

# Advice in Community Settings

Year 1 Evaluation Report

*September 2023*

**MAYOR OF LONDON**

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information  
matter*

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Social and economic research

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## Key Findings (delivery to March 2023)

- The programme has directly supported individuals from 3,884 households. Including all known members of these households, the programme has impacted at least 6,646 Londoners.
- Over half of programme clients had never accessed advice before. Compared to the population of London and advice seekers at Citizens Advice London branches, clients of the programme were more likely to be female or from a Black or Black British background.
- Embedding the programme in different community settings reached different demographic groups of advice seekers. For example, Black advice seekers were most likely to go direct to an advice service while all other ethnic groups were most likely to first access the programme at either a food bank or a community centre.
- Across all advice seekers, 687 reported a financial gain. These totalled £1,594,761, an average of £2,321 per person. These financial gains ranged from £35 food vouchers to several thousands of pounds of debt being written off. In addition to these financial gains, advice seekers achieved other beneficial outcomes such as an improvement to their immigration status or housing situation.
- Early findings show that the programme is having an impact on the health, wellbeing, and confidence of advice seekers. Over two in five (42%) of surveyed advice seekers reported that the advice and support had helped their and their family's physical and emotional wellbeing to a great extent.
- While the majority of partnerships did exist before the programme, almost all partnerships surveyed agreed or strongly agreed that partnership working had been strengthened. Partnerships have also been able to expand into new community settings as a result of the AiCS programme. There were some barriers to partnership connection, such as the challenges of establishing data sharing protocols and referral pathways.
- Sustainability planning has been challenging due to the high demand for advice and support but has become a greater area of focus as delivery has progressed. Across the first year, seven partnerships had made applications for additional funding.

## Introduction – what are the aims and context of the programme?

- The Mayor of London launched the Advice in Community Settings (AiCS) grant programme in 2022. This programme is **funding eleven advice partnerships** to support Londoners experiencing, or at risk of, financial hardship. It builds on the Child Poverty Action Group pilot that delivered welfare advice to low-income families in primary schools in four London boroughs in 2019.
- The programme aims to **develop or strengthen partnerships between advice services and community settings** such as schools, food banks and community

centres. This will help to demonstrate if partnerships of this kind are an effective way of delivering advice. In particular, this programme aims to reach Londoners who do not traditionally access advice services.

- There were **methodological challenges in evaluating the impact of this programme**. Due to the diversity of organisations involved in the programme, data collection and reporting was not uniform. Fewer interviews than planned were carried out in this evaluation period due to low levels of contacts supplied by partnerships.
- The **social and economic context of 2022 and 2023, in particular the cost of living crisis, has undoubtedly impacted delivery**. Six of eight partnerships strongly agreed that demand for their services had increased between January and April 2023 and stakeholders shared that many advice seekers were at, or near, crisis point when first seeking help from the programme. Cases are more complex than initially expected by partnerships as individuals are presenting with challenges that span multiple aspects of their lives.

## Impact Evaluation – what was the impact of the programme?

### 1. The programme improved access to advice for a wider range of Londoners

- From commencement of delivery to the end of March 2023, **the programme supported individuals from 3,884 households, with 1,642 needs assessments conducted**. For around a quarter of these households, data was supplied that showed how many other adults and children were living with the primary advice seeker. Including these other household members, the programme has **impacted at least 6,646 individuals across London**. Demographic data was only collected and analysed on the 3,884 people who were directly supported by advice services.
- **Over 9 in 10 surveyed clients indicated that accessing the advice and support provided by the AiCS programme was easy or very easy**, highlighting the success of the programme even in the face of considerable demand.
- Findings suggest that the **community-based model is reaching Londoners who are not traditionally accessing advice services**. Over half (55%) of all advice seekers seen by the programme had never accessed advice services before.
- Compared to the general London population and individuals seen at Citizens Advice, clients of the AiCS programme were **more likely to be female, from a Black or Black British background or of working age (25-54 years old)**.

### 2. Embedding advice in community settings reached different groups of Londoners, accessing advice on a variety of topics

- **Different demographic groups were more likely to first access the programme in different community settings**. Black advice seekers were the only ethnic group who were just as likely to first access the programme through an advice service (33.2%), as through a food bank (28.2%) or community centre (32.1%). Other ethnic groups showed much stronger preferences for either a foodbank or community centre. Advice seekers who were retired or unemployed were more likely to access the programme through a food bank compared to advice seekers with any other employment status.

As a result, it is essential for advice services to be connected to as wide a variety of settings as possible, to ensure a range of advice seekers are reached.

- **The topic of advice that clients were seeking support with also varied according to where they first accessed the programme.** Individuals who needed advice on debt were most likely to have first accessed the programme at a food bank. In contrast, half (50%) of those who needed advice on immigration first engaged with the programme at an advice centre. However, from December 2022 to March 2023, the proportion of advice seekers without a known advice topic rose by 16% points, up to 30% of advice seekers. This intelligence can be used to predict which advice topics may be most likely to emerge based on the setting and then to set-up appropriate advice and referral pathways.

### 3. Advice seekers were broadly satisfied but longer term needs were not always met, with advice seekers requiring more support after engagement with the programme

- Surveyed clients commented on the **ease and speed of access to advice** and support and they welcomed the **responsiveness of advisors**. Of those surveyed, 76% could not see how the advice they received could have been improved. Where improvements were suggested, these included **shorter waiting lists and having more face-to-face contact**.
- For many partnerships, **the higher than expected complexity of cases has been a significant barrier to delivery**. Advice seekers are presenting both with a complex set of issues and with greater physical and mental health needs than anticipated. This necessitates more support time and a wider range of support or advice options. As a result, waiting lists and caseloads grow as issues take longer to resolve.
- Relatedly, of the 53 advice seekers who took part in follow-up interviews, 81% indicated they **still needed support** in some form. However, of those, just 40% were still receiving support at the time of the survey, **leaving 60% with ongoing unmet support needs arising from delays in case resolution, often beyond the partnerships control**.

### 4. The programme has improved financial outcomes for around 1 in 5 clients

- The value of their financial gain was reported for 687 clients, equivalent to 18% of all clients. The total value across the cohort was £1,594,761, equivalent to an **average value of £2,321 for everyone who reported a financial gain**. This includes one-off gains ranging from £35 food vouchers to several thousands of pounds of debt being written off, and increases in benefits or income, which have been annualised.
- These financial gains were **most likely to have come from a grant**, including food vouchers, with almost half of all individuals for whom information was available receiving a grant from a charitable or other organisation.
- **Gains from debt support had the highest average**, at £7,691, likely reflecting the large amounts of debt written off or re-negotiated.
- Overall, **£411,464 worth of financial gain came from improvements to benefits**, including accessing new benefits and the removal of benefit sanctions. This was

achieved across 91 advice seekers, equating to an average financial gain of £4,522 for each of them.

## 5. Survey results found that the programme has improved the health, wellbeing and confidence of advice seekers

- Results from surveys indicate that the **AiCS programme is having a positive impact on the health and wellbeing of advice seekers**. Over two thirds (67%) of surveyed clients reported that the AiCS support and advice they received had helped their and their family's physical and emotional wellbeing to a little or great extent, with over two in five (42%) clients saying this was to a great extent.
- **Stakeholders identified impacts to physical and emotional wellbeing** as one of the most common areas where the AiCS programme was generating positive outcomes.
- Just over two-thirds (67%) of surveyed clients reported that they **felt more confident managing their money in the future**.

"[The support has benefitted]...my mental health more than anything, I'm less stressed. When you start getting letters like that you feel your home is in jeopardy."  
(Wave 1 Client interview)

## 6. The programme has strengthened partnership working

- The majority of partnerships involved did exist before the start of the AiCS programme. However, **partnerships strengthened their partnership working and expanded into new community settings** as a result of their involvement in AiCS.
- In April 2023, a majority (6/8) **of partnerships surveyed agreed or strongly agreed that partnership working had been strengthened** and stakeholders reported they were able to offer a more holistic support service.
- There were **some barriers to increased connection**, such as the challenges around data sharing protocols and establishing referral pathways.
- There is limited evidence to date that the increased connection has enabled resource sharing or reduced waiting times for advice seekers.

"Working with partners has expanded our network and the ways through which we provide help. It's important to have links with other services, and the more personal a link is, the better". (Wave 1 Stakeholder Interview)

## Process Evaluation – what have been the successes and challenges of programme delivery?

### 1. The central logic of the programme is understood and has brought added value to both partnerships and advice seekers

- Stakeholder interviews found that **partnerships have a good understanding of the aims of the AiCS programme and support its central logic**. While all partnerships are now effectively delivering advice and support some partnerships were much slower to start. These partnerships tended to face greater challenges in establishing partnership agreements, recruiting staff and establishing common referral and signposting agreements.
- Stakeholders are clear that the **AiCS programme has brought significant added value both to the partnerships and to advice seekers**. The evaluation found the programme has allowed advice services to extend their reach into traditionally under-represented communities and to provide a more holistic support service.

### 2. Challenges faced by the partnerships include set-up difficulties and referral issues

- Some partnerships that were slower to commence delivery **faced challenges in the set-up of their partnerships**, particularly around data sharing protocols, referral pathways and staff recruitment.
- There have been **consistent challenges around referrals**. Some cases have been delayed by the poor quality of information included in the referral from a community setting. In addition, even once they have been referred, some clients have faced challenges that prevent their engagement such as poor mental health or childcare needs.

### 3. Recruitment has been an ongoing challenge and sustainability planning has been limited to date

- There have been challenges **recruiting new advisors and other staff and some retention issues**. Across the first year of delivery, five partnerships reported recruiting new members of staff using funding from the AiCS programme. Stakeholders reported challenges around securing enough advisors, either as volunteers or paid staff
- While **sustainability planning has broadly been limited** due to the high demand for services, this has become an area of greater focus over the first year of delivery. Across the year, seven partnerships had made applications for additional funding.

## Key recommendations – what improvements could be made to this and future programmes?

### 1. Recommendations for ongoing AiCS programme delivery

- Partnerships should **continue to expand into new types and locations of community settings**, and the GLA should ensure partnerships are adequately supported in this work.

- In order to **effectively reach their target groups, partnerships should work with organisations that are already embedded in these communities**. The GLA should support partnerships in their outreach activities, particularly in helping them to forge connections with relevant organisations.
- Where possible, partnerships should aim to **increase the availability of face-to-face advisors, reduce waiting lists** and provide more **follow-up support** on cases.
- Ongoing **evaluation work should focus on the emerging demographic differences in financial outcomes and longitudinal perspectives on the impact of the support the programme provides**. Partnerships should be aware of how this applies in their setting and take appropriate action if necessary.
- The **GLA should continue to provide opportunities for inter-partnership collaboration**, problem-solving and sharing of best practice.
- Partnerships should be **further supported by the GLA to identify future funding opportunities** and to plan for the future resourcing of their advice services.

## 2. Recommendations for future grant programmes

- While a range of funders would be appropriate for future grant programmes, the marked improvement to health and wellbeing **suggests health partners, such as ICBs, will be key future funders**.
- Future grant programmes should **recognise the value of embedding advice in community settings**, particularly as this allows multiple, intersecting issues to be addressed at once.
- **Cross-partnership data collection** should be embedded from the commencement of the programme to ensure efficient and timely evaluation.
- Partnerships should **connect with a wide range of community settings and organisations from the commencement of delivery**, with a view to continue expanding into new locations as delivery progresses.
- As well as specifying target groups, **partnerships should identify specific outreach activities and organisations** they can connect with. Funders should ensure outreach plans are likely to be effective and are adequately resourced.
- Future programmes should **build in opportunities for cross-partnership support** and sharing of best practice.
- Future programmes should **embed an implementation phase** for partnerships to recruit the required staff or volunteers and establish data sharing protocols and referral pathways.

# Introduction

## Advice in Community Settings

In 2022, the Greater London Authority (GLA) launched the Advice in Community Settings (AiCS) programme.

Access to good quality advice is a key part in supporting people experiencing financial hardship but many people are not reached by traditional advice services. This project therefore aims to work with organisations that are already embedded in communities, such as schools, food banks and community centres, to ensure as many people as possible can access advice. It builds on the successful Child Poverty Action Group (CPAG) pilot<sup>1</sup> that delivered welfare advice to low-income families in primary schools in four London boroughs in 2019.

The AiCS programme is funding eleven advice partnerships to support Londoners experiencing, or at risk of, financial hardship by developing or strengthening partnerships between advice services and community settings. The programme aims to support partnership working between advice organisations and local schools, food banks and community centres to ensure as many Londoners as possible have access to good quality advice.


The implementation of the programme and its ongoing delivery occurred against a background of rising challenges and barriers to delivery derived from the cost of living crisis, as well as evidence that these issues are becoming more ingrained in the 'normal' lives of low-income households in London. This has resulted in presenting support needs becoming ever more complex.

The eleven partnerships that took part in the AiCS programme are summarised in the table and map on the following pages. The map highlights the boroughs where partnerships are located, excluding the two pan-London partnerships.

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<sup>1</sup> For more information, see <https://www.london.gov.uk/programmes-strategies/communities-and-social-justice/tackling-child-poverty-through-schools>



 Location of partnerships

**NB.** Two partnerships are pan-London

*Figure One: Location of the partnerships taking part in the AiCS programme*

	Partnership summary
<b>Citizens Advice Barking and Dagenham</b>	Leading a partnership between the local authority, borough VCS, social sector and food bank networks
<b>Community Links (Newham)</b>	Leading a partnership between five advice providers with support from Newham council, delivering in food banks, community centres and schools
<b>Ealing Mencap</b>	Leading a partnership of advice services seeking to connect residents with training to access online social welfare platforms, entitlements and support services
<b>Help 4 Hillingdon</b>	An existing partnership of health and wellbeing charities, will manage a new partnership between local Citizens Advice, local charities and DDPOs to deliver advice in food banks and SEN schools
<b>Indoamerican Refugee and Migrant Association (South London)</b>	An existing partnership between three community anchor institutions in south London will expand to deliver advice in new locations
<b>Little Village (Pan-London)</b>	A pan-London baby bank service, will lead a partnership with the Money and Pensions Service and other advice providers to deliver triage, signposting and advice
<b>Peabody Community Foundation (Greenwich)</b>	Leading a hyperlocal partnership linking existing social prescribing infrastructure with up to eight schools in the Moorings in Thamesmead, Greenwich
<b>Royal Borough of Kensington and Chelsea</b>	Leading a partnership between local authority and all major in-borough advice services, several primary schools, food welfare settings and child play settings
<b>Rooted Finance (Pan-London)</b>	Leading a pan-London partnership with Money A&E which will embed welfare and debt advice and financial education in different locations
<b>Salisbury World Refugee Centre (Brent)</b>	Leading an existing Brent-based partnership to expand to include three 0-18 family and children's centres
<b>Citizens Advice Waltham Forest</b>	Leading a partnership with fuel poverty, youth and food charities and children and family settings to offer training to frontline staff in community settings

**Table One: Summary of advice partnerships**

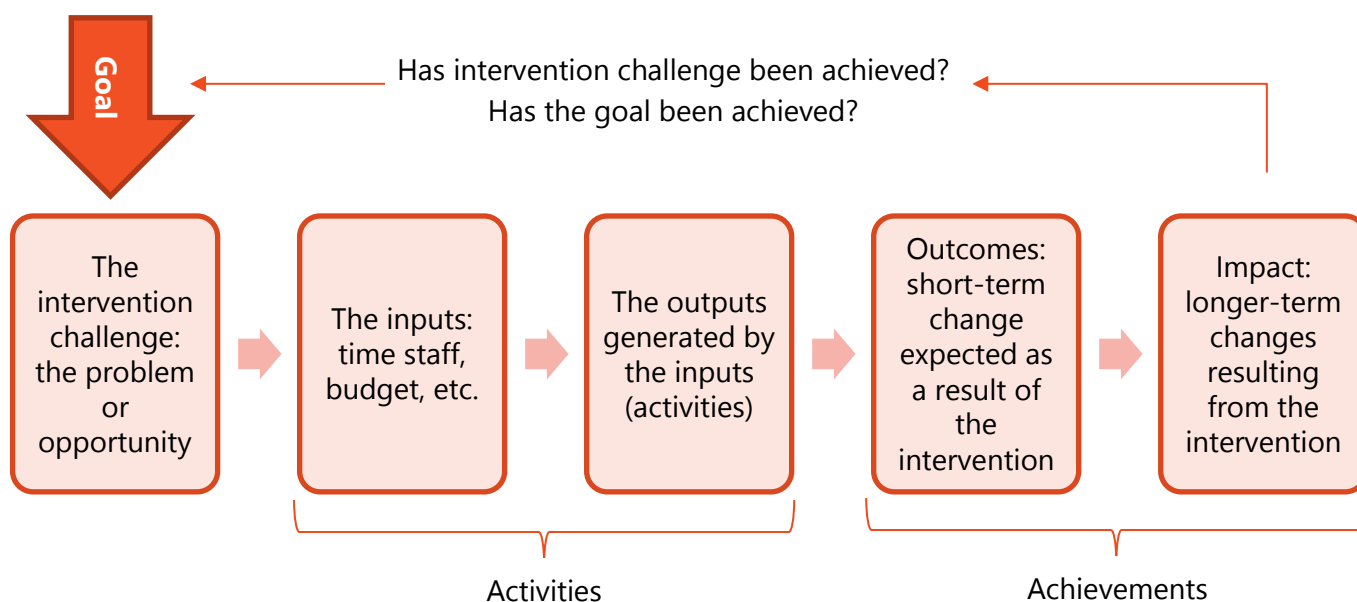
## Theory of Change

A Theory of Change (ToC) approach has been used in this evaluation. As an approach it ensures the complexity of a programme is fully understood and captured by data collection. Its use is actively encouraged by HM Treasury<sup>2</sup> to support policy making and project design work because it aids the development of a full understanding of an intervention and how its operation and delivery is expected to achieve its desired outcomes. It is relevant in this case because the evaluation wishes to understand the extent of the change AiCS is bringing about, why that change is occurring, and what learning can be taken from this to potentially replicate any successful delivery in future.

A ToC is best considered as a roadmap that sets out the things that need to happen to achieve the intended final impact and address the need (and rationale) for an intervention. It is also a method of identifying assumptions that are being made within the identified 'causal chain', barriers that need to be overcome and the enablers — things that need to be in place for the theory to work, as well as the rationale for the intervention.

They can help policy makers understand where policy developments could be improved and help evaluators unpack the complexity of programmes and interventions to more accurately assess whether a programme's intended outcomes and impacts are being achieved.

A ToC is often presented diagrammatically as a logic model, a graphical illustration of the logical relationships between the inputs, activities, outputs, outcomes (sometimes referred to as 'results') and impact of a policy or intervention as illustrated in the graphic below:

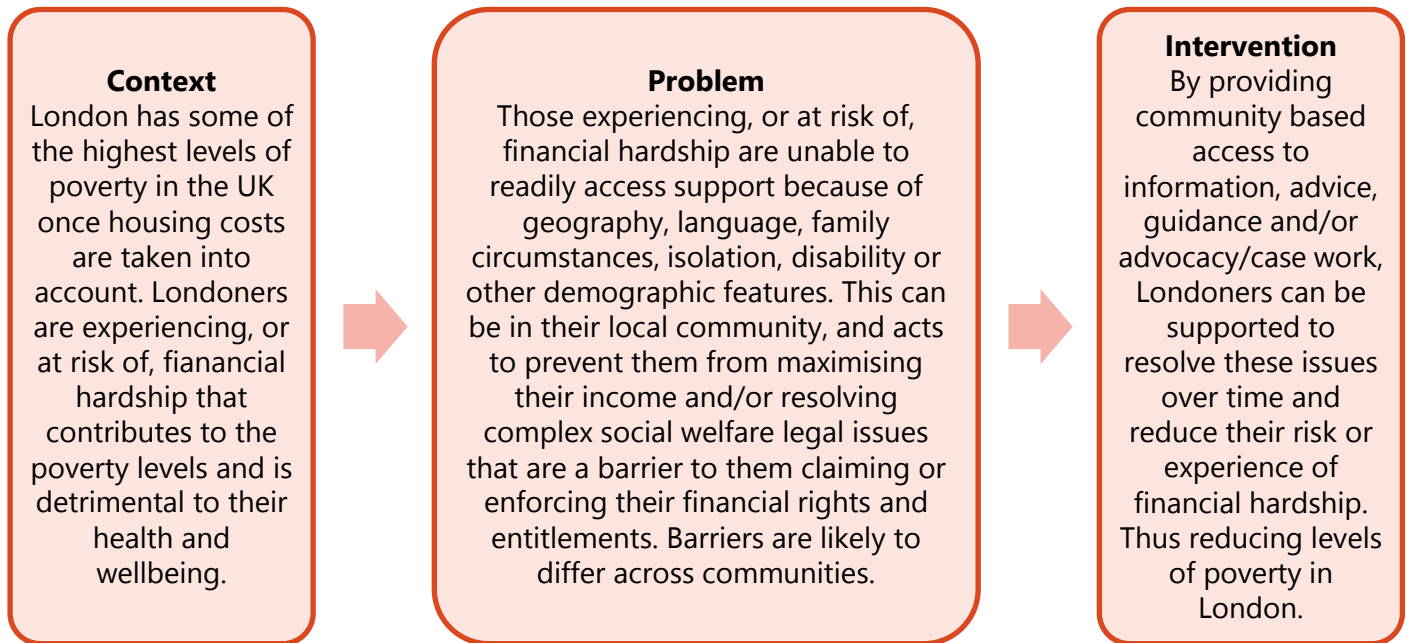


**Figure Two: ToC Logic Model Example**

<sup>2</sup> See [HMT Magenta Book.pdf \(publishing.service.gov.uk\)](#) and [The Green Book \(2022\) - GOV.UK \(www.gov.uk\)](#)

To develop the ToC for the AiCS evaluation, Wavehill and Mime jointly hosted four virtual workshops with partnership staff, GLA officers and key partners and stakeholders in March 2022. The resulting ToC presented detail of the refined programme goal and vision, detailed the activities and inputs of the AiCS programme, and defined its key outputs, and impacts.

Details of the agreed AiCS ToC model can be found in the appendix. The workshops also confirmed the ultimate logic of the programme as below:



*Figure Three: Central logic of the AiCS programme*

# Methodology

## Introduction

The evaluation of the AiCS programme has utilised a Theory of Change based evaluation model. This section outlines the evaluation framework developed as well as methodological challenges and external barriers to delivery.

