumptions:

- % of benefit clients with one-off benefit (based on total benefit clients with outcomes - Casebook data)
- % of benefit clients with ongoing benefit (based on total benefit clients with outcomes - Casebook data)
- % benefit clients with their problem resolved (PQF clients experience survey 2021/22)

Dead weight:

- % of benefit clients with attribution (% of clients reported that would not be able solve their problem without help from Citizens Advice in client experience survey for the period of 2021/22)

Optimism bias:

- Our relevant data comes from directly from clients data (casebook) and taken as 0% as optimism bias

Unit cost:

- Average one-off benefit (back payment) - £2,137
- Average ongoing benefit - £6,842

We estimate that we helped:

- 63,211 clients successfully claim one-off awards for back payments, worth a total of £135 million, an average of £2,237 per client
- 244,611 clients gain a new award or an increase to their benefit worth a total of £1.67 billion, an average of £6,842 per client (per year)²⁵

²⁵ The financial value of ongoing benefit payments are annualised and the amount reported is for a single year regardless of benefit type.

Total benefit clients	% of clients with benefit one-off	% of clients with benefit ongoing	PQF problem resolution (issue: debt)	PQF attribution (issue: debt)
630,211	14.7%	57.0%	81%	84%

estimated number of clients with benefit one-off	estimated number of clients with benefit ongoing	Average One off benefit	Average ongoing benefit	estimated value of benefit One-off	estimated value of benefit ongoing	Total
63,211	244,611	£2,137	£6,842	£135,081,404	£1,673,630,132	£1,808,711,537

Value of debt advice to individuals

A total of 293,412 clients with debt problems contacted local Citizens Advice in 2021/22 - an estimated 43,398 clients, will have their debt written off with the help of our advice (with attribution). A further 31,406 clients were helped with having their debt rescheduled.

Target population:

- All clients with debt issues during 2021/22

Affected population assumptions:

- All clients with debt issues during 2021/22

Impact assumptions:

- % of debt clients with debt written off (based on debt clients with outcomes - Casebook data)
- % of debt clients with debt rescheduled (based on debt clients with outcomes - Casebook data)
- % benefit clients with their problem resolved (PQF)

Dead weight:

- % of debt clients with attribution (% of clients reported that would not be able solve their problem without Citizens Advice's help in client experience survey for the period of 2021/22)

Optimism bias:

- Our relevant data comes from directly from clients data and taken as 0% as optimism bias

Unit cost:

- Average debt written off £13,045

We estimate that we helped:

(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 estimated that we helped 48,141 clients write off debts worth a total of £628 million, an average of £13,045 per client.

Total debt clients	% of clients debt rescheduled	% of clients debt written-off	PQF problem resolution (issue: debt)	PQF attribution (issue: debt)
293,412	18.16%	24.81%	76%	87%

estimated number of clients with debt rescheduled	estimated number of clients with debt written off	Average debt rescheduled	Average debt written off	estimated value of debt rescheduled	estimated value of debt written off
35,232	48,141	£2,094	£13,045	£73,775,340	£627,999,613

Value of consumer advice to individuals

We provide consumer advice through the Consumer Service and also through local Citizen Advice. Calculations relating to the Consumer Service are carried out separately for general consumers, energy consumers and post consumers and only relate to consumers based in England and Wales.

Target population (consumer services):

- All cases in consumer services (general consumer/energy consumer/post consumer) in England and Wales during 2021/22
- All clients with consumer issues provided services through local Citizens Advice (Casebook data)

Affected population assumptions:

- All cases excluding referrals to TSS/Consumer Futures or Industry during 2021/22
- All clients with consumer issues

Impact assumptions:

- % clients reported their problem being resolved (CSAT Survey)
- % clients reported their problem being resolved (PQF survey)

Dead weight:

- % of clients with attribution (CSAT Survey)
- % of clients with attribution (PQF Survey)

Optimism bias:

- Our relevant data comes from directly from clients data and taken as 0% as optimism bias

Unit cost:

- Average financial gain (general consumer) - £1,346
- Average financial gain (energy consumer) - £752
- Average financial gain (post consumer) - £403
- Average financial gain (casebook clients - service through local citizens advice) - £460

Consumer Type	Total cases	Referred to TSS/Consumer Futures or Industry	Total cases served by CAB	problem resolution	estimated problem resolved	attribution	estimated resolved due to CAB advice
General consumer	581,158	234,761	346,397	61%	211,302	55%	116,216
Energy consumer	69,123	0	69,123	70%	48,386	69%	33,386
Post consumer	1,516	0	1,516	63%	955	57%	544
Consumer (Casebook)	377,012	0	377,012	62%	233,747	66%	154,273

Consumer Type	financial gain	estimated number of financial gain	average financial gain	Total savings followed by advice	Total savings (both general consumers and energy consumers)	Total estimated savings
General consumer	77%	89,486	£1,346	£120,448,787	£136,923,832	£168,713,522
Energy consumer	65%	21,701	£752	£16,319,277		
Post consumer	71%	387	£403	£155,768		
Consumer (Casebook)	45%	69,108	£460	£31,789,690		

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 to.

Read our [full impact report](#)

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