



The economic benefits of Citizens Advice Bureau advice

Argyll and Bute Local Authority Area

A report from the respected Fraser of Allander Institute (FoAI) highlights that in the financial year 2013/14 the **Citizens Advice Bureau service across Scotland contributed a total benefit to the common good in Scotland of £168.7 million.**

By examining five advice areas - benefits, debt, employment, housing and relationships - which accounts for 80% of all areas advised on, the report concludes how CAB advice in 2013/14 benefits Scottish society as a whole. By stopping adverse consequences (additional problems) occurring, the near £170 million in savings and contribution to society that the CAB network make are huge.

The FoAI has now researched the economic benefits of CAB advice for every Local Authority in Scotland where there is a Citizens Advice Bureau service. This evidence shows clearly how local CAB reduce costs at all levels of government and how they support jobs and put money back into the local and national economy.

The FoAI have calculated that the Citizens Advice Bureau service within the **Argyll and Bute Local Authority Area** contributes a total benefit to the common good in Scotland of **£662,107¹** through the following:

- CAB interventions increased client incomes by **£251,388²** in 2013/14. This is income gained directly for clients - money that goes straight into the pockets and purses of people which is then spent on goods and services in the local community. This additional spending supports the equivalent of **5 jobs** and **£103,956** worth of wage income in the area.
- Health costs across all five advice areas equal to £196,364. The advice provided by the CAB **reduces these costs by £134,182.**
- The loss of economic output due to these five issues is equal to £97,745. The advice provided by CAB **reduces these costs by £69,164.**
- Unemployment benefit costs due to these five issues increases costs by £152,182. The advice provided by the CAB **reduces these costs by £103,418.**

¹ Data based on 11 months extrapolated to full year

² Does not include income gained through debt advice

You can depend on us

Few institutions share the same level of public recognition and trust as Citizens Advice Bureaux. Our bureaux are at the heart of communities across Scotland and we deal with over 887,000 issues every year. Through our supportive face to face work we help people deal with their problems which can often be complex and time consuming. And by doing so we help some of the most vulnerable citizens in our community.

We are part of Citizens Advice Scotland which constitutes 61 member Citizen Advice Bureaux, the Citizen Advice consumer service, and the Extra Help Unit. We form Scotland's largest independent advice network. Advice provided by our service is free, independent, confidential, impartial and available to everyone. Our self-help website Adviceguide provides information on rights and helps people solve their problems.

Bureaux are champions for both citizens and consumers and in 2013/14 the Citizens Advice Service in Scotland helped over **330,000 clients** in Scotland and dealt with **over one million issues** overall. In addition, the Scottish zone of our self-help website Adviceguide received approximately **4.2 million** unique page views. In 2013/14, our citizens advice bureaux recorded a financial gain for clients of over **£125 million**.

We deliver our frontline advice services through more than 90 offices and 200 service points across the country, from city centres to rural communities. This network of bureaux is staffed by a team of paid staff and nearly 2,500 volunteers. If we paid our volunteers it would cost the service **£10 million**.

Now, research by the Fraser of Allander Institute into the economic benefits of advice shows that the Scottish CAB Service contributes an annual total benefit to the common good in Scotland of nearly **£170 million**. Total wages supported by CAS and CAB employment alongside effect of wage and supplier spending amounts to £15.9 million in Scotland. The Fraser of Allander Institute report points out that they have used robust and conservative figures and calculations are based on less than 80% of advice provided. The report therefore shows a minimum estimate of the impact of CAB services and as the FoAI state: ***“the overall impact of CAB advice is almost certainly greater than the figures shown”***.

Our advice is also a good example of preventative work. Good advice can prevent outcomes that are expensive for the public purse and are disastrous for the person and families experiencing them. Investment in advice saves public money in the short and long term as well as leading to positive outcomes for clients. For example dealing with a debt or benefits issue can stop the more costly events of homelessness and family breakdown as well as improve people's health and wellbeing and reduce cost to the NHS.

A series of welfare changes and cuts have already had an impact on a range of people in our community. This includes working families, the disabled, jobseekers, and housing benefit claimants. And more is on the way. CAB are well placed to see the human impact of these changes and to help mitigate against them. Whilst CAB cannot put the pounds lost in reduced or changed benefits back into people's pockets, we can help with benefit entitlement and take-up; assessments, financial inclusion and capability; money management and budgeting.

In times of need, the people of Scotland depend on their local well known and well established CAB for independent advice: www.cas.org.uk/dependonus.

www.cas.org.uk

get advice online: www.adviceguide.org.uk/scotland

www.facebook.com/citizensadvicescotland

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