## Evaluation Framework

An evaluation framework (see Appendix 5) was developed based on the Theory of Change model to collect all the data required for the evaluation. This framework aims to assess if the design and delivery of the AiCS programme produces the expected outputs and outcomes. Across this work, the evaluation will capture learning to help shape delivery during the programme operation, as well as learning that could help support the roll out of similar programmes across London. This framework utilises both qualitative and quantitative data across surveys, interviews, and management information systems to provide a holistic view of the programme. The four data collection methods are described in greater detail below.

### 1. Client management information data

Partnerships were asked to submit management information data for each client they saw as part of the AiCS programme. This data covered the demographic information of the individual, the activities the organisation had undertaken with that individual and, where possible, the financial outcomes achieved.

All eleven partnerships submitted participant data but due to variations in data collection processes, it was not entirely uniform. We have made clear in this report where gaps in data may have impacted the analysis. In addition, while the data covered the period up to the end of March 2023, the start date varied as different partnerships began delivery at different points.

A full summary of what data was provided by partnerships is available in Appendix One.

### 2. Initial client interviews

Partnerships were asked to supply lists of clients who had consented to participate in a telephone interview. These initial interviews were conducted in two waves. The first took place between August and December 2022 and the second between March and June 2023. These interviews aimed to capture client perspectives on their immediate experiences on joining the programme. Questioning focussed on the circumstances that had led to their receipt of support from the programme, their experience of the support received and their early thoughts on the effectiveness and impacts of that support. The discussion guide for these interviews can be found in Appendix Six.

In Wave 1, ten partnerships provided contact details for clients but due to delays in the start of project delivery, and challenges in securing consent from them, numbers of clients were

lower than had originally been planned. In total, 97 client interviews were completed by telephone from a contact list of 224 contacts, a response rate of 43%.<sup>3</sup>

In Wave 2, all eleven partnerships provided client contact details and in total 93 interviews were completed from 228 contacts, a response rate of 41%. Across both waves, interviews were completed with a total of 190 programme clients.

The demographic make-up of advice seekers who participated in these interviews was compared with the demographic profile of all advice seekers who accessed the programme. A complete table of this comparison can be found in Appendix Two. While the two groups were very similar overall, interview participants were slightly more likely to:

- Be Black African or from a Black African background
- Have a first language other than English
- Be disabled
- Be working part-time

Some of these differences may be due to missing management information data. Almost all clients who were interviewed provided complete demographic information, which was not the case for all advice seekers across the programme. Nevertheless, these differences should be considered when comparing findings from interviews with data from the management information dataset.

### **3. Longitudinal client interviews**

To build a further picture of the impact of the programme, Wave 1 interview participants were invited to take part in a follow-up, longitudinal interview around 3-6 months after their initial engagement with the programme.

Of the 97 individuals who completed the Wave 1 interviews, 78 people agreed to take part in these follow up interviews. These interviews took place between March and June 2023 with 53 interviews completed, a response rate of 68%.

These interviews asked clients about the continuing impacts of the support from the programme and their views on the usefulness and relevance of that support.

### **4. Partnership survey**

Each quarter, the lead at each partnership is asked to complete a survey. This is to understand the impact of the programme on partnership working and includes questions on funding applications, joint working, and improvements to training and recruitment.

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<sup>3</sup> The original target for each wave of interviews was 200-300 completed interviews but too few contacts were provided to complete these because clients had not given permission to participate or initial delivery was much slower than originally expected.

In this evaluation period, the survey was completed at three time points: October 2022, January 2023, and April 2023. At each time point, partnerships were asked to reflect on the previous quarter when answering the questions. Response rates varied across the three surveys, with ten partnerships responding in October 2022, seven in January 2023 and eight in April 2023. The discussion guide for these interviews can be found in Appendix Five.

## **5. Partnership and stakeholder interviews**

Interviews were conducted virtually with individuals overseeing AiCS delivery, or those working directly with clients. These were conducted in two waves, alongside the completion of the client interviews.

In Wave 1, eight of the partnerships provided contacts for these interviews and in total, 26 individuals were consulted through a mix of one-to-one or group interviews between September and November 2022.

These interviews sought the views and reflections of staff on early programme roll out, the nature of the support needs of clients, areas of support provided, and detail on the impacts and outcomes that had occurred if these were apparent to the staff.

Wave 2 included interviews with nine of the eleven partnerships, with 42 individuals in total consulted through a mix of one-to-one or group interviews between April and May 2023.

These interviews sought reflections on continued programme roll out, the progress and challenges seen in delivery in the prior 6-8 months, support provided and its impacts, and learning from that delivery.

## **Methodological Challenges**

The main methodological challenge in the evaluation was standardising data collected across eleven partnerships. While the diversity of organisations involved in the programme was a strength, this meant data collecting and reporting was not uniform. In addition, partnerships commenced delivery at different times over the year and therefore had differing levels of activity.

Approximately 95% of the 3,884 advice seekers had some demographic information, 59% had core demographic data on their age, gender, ethnicity and disability status and three in ten (31%) had complete demographic data. Data was more complete for the activities carried out by organisations, with 92% of advice seekers having some kind of activity data. Finally, half of the advice seekers had some data on what, if any, outcomes had been achieved. This missing data is not uniform across the partnerships and is therefore not uniform across certain groups of advice seekers. In other words, we cannot assume that the people without data are similar to those with data.

The quantity of missing data leads to challenges particularly when conducting data analysis that requires two categories of data, such as understanding outcomes by ethnicity or gender. Instances where data gaps or differences may have contributed to certain findings will be highlighted throughout the report.

There were also methodological challenges related to interview participation. In both waves, interview contact supply was limited and delayed meaning that fewer interviews than originally planned have been possible. It is clear to the evaluation team that project staff are, and continue to be, very busy dealing with the support needs faced by potential and current project clients and many project teams have struggled to find the time to provide client, and staff contacts in a timely manner. Furthermore, staff have identified that they have been too busy to take part in interviews because of delivery demands. In Wave 1, delays in project delivery also contributed, as projects only had small numbers of clients from whom to seek consent for interview. In Wave 2, significant numbers of clients have not been prepared to give consent to take part in interviews so this has suppressed the numbers of contacts supplied. These mainly related to concerns about how such conversations might affect benefit receipt despite the reassurances of anonymity all potential respondents were given before, and in the introduction to, the interview. These issues are not unique to the AiCS cohort and are commonly seen across vulnerable groups. However, the response rate from contacts supplied was strong, at between 41-43%.

As data collection progressed, some of these methodological challenges lessened. All partnerships which supplied contacts have been covered in both waves of client and staff interviewing and the results from these interviews provide a consistent set of views on the progress and outcomes and impacts to have emerged to date.

There were some challenges for clients whose first language was not English, but these were overcome with staff in projects acting as interpreters to enable clients to complete interviews with the evaluation team.

## External Barriers and Challenges to Delivery

The wider social and economic context of 2022 and 2023 has had a continuing impact on delivery. This is important context for the challenges delivery partners have faced in implementing the programme and is key to understanding the impact the programme has had.

### Cost of Living

While the rate of CPI inflation has eased slightly from 9.3% in November 2022<sup>4</sup> to 7.9% in May 2023<sup>5</sup>, the pressure on household finances has continued. Food and non-alcoholic beverage prices rose by 18.4% from May 2022 to May 2023, the highest annual rate for over 45 years<sup>6</sup>. Private rental prices have continued to grow at record rates, increasing 5% in the year to May 2023, the largest growth since data was first collected in January 2016, and four in ten adults are now finding it difficult to afford their rent or mortgage payments<sup>7</sup>.

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<sup>4</sup> ONS, December 2022, [Consumer price inflation, UK: November 2022](#)

<sup>5</sup> ONS, June 2023, [Consumer price inflation, UK: May 2023](#)

<sup>6</sup> Ibid.

<sup>7</sup> ONS, June 2023, [Cost of living latest insights](#)

The Joseph Rowntree Foundation (JRF)<sup>8</sup> highlight significant concerns about how levels of hardship for low-income households<sup>9</sup> seem to be becoming more persistent with the number of these households going without essentials, experiencing food insecurity, and in arrears not changed since May 2022. They highlight how such households face poor diets, go hungry, or reduce the size of meals as the record increases to food prices impact them disproportionately.

What these findings illustrate is the pervasiveness of the challenges faced by households. AiCS programme delivery needed to adapt to meet a wider range of needs for the model to be effective.

## Poverty in London

In London, the pressures AiCS is dealing with are exacerbated by higher levels of poverty. An estimated 29% of Londoners are living in poverty after housing costs, the highest rate of all UK regions, and compared to a national rate of 21%<sup>10</sup>. Poverty rates in London are variable, with 39% of ethnic minority Londoners in poverty in 2023, compared to 21% of white Londoners<sup>11</sup>. There is also evidence that those with the lowest incomes face further challenges.

The Trust for London's cost-of-living tracker has shown that although prices have risen on all products, the low-priced 'budget' products have risen by a higher margin than other products during 2020-2023. Low-income London households are left to spend a higher proportion of their incomes on food and energy, constituting almost a fifth of their overall expenditure. While higher income households spend a higher amount in total on food and energy, this represents less than 10% of their total expenditure<sup>12</sup>.

On top of this, Fair by Design has released a report that suggests that 'Poorer people pay more for products and services than those who are better off'. This is also known as the 'poverty premium' and is explained by people on low incomes usually having to resort to payment options typically causing overall higher costs, such as prepayment meters or payment upon receipt, and often having to pay monthly debit instead of paying a cheaper lump annual sum<sup>13</sup>.

The literature available suggests that when prices on energy and essential food goods rise, this allows low-income households less flexibility of increasing their spending, as they were already spending a significant amount of their income. The Greater London Authority state

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<sup>8</sup> Joseph Rowntree Foundation, June 2023, [Unable to escape persistent hardship: JRF's cost of living tracker, Summer 2023](#)

<sup>9</sup> Defined as those households in the bottom 40% of 'equivalised' household incomes – around four in ten households in the UK.

<sup>10</sup> King's College London, February 2023, [London's poverty rate is shockingly and stubbornly high](#)

<sup>11</sup> Trust for London, 2023, [London's Poverty Profile](#)

<sup>12</sup> Trust for London, 2023, [London's Cost of Living Tracker Update – Lowest Income Households Spending More to Maintain Living Standards](#)

<sup>13</sup> Fair by Design, 2023, [Payment Systems and the Poverty Premium](#)

that those most affected in 2022 were seen to be households with a gross income of less than £40,000, renters, Deaf and disabled people, and Black and Asian Londoners<sup>14</sup>.

## Challenges for Support Agencies

This wider social context and high levels of poverty in London has had a direct impact on advice services and other organisations supporting households with cost of living pressures. As costs increase, charities and organisations are also facing challenges. Increased operational costs combined with rising demand for their services and a fall in funding and donations have led to many organisations having to reduce their support available and prioritise those who are deemed to need it the most<sup>15</sup>. In a survey conducted by the Independent Food Aid Network (IFAN) in April 2023, 89% of organisations saw increased demand between January and March 2023 and this increasing demand is unlikely to lessen in the near future<sup>16</sup>.

Citizens Advice's most recent trends report, *The Coming Storm*, identified increased pressures on households before the AiCS programme began<sup>17</sup>. As support from the pandemic was coming to an end and the energy price gap was beginning to increase, they identified that many more households were starting to struggle to make ends meet. This trend is becoming increasingly more evident, with recently released data by Citizens Advice showing that between June 2022 and June 2023<sup>18</sup>, there was:

- A 52% increase in individuals seeking advice about fuel
- A 367% increase in individuals seeking advice on charitable support
- A 268% increase in individuals looking for support accessing food banks
- A 20% increase in individuals seeking a debt assessment
- A 318% increase in individuals seeking advice on a "Buy Now Pay Later" financial scheme.

The theme of worsening household situations is further reiterated by Citizens Advice who note that in the first half of 2023 that they have seen a 21% increase in use of their crisis support compared to 2022. They have also seen a three-fold rise in demand for crisis support from people who are in work compared to the year of 2020, stating that over half of the people needing Citizens Advice's help with debt advice did not have enough monthly income to cover the necessary essentials<sup>19</sup>. They also note an added complexity to their work, as solutions are less straightforward and many clients need more than one session of support to address these needs.

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<sup>14</sup> GLA, 2022, [The Rising Cost of Living and its Effects on Londoners](#)

<sup>15</sup> Charity Link, 2023, [The Cost of Living Crisis and Impact on UK Charities](#)

<sup>16</sup> Independent Food Aid Network, 2023, [IFAN Survey April 2023](#)

<sup>17</sup> Citizens Advice, September 2021, [The Coming Storm](#)

<sup>18</sup> Citizens Advice, [Advice Trends June 2023](#)

<sup>19</sup> Citizens Advice, 2023, [The Cost of Living Crisis is Far From Over](#)

## Increased Complexity of Need

The unique make-up of the London population contributes to the complexity of need seen by the AiCS programme.

Black, Asian and minority ethnic populations are more likely to be in poverty than White populations in London and are likely to face more complex social and economic challenges<sup>20</sup>. For example, Black, Asian and minority ethnic groups are more likely to be unemployed or economically inactive. Similarly, 37% of the working-age Pakistani and Bangladeshi London population is currently facing worklessness, compared to 30% of the Black population, 21% of the Indian population and 20% of the White population.

Londoners who are living with a disability or long-term health condition are also increasingly more likely to be financially insecure, and more than 40% of disabled Londoners were found to be struggling financially in August 2022.

Populations living in certain areas of London are also more likely to face more complex support needs. The borough of Ealing has the highest rate of evictions in London at 2.85 repossessions per 1000 households compared to the average rate in London of 1.5 per 1000 households. Newham reported the highest rate of households in temporary accommodation in London at 49 per 1000 households compared to London's average of 16 per 1000 households.

Furthermore, the cuts to benefits and services since the 2010s has seen a rising number of indebted and disadvantaged people not receiving support. The Institute of Health Equity estimates that cuts to benefits and services for children and young people post-2010 is estimated to have resulted in a reduction of £16.6 billion in income contributions for many low income households in England and Wales<sup>21</sup>.

There are also challenges for claimants in understanding the complexities and application requirements of some benefits, particularly from the advent of Universal Credit and Personal Independence Payments (PIP). This has seen an increase in the support offered by many organisations to support households to apply for the benefits and services they are eligible for<sup>22</sup>. For example, Citizens Advice has seen a 33% increase in people needing support with Personal Independence Payments<sup>23</sup>.

Concerns about cost-of-living have a negative impact on the wellbeing of all people but is most detrimental to those already struggling with poor mental health. It has been noted that the cuts to benefits and welfare support as part of austerity measures since 2010 has had negative effects to mental health amongst those affected by the cuts, which include children, women, people with disabilities and long-term health conditions, people from minority

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<sup>20</sup> Trust for London, 2023, [London's Poverty Profile](#)

<sup>21</sup> Ibid

<sup>22</sup> Citizens Advice, 2022, [2021/2022 Impact Report](#)

<sup>23</sup> Ibid

ethnic groups, lone parents and those socially excluded like rough sleepers, undocumented migrants, and sex workers<sup>24</sup>.

Mental health problems often lead to social exclusion and a reduced earning potential, and there has been evidence arguing that cuts to social security benefits have had an impact on worsening mortality. Living in financial insecurity also leads to anxiety and stress in previously healthy individuals, which has been proven to cause both physical and mental health to deteriorate. Indebted individuals are also more prone to psychological disorders, including psychosis and alcohol and drug dependence. With cost-of-living and interest rates rising, debt is very likely to rise too<sup>25</sup>.

These pressures on advice services have been felt across all partnerships in each wave of the evaluation and in fact, six of eight partnerships strongly agreed that demand for their services had increased between January and April 2023, whilst all nine partnerships in Wave 2 interviews (April – May 2023) identified raised demands in their most recent delivery. This was illustrated in the case below when this stakeholder commented on the progress their AiCS delivery was making in the following positive terms:

“We saw the highest amount of clients [between Jan and April 2023] we have seen throughout the lifetime of the project” (Wave 2 Stakeholder interview)

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<sup>24</sup> Institute of Health Equity, 2023, [The Rising Costs of Living: A Review of Interventions to Reduce Impacts on Health Inequalities in London](#)

<sup>25</sup> Institute of Health Equity, 2023, [The Rising Costs of Living: A Review of Interventions to Reduce Impacts on Health Inequalities in London](#)

# Impact Evaluation

This report presents the findings of the evaluation of the first year of the AiCS programme, which has the following overarching aim:

*"To facilitate the creation/strengthening of partnerships to support Londoners to maximise their income, reduce debt or other outgoings, and resolve immigration or other social welfare issues through the provision of community-based access to information, advice, guidance, and/or advocacy/case work to enable them to mitigate the impacts of poverty/financial hardship."*

It includes both a process and impact evaluation to understand how the programme is progressing against its aim at this stage of delivery. The impact evaluation is structured around the following six objectives, which have been identified from the Theory of Change:

- A. Improved access to advice services
- B. Advice services meeting client needs
- C. Improved financial outcomes for advice seekers
- D. Improved health, wellbeing, and confidence for advice seekers
- E. Increased connection within partnerships
- F. Improvements to partnership recruitment and funding

# A: Improved access to advice services

## Introduction

A goal from the beginning of the AiCS programme has been to improve access to advice services, with the grant prospectus stating that “support should target groups of Londoners who struggle to access advice and support services”. This focus was borne out in the Theory of Change workshops.

Examples of the outputs, outcomes and impacts under this objective are as follows:

- Number of enquiries by individuals (by demographic group, including household characteristics and employment status) and households by source
- Number of individuals (by demographic group and sector) and households accessing project support by type of support
- Number of clients (by demographic group) completing need assessments with project partners.

This section uses management information data and client surveys to understand who is accessing the support and advice, and where they are doing so.

## Summary of Findings

The findings from the first year of delivery of the AiCS programme demonstrate **the efficacy of this community-based model**. The **majority of** both **clients** seen by the programme, and clients surveyed, **had not previously accessed advice services** and almost all advice seekers indicated it was easy for them to access advice and support. The **demographic make-up** of those seen by the AiCS programme differs to both the London population and Citizens Advice data. Individuals seen by the AiCS programme were more likely to be female, from a Black or Black British background or aged between 25-54 years old. This suggests that **delivering advice in community settings is reaching a slightly different make-up of clients** compared to traditional advice services. Furthermore, it appears that **different groups of advice seekers prefer accessing advice and support in different settings** depending on their personal requirements. However, partnerships **identifying target groups does not seem to be** a particularly **effective** way of ensuring that these groups of advice seekers are reached.

## Evaluation Findings

### 1. Who accessed the Advice in Community Settings programme?

Across all eleven partnerships, 3,884 people were seen during the first year of the AiCS programme, an increase of 2,118 since the end of December 2022, equivalent to a 59% increase. Just over a quarter (26.5%) of advice seekers provided information on how many other people lived in their households. Including all adults and children living with the primary advice seeker, the programme has impacted at least 6,646 individuals across London. The bar chart overleaf summarises the demographic breakdown of the primary advice seeker supported by the AiCS programme.<sup>26</sup>

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<sup>26</sup> This bar chart does not include advice seekers who did not have any demographic information, or if the relevant question had been answered as "Prefer not to Say". It also excludes groups with fewer than 5 individuals.

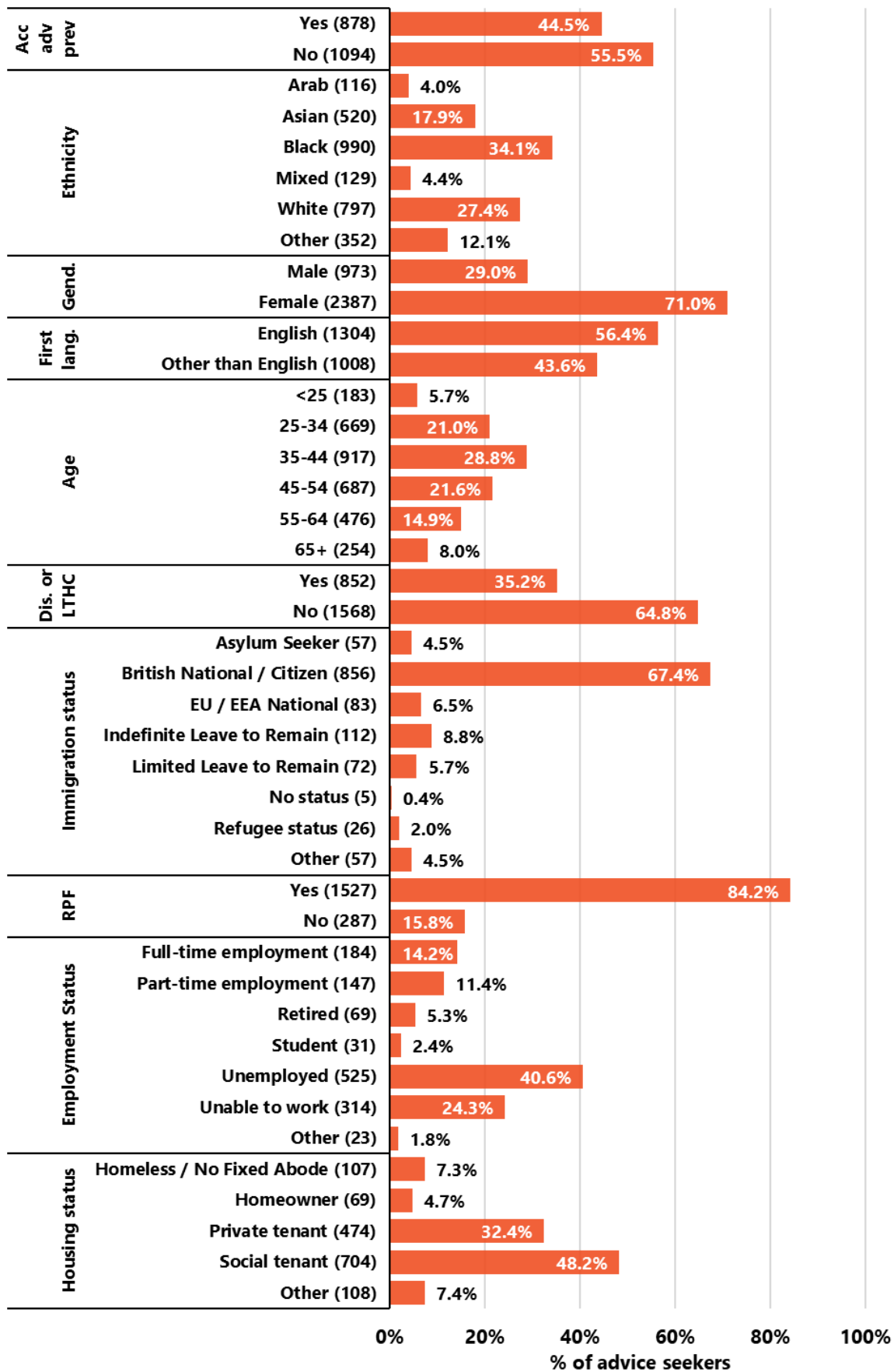
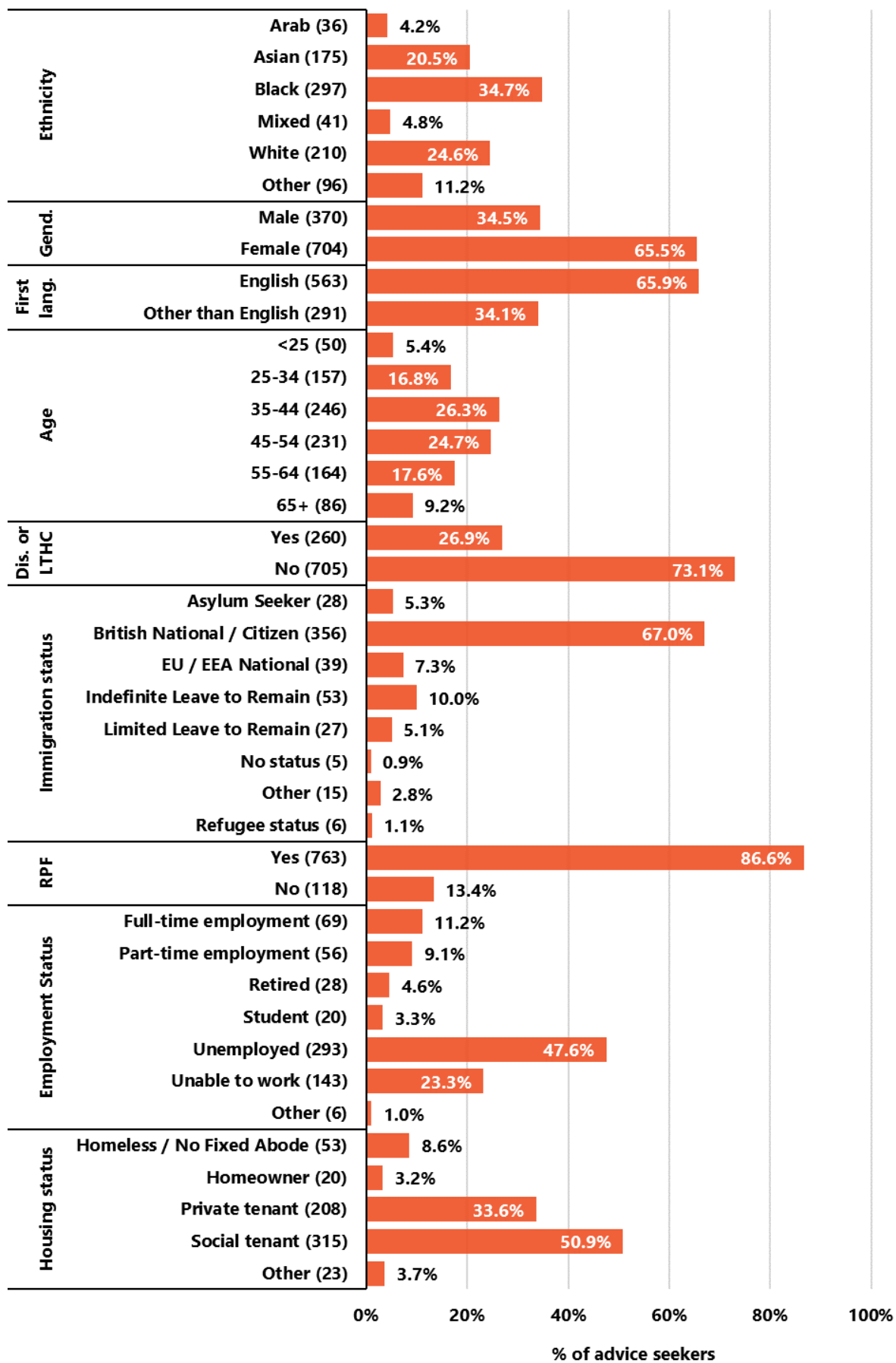


Chart One: Demographic make-up of advice seekers. Sample sizes are shown in brackets. Source – Client management information data, March 2023

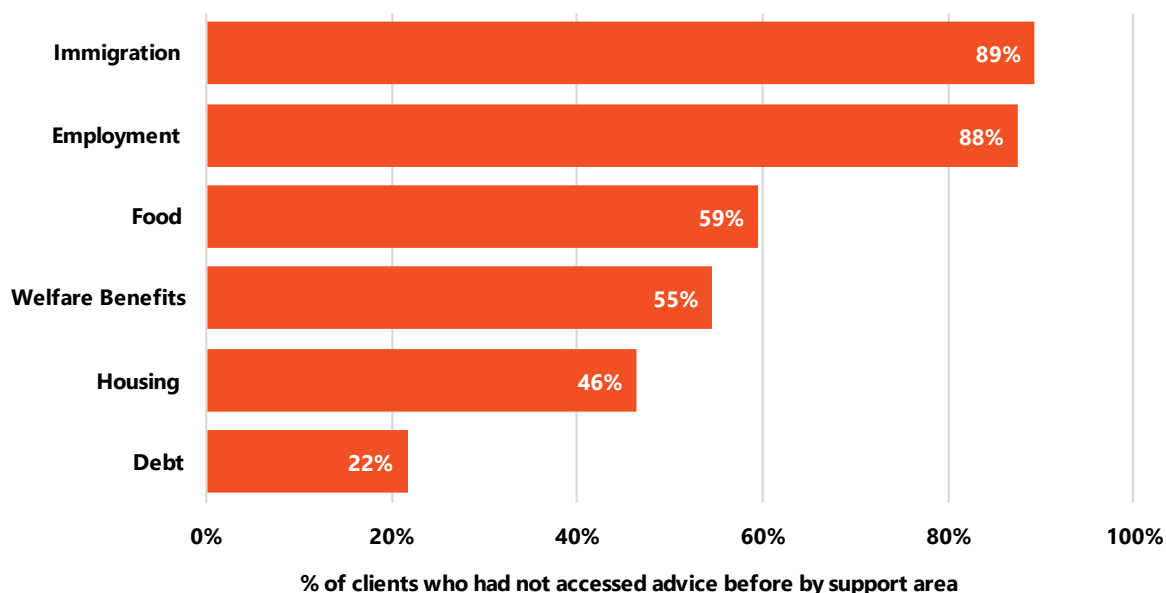
There have been some changes to the demographics of advice seekers over the course of the programme delivery. For example, since the interim report that covered delivery to December 2022, there was a 6.8% point decrease in the proportion of advice seekers who were disabled, falling to 35.2% by the end of the first year of delivery of the AiCS programme. In addition, the proportion of clients accessing the programme that did not have recourse to public funds more than doubled from 6.6% to 15.8%.

A key goal of the AiCS programme was to reach those who had not used advice services before or who would not traditionally use advice services. Of those whose previous interactions with advice services were known (1,972), over half (55%) had not accessed an advice service before. This is an increase of approximately 24% points from the interim report, suggesting the partnerships have become more effective at reaching this group of individuals as delivery has continued. This may be due to expansion into new community settings, which is explored in greater detail below. The demographic breakdown of these advice seekers, which differs slightly from the overall cohort, is summarised in the bar chart overleaf.



**Chart Two: Demographic make-up of clients who had not previously accessed advice services. Sample sizes are shown in brackets. Source – Client management information data, March 2023**

The bar chart below shows, for each advice topic, the proportion of clients who had never accessed advice before. At 89% and 88% respectively, we can see that it was those seeking help with immigration and employment issues who were the most likely to have not accessed advice before. This compares to only 22% of those seeking advice and support around debts. Data from surveyed clients supports these findings, with employment and immigration the most popular advice topics for those who hadn't accessed advice before.



**Chart Three: The proportion of clients who had not previously accessed advice by support area. Source – Client management information data, March 2023**

Overall, 92% of surveyed clients identified that it was easy (23%), or very easy (69%), to access the advice support provided by the AiCS programme. This highlights a particular success of the programme such that even in the face of considerable demand, services have remained accessible.

Amongst the small number of respondents (7) who identified that it was difficult to access the programme there were a two key themes: lengthy waiting times or slow/limited response to support requests by programme staff, and the mental health challenges faced by some respondents. Resourcing of future programme iterations will need to ensure adequate staffing both of advice and admin roles to support prompter response across all potential clients.

However, this only reflects those who attended their appointments. Stakeholders in Wave 1 interviews highlighted that there were many clients who did not attend booked appointments, often due to other challenges they were facing in their life that affected their ability, or time, to attend. In other words, they did not believe the accessibility of the setting was affecting attendance, rather the personal circumstances of the advice seeker. In Wave 2 interviews, stakeholders highlighted that they had reviewed settings more carefully to consider physical accessibility issues and the 'safety' of them for clients. By focusing on provision in familiar places where clients had already built relationships, access was improved. This further supports the community-based approach of the AiCS programme.

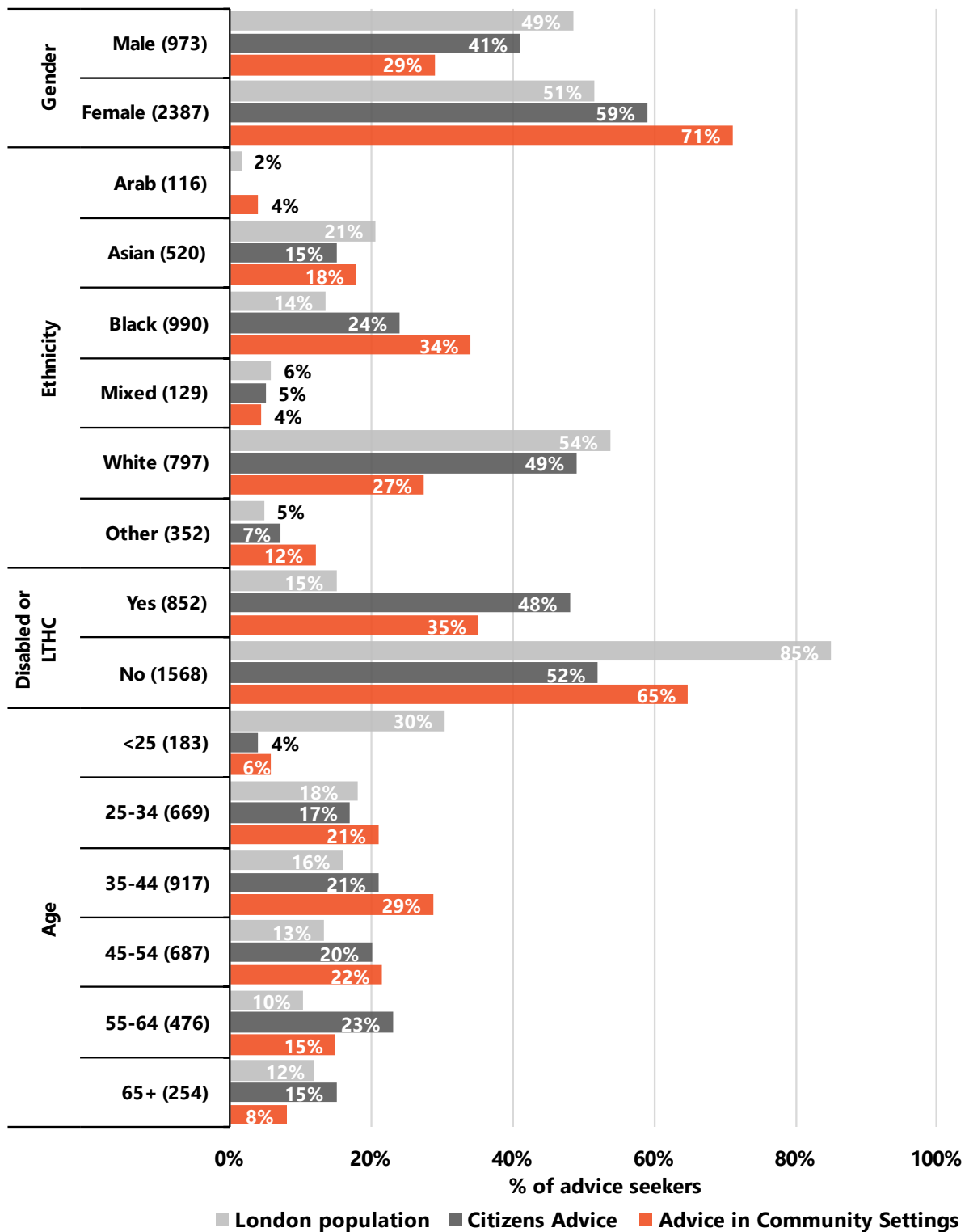
These findings suggest the efficacy of this community-based model is being demonstrated, confirming the findings in the interim report. The majority of clients surveyed had not previously accessed advice services and almost all advice seekers indicated it was easy for them to access advice and support.

The challenge for partnerships will be to maintain their outreach work, to ensure they continue to provide advice and support to clients who have not accessed advice before and ensure that all are able to access support efficiently with limited delays. The outreach work has involved most partners locating advice staff in community locations or in food banks or schools so that they are able to reach individuals who may not have previously engaged with advice services.

This work to sustain outreach activities should focus on continuing to build links with other local community groups that partners have been connecting with, who may have specialist understanding of those least likely to access services. Stakeholder interviews identified that this has formed a significant part of their development of partnerships to extend their reach into community groups. The challenge moving to the end of the AiCS of funding will be to identify the ways these relationships can be sustained, or could lead to joint funding bids, to continue the delivery of the successful model.

## 2. How does this compare to other advice services and London?

It is possible to benchmark the proportion of people seen by ethnicity, disability, age and gender against the general London population and the profile of those seen by Citizens Advice. To make comparisons more accurate, we only looked at people seen by Citizens Advice branches in London. The breakdown of each of these three populations is summarised in the bar chart overleaf.



**Chart Four: Demographic make-up of advice seekers compared to London and Citizens Advice. Sample sizes for AiCS advice seekers are shown in brackets. Sources – Client management information data (AiCS) March 2023, ONS (London population – [Gender, Age and Disability, 2021](#)), London Datastore (London population – [Ethnicity, 2021](#)) and [Advice Trends May 2023](#) (Citizens Advice)**

Compared to both London and Citizens Advice, individuals seen by the AiCS programme were more likely to be female, from a Black or Black British background or of working age (25-54 years old). Almost three-quarters (71%) of those seen by the AiCS programme were female and over a third (34%) were from a Black or Black British background. In contrast, participants were less likely to be disabled compared to Citizens Advice clients but more likely compared to the general London population.

This is likely to be partly driven by the partnerships who were involved in the programme. Several of the organisations involved, such as Little Village, work predominantly with women and families while others, such as Salusbury World, work solely with refugees and migrants. It may also be due to where people are accessing the programme, which we explore in greater detail in the following section.

In summary, it does appear that delivering advice in community settings is reaching a different make-up of clients compared to traditional advice services.

### 3. Did embedding advice services in community settings enable a wider reach?

Part of these differences in the demographics may be explained by where individuals are first accessing the project. Partnerships were surveyed towards the end of Year 1 to understand how many of each type of community setting they were using to deliver the AiCS programme. While only eight of the eleven partnerships completed this survey, it provided good information on the spread of delivery across settings. At 25% of all settings involved, food banks were the most prevalent community setting, followed closely by community centres at 22%. Of the eight partnerships who responded to the survey, only three were operating within family wellbeing centres, and two partnerships had connections with other settings such as churches, hospitals, and community kitchens.

	No. of each community setting	% of total community settings
Foodbank	18	25%
Community Centre	16	22%
School	13	18%
Family wellbeing centre	12	17%
Other	13	18%

**Table Two: Number and percentage of different community settings partnerships are operating within.**  
**Source – Partnership survey, June 2023.**

Surveyed clients commented that it was the ease and speed of access to the contact location that they found so useful about the programme and the responsiveness of the advisors was particularly welcomed. In the surveyed group, this accessibility did not vary by demographics. Instead, all groups identified the ease with which they could access the support and advice.

“I like the way they came to the school, they were easy to access there. I don’t have anything to complain about, I just like the way it was.” (Wave 2 Client interview)

In Wave 1 interviews stakeholders reported that they provided the majority of support and advice through their existing offices. When questioned, location was not seen as a key factor in improving access for clients. However, in Wave 2 interviews, stakeholders identified that they had begun to deliver AiCS in new settings, including food banks and other community settings where a range of support agencies were offered through ‘hub’ arrangements. As delivery had improved in terms of referrals and numbers supported, they noted that an additional access factor for clients was their trust in settings and the advisors they were working with so they felt ‘safe’ in the environments they were supported in. These ‘hub’ settings were often already being used by AiCS clients and thus were already considered ‘safe’ by them.

“We were working on trying to see if the actual case worker could go to the food bank, maybe that’s where the clients are comfortable instead of being referred out. They don’t seem to engage that much when it comes to Citizens Advice whereas they tend to keep going back to the food bank.” (Wave 2 Stakeholder interview)

Furthermore, Wave 2 stakeholder interviews also noted some changes in who was reached by the AiCS project in the past 6-8 months compared to previous groups of clients. Four stakeholders indicated that they had been able to reach more vulnerable groups through the new settings – namely people with disabilities, elderly people, asylum seekers and families with No Recourse to Public Funds (NRPF). This trend is also exhibited in the management information data, where there has been a 9.2% point increase in clients with NRPF since the end of December 2022. Furthermore, the proportion of advice seekers seen who are asylum seekers has more than doubled in this time, up to 4.5% of all advice seekers with a known immigration status.

Five stakeholders indicated that they had been working in new community settings during this time, including libraries, job centres, GP surgeries, and food banks. Twelve agreed that the GLA funding had enabled them to reach groups they wouldn’t have otherwise – mostly as a result of funding allowing organisations to continue their pre-existing work – particularly with migrant groups and clients with issues around employment. Sentiment towards the funding as a whole was positive.

Management information data shows that the proportion who accessed the programme at different locations did vary by demographics. Table Three shows, for each demographic group, the proportion seen at either an advice service, community centre, food bank or

school. This only considers advice seekers who provided demographic information and who had a first contact location as one of those four options. In other words, those who did not have demographic information or who had a first contact location of "Other" were not included.

		% seen at an advice service (229)	% seen at a community centre (469)	% seen at a food bank (399)	% seen at a school (137)
All (1234)		18.6%	38.0%	32.3%	11.1%
Accessed advice previously	Yes (317)	9.1%	37.9%	40.4%	12.6%
	No (333)	24.0%	26.1%	37.2%	12.6%
Gender	Male (281)	19.2%	38.4%	37.0%	5.3%
	Female (692)	22.4%	40.2%	26.6%	10.8%
Ethnicity	Arab (36)	11.1%	5.6%	77.8%	5.6%
	Asian (159)	23.3%	17.6%	33.3%	25.8%
	Black (280)	33.2%	32.1%	28.2%	6.4%
	Mixed or multiple (42)	7.1%	47.6%	33.3%	11.9%
	White (288)	13.5%	25.0%	46.5%	14.9%
	Other (179)	3.4%	80.4%	11.2%	5.0%
First language	English (277)	33.2%	25.6%	36.1%	5.1%
	Other than English (344)	10.8%	66.9%	14.5%	7.8%
Age	18 to 25 (50)	32.0%	34.0%	26.0%	8.0%
	26 to 45 (460)	20.7%	37.8%	24.1%	17.4%
	46 to 65 (397)	21.4%	38.8%	32.5%	7.3%
	Over 65 (102)	9.8%	45.1%	45.1%	0.0%
Disabled or long term health condition	Yes (388)	15.2%	28.9%	42.3%	13.7%
	No (569)	22.5%	43.9%	23.0%	10.5%
Immigration status	Asylum Seeker (36)	13.9%	19.4%	66.7%	0.0%
	British National / Citizen (320)	19.1%	30.6%	31.6%	18.8%
	EU / EEA National (45)	31.1%	37.8%	17.8%	13.3%
	Indefinite Leave to Remain (30)	46.7%	26.7%	13.3%	13.3%
	Limited Leave to Remain (48)	50.0%	29.2%	16.7%	4.2%
Recourse to Public Funds	Yes (447)	21.3%	33.1%	29.3%	16.3%
	No (93)	37.6%	14.0%	45.2%	3.2%
Employment status	Full-time employment (45)	26.7%	33.3%	22.2%	17.8%
	Part-time employment (43)	20.9%	39.5%	20.9%	18.6%
	Retired (27)	29.6%	44.4%	25.9%	0.0%
	Unemployed (146)	16.4%	12.3%	55.5%	15.8%
	Unable to work (108)	39.8%	32.4%	16.7%	11.1%
Housing status	Homeless / No Fixed Abode (69)	21.7%	26.1%	42.0%	10.1%
	Homeowner (36)	19.4%	44.4%	8.3%	27.8%
	Private tenant (178)	30.9%	28.7%	24.2%	16.3%
	Social tenant (216)	32.9%	30.1%	27.8%	9.3%
Children	Has children (210)	30.5%	31.4%	15.7%	22.4%
	Does not have children (222)	63.1%	18.0%	18.0%	0.9%

**Table Three: Percentage of advice seekers accessing AiCS at each contact location. Sample sizes are shown in brackets. Source – Client management information data, March 2023**

Individuals who had not accessed advice prior to the AiCS programme were most likely to access the programme through a food bank (37.2%) compared to other community settings, suggesting that food banks may be perceived to historically be effective hubs for advice and support by non-frequent advice seekers. This is in comparison to clients who had previously accessed advice, who were just as likely to visit either a community centre (37.9%) or a food bank (40.4%). In contrast to the findings published in the interim report, both male and female advice seekers were most likely to access the programme through a community centre, whereas previously they were most likely to access the programme through a food bank. This could be explained by changes in the overall breakdown of community settings across the first year of delivery. Since the interim report, the number of individuals seen at a community centre rose from 59 to 469, more than tripling the proportion from 12.0% of all advice seekers to 38.0%. In contrast, the proportion seen at a food bank fell from 57.2% to 32.3%. This suggests that some partnerships who would have previously primarily operated within food banks, schools, or advice services, may now have expanded into operating within community centres. This backs up evidence from the Wave 2 stakeholder interviews which highlighted how partnerships had built more delivery links with a wider variety of community settings.

The greatest relative difference in the settings that male and female advice seekers accessed the AiCS programme was in schools. Around one in every ten (10.8%) female advice seekers were seen at a school, over double the proportion of male advice seekers (5.3%) that were seen in this setting. Similarly, there were differences in the proportion of advice seekers with children who sought advice at a school compared to advice seekers without children. While it was not the most common first contact location, advice seekers with children were over twenty times more likely to visit a school to access the AiCS programme (22.4%) compared to advice seekers without children (0.9%). 63.1% of advice seekers who did not have children were instead first seen at an advice service. This demonstrates the continuing importance of schools in reaching families who are in need of advice and support.

Black advice seekers were the only ethnic group who were just as likely to first access the programme through an advice service (33.2%), as through a food bank (28.2%) or community centre (32.1%). Other ethnic groups showed much stronger preferences for either a foodbank or community centre. These ethnic differences may be partly driven by advice topic. Those seeking advice on immigration tended to go directly to an advice service, perhaps because they were aware of the complex legal advice they would require. Of the 161 advice seekers looking for support with immigration, just under half (48%) were Black, which may partly explain why Black advice seekers were most likely to go direct to an advice service.

Similarly, for each advice seeker whose immigration status was provided, only those with indefinite leave to remain and limited leave to remain were more likely to access the AiCS programme through an advice service compared to other settings. This is likely a result of the topic of advice they were seeking, as they were primarily looking for support on immigration, welfare benefits and debt, which may be perceived as being better handled in traditional advice services. Advice seekers who did not have recourse to public funds were most likely to visit a food bank to access the AiCS programme (45.2%), approximately 16%

points greater than advice seekers who did have recourse to public funds. The difference between the two groups is reflected in a higher percentage of those without recourse to public funds seeking advice on food (7.8%) compared to advice seekers who did have recourse to public funds (0.9%).

Other demographic differences in first contact location may be partly driven by the financial situation of advice seekers. For example, those who were retired or unemployed were more likely to access the programme through a food bank, compared to advice seekers with any other employment status. This may be because they are groups that are generally more likely to access food banks, due to their financial circumstances. The Trussell Trust's *State of Hunger* report found that those who were unemployed were the most likely group to use a food bank.<sup>27</sup> Similar to the findings published in the interim report, advice seekers who were homeowners were still most likely to access the programme at a community centre. However, both private (30.9%) and social tenants (32.9%) are now most likely to visit an advice service. These differences, along with higher proportions of both private and social tenants seeking advice on housing compared to homeowners, suggests that community centres are a less trusted source of support regarding housing for communities compared to established advice services.

In summary, while interviewed advice seekers tended to cite ease of access and availability of advisors as most important when accessing the programme, stakeholders had identified the benefits of expanding into new community settings. For instance, they were able to access more vulnerable groups when partnering with community settings that were already trusted by these groups. This is supported by management information data, which shows different groups of advice seekers do appear to be more likely to access advice and support at different locations and services. Ensuring a variety of community settings is therefore likely to be key to reaching different groups of Londoners and particularly those not currently accessing advice services. Year 2 evaluation work will investigate the specific reasons why the AiCS programme has been less likely to reach specific groups than generic advice services provided by organisations like Citizens Advice. This will focus particularly on disabled advice seekers, older (55+) groups, and those of White British origin.

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<sup>27</sup> Trussell Trust, November 2019, [State of Hunger: A study of poverty and food insecurity in the UK](#)

## Case Study 1 – Accessing support

In the Spring of 2023, the client, a disabled Asian woman in her late 40s with two children and partner in the household, sought assistance to navigate benefits and alleviate financial struggles resulting from her cancer diagnosis and recent discharge from hospital. The family had not had any support with these issues before.

### ***What support did the AiCS programme provide?***

The programme provided support by reviewing the benefit eligibility of the client and then helping them to complete the relevant applications with the DWP and local authority.

### ***What difference did this support make?***

The programme had a transformative effect on the client's life. The project's guidance and expertise helped her apply for benefits, resulting in increased financial stability.

The support received provided relief from previous struggles and empowered her with newfound knowledge and skills.

*“Just knowing she can help, that she's there for me, my council tax, my PIP, my universal credit, wouldn't have known about any of that without speaking to her, I was really struggling before but she's sorted all my problems out. She gave me everything, she was like my mentor, I learnt so much from her, she helped me to apply for benefits and now I get more money, she's been so helpful, I was struggling for 6 or 7 months before.”*

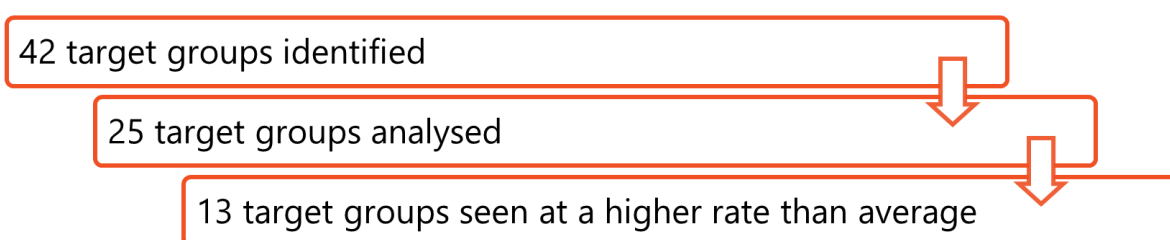
The family experienced significant positive impacts with access to benefits such as Personal Independence Payment (PIP) and help with practical matters like school dinners to access free school meals. As a result their financial stability improved. Although challenges persisted, the family benefited from reduced burdens and an enhanced sense of security from the relief of seeing solutions to the challenges they faced.

AiCS' support led to increased financial stability and empowerment, positively impacting both the individual and her family by reducing worries around household finances. By navigating benefits and offering practical guidance, the programme empowered them to overcome their struggles and have the prospect of a more resilient financial future.

#### 4. What, if any, was the impact of target groups on the demographics of advice seekers?

All eleven partnerships were asked to identify target groups in advance of delivery, as part of their application process for the AiCS programme. Across the eleven partnerships, 42 specific target groups were identified. The most common target groups identified were Black, Asian and Minority Ethnic Londoners (three partnerships), older people (three partnerships) and refugees, migrants and asylum seekers (two partnerships).

Using management information data, we were able to analyse 25 of these groups across nine partnerships. We found that for just 13 of these groups, partnerships were seeing members of their target group at a higher rate than average, an increase of four from the interim report. This may be due to the expansion of partnerships into more community settings, particularly those that are already trusted by these target groups.



**Figure Four: Analysis of target groups**

There may be several reasons why not all target groups have been reached. Organisations may have had limited time and resources to conduct specific outreach, instead only being able to manage the existing rate of people trying to access services.

It also takes time for organisations to become places of trust and safety for vulnerable groups. To support this, we found that target groups were more successfully reached where there were pre-existing relationships. For instance, one partnership did successfully see their target group of disabled people at a higher rate than average, likely supported by having a disability-specific organisation as a key member of the partnership.

In summary, identifying target groups may not be the most effective way of encouraging partnerships to reach Londoners who do not traditionally access advice services. Instead, ensuring that partnerships include organisations who are already working with these most vulnerable groups may be a more effective way to reach these individuals.

# B: Services meeting client needs

## Introduction

Part of the Theory of Change involved understanding whether advice services were delivering advice and support as expected by advice seekers, and that clients felt satisfied and that their needs had been met.

Examples of the outputs, outcomes and impacts under this objective are as follows:

- Clients reporting that their advice needs have been met
- Clients reporting satisfaction with support received
- Clients reporting satisfaction with outcomes to date attained against identified needs

This section uses management information data and client survey data to identify if the support and advice provided by the AiCS programme meets the needs of those it seeks to support.

## Summary of Findings

According to **the management information data, welfare benefits was the most common advice topic**. In contrast, interviewed clients most commonly reported seeking advice on housing. The **needs of advice seekers did vary slightly based on where they first accessed the AiCS programme**. For example, those seeking advice on debt were most likely to access the programme at a food bank, while 50% of those seeking advice on immigration went direct to an advice service. The **majority of clients surveyed identified that they were able to access the support and advice they were looking for when initially joining the programme**. Stakeholders did identify some barriers in meeting the needs of advice seekers, which included external challenges preventing engagement and the complexity of cases.

## Evaluation Findings

### 1. What were the needs of advice seekers and to what extent were these met?

The topic of advice was known (excluding Other and missing data) for 2,358 individuals, 60.7% of all those seen by the programme. The most common topic of advice being sought was on welfare benefits (25%), followed by housing (13%) and debt (9%). The proportion of clients without a known advice topic rose by 16% points from December 2022 to March 2023, up to 30% of advice seekers. This increase should be addressed as delivery of the AiCS programme continues, as having a complete understanding of the main issues and areas of concern for advice seekers is key in identifying areas where the required support may currently be lacking.

The below table summarises the primary topic of advice reported by interviewed clients and the proportion who then subsequently received appropriate support.

	% of surveyed clients	% receiving appropriate support
<b>Housing</b>	40%	90%
<b>Welfare benefits</b>	29%	91%
<b>Debt</b>	15%	83%
<b>Food</b>	15%	93%
<b>Immigration</b>	7%	92%
<b>Employment</b>	4%	100%
<b>Other</b>	21%	97%

**Table Four: Percentage of surveyed clients seeking advice and receiving appropriate support by advice topic. Source – Client Survey, 2022 and 2023**

Table Four shows that the areas of advice reported by those interviewed varied slightly in comparison to the management information data. The most common advice topic reported by interviewed advice seekers was housing, with 40% seeking support in this area. This illustrates that unmet needs are particularly focussed around housing and thus AiCS access to specialist support and advice is especially important. Around three in ten clients (29%) were seeking advice related to welfare benefits, which accords with management information data and 15% wanted advice on debt. Both housing and debt are areas of need that are likely to involve longer timescales for resolution and therefore may have lower rates of advice seekers reporting their advice needs being met. For instance, applications for access to housing lists or resolution of issues around debt are likely to take longer and involve agencies over whom the advice workers have little influence.

Table Four also summarises whether a client believed they had received the appropriate advice and support. This shows that a majority of clients received the type of support they were seeking. In other words, 90% of all those seeking housing advice and support said they had received it, 91% said they had received the welfare benefit support they needed.

While 76% of interviewed clients said that they could not see how the advice they were provided with could have been improved, other clients did identify some areas of improvement. These included:

- Having more advisory staff available that can enable more face-to-face contact
- Higher quality of support that more closely matched the needs of clients
- Shorter waiting lists
- Providing more detail on the holistic services available
- Providing vouchers that have a wider use
- More follow-up on cases.

This data suggests that the overall perception of the AiCS programme is positive. Clients reported receiving the support they were looking for and a majority did not believe this could have been improved.

## Case Study 2 – Solving a housing issue

This advice seeker was non-binary, disabled and in their late-50s. They lived alone in social housing and were not working. They were seeking support with a housing issue, related to a disagreement over rent arrears that had been running for several years. They had not previously sought, or received, help on this issue and were becoming stressed and anxious about how it might get resolved.

This advice seeker found a contact for the AiCS programme online while searching for a local organisation as they are unable to travel far due to their disability. They made contact themselves with the programme and were impressed at how quickly they were able to meet with someone to talk through their issues.

*"I went up there, I knew where it was, I waited my turn, it was easy. I thought there'd be a lot of waiting around like with Citizens Advice, pre-pandemic I went there about something, can't remember what and I had to get there at stupid o'clock in the morning and still had to wait for about 3 or 4 people to be seen before me. This time it was so much quicker"*

### **What support did the AiCS programme provide?**

The adviser reviewed the household circumstances of the advice seeker to identify their entitlement for housing and whether they were receiving the correct housing benefit. They also reviewed with the social housing provider the detail of the rent arrears and ways they could be addressed. The adviser listened and was able to offer lots of reassurance that things could be investigated in more detail and some potential solutions identified. Programme staff contacted the housing association and had detailed conversations with them, and the issue with rent arrears is now resolved.

### **What difference did this support make?**

The advice seeker now feels much more confident about dealing with these issues in the future and they are much calmer about their living arrangements, especially as their relationship with the housing association has changed. This has improved their wider wellbeing and supported some improvements in their general physical health.

*"It was excellent, the way he dealt with it on my behalf was excellent. I'm less stressed and anxious, I felt my stress levels go down, the longer I don't hear from them (about rent arrears) the better I feel [...] There's no animosity between me and the organisation anymore. We just had differing opinions but all the advice has put my mind at rest and it's meant I don't have to go anywhere else to sort it. I feel more independent now"*

In a follow up interview, the advice seeker confirmed that:

*"I didn't actually owe these rent arrears, they resolved it all for me. It seemed like a scam, they talked me through it all and stopped me from worrying about it."*

The AiCS intervention had helped prevent a situation that had arisen two years previously from arising again. As a result, the advice seeker hasn't needed any further support from the programme to date.

### Case Study 3 – Addressing financial needs

The client, a 64-year-old disabled Black British man, faced financial challenges as a private tenant. He sought support for debt and benefits concerns to improve his financial situation and had not received such support before he engaged with the programme in Spring 2023.

The client found the programme easy to access. The staff member made time to address his concerns and arranged appointments promptly, ensuring his needs were met in a timely manner.

*"It's very easy to access because every time I go to the guy, even if he's talking to someone else, he will find some time to come to me, address me and ask what the problem is, he might not be able to see me then and there but he'll arrange an appointment for me."*

#### **What support did the AiCS programme provide?**

AiCS staff provided assistance in exploring benefit entitlement and addressing debt issues. The staff member conducted an interview and assisted with completing forms and making appeals. They also drafted letters to appeal decisions on benefits and telephoned an organisation the client was in debt to.

#### **What difference did this support make?**

The client gained valuable insights into his entitlements, empowering him to understand his financial situation better and supporting applications for benefits he was entitled to. However, the benefits issues have yet to be resolved and the client is still waiting for response from the DWP on benefit applications supported by the programme:

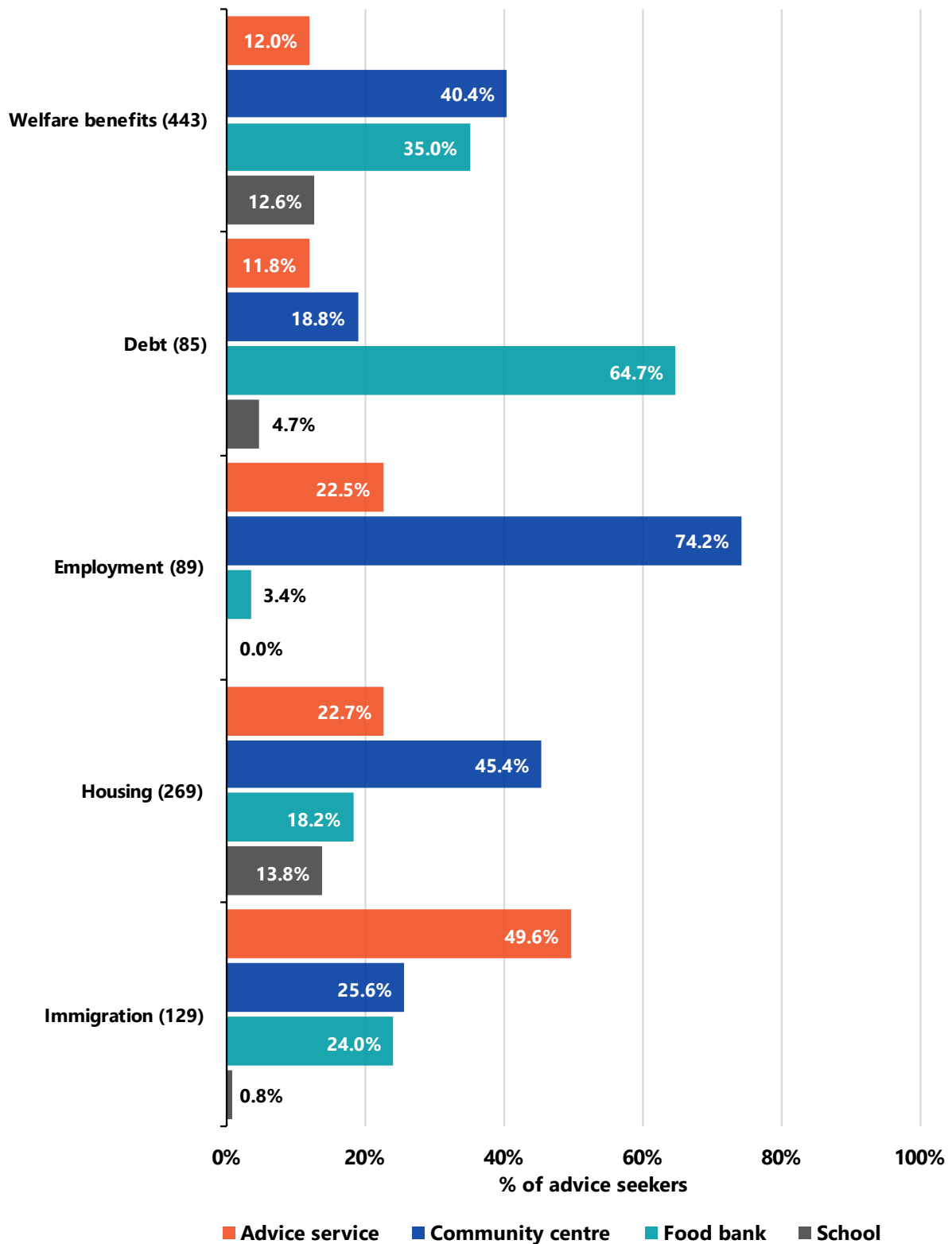
*"I've been waiting for so long to hear about other benefits we've applied for, like PIP, I've heard nothing. Nothing yet, I'm still waiting to hear about PIP. I'm still only on universal credit. After I've paid my rent of £500. I only have £250 left over to last me the month. The gentleman has helped me to write an application for PIP, that was four weeks ago, I'm still waiting to hear back about that."*

The programme's intervention helped resolve the client's council tax debt. The representative's proactive approach reduced financial stress and improved financial planning. It also guided the client in seeking suitable food provisions by supporting access to a local food bank. AiCS staff availability and empathetic approach provided emotional support. This advocacy boosted the client's confidence and sense of empowerment.

This has demonstrated that through personalized support, guidance on benefits and debt management, and emotional empowerment, the client experienced improvements in financial stability and overall well-being. However, AiCS staff can only influence so much and benefits decisions are out of their control and can take much longer to resolve meaning financial challenges remain for those waiting such decisions.

## 2. Did the needs of advice seekers vary by community setting?

We can explore whether the setting someone first accessed the programme varied depending on the topic of the advice they were seeking. This excludes those whose primary area of advice and first contact location was either blank, unknown or categorised as “other”. Individuals with a primary advice topic of “Food” were also excluded as only very small numbers had an identified first contact location. Following these exclusions, 1,015 individuals remained. From these, we can see clear trends about where individuals first accessed the programme depending on their primary advice topic. This is summarised in the bar chart overleaf.



**Chart Five: First contact locations of clients seeking advice on different topics. Sample sizes are shown in brackets. Source – Client management information data, March 2023**

In contrast to the early findings published in the interim report, individuals who needed advice on welfare benefits were now most likely to have first accessed the programme at a community centre as opposed to a food bank. As well as over 40% of individuals seeking advice on welfare benefits, almost three-quarters (74%) of those who wanted advice on

employment and around four in every ten (45%) who needed housing help also had a community centre as their first contact location. A large proportion of advice seekers who were looking for advice on debt continued to first access the AiCS programme through a food bank (65%). While this was a decrease of approximately 14% points from the figure published in the interim report, it remained the most common first contact location, and continues to suggest that these individuals may be facing the most financial pressures. Half (50%) of the individuals who needed advice on immigration first engaged with the programme at an advice centre. This may be due to the more complex nature of immigration claims and the need for more specialist advice. Schools continue to be showing as relatively low proportions for all advice topics due to the small numbers of individuals who were first seen at schools. If we look just at individuals who first accessed the programme through a school, the majority were seeking advice on welfare benefits (57%).

In summary, this suggests that ensuring a diversity of community settings is key to reaching individuals who are facing a range of circumstances and have differing advice needs.

### **3. What were the barriers to meeting the needs of clients?**

Stakeholder interviews showed there were a few, albeit limited, barriers to addressing the needs of advice seekers.

The first was being able to engage with clients who failed to attend referred appointments, which was a feature of stakeholder interviews across both Wave 1 and 2. Current data does not allow us to estimate the proportion of advice seekers who disengaged with the programme and this should be assessed in later stages of data collection. Stakeholders identified that such disengagement was driven by the significant levels of mental health issues reported by clients, which may have prevented them attending.

The second was the complexity of issues presented by advice seekers. Poor physical and mental wellbeing has often been greater than expected, which necessitates more support time and a wider range of support or advice options. This has meant that waiting lists and caseloads may be higher than expected, as issues take longer to resolve.

Wave 2 stakeholder interviews identified this was a situation that was becoming more prominent in the later stages of development as referral networks became more developed.

Many stakeholders noted an increase in the complexity of the cases they, or their partner organisations dealt with over the previous 6-8 months. There were two broad causes provided of this increase in complexity: changing socioeconomic contexts and a lack of clients' prior support. Nine stakeholders felt that clients' worsening socioeconomic situations meant that advisory needs were greater and more complex. The cost-of-living crisis was widely cited as a contributing factor, identified to have led to greater numbers of clients entering advice services through organisation partnerships with food banks. More complex issues of debt management and income maximisation were also noted because of rising costs, as were mental health issues resulting from increased financial pressure on individuals.

Six stakeholders indicated that they had experienced more complex advice needs as a direct or indirect result of clients' lack of prior support. The new referral channels created by partnerships within the AiCS project meant that advisors saw more clients who had not accessed advice services before and therefore more clients whose needs were compounded as a result.

One respondent identified increased vulnerability and that issues were more entrenched:

"They [AiCS clients] are not the type of people who would come forwards themselves for support" (Wave 2 Stakeholder Interview)

However, six respondent organisations identified no change in the complexity of the needs they were presented with. Most of these organisations already dealt with clients at crisis point and therefore who had more complex needs, before the AiCS programme.

Finally, stakeholders across Waves 1 and 2 interviews reported that client expectations of possible outcomes have in some cases been unrealistic. This has been particularly the case with benefits, debt, and housing, where issues are often complex and resolution is outside the control of the advice workers themselves.

In most cases, partnerships have been able to construct a holistic support and advice offer that meets the needs of clients. The challenge for partnerships will be to keep the support offer up to date as new needs emerge and ensure that the volume of demand can be supported beyond the AiCS funding.

#### **4. Are needs being addressed in the longer term?**

A follow-up survey was conducted with 53 of the advice seekers who had taken part in Wave 1 client interviews. Of these, 28% were still being supported by AiCS partners. For those no longer engaged in support, thirteen identified that they no longer needed support or had been referred to another support provider. Nine had been unable to contact the support agency or their advisor.

"[My advisor] left the organisation and I wasn't passed on to anyone else so it's been difficult for me to get in touch with anyone." (Follow-up Client Interview)

"I want the advisor to get back to us, to acknowledge the messages I left."  
(Follow-up Client Interview)

Despite this, the follow-up interviews reveal general satisfaction with the way the AiCS programme has addressed, and is addressing needs. Over half (55%) of the clients in the follow-up interviews said that the support could not have been provided in a better way and 57% of respondents said that support was very easy to access.

The impact on many participants was also reported as positive. Over two-thirds (68%) reported that the support has continued to help their and their family's physical and emotional wellbeing.

Importantly, 43 clients in these follow-up interviews (81% of respondents) indicated they still needed support in some form, illustrating the significant ongoing needs among those the programme has supported. Of these, 22 identified that they had ongoing advice needs for issues related to housing, and only 8 of these people said they were still receiving support in these areas, meaning that 14 individuals were experiencing these issues without support. Over a third (16 people) described benefits as an area of concern, with only 5 of these still receiving support in this area. Of the 43 respondents who identified areas in which they still require support, only 40% were still receiving support at the time of the survey, leaving 60% with support needs that weren't continuing to be supported by the AiCS project.

When asked to give more detail on what issues they required more information on, the management of energy costs was the area most frequently identified by respondents, selected by 73%. This dissonance between requirements for further support (housing) and for further information (energy costs) might indicate a difference in the nature of support required based on individuals' areas of concern. Housing issues often require more lengthy and complex support to navigate third party (e.g. council) processes. This compares with issues of living costs which might require support in the form of communication of more universal information about the availability of support like that through the Government's energy support programmes or crisis support available through local authorities or other community groups.

For some respondents, it was still too early to comment on the impact of the advice they had received. This was particularly true for issues of employment and housing, indicating that for these issues individuals are still waiting for resolution contingent on actions by third party organisations such as the DWP or local councils' housing divisions.

This raises an important challenge for projects of this kind. While advice access is positive, particularly for those receiving such support for the first time, they are being provided access to an overarching welfare system that is clearly not operating effectively. This includes long waiting lists and delays in accessing support, and insufficient support being available to cover the full range of cost of living issues.

Many clients indicated they were still waiting for outcomes, facing delays while support agencies external to the AiCS made decisions on benefit claims or addressed other needs.

Managing this 'waiting period' is an important part of programme delivery, which the follow up data suggests is not currently happening for a majority of those we interviewed. 51% of those completing follow up interviews indicating no ongoing support was being received either from AiCS or organisations outside the AiCS programme, which they had been signposted or referred to. Clearly, future programme resourcing will be needed to reflect this ongoing need for advice and the referral/signposting that could support it. This could take the form of ongoing 'helpline' or update services that support advice seekers in their wait for

resolution of their case. This could both provide support and identify if further follow-up by AiCS partnership may be beneficial.

# C: Improved financial outcomes

## Introduction

The overall goal of the Advice in Community Settings programme aims to support Londoners to mitigate the impacts of poverty and financial hardship. In other words, improving the financial situation of advice seekers is crucial to the success of the programme. Examples of the outputs, outcomes and impacts under this objective are as follows:

- Number and value of successful benefit claims/reassessments
- Number and value of successful debt/income reviews and debt written off
- Reported impact by clients on their:
  - Benefits
  - Debt reduction
  - Household income
  - Poverty
  - Financial hardship

This section uses management information and client survey data that shows how, if at all, AiCS delivery has led to the improved financial circumstances of the household the programme has supported.

## Summary of Findings

Across the first year of delivery, to April 2023, **evidence from the management information data found that the total financial gains across the entire cohort totalled £1,594,761**. This number is taken from data provided for 687 clients, equivalent to 17.7% of all 3,884 people seen by the programme. This total includes both one-off financial gains, such as debt written off, as well as the annualised value of ongoing financial gains, such as new benefits.

## Evaluation Findings

### 1. What were the overall financial outcomes achieved?

Of the 3,884 advice seekers, 1,926 (49.6%) had some kind of outcome data by April 2023. Of these 1,926, 1,185 (61.5%) were recorded as achieving a financial outcome. The remaining advice seekers had not achieved a financial outcome but may have seen other improvements, such as a change to their immigration or housing status. The number of advice seekers achieving each type of financial outcome is summarised in the table below<sup>28</sup>:

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<sup>28</sup> Please note, some advice seekers may have achieved more than one outcome, so the total number of advice seekers will not sum.

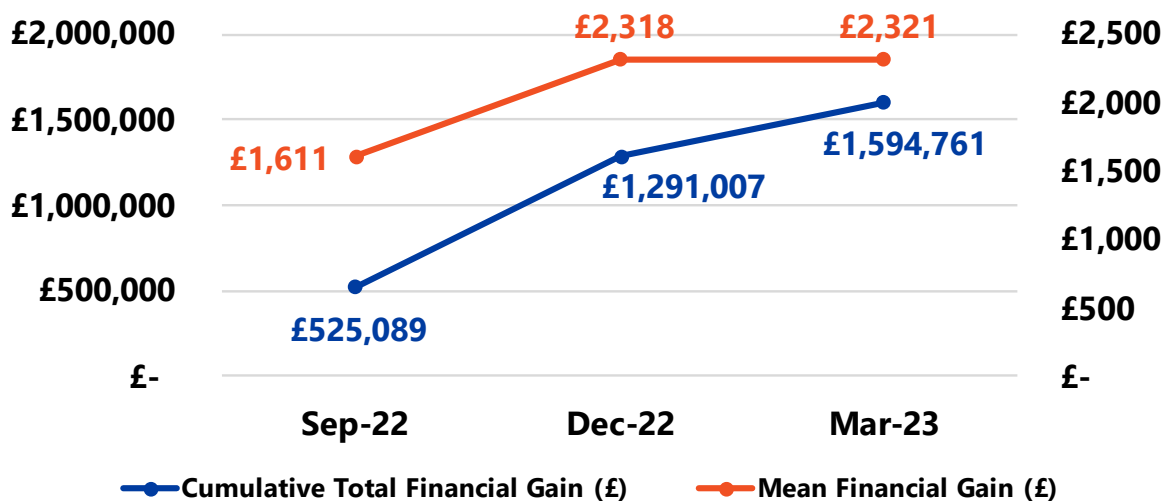
Source		No. of advice seekers	% of advice seekers with outcome recorded (1,185)
Benefits	New benefits	317	26.8%
	Benefits increased	101	8.5%
	Benefit sanction removed	16	1.4%
Income	Grant received	437	36.9%
	Undefined income increase	427	36.0%
Debt	Debt renegotiated	28	2.4%
	Debt written off	25	2.1%
Cost Reduction	Any other cost reduction	57	4.8%

**Table Five. Number and percentages of advice seekers achieving different financial outcomes. Source – Client management information data, March 2023**

This shows that over a third of advice seekers with any kind of financial outcome received a grant or had an undefined increase to their income and around a quarter received or applied for new benefits. In contrast, just 16 advice seekers had a benefit sanction challenged or removed.

Across all advice seekers, 687 (17.7%) had data on the value of financial gain that had been made as a result of the programme. The financial gains achieved across the entire cohort totalled £1,594,761, an average of £2,321 per person for whom financial gain information was available. These financial gains ranged from £35 food bank vouchers to several thousand pounds worth of debt being written off. The large number of food bank vouchers is slightly reducing the mean value, and the median financial gain was £2,969 across the 687 supported households.

The line chart below summarises the cumulative total financial gains generated by the AiCS programme across each quarter, as well as the mean financial gain.



**Chart Six. Cumulative and mean financial gains of advice seekers throughout the first year of delivery of the AiCS programme. Source – Client management information data, March 2023**

This chart shows a large increase in the total financial gains reported between September 2022 and December 2022, from the end of Q2 to Q3, and then a smaller increase between December 2022 and March 2023. This may be for several reasons. First, there was an increase in the amount and quality of data provided by partnerships as delivery progressed. This may have led to financial gains being reported in later quarters that had been achieved earlier but hadn't been accurately reported. Second, it may have taken some time for financial gains to work through the system. For instance, there is a delay between the application and receipt of benefits or a grant. This may have created a time lag in financial gains at the beginning of reporting.

We can see the mean becoming more stable between December 2022 and March 2023. While it remains to be seen how the total and mean financial gain may change over the second year of delivery, we may expect the mean to level off.

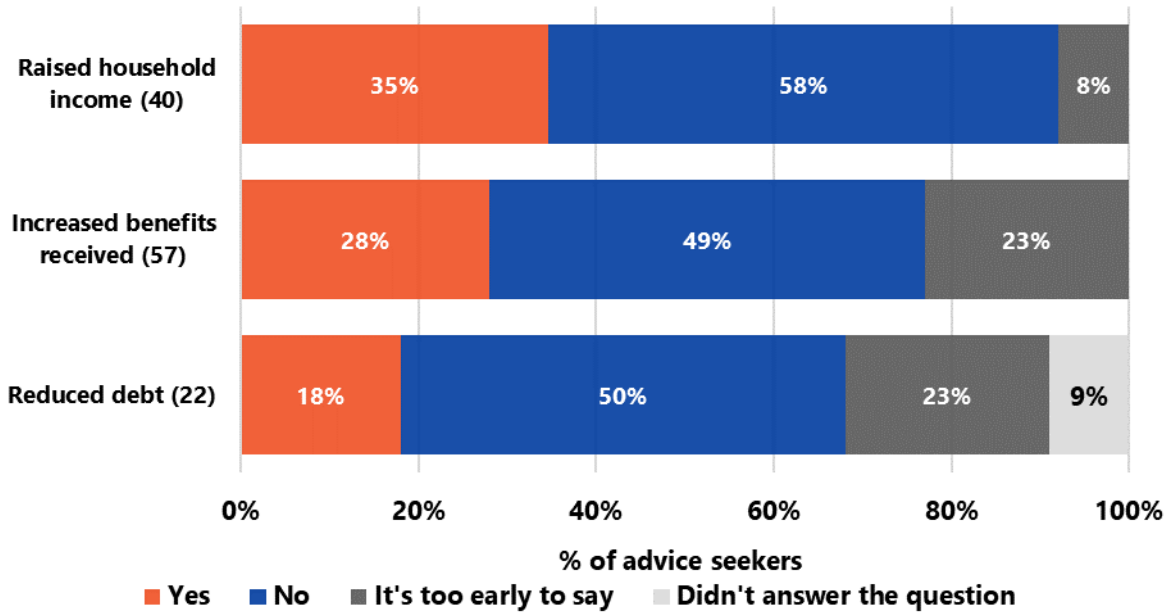
There are further caveats to consider when evaluating these financial gains. Four-weekly or monthly benefits have been annualised to give a value over twelve months. Those who started to receive this benefit part-way through the year or those who received a backdated amount may, in reality, differ slightly from this estimation. Additionally, it is not always clear from the data whether these are actual or potential financial gains.

Where possible, the source of the financial gains for the 687 advice seekers with a financial values recorded was organised into five categories. This is summarised in the table below. Almost half of those with identified sources had received a grant and this was by far the most common source of any financial gain. However, this had the lowest mean financial gain, likely due to food vouchers being included in this category, which tend to be £30-50. This low value may mask the impact that a food voucher is likely to have for a household. In contrast, while a very small proportion of advice seekers had financial gains solely related to debts, they saw some of the highest average gains. This is due to the large amounts of debt being written off.

	No. of advice seekers	% of advice seekers	Total financial gain	Mean financial gain
Benefits	91	13.2%	£411,464	£4,522
Grants	314	45.7%	£42,006	£134
Income increase	8	1.2%	£38,512	£4,814
Debts	17	2.5%	£130,753	£7,691
Cost reductions	29	4.2%	£98,346	£3,391
Multiple	147	21.4%	£727,564	£4,949
Unknown	81	11.8%	£146,116	£1,804

**Table Six: Number and percentage of advice seekers with a financial gain by source. Source – Client management information data, March 2023**

Despite the short time elapsed since support and advice provision began in some cases, there were positive signs of successful financial outcomes from the advice seekers who were interviewed in Waves 1 and 2. Small numbers of surveyed clients reported financial outcomes at this point in delivery, so figures should be treated with caution and do not allow analysis by demographics. The bar chart below summarises the types of financial outcomes reported by advice seekers during their interviews. This demonstrates that fourteen clients reported raised household income, sixteen had seen an increase in benefits received, and four had seen reduced debts.



*Chart Seven: Financial outcomes reported by interviewed advice seekers. Sample sizes are shown in brackets. Source – Client Survey, 2022 and 2023*

These outcomes have made some difference for the advice seekers that were interviewed. For some, the improvement to their finances provided peace of mind and relief about their circumstances.

"I have no worries about trying to find extra money to give my landlord now, that's one problem I don't have to deal with anymore." (Wave 2 Client Interview)

"It's given me a bit more hope because I felt like I was in a world by myself and had no shoulder to lean on, it feels good that you have someone to talk to without condemning you or judging you." (Wave 1 Client interview)

Others highlighted practical help that addressed specific needs due to the lack of money:

"Because I had absolutely no money and they helped me to get the most important items for a baby and for me while I was pregnant." (Wave 1 Client interview)

"The found vouchers mean I am less worried about the amount of money we spend on food and I can buy healthier food." (Wave 2 Client interview)

The data shows above that 687 AiCS clients have been identified as receiving a gross increase in household income arising from the programme of just under £1.6 million. Using data from the Greater Manchester Combined Authority (GMCA) Research Team<sup>29</sup>, we can estimate the cost benefits that have arisen because of the wellbeing benefits reported by interviewed clients.

We found that 42% of clients had seen wellbeing benefits from programme support in their lives to a great extent. Applying this proportion to the clients who have attained financial benefit from the programme (687) we estimate that based on an annual cost saving of £14,170 that these benefits have led to gross cost benefits from AiCS support of £4.08 million, in addition to the nearly £1.6 million of direct financial gains achieved by the AiCS programme.

The ***Cost Benefit Analysis tool***, developed on behalf of the GMCA Research team is used to generate the cost benefit figures in this analysis. The data it contains have been through a rigorous validation process involving assessments of the robustness of the original source documentation, considerations of how data have been derived from constituent cost elements, and comparison of costs to related data. Most importantly, the source data has also been reviewed by analysts from the relevant Whitehall departments where the costs apply, for instance DWP for welfare benefits and Department of Health and Social Care for wellbeing costs.

<sup>29</sup> See <https://www.greatermanchester-ca.gov.uk/what-we-do/research/research-cost-benefit-analysis/> for more details.

## Case Study 4 – Supporting parents with family essentials

A female social housing tenant in her early-30s from a Black British background accessed the project for assistance with pregnancy and employment issues. She lived with four adults and two children and worked part-time.

At the time she sought support, she was pregnant and unable to work and could afford neither food or supplies for her older daughter nor nappies and other essentials for the newborn.

### ***What support did the AiCS programme provide?***

The partnership put her in touch with a food bank, sent her a food box for Christmas that also included toiletries, baby clothes and nappies, and were able to provide a bed for her daughter to sleep in. Once the baby was born, the partnership then helped her improve her CV and apply for jobs so she could go back to work.

The advice seeker found that accessing the support and advice was really easy as there were almost no paperwork and staff at the project were helpful and easy to talk to.

*"I was really struggling financially because I was pregnant and couldn't work. They just seemed to sort everything out so quickly. They went above and beyond what I expected. They really listen to you and give you the support you need."*

### ***What difference did this support make?***

The financial support she received allowed her and her family to enjoy Christmas all together. The prompt support she received had a positive impact on both her and her family's lives by providing basic food items, clothing and toiletries at a time of particular stress for the family when they could see no other solution for their needs. In addition, the advice she was given about her CV and job search was very helpful when she could return to work as she was able to improve her CV and had better job search skills as a result.

*"They gave my daughter her own bed to sleep in and gave us things that I just couldn't afford on benefits while pregnant. It meant that we could enjoy Christmas and that I wasn't stressed out"*

## Case Study 5 – Improving financial circumstances

The client, a self-employed disabled Black British man in the private rented sector, faced fluctuating monthly income and sought assistance with benefits in the Spring of 2023. With one adult and one child in the household, his goal was to achieve financial stability despite his disability.

### ***What support did the AiCS programme provide?***

The programme proved invaluable in providing practical guidance and support. This involved programme staff assisting with benefit applications, income tax reviews, and housing benefit reviews and applications. Ongoing communication ensured continuous support throughout the process so the client was supported with any questions that arose as applications proceeded.

### ***What difference did this support make?***

The AiCS staff member played a vital role in improving the family's financial situation. Through her guidance, the client accurately reported his monthly earnings, enabling her to optimize his benefits accordingly through further benefit applications. This consistency in benefit support stabilised the family's income and reduced financial stress. The increased benefits received, coupled with reduced debt, had a positive impact on the family's overall financial well-being. The family estimate that their income improved by approximately £1,000 per month due to increased benefits and reduced debt.

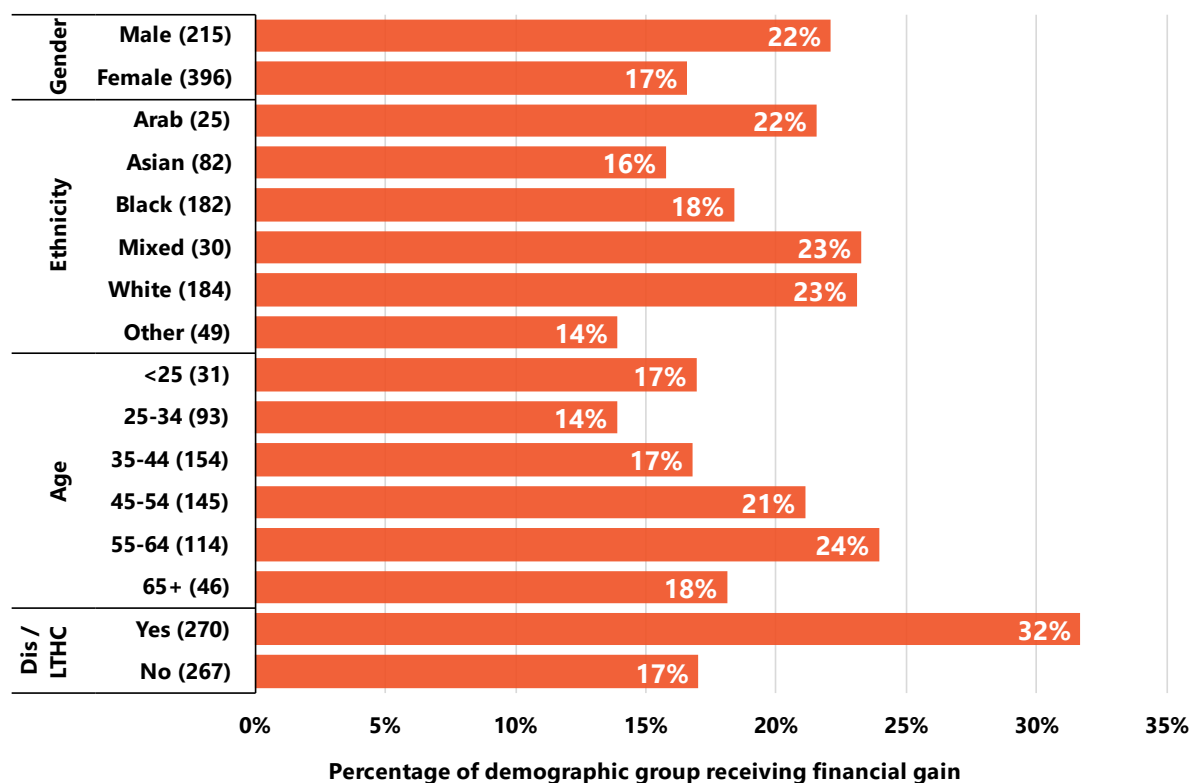
The support received provided a sense of security and reassurance. The client expressed gratitude for the valuable advice and assistance. Navigating benefit applications and income tax became more manageable, alleviating the financial strain caused by fluctuating self-employment earnings. Regular communication ensured ongoing support and timely resolutions.

*"She's made me feel more supported, I needed help and she gave it to me. I'm happy with everything she's done. She's helps me a lot. Whatever I need she supports me with it, if she can't answer my call straight away she calls me back."*

AiCS's guidance in benefit applications and ongoing support enhanced the individual's sense of security, reducing financial stress. By optimising benefits based on fluctuating income, the programme contributed to stabilizing the family's financial situation. The increased benefits received and reduced debt positively influenced the family's overall financial well-being.

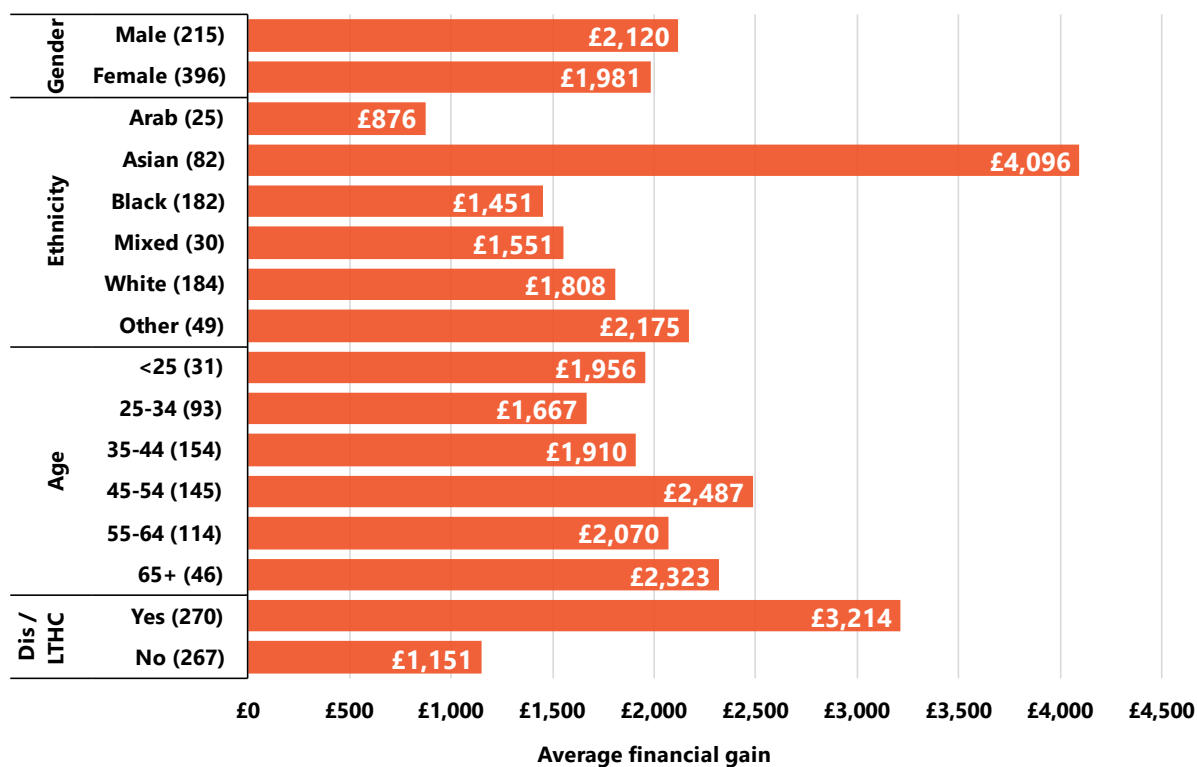
## 2. How did these financial gains vary by characteristic of advice seekers?

Demographic differences did emerge in the financial gains<sup>30</sup> an individual achieved as a result of engaging with the AiCS programme. The proportion of each demographic group who received a financial gain and the average value of that financial gain is summarised in the two bar charts below:



**Chart Eight: Proportion of demographic group with a financial gain. Sample sizes are shown in brackets. Source – Client management information data, March 2023**

<sup>30</sup> We are defining a financial gain as anyone who had a financial value assigned to them, including those for whom the source of this financial gain was unknown. This may exclude those who had valuable financial outcomes from the programme, but for whom there was no value provided.



**Chart Nine: Average financial gain by demographic group. Sample sizes are shown in brackets. Source – Client management information data, March 2023**

Male advice seekers were slightly more likely to have achieved a financial gain, with 22% of all male advice seekers having some sort of financial gain, compared to 17% of female advice seekers. However, the average amount was very similar across both male and female advice seekers.

At 23% for both groups, advice seekers from a White or Mixed ethnic background were the most likely to achieve some kind of financial gain. However, Asian advice seekers had a much higher average financial gain, at just over £4,000. This is partially due to a couple of outliers who are pulling up the average, as the two largest financial gains recorded were for Asian advice seekers. Removing these two outliers brings the average for Asian advice seekers down to £3,322, which remains the highest of any ethnic group. Compared to other ethnic groups, Asian advice seekers were less likely to receive a grant but more likely to have a change to their benefits or have multiple financial gain sources. These factors combined may explain why they had the highest mean financial gain. The lower mean for Arab advice seekers is likely a combination of the much smaller sample size and the high number of grants. With just over half (56%) of their financial gains coming from grants, these smaller values will be pulling down the mean.

There are differences between age groups, with those aged 45-54 having the highest mean financial gain but those aged 55-64 most likely to record a financial gain. Those aged 25-34, in contrast, were both the least likely to achieve a financial gain and also had the lowest average.

The largest difference in financial gains was seen between disabled advice seekers and advice seekers without a disability. Almost a third (32%) of all disabled advice seekers achieved some kind of financial gain compared to 17% of those who weren't disabled. Disabled advice seekers had an average financial gain of £3,214, almost three times the average of £1,151, for advice seekers without a disability. This is likely due to the greater availability of welfare benefits if you are disabled and, indeed, around three-quarters (76.8%) of all of those receiving financial gains from benefits were disabled.

In summary, there were differences in the likelihood and financial gains received by demographic groups. These differences, particularly around gender and disability, remained relatively consistent throughout the year of delivery.

## Case Study 6 – Tackling worries and anxiety around debt

This advice seeker was a woman from a Black Afro-Caribbean background, with English as her first language. She owns the house she lives in and has lived on her own there for more than 10 years. She was working full-time (more than 30 hours a week) and was looking for help and support with debt. She had never received specialist debt advice before.

### ***What support did the AiCS programme provide?***

Support from the AiCS programme was positive as they took the time to understand the issues she was facing. The partnership wrote to the debt company on her behalf and followed-up to agree repayment terms that were more manageable for the client. They also helped with applications to the Water Company to lower her water bill.

The advice seeker reported that accessing the advice and support was easy and that overall, she was very satisfied with the support received:

*“The lady who dealt with me was good, she helped me understand about my debt a bit more. I saw her quite quickly and we’ve spoken on the phone. She’s also helped me with food bank vouchers as well.”*

### ***What difference did this support make?***

The support received has given her peace of mind and enabled her to understand more about her loan. She has seen her water bill reduce because the advice worker was able to support her in updating the household details with the water company. She’s unsure what would have happened if she hadn’t accessed the support provided by the programme.

*They helped me understand things so I’m very grateful, I can understand my debt better because of what I’ve learnt. [...] It took off the pressure, there were things that I didn’t really understand with that loan, but they opened my eyes and made me understand it more”*

# D: Improved health, wellbeing, and confidence

## Introduction

While the AiCS programme has a focus on alleviating financial hardship, the advice and support provided is likely to also have a positive impact on the health, wellbeing, and confidence of clients.

Examples of the outputs, outcomes and impacts under this objective are as follows:

- Reported impact by clients on their wellbeing
- Number of clients identifying greater resilience around financial hardship

This section summarises findings from stakeholder and client surveys that illustrate the softer impacts for clients from their engagement with the AiCS programme.

## Summary of Findings

The results show that **AiCS delivery is having an impact on the health and wellbeing of clients** and, indeed, this is one of the impact areas most noted by stakeholders. This has been accompanied by improvements to resilience. **Most clients who received support in specific advice topics noted that they were more confident in dealing with these issues in the future.** In line with findings from previous research, this demonstrates how the provision of advice can bring wider benefits beyond financial improvements.

## Evaluation Findings

### 1. What was the impact on health and wellbeing?

Stakeholders consistently identified that impacts to physical and emotional wellbeing were one of the most common areas where the AiCS programme was generating positive outcomes and impacts for clients. This aligns with findings about Information Advice and Guidance (IAG) services more widely. This was clearly linked to the complexity of issues faced by clients.

"Lots of people are stressed out for payments missed or threat of legal action. Initially just sitting down with them can really help because it calms down their anxiety and stress especially where we are helping with threats of bailiffs and people's mental health improves they walk away smiling and happy and we help with their budgeting and saving money and cut costs or how they can apply for things that will make their household budget better." (Wave 1 Stakeholder Interview)

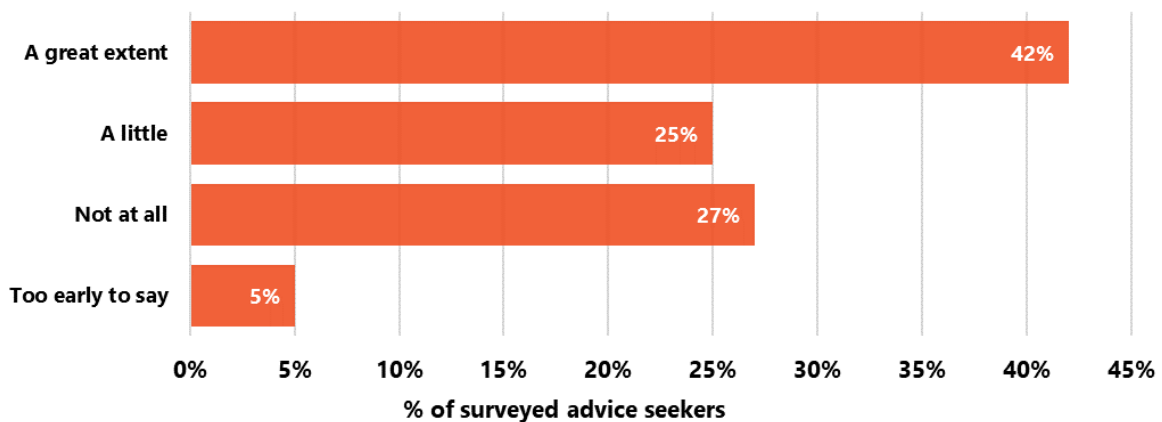
"A listening ear, practical and emotional support, information about what other support they can access in their community and support with getting this support."  
(Wave 2 Stakeholder Interview)

For clients, 67% identified that the AiCS programme had helped them and their family's physical and emotional wellbeing a little or to a great extent, with 42% saying this was to a great extent. A third (32%) identified that AiCS had yet to have any impact on physical and emotional wellbeing. This may reflect the complexity of issues presented by advice seekers and the length of time it takes for these issues to be resolved. The delivery model needs to pay continued attention to this complexity and the time and support required to help clients move towards resolution of their needs, while also managing the expectations of clients. Advice seekers themselves noted that they were waiting on other agencies' decision making processes.

"Just waiting for the Home Office's decision on my case now, [Staff name] has done all she can for me." (Wave 1 Client interview)

"They helped both me and my wife apply for Universal Credit, and also PIP but I've been waiting two months to hear about that." (Wave 2 Client interview)

The greater complexity of client need identified consistently by stakeholders in Wave 1 and 2 interviews shows that future iterations of the AiCS model may require partners to review programme resourcing so that there are opportunities to allocate more resources to the most complex cases or identify ways that referral to other specialist providers could be made. Increasingly, stakeholders were highlighting that AiCS cases were not 'one and done' arrangements. Greater complexity required a greater number of engagements with clients. However, 67% of respondents did state that this support was bringing physical and emotional wellbeing benefits as clients identify below.



**Chart Ten: The proportion of surveyed advice seekers who believed that AiCS support and advice had helped their, and their family's, physical and emotional wellbeing. Sample size = 194. Source – Client Survey, 2022 and 2023**

These benefits seem to stem from several issues.

One of the most common themes was that they were finally able to talk through the issues with someone who takes the time to listen and draw on support to help address them or move to resolution of them.

"I feel happy because it's been a lot for me as I was facing a difficult time being a single mum of 5 kids and not having to get baby clothes was a massive relief for me."  
(Wave 1 Client interview)

"For me and my case it was that she really did listen to me, she didn't talk over me, or see me as another person who just wanted benefits. She talked to me about my mental health, she assured me it was a safe place to talk, she was very human, she was a woman as well so she could relate to me as a woman. What was most important at that time was my mental state, I needed someone to rely on, to tell me everything was going to be ok, I had really high anxiety and depression, she really helped me with that first and then helped me to tackle the applications. She wrote it all down so I wouldn't forget anything, she kept calling me to check how I was as well, she was very good."  
(Wave 2 Client interview)

However, just over a quarter of (27%) of clients highlighted that the support had not brought any physical or emotional wellbeing benefits to them or their family. There were several reasons provided in interviews as to why advice seekers were not seeing these benefits. While some were dissatisfied with the level of support assistance they had received from the programme, other issues were outside of partnership control. For instance, the time needed to address housing issues and the general lack of availability of suitable housing options meant housing problems could not be resolved. Similarly, some ongoing debt or immigration issues remained unresolved as these are often beyond the control of the AiCS programme, and it can take significant amounts of time to see improvements. Finally, some advice seekers had pre-existing and ongoing physical and mental health issues which couldn't be resolved by the programme.

## Case Study 7 – Enhancing mental wellbeing

The client was a 43-year-old self-employed disabled man, residing with his wife and two children. He worked as a taxi driver so his income is variable. Both adults in the family had English as a second language so they struggled to understand information about benefits. They were confronted with the imminent risk of eviction from their long-term residence and were also grappling with mental health concerns. Financially, they relied on part-time work and required guidance and support for housing, benefits, and accessing a food bank.

### ***What support did the AiCS programme provide?***

AiCS played a pivotal role in guiding the client and his wife through the complex application processes for benefits, particularly Universal Credit and Personal Independence Payment (PIP). They completed applications on behalf of the clients, working with them to collate the correct information and making telephone calls on their behalf. Additionally, AiCS helped them navigate payment issues related to Universal Credit by supporting them to make telephone enquiries. The programme also got them access to a local food bank to address immediate needs for food and other essentials.

### ***What difference did this support make?***

The support and guidance provided by AiCS had a profound impact on the overall well-being of the individual and his family. By receiving personalized assistance, they experienced a substantial reduction in mental stress and uncertainty. AiCS became a trusted source of support, fostering a sense of security and guidance during their challenging circumstances. This support significantly enhanced their overall well-being and instilled a renewed sense of hope for the future. His neighbour (who supported the evaluation interview) commented:

*“I think more mentally it's helped him, physically there's not a lot they can do about his disability, they've opened the doors for him and closed a few so feels more supported than he was without them.”*

As a direct result of the support received from AiCS, the family witnessed an improvement in their financial stability through effective access to benefits. The assistance provided by AiCS in navigating benefit systems, resolving payment issues, and facilitating access to essential resources like food banks has also had a profound impact on their overall well-being as they are less worried and stressed about their finances.

## Case Study 8 – Impacting wider family life

The client was a woman in her mid-40s, a social housing tenant from a White British background. She accessed the programme through a local food bank after an unsuccessful application for Personal Independence Payment (PIP). She lived with another adult and a child, and her older daughter and her boyfriend were temporarily residing with them, causing financial strain.

### ***What support did the AiCS programme provide?***

The primary advice seeker, who was working part-time, sought assistance with benefits, employment issues, and housing concerns due to her financial situation. The AiCS program provided valuable support to address these challenges by helping with benefit applications, telephoning on their behalf, and reviewing benefit entitlements. The advice seeker's older daughter, who has autism and special educational needs, required help with a PIP claim to attain independent living and financial stability. The project staff guided her through the claim process, resulting in a successful PIP application.

*“The support and advice they gave us about the PIP claim was excellent. I had previously talked to my daughter’s social worker and the information they gave us was either wrong or they didn’t have the time to help us when we were stuck with the application. The staff were easy to talk to and explained everything clearly and were eager to help us. They walked us through the whole PIP application”*

Additionally, the AiCS program offered career advice and assistance in improving the CV and interview skills of her daughter's boyfriend, who also had special educational needs. Through the partnership, her daughter was able to secure a council flat once she received her PIP allowance. The programme further secured funding to cover essential items like a washing machine, which the family would not have been able to afford.

### ***What difference did this support make?***

The advice seeker expressed her satisfaction with the support and guidance received, particularly regarding the PIP claim. The support provided by the AiCS program had a significant impact on the family's life. They now receive up to £1,000 more per month through welfare benefits they were entitled to, but previously not accessing.

In follow-up interview, the support from the AiCS program has continued, focusing on securing budgeting assistance for the daughter and addressing utility bill debts. The programme ensured that the family was receiving all the benefits they were entitled to, thus avoiding the need to rely on the local food bank.

*“I know that if I need help or advice on anything that she will help me, and if she doesn't know the best course of action she will do her best to find the answer. There's nowhere else to turn for help...without the support I don't know where I'd be.”*

## 2. What was the impact on confidence and resilience?

Advice seekers also reported improved confidence and resilience around the advice topics that they had been supported in and greater confidence around managing their money. Increased resilience is key, as clients then feel they are better equipped to deal independently when issues arise in the future.

A majority (67%) of advice seekers reported that they felt more confident managing their money in the future. Advice seekers were most likely to report increased confidence around issues related to benefits. Those seeking support for housing and immigration issues also showed increased confidence, while the effect for debt is less pronounced. This may reflect the greater length of time it can take to resolve debt issues because of the complexity of circumstances.

These findings show that partnership delivery is providing support that is relevant for clients even though not all issues have yet reached resolution given the complexity of needs and issues being presented by clients.

# E: Increased connection within partnerships

## Introduction

In addition to positive outcomes for advice seekers, the AiCS programme also aims to impact partnerships, including through improving partnership working. Examples of the outputs, outcomes and impacts under this objective are as follows:

- Number of partners identifying strengthened partnership work due to programme
- Number of partners identifying better integration of support provision through the project

This section utilises stakeholder interview findings to identify how the AiCS programme has supported the development of partnerships to administer and deliver the support and advice to clients in their communities. It seeks to demonstrate whether the programme facilitated greater connection between partners.

## Summary of Findings

Partnership development has tended to build on existing partnerships, but **links with new partners have been facilitated and actively developed as delivery models have matured. Food banks have been a particularly successful connection**, acting as a good access point to those who were previously unsupported.

Key **challenges to partnership connection have been around data sharing, and service overlap requiring the establishment of agreements and protocols**, although these challenges have lessened as delivery has progressed. Partnerships would value further support and practice sharing with other partnerships here to support future delivery. **Confidence in the future of partnerships has become more polarised** over the first year of delivery and there was also **mixed support for the impact of partnership work** on the experience of advice seekers.

## Evaluation Findings

### 1. To what extent was partnership working improved, and what enabled this?

Of the eleven partnerships interviewed in Wave 1, eight existed before the commencement of the AiCS programme. These existing partnerships have then been refined to add new partners as delivery models have matured and become embedded, and delivery has proceeded and needs identified. This has enabled both new and existing partnerships to evolve and initiate new relationships to provide support through the programme.

"There is this wide network of knowledge we have access to. We are developing more in-depth relationships and gaining more in-depth knowledge so we can all upskill and better support families". (Wave 1 Stakeholder Interview)

At Wave 1, many stakeholders identified that the newest partnership connections had been made with food banks, supporting individuals attending with support and advice that may mitigate their need for food banks in the longer term. These connections also created a wider infrastructure of holistic support that these communities could continue to access to maintain support and advice provision.

Wave 2 stakeholder interviews showed that several partnerships had expanded their programme delivery over 2023. Expansion was primarily through new school, food bank, or community hubs based in the communities most likely to be frequented by targeted groups.

This has opened extra referral and signposting routes for specialist needs, enabling clients to be referred or directed towards support and advice outside of the partnership.

"It means we can help a group we were seeing that we couldn't help before this project existed" (Wave 1 Stakeholder Interview)

In Wave 2 interviews, 18 stakeholders identified that as their delivery models became more embedded, they were able to deliver more targeted support to clients.

"Partnership has made a real difference because you can't be an expert in every community group, you need specialist organisations working together and that's been encouraged by [the] AiCS project. That approach lends itself to reaching out to more hard to reach groups." (Wave 2 Stakeholder interview)

This seems to be particularly the case for housing, where access to specialist help, including legal advice, to resolve accommodation issues and complex housing disputes has been a key focus of the development of connections by AiCS partnerships.

In addition to the interview evidence, several questions in the partnership survey focused on increased connection between partnerships and the impact of the AiCS programme on partnership working. This evidence shows that partnership leads may be somewhat less confident in the impact of partnership working.

When asked in October 2022, almost all partnerships (nine out of ten) agreed or strongly agreed that partnership working had been strengthened by the AiCS programme and all ten agreed that the partnership would continue to work together, even once the programme had ended. Similarly, when asked this question again six months later in April 2023, seven out of the eight partnerships who responded agreed or strongly agreed that partnership working had been strengthened. However, by April 2023, while six out of eight partnerships strongly agreed they would continue working together, two were unsure. This might indicate

a greater polarisation in the confidence of partnerships when it comes to future working arrangements. The stakeholder interviews highlighted that this may be due to concerns they expressed about future core funding arrangements. For example, one local authority had gone out to tender on care advice services and AiCS partners in the area identified concerns on whether existing funding arrangements might be affected by this either being ended or being curtailed by lower amounts of funding being made available.

The impact of improved partnership working on the experience of advice seekers also varied across partnerships, and over time. In October 2022, just four partnerships agreed or strongly agreed that working in partnership had reduced waiting times for service users. However, all ten agreed or strongly agreed that they had been able to reach new people because of the AiCS programme and nine out of ten believed that support was more integrated. The belief in this impact appeared to decrease over time. When asked again in April 2023, three partnerships were now disagreeing or strongly disagreeing that working in partnership had reduced waiting times for service users. Similarly, one partnership now strongly disagreed that they had been able to reach new people due to the AiCS programme. Stakeholder interviews showed that where partners had not been able to work with new groups this was often due to them dealing with rising demand, which limited their ability to conduct outreach or engage with new advice seekers.

“Other support services are over stretched and people are finding it increasingly difficult to get help. [There’s]...less council support available. People are also finding it incredibly difficult to contact some agencies to speak to them about their support needs. Online and telephony systems struggle and cut people off...and being on a queue waiting for a long time is a very inefficient use of time.” (Wave 2 Stakeholder interview)

One area where partnerships were not able to work together effectively was in the sharing of resources between organisations. When asked in October 2022 if they had been able to share resources - such as administrative support or software - across the partnership, only three agreed. This stayed broadly the same across the surveys, with two out of eight partnerships agreeing or strongly agreeing that they had been able to share resources.

In summary, there is some evidence – particularly from stakeholder interviews – that the AiCS programme has enabled partnerships to expand their network and reach more people. While this may not have impacted waiting times, support for advice seekers is more integrated and organisations now have the ability to help those with more complex needs who require specialist services.

## 2. What were the barriers to increased connection?

Stakeholders identified that there had been limited barriers to increased connection. Shared aims around the provision of advice had helped to drive forward connection. This had then facilitated the extension of partnerships over 2023.

Some barriers that did emerge as connections were established were the development of data sharing protocols. Stakeholders identified that they would have valued more training and support in this area, which could be facilitated or brokered by the GLA.

Challenges were also identified around the overlap of services, requiring work to agree protocols for the allocation of cases to partners who offered similar advice and support. These have been resolved with the data sharing protocols put in place, that have enabled the sharing of data across partnerships.

One stakeholder also highlighted challenges when working with particular community settings and how these have to be managed as the partnerships develop and become embedded:

"A lot of it's been putting ourselves into community settings and having to find our feet and our priorities, the cost challenges for our partners and what's workable, especially where we are working in community spaces. Obviously a number of the partners in the community organisations have low budgets, sometimes are also largely staffed by volunteers. So part of the client journey and the client experience is impacted by the smoothness of that service also functioning well."

(Wave 2 Stakeholder interview)

# F: Improvements to recruitment and funding

## Introduction

The AiCS programme also sought to improve the capability of those organisations involved in the partnership to deliver support and advice. Examples of the outputs, outcomes and impacts under this objective are as follows:

- Number of further funding applications made because of their AiCS programme experiences
- Number of staff and volunteers trained by the programme in providing support around financial hardship issues

This section considers results from the stakeholder interviews showing where improvements have been seen around recruitment and funding.

## Summary of Findings

**Partnerships have faced sustained challenges in recruiting advisors and retention and management of volunteers have also proved difficult.** In a few limited cases, additional resources have been secured, more holistic support offers made, and extra funds have been leveraged. While **sustainability planning continues to compete with project delivery**, partnerships have increased their focus on securing future funding.

## Evaluation Findings

### 1. What was the impact on recruitment, and were there any barriers to successful recruitment?

Wave 1 stakeholder interviews showed that the key challenge in programme set up and early implementation was securing enough advisors, whether employed or as volunteers. For volunteers, management and retention has been a particular area of focus, to ensure staff resourcing is sufficient to meet demand. Training and development was also needed, given the fast paced change seen from the cost of living crisis and the changing support arrangements from the UK government. However, stakeholders were keen to emphasise that these challenges predated the Covid-19 pandemic and the cost of living crisis. While less pronounced in Wave 2, stakeholders confirmed these challenges remained for the advice sector.

Across the three surveys in the first year of delivery, five partnerships reported recruiting new members of staff using funding from the AiCS programme. Several partnerships who hadn't recruited any members of staff reported challenges in recruitment, including salary expectations of applicants, low number of good quality applicants and the difficulties of recruiting to a fixed term contract.

These challenges with recruitment meant partnerships had less capacity than required or expected. While this is an ongoing problem in the advice sector, for some partnerships the lack of staff or volunteers delayed the commencement of delivery. However, this was gradually overcome as programme delivery moved into 2023 and delivery models matured. When interviewed, 12 stakeholders identified they were able to respond to more demand because their programme delivery model had matured.

“It’s allowed us to have that presence again in the areas where we see greatest need, where there’s the highest levels of poverty and deprivation and it’s allowed us to restore a service that the pandemic took away” (Wave 2 Stakeholder interview)

In summary, stakeholders identified recruitment as a key challenge for programme implementation. Reflecting this, there was relatively limited recruitment as a result of the AiCS programme funding. While there were external constraints that contributed to the relatively low levels of recruitment, these had eased in 2023 and more mature partnerships enabled other community resources such as new settings and volunteers to be drawn on to support programme delivery.

## **2. What was the impact on funding, and were there any barriers to increased funding?**

A key goal of the AiCS programme is to ensure partnership working can continue beyond the duration of the grant provided by the GLA.

Across the year of delivery, seven partnerships reported in the quarterly survey that they had applied for additional funding. The value of this additional funding ranged from £500 to £2.2m, with a median value of £40,000.

Wave 1 stakeholder interviews revealed that sustainability planning had been limited up to November 2022. At the time, partnerships were already concerned about moving onto new funding arrangements and how to do this given the level of demands for support and advice they were already supporting. This limited their ability to begin developing new funding applications that will be critical if the programme is to have longevity. In other words, the key barrier to increased funding is the capacity of partnerships to look beyond direct delivery and identify future funding opportunities.

Wave 2 stakeholder interviews showed that future funding had become a greater focus for partnerships and 16 stakeholders discussed identifying opportunities for increased or sustained funding for their AiCS programme activities.

“It’s just something we have been discussing with various funders. We already have the network and connections in place to get new funding through.”  
(Wave 2 Stakeholder interview)

“Maintenance of funding is very important [...] we are just looking at any feasible funding route” (Wave 2 Stakeholder interview)

However, many were in an uncertain position on core grant contract from their local authority. For AiCS, many have yet to secure continuation funding and this is making it hard to recruit and retain staff. Some are looking into collaborative bidding but highlight the resources needed to undertake this against a background of high demand for support.

“We have real uncertainty given the council has stopped our core funding, equating to 40% of our income. It’s difficult to access funding for core costs and any project funding has an impact on core capacity so this needs addressing. Partnership working and exploring collaboration also takes up capacity that isn’t always funded through project grants.” (Wave 2 Stakeholder interview)

# Process Evaluation

## Introduction

This section provides a summary of the findings from the process evaluation. This assesses how the programme delivery has been developed and rolled out, support for partnership development, and the added value being supported by the project funding. The findings here are drawn from the stakeholder interviews at scoping and delivery phases of the evaluation work<sup>31</sup> and include insights from managers and staff directly involved in the development and delivery of support.

## Summary of Findings

**The logic and need for the AiCS programme and its approach is supported and understood by stakeholders.** Delivery on the basis of this logic has shown that providing support within communities is key in helping to provide support to those facing some of the greater challenges around poverty and deprivation. However, this means that cases are more likely to be complex and require greater support and resources to fully address. This need for support has been exacerbated by the cost of living crisis but also arises from the deep seated nature of poverty across the capital.<sup>32</sup> The **key challenge is the long-term sustainability of this programme**, which to date has only had a limited focus.

## Evaluation Findings

### 1. How is programme delivery proceeding and what have been the successes of this?

Stakeholder interviews show that projects have a good level of understanding of the aims of the AiCS programme and this has underpinned good progress in the set up and delivery of projects. However, this has occurred at differential levels across partnerships, with some partnerships proceeding more quickly than others. Those that have been slower have faced more challenges around:

- Establishing partnership agreements
- Recruiting managers and advisors
- Difficulties accessing some community settings and venues
- Establishing data sharing protocols
- Establishing referral and signposting agreements

Some of these are expected 'teething troubles' for any new partnership development. Future pilot approaches in this area could build in a dedicated implementation phase where referral,

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<sup>31</sup> Scoping interviews with all 11 partnerships were completed between April and May 2022 with 26 stakeholders interviewed between September and November 2022, and 41 stakeholders interviewed between March and May 2023.

<sup>32</sup> London Datastore, [Poverty in London 2021-22](#)

triage, and delivery models and registration systems are fully tested before the programme goes live. This means that systems are fully tested and there is less chance these will act as barriers to project start. However, all partnerships had commenced delivery by the end of this interim evaluation period.

Most support delivery is occurring through face-to-face contact with clients, with more simple inquiries supported on the telephone. Stakeholders highlight that their preferred way of operating is via face-to-face contact, which is supported by the community focus of AiCS. By working in this way, connection and rapport with clients can be more easily established, enabling individuals to share more detail on their needs so that advisors can identify a more holistic support package or refer on as appropriate. This reiterates the important role that the community location plays in enhancing the reach and access of services to those in most need, and as earlier sections highlight, for many who have not accessed such support and advice previously.

Stakeholders noted the high level of demand across Wave 1 and 2 interviews for advice that has been identified in the targeted community areas:

"I have seen a significant increase in enquiries over the last 3-6 months due to the cost-of-living crisis and energy bills. I doubt the demand will drop anytime soon given the continued pressures on household budgets". (Wave 1 Stakeholder Interview)

This unsurprising given the ongoing pressures of the Cost of Living crisis, as outlined in the introduction.

## **2. What have been the challenges of programme delivery?**

Despite the successes, there remain challenges for stakeholders.

One key challenge is around referrals, as there have been delays in securing these from some kinds of community partners, particularly food banks. These cases have been delayed by the limited information provided about clients at referral, meaning that advisors have had to do more initial work to identify the needs of clients. More consistency in information provision at referral is needed, particularly in work with food banks, and encouragement to use a standard referral form across all partners could be beneficial here.

Another challenge has been that despite being referred, clients have not attended appointments with partnerships. Staff have highlighted that personal or health challenges such as childcare needs, mental health, or other physical illness act as a barrier to engagement to services. Partnerships will need to ensure regular review of referral mechanisms to ensure these barriers are addressed and that support is made as accessible as possible.

This is important particularly in relation to the observation from stakeholders that they were seeing a much greater complexity of need amongst those they were engaging. This was a complexity that wasn't just focussed around a need for support for debt, housing, benefits,

immigration or other issues, but specifically in terms of the physical and emotional wellbeing of those the programme is working with.

These challenges are exacerbated by the difficulty accessing a GP and community mental health teams.<sup>33</sup> Links that can be established by partnerships with local social prescribing services to further supplement the holistic and multi-agency support or advice that could be provided are therefore essential. This would provide even greater opportunity for support and advice to address the complex needs clients have been presenting with.

### **3. What added value has been provided by the funding of the Advice in Community Settings programme?**

All stakeholders are clear that the AiCS programme has brought significant added value both to their own organisations and the clients they are supporting. The range of support areas the programme has been delivering are, in the view of stakeholders, aligned with the needs clients are presenting with.

"It's helping to extend reach into traditionally under-represented communities and target specific groups such as care leavers/people at risk given current cost of living crisis" (Wave 1 Stakeholder Interview)

Primarily, the organisational value is focussed on the opportunity to provide a one stop shop model of support supplemented by the widening of support networks and community outreach that the programme funding has enabled:

"Extra opportunity to link with other specialist organisations. We have then been able to draw on lots of other satellite projects in very specialist areas as a result of the partnership links that have been created by AiCS. All those other projects are funded separately but they do now all talk to each other." (Wave 2 Stakeholder Interview)

It has also provided additional capacity to support clients and build partnerships to support this:

"It is providing additional capacity but also freeing up time to develop relationships with partners, expand and strengthen our referral network and spend time understanding how to reach more diverse and underrepresented communities".  
(Wave 1 Stakeholder Interview)

<sup>33</sup> BMA, [NHS Backlog data analysis](#)

Some stakeholders identified that they were beginning to use the programme to help pilot new ways of working, to professionalise services delivery, and offer further training and development to local advice staff. This included using advisors in new ways, supporting clients with applications to join housing lists, signposting to new services, and training on the cost of living crisis for advisors.

"I'm hopeful that on the back of this project we'll be able to continue our work with food banks. If we can secure funding to continue the work, that in itself should create a model for moving into other settings. If we can crack the model, there is no reason why that wouldn't be working. It's a learning process. This funding has enabled us to test and learn." (Wave 2 Stakeholder Interview)

For clients, stakeholders identified that the key value of the programme was the increased community-based access to advice and support it provided.

"Enabling people who wouldn't ordinarily know that the service exists to access this service as well as providing that safety net" (Wave 2 Stakeholder Interview)

Stakeholders also identified that the breadth and range of services available to clients had also been increased through AiCS delivery, particularly through the partnerships the programme was being delivered through.

"By working through a range of partners, we have been able to achieve stronger reach". (Wave 1 Stakeholder Interview)

These services included access to specialist housing support related to temporary accommodation or disputes with private landlords including legal advice, specialist support around immigration and asylum issues, and provision of specific advice around the Government's cost of living support packages including Council Tax rebates.

Finally, stakeholders are also clear that there are new services and support that have been developed through the AiCS funding.

"We didn't have a programme in place before this (funding), we wouldn't have been able to run a signposting and guidance programme". (Wave 2 Stakeholder Interview)

#### **4. What progress has been made in securing the sustainability of the Advice in Community Settings programme?**

Progress on sustainability was limited at the beginning of delivery, with stakeholders focussed on the establishment and implementation of their projects. Confirmation of Year 2 funding arrangements were therefore welcomed. Stakeholders do identify that the level of unmet demand that has already been highlighted by the programme shows that the GLA needs to continue its ongoing work around AiCS continuity funding.

A couple of partnerships had begun conversations in 2022 around partnership bids with non-AiCS partners. Access to funds to recruit and train more advisors has been a key focus given the levels of demand for support highlighted above. Funding became a greater area of focus as delivery progressed, with seven partnerships reporting that they had applied for additional funding during Year 1.

Stakeholders were questioned about how they felt the GLA could support them further through the programme delivery. In response, in Wave 1 interviews, stakeholders showed that there was limited awareness and participation in the support that has already been made available for them by the GLA. This meant that only a few stakeholders had participated in the networking and monitoring sessions. Most commonly stakeholders wanted more opportunities to network on a more regular basis, ideally quarterly, with other AiCS partnerships to share experiences and best practice to help deliver the programme. Several partnerships have begun to use their delivery as an exemplar in bids for funding continued delivery and await the results of this. There remained continued demands on the GLA from stakeholders and in Wave 2 stakeholder interviews, organisations made several, specific recommendations for how the support from the GLA could be improved. One stakeholder suggested the GLA visited projects, saying that:

"There are different areas in the GLA but they are not really linked with the organisations in the community. The GLA departments and policy advisors could even just come out and visit the organisations." (Wave 2 Stakeholder Interview)

Other recommendations were around the sharing of priorities and funding guidance:

"I would be keen to hear the GLA's priorities in terms of what would be useful to see, what they are looking for to make sure they are satisfied this money is going to good use, and where they feel that there is expertise they can share with us to help us deliver. This would be particularly helpful regarding structures around local government to assist in understanding reporting up to the GLA and where duties and obligations lie." (Wave 2 Stakeholder Interview)

"There is a potential issue that several partnerships are looking to apply for funding to the same Trusts and Foundations. This could be coordinated by the GLA to avoid duplication and unhelpful competition." (Wave 2 Stakeholder Interview)

There was strong sentiment across most organisations for GLA funding to continue. One stakeholder expressed that:

"The GLA and other funders are aware of the lack of advisors, especially in the debt advice sectors. Losing the funding will put us at risk of losing our ability to provide support." (Wave 2 Stakeholder Interview)

Furthermore, stakeholders interviewed in Wave 2 remained keen to see the GLA utilise its own strategic and policy links to:

- Provide further expert input and insight on the cost-of-living crisis and the range of emerging support available, including where policy developments may be underway that could provide further funding opportunities
- Broker links with social prescribing connections within the GLA to support local connection for partnerships, including linkage to Public Health delivery and potential funding
- Lobby local authorities to offer continued funded support and resources to advice services and staff, whilst also encouraging them to consult with such advice services on the impacts of practice and delivery change.

# Conclusions and Recommendations

## Conclusions

While there have been both methodological challenges and external barriers to delivery, the large amount of data collected has allowed for a robust initial evaluation. This has found the following:

- Delivery of the AiCS programme since June 2022 has demonstrated that its central logic remains relevant and is well understood by all partnerships delivering support and advice. Consistent findings suggest that partnerships have been effective in reaching those who have not previously accessed advice and groups of Londoners who do not traditionally access advice services.
- Clients that have been supported identify that the support and advice has been easy to access and they have valued the contact with the programme. Results on the experience of advice seekers are positive, with a majority of clients stating they are satisfied with the support and advice received and that it had met their expectations.
- More time is needed for resolution of some complex cases including those involving debt reduction, some benefit claims, and housing issues. This is commonly caused by inefficiencies in welfare and housing systems delaying case resolution rather than problems with the advice and support provided by the AiCS programme. However, evidence from management information data found that the total financial gains across the entire cohort totalled £1,594,761, an average of £2,321 per individual.
- The AiCS programme continues to have a positive impact on the health and wellbeing of clients and, indeed, this is one of the impact areas most noted by stakeholders. This has been accompanied by improvements to resilience with clients reporting that they were more confident to deal with similar issues in the future and more confident to seek further help when needed.
- Stakeholders highlight that partnership development has supported the roll out of delivery. This has tended to build on existing partnerships, which are then refined as needs are identified and specialist support provided. However, several partnerships have built new relationships with food banks, schools, and community settings that have facilitated their outreach to clients who have not previously received the kinds of support the programme offers.
- A key challenge to delivery identified by stakeholders is the complexity of issues faced by clients and needs are often identified across a range of advice areas. Many clients are already at crisis point on reaching out to the programme and this has further complicated the issues they are dealing with. A 'one and done' delivery model is not suitable in these cases and those planning future activities of this kind need to plan for the provision of ongoing support for clients to enable them to manage the 'waiting' period many experience between advice receipt and case resolution, and to signpost them to other support providers.
- This focus on delivery and the levels of demand seen have meant partnerships focussed primarily on support and advice provision in the early phase of delivery. Attention has then focussed on embedding partnership structures and delivery models with links being made to new settings that were perceived as safe and trusted. The Year 2 funding for AiCS

has been welcomed, given the continued increase in demand for support and advice. There remain challenges around the sustainability of the programme, though there are examples of partnerships working together to make joint bids to support ongoing delivery. However, a number of partners identified challenges around core funding from local authorities they are already working with.

## Recommendations for ongoing AiCS programme delivery

1. As partnerships have expanded into new community settings in the second half of the year, there is evidence that this has led to engagement with a wider range of advice seekers, particularly those who have never accessed advice before. Partnerships should continue to expand into new types and locations of community settings, where this is sustainable and appropriate. This will allow partnerships to identify new organisations for referral as well as maximise outreach opportunities. The GLA should ensure both that partnerships are adequately resourced for this continuous expansion and ongoing outreach, as well as leveraging its networks to connect organisations.
2. Where partnerships have successfully reached their target groups, this has been enabled by working with community settings that have existing relationships with these groups. If partnerships are to effectively reach their identified target groups, they should endeavour to work with organisations and settings that are already embedded in and trusted by these communities. The GLA should support partnerships in these outreach activities.
3. Continuous improvement of services should focus on increasing the availability of face-to-face advisors, reducing waiting lists and providing more ongoing support for clients, including more follow-up and signposting. Due to rapidly changing advice needs and government support available, partnerships should continue to review their structures and support portfolios.
4. Analysis of financial gains and improvements to health, wellbeing and confidence are positive. However, demographic differences are emerging in the analysis of outcomes. Evaluation work should incorporate more longitudinal data to investigate longer term impacts for different groups, advice areas and delivery settings.
5. The GLA should continue to provide opportunities for inter-partnership collaboration and sharing of best practice, including referral systems, engaging target communities and partnership development. This may be either formal or informal opportunities for discussions across partnerships where common problems can be shared and solutions suggested.
6. While some partnerships have begun making applications for future funding, there are concerns around the sustainability of the programme, particularly in the context of threats to core funding from local authorities. Partnerships should be further supported by the GLA to identify future funding opportunities. This support could include providing access to evaluation data and analysis, providing support and guidance and using existing networks to connect potential funders with partnerships.

## Recommendations for future grant programmes

1. While a range of funders would be appropriate for future grant programmes, the marked improvement to health and wellbeing suggests health partners, such as ICBs, will be key future funders.
2. Funders should recognise the value of embedding advice services in community settings to reach new groups of Londoners and the resourcing required to achieve this in the context of increased complexity of need.
3. Future grant programmes should build in flexibility to cope with the rapidly changing social and economic context, which is likely to have long-lasting consequences on the financial resilience of Londoners.
4. Funders should prioritise programmes which allow multiple, intersecting issues to be addressed. As individuals present to services with complex challenges, any intervention to address just one of these is likely to be ineffective.
5. Any future multi-partnership programme should embed cross-partnership data collection at the beginning of delivery to ensure any evaluation work is efficient, effective and timely.
6. Future grant programmes should ensure partnerships are connecting with a wide range of community settings and organisations from the commencement of delivery. Resource should be allocated to ensure this is an area of continuous development.
7. Identifying target groups at the beginning of the programme is not sufficient to widen access and reach these groups. Partnerships should identify specific outreach activities and organisations they can connect with, which are already embedded in these communities. Funders should ensure that any outreach plans are likely to be effective and are adequately resourced.
8. Future programmes should build in opportunities for cross-partnership support and sharing of best practice throughout delivery but especially during implementation phases. This might take the form of structured workshops or more informal drop in sessions that allow partnerships to share any challenges or barriers and learn from how other partnerships have tackled similar issues.
9. Future programmes that involve the development or strengthening of partnership working should embed an implementation phase. During this time, partnerships can recruit the required staff or volunteers and establish agreements, data sharing protocols and referral pathways.

# Appendices

## Appendix 1 – Management information data provided by partnerships

*\*Core demographic data is data on age, gender, ethnicity and disability status*

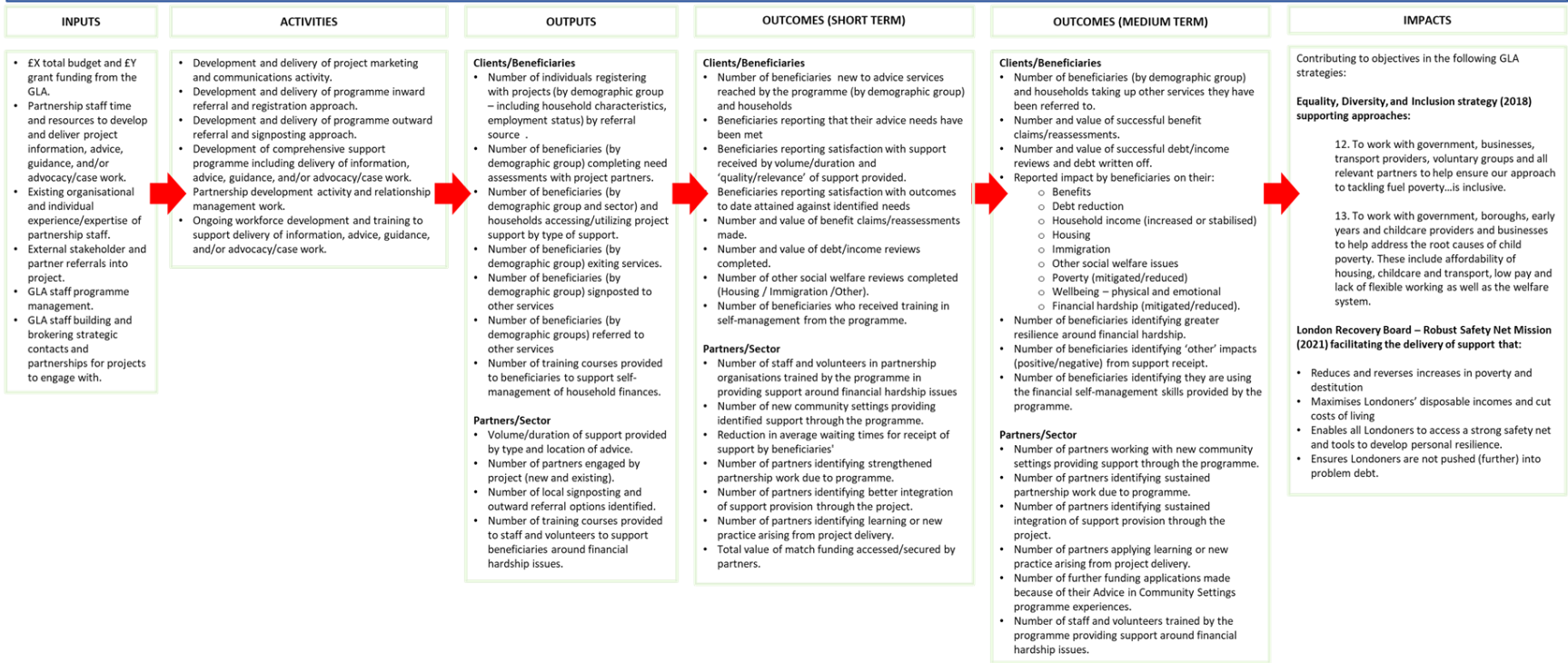
	Any Demographic Data	Core Demographic Data*	Complete Demographic Data	Any Activity Data	Any Outcome Data
All	95%	59%	31%	92%	50%
Citizens Advice Barking and Dagenham	100%	100%	84%	89%	30%
Community Links	100%	52%	50%	91%	39%
Ealing Mencap	100%	96%	1%	100%	6%
Help 4 Hillingdon	100%	40%	32%	77%	82%
Indoamerican Refugee and Migrant Association	52%	52%	0%	82%	58%
Little Village	100%	11%	0%	100%	9%
Peabody Community Foundation	100%	94%	67%	99%	48%
Rooted Finance	100%	83%	70%	100%	67%
Royal Borough of Kensington and Chelsea	100%	35%	0%	100%	99%
Salisbury World Refugee Centre	100%	96%	0%	47%	46%
Citizens Advice Waltham Forest	100%	94%	2%	100%	21%

## Appendix 2 – Demographic make-up of interviewed advice seekers compared to all advice seekers

	Interview Participants	All Advice Seekers	Difference
Male	24.5%	<b>29.0%</b>	-4.5%
Female	74.5%	<b>71.0%</b>	3.5%
Asian or Asian British - Indian	3.3%	<b>4.2%</b>	-0.9%
Asian or Asian British - Pakistani	5.6%	<b>3.8%</b>	1.8%
Asian or Asian British - Any Other	5.6%	<b>5.4%</b>	0.2%
Black or Black British - African	33.3%	<b>21.9%</b>	11.4%
Black or Black British - Caribbean	12.2%	<b>7.9%</b>	4.3%
Black or Black British - Any Other	3.3%	<b>4.4%</b>	-1.1%
Mixed or Multiple - White and Asian	0.6%	<b>0.3%</b>	0.3%
Mixed or Multiple - White and Black African	1.1%	<b>0.5%</b>	0.6%
White - British	16.1%	<b>15.8%</b>	0.3%
White - Any Other	10.6%	<b>10.8%</b>	-0.2%
Any other ethnic group	6.1%	<b>12.1%</b>	-6.0%
First Language: English	42.0%	<b>56.4%</b>	-14.4%
First Language: Other than English	58.0%	<b>43.6%</b>	14.4%
Disabled	48.7%	<b>35.2%</b>	13.5%
Not Disabled	51.3%	<b>64.8%</b>	-13.5%
British National / Citizen	59.4%	<b>67.7%</b>	-8.3%
Indefinite leave to remain	14.4%	<b>8.9%</b>	5.5%
Asylum Seeker	4.3%	<b>4.5%</b>	-0.2%
EU / EEA National	6.4%	<b>6.6%</b>	-0.2%
Limited leave to remain	13.9%	<b>5.7%</b>	8.2%
Not working – retired	4.2%	<b>5.4%</b>	-1.2%
Not working – long term sick or disabled	10.9%	<b>22.3%</b>	-11.4%
Unemployed	34.5%	<b>40.8%</b>	-6.3%
Student studying for a recognised qualification	4.2%	<b>2.3%</b>	1.9%
Working part-time (9 to 29 hours per week)	23.5%	<b>10.4%</b>	13.1%
Working full-time (30+ hours per week)	17.6%	<b>14.3%</b>	3.3%
Other	5.0%	<b>1.5%</b>	3.5%
Social housing or local authority tenant	44.8%	<b>48.2%</b>	-3.4%
Private tenant	33.3%	<b>32.4%</b>	0.9%
Home owner	5.7%	<b>4.7%</b>	1.0%
Other	16.1%	<b>7.4%</b>	8.7%

# Appendix 3 – Theory of Change

**ADVICE IN COMMUNITY SETTINGS PROGRAMME**  
**GOAL / VISION**  
 “To facilitate the creation/strengthening of partnerships to support Londoners to maximise their income, reduce debt or other outgoings, and resolve immigration or other social welfare issues through the provision of community-based access to information, advice, guidance, and/or advocacy/case work to enable them to mitigate the impacts of poverty/financial hardship”

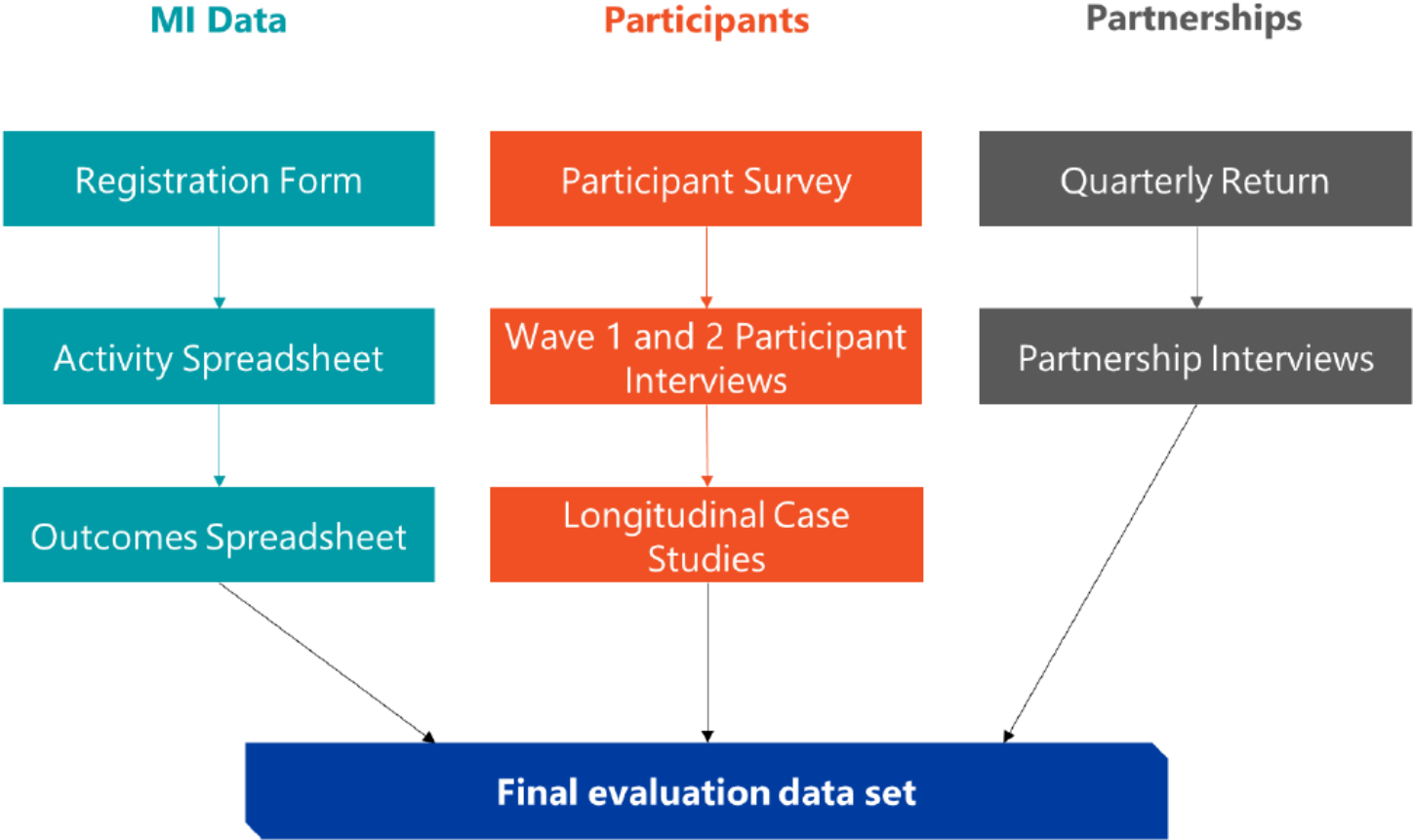


- ASSUMPTIONS**
- Community based provision of information, advice, guidance, and/or advocacy/case work is the best way of delivering the programme to tackle financial hardship amongst Londoners.
  - Londoners want additional community-based access to information, advice, guidance, and/or advocacy/case work.
  - Community based settings are visible to, and accessible for, families facing financial hardship.
  - Clients/beneficiaries are happy to share detail of their financial circumstance to advice providers.
  - Selected community settings are the right ones to be delivering information, advice, guidance, and/or advocacy/case work services to Londoners.
  - The advice sector in London wants involvement in the programme, has capacity and adequately trained staff to support its delivery, and will be able to support identified needs.
  - Needs assessment practice and process will correctly identify the right support needs.
  - Advice workers have the capacity and skills to support the needs of beneficiaries
  - Funded partnerships can deliver the project/programme as designed.

- BARRIERS**
- Some financial hardship issues are influenced by national and local Government policy which cannot be changed by the actions of programme/project staff.
  - Clients/beneficiaries may expect too much of, or resolution to, cases, that is not possible in the timespans available to projects.
  - Beneficiaries face language barriers that prevent them engaging with services.
  - Clients/beneficiaries are reticent in engaging with services because of previous poor experiences with such services, are unclear of the nature of support offer, or worry that existing benefits might be negatively affected by working with the programme/projects.
  - Some clients/beneficiaries may believe their case is too complex to be dealt with by the programme/projects.
  - Some clients/beneficiaries may believe there is a stigma attached to them engaging with the support provided by the programme/projects.
  - Some clients/beneficiaries may be reticent to visit some community settings (e.g. schools, cultural centres) because of previous poor experiences in them, or lack of understanding or knowledge of those settings.
  - Some clients/beneficiaries may not share full details of their circumstances preventing programme/project staff from fully understanding their needs.
  - Advice workers may not have the capacity or skills to support the needs of beneficiaries.
  - Recruitment challenges and inflationary wage pressures mean partnership organisations, particularly smaller organisations are unable to recruit appropriately skilled staff to support their project delivery.
  - Uncertain future funding beyond existing funding agreement
  - Current economic circumstance creates additional demand that partnerships are unable to support
  - Cases supported are more complex than initially planned for meaning project see lower volumes of clients.

- ENABLERS**
- The diversity of experience, skills and resources programme partners provide.
  - Marketing and partnership development work by funded partnerships.
  - Consistent and rigorous needs assessments undertaken.
  - Clear menus of support provision available for prospective clients/beneficiaries.
  - Partnership development and stakeholder engagement work.
  - Holistic needs assessment work to identify clear areas where projects can support needs and pinpoint where outward referrals/signposting might be needed.
  - Skilled advice workers to tailor delivery to the needs of particular groups and sectors.
  - The programmes’ links to the London Recovery programme
  - Partnership services are given extra legitimacy by use of Mayoral branding in publicity material and the greater trust the current Mayor has from some service users.

# Appendix 4 – Evaluation Framework Overview



## Appendix 5 – Partnership / stakeholder survey

### Questions for discussion

- 1. Can you explain how you are involved in the Advice in Community settings project at your organisation?**

### Project design and approach

- 2. Can you tell me how the project was designed?**
  - What aspects of it were new?
  - What aspects continued work you had done before or were already doing?
  - Tell me about the community settings you are delivering the project through?
- 3. How is delivery going so far?**
  - How does this compare with your intended delivery model?
  - Any successes you'd like to highlight?
  - What have been the main challenges so far and how have these been overcome?
- 4. What added value do you think the programme funding is providing for the clients your project works with?**
- 5. What added value do you think the programme funding is providing for your organisation/project?**
  - Are you providing any new activities/advice/support because of the funding or does it allow you to maintain or continue existing services?

### Delivery to date

- 6. Can you tell me a little bit about the specific things you have provided support/advice around whilst working on the Advice in Community Settings project?**
- 7. Where and how do you usually provide advice/support for AiCS project clients?**
  - Have you been working in any new community settings because of the project?

### Referral

- 8. Can you tell me a little about how clients are referred into your project?**
  - Who have been the main source of referrals to date?
  - Once referred to your project how are beneficiary needs assessed?
  - To what extent has the project been able to address these needs so far?

### Groups worked with

- 9. Which community groups have you been working with on the project?**

**10. How many of these are new to your organisation/work, can you provide some detail on these groups?**

- a. How would you describe the support needs of those you have been working with on the AiCS project? Are many of these clients already at crisis point when you/colleagues start working with them?

**11. Why do you think you have been able to reach these new groups?**

- a. To what extent do you think that the link to the Mayor of London/GLA because of the project funding makes a difference in being able to reach these groups?

**12. What do you think you have learnt from working with these groups?**

- a. How has this led to any changes in the way you are delivering your AiCS project?
- b. How do you think this will influence how you will work in the future?

### Partnership and Collaboration

**13. Thinking about the other organisations involved in your project's partnership, have you previously worked with any of these partners before?**

- a. If so how long have you worked with them?
- b. Has your working arrangement changed at all in the AiCS project?

**14. If working with new partners, how have you developed your working arrangements with these new partners?**

**15. How do you think the partnership working is progressing for your AiCS project?**

- a. Have there been any particular challenges to the partnership working you have been involved in and how have they been overcome?

**16. How well integrated is the work of different partners?**

**17. What added value do you think these partners have brought:**

- a. The Project?
- b. Your organisation's activities?

### Outcomes and Impacts

**18. How easy has it been for you to provide the right kind of advice/support to the clients you have worked with?**

**19. To what extent do you think the project has been able to intervene early in cases to help reduce the number of clients reaching crisis point?**

**20. Is there any way that you think that the advice/support could be provided in a better way in future? [Probe: opportunities to intervene earlier]**

**21. What is the main benefit you think the advice and support you have provided to clients you have worked with?**

**22. What have been the main impacts your advice/support has had on those you have worked with?**

**23. To what extent do you think these impacts will be sustained and how might that be best achieved?**

**24. To what extent do you believe the support/advice you have provided has helped the physical and emotional wellbeing of clients?**

### **Project sustainability**

**25. How might the project and work in the community settings be sustained in the future?**

### **Support from the GLA**

We're also interested in the views you have about any support you/your organisation has received from the GLA – for example they arranged training on data protection.

**26. How have you/your organisation found the support received from the GLA?**

**27. Are there any areas where you/your organisation would have valued more support from the GLA?**

**28. Is there anything we haven't spoken about your project that you think is important for the evaluation to consider?**

## Appendix 6 – Client survey

### Introduction

1. Can I take your name please?

2. Do you remember working with project or people that work for them?

Yes (Go to Q3)

No – are you sure, our records show you worked with them in [date from contact sheet] – if Yes Go to Q4; if still no, thank and end interview.

3. Are you still receiving support or advice from people at project?

Yes (Go to Q5)

No (Go to Q4)

4. Why are you not still receiving support or advice from people at project? (Go to Q5)

### Accessing Support

5. When you began working with people at project which of the following were you looking for help/support with? (Please tick all that apply)

Debt

Benefits

Immigration/Asylum Issues

Employment Issues

Housing Issues

Other (please specify)

6. Can you tell me a little bit about the specific things you wanted support/advice around?

7. Had you ever had support on any of these issues before? (Put a tick or cross in the boxes that apply to you)

	Yes, from this organisation	Yes, from another organisation	No
--	-----------------------------	--------------------------------	----

	Over a year ago	Only in last 12 months?	Over a year ago	In last 12 months?	
Debt					
Benefits					
Immigration/Asylum Issues					
Employment Issues					
Housing Issues					
Other (please specify)					

**8. If no, are there any reasons why you have not had support on these issues before? (Put a tick or cross in the boxes that apply to you)**

	Reason
Debt	
Benefits	
Immigration/Asylum Issues	
Employment Issues	
Housing Issues	
Other (please specify)	

## Experience

9. How did you first hear about [project name] from [delivery partner name]?

10. How easy was it to access the advice/support from project?

Very easy

Easy

Difficult

11. Can you tell me why you say that?

12. Is there any way that you think that the advice/support could be provided in a better way by project in future?

No

Don't know

Yes [please give me a few details of how]

## Outcomes and Impacts

13. At the time you received the support how satisfied were you with the advice/support you received from the project? (Put a tick or cross in the boxes that apply to you)

	Very satisfied	Satisfied	Neither	Dissatisfied	Very Dissatisfied	N/A
Overall advice/support received						
Debt						
Benefits						
Immigration/Asylum Issues						
Employment Issues						
Housing Issues						
Other (please specify)						

**14. If satisfied, can you tell me why you were satisfied?**

**15. If dissatisfied, can you tell me why you were dissatisfied?**

**16. To what extent do you feel you received the support you were hoping for from project? (Put a tick or cross in the boxes that apply to you)**

	<b>A great extent</b>	<b>A little</b>	<b>Not at all</b>	<b>Too early to say</b>	<b>N/A</b>
Debt					
Benefits					
Immigration/Asylum					
Employment					
Housing					
Other (please specify)					

**17. To what extent do you feel you understand how to prevent or resolve issues with the following areas in the future because of the support/advice you've received from project? (Put a tick or cross in the boxes that apply to you)**

	<b>A great extent</b>	<b>A little</b>	<b>Not at all</b>	<b>Too early to say</b>	<b>N/A</b>
Debt					
Benefits					
Immigration/Asylum					
Employment					
Housing					
Other (please specify)					

**18. How confident do you/your family feel about dealing with issues in the areas below in the future following the support/advice you've received from project? (Put a tick or cross in the boxes that apply to you)**

	<b>As confident as before</b>	<b>More confident</b>	<b>Less confident</b>	<b>Too early to say</b>	<b>N/A</b>
Debt					
Benefits					
Immigration/Asylum					
Employment					
Housing					
Other (please specify)					

**19. To what extent do you feel the issues you received advice/support on have been resolved? (Put a tick or cross in the boxes that apply to you)**

	<b>A great extent</b>	<b>A little</b>	<b>Not at all</b>	<b>Too early to say</b>	<b>N/A</b>
Debt					
Benefits					
Immigration/Asylum					
Employment					
Housing					
Other (please specify)					

**20. What has been the best thing about the advice and support you have received from project?**

21. What is the main thing you think the advice and support you have received from project has brought you and your family?

22. What impact has the advice/support you have received from project had on the following areas of you and your families' lives? (Put a tick or cross in the boxes that apply to you)

	A strong positive impact	A little positive impact	No change	A negative impact	Too early to say	N/A
Debt reduction						
Benefit receipt						
Household Income						
Immigration/Asylum Issues						
Employment Issues						
Housing Issues						
Other (please specify)						

23. [If reporting impact (positive/negative) on debt, benefit or household income please ask] how much do you estimate that on average per month the advice/support has brought your household?

	Average change per month (£) +	Average change per month (£) -
Debt reduction		
Benefit receipt		
Household Income		

24. To what extent do you believe the support/advice from project has helped you and your family's physical and emotional wellbeing?

A great extent	A little	Not at all	Too early to say	N/A

25. Why do you say that?

**26. To what extent do you believe the support/advice from project has helped relieve some of the financial pressures you/your family have been facing?**

<b>A great extent</b>	<b>A little</b>	<b>Not at all</b>	<b>Too early to say</b>	<b>N/A</b>
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**27. Why do you say that?**

**28. How confident do you feel managing your money following the support/advice you've received from project?**

Answer on a scale of 0 to 10, where 0 is 'not at all confident' and 10 is 'completely confident'. Please circle one number that best represents your answer

0 - Not at all confident

1

2

3

4

5

6

7

8

9

10 - Completely confident

Don't know

**29. Following the advice/support you've received from how likely would you be to seek help from the following if you were facing financial difficulties? (Put a tick or cross in the boxes that apply to you)**

	Very likely	Quite likely	Not very likely	Not at all likely	Don't Know	N/A
Information and advice organisations (e.g. Citizens Advice, Age UK)						
Government departments (e.g. Gov.uk, DWP, Pensions Credit)						
Local council						
Food banks						
Consumer websites (e.g. Moneysavingexpert)						
On-line search						
Charities and other organisations (e.g. church, temple or mosque)						
Friends and family for views and advice						
Friends and family for direct help (e.g. a loan)						

**30. Which of the following do you most need more information on? Please tick up to three.**

Support in a crisis (e.g. run out of food, eviction, homelessness, debt)

Wellbeing and mental health support

Managing energy costs

Managing rent or mortgage costs

Managing other household charges (e.g. water, phone, council tax, insurance, service charge)

Managing other living costs (e.g. health, essential travel)

Budgeting

Managing debt well

Understanding credit options

Understanding benefit entitlements

Employment rights (e.g. pay entitlements, paying the right amount of tax)

Training and education opportunities

Increasing income through paid employment

Changing or applying for jobs

Something else (please specify)

### **Could we just ask you a few questions about yourself?**

To conclude the survey, could we just ask you a few questions about yourself? These questions help us check that the experiences of project are not different for some groups of clients compared to others to help support project to be as inclusive as possible.

#### **31. Which of the following best describes your gender?**

- Man
- Woman
- Non-binary
- Prefer not to say
- Other (please specify)

#### **32. Could I take your date of birth?**

#### **33. Do you have any physical, sensory, learning, or mental health conditions, or illnesses that have lasted, or are expected to last, 12 months or more?**

- Yes
  - No
  - Unknown/Prefer not to say
-

**34. Which one of the following best describes your ethnic group or background?**

- Asian or Asian British - Indian
- Asian or Asian British - Pakistani
- Asian or Asian British - Bangladeshi
- Asian or Asian British - Chinese
- Asian or Asian British - Any other Asian background
- Black, Black British, Caribbean, or African - Caribbean
- Black, Black British, Caribbean, or African - African
- Black, Black British, Caribbean, or African - Any other Black, Black British, or Caribbean background
- Mixed or multiple ethnic groups - White and Black Caribbean
- Mixed or multiple ethnic groups - White and Black African
- Mixed or multiple ethnic groups - White and Asian
- Mixed or multiple ethnic groups - Any other Mixed or multiple background
- White - English, Welsh, Scottish, Northern Irish or British
- White - Irish
- White - Gypsy or Irish Traveller
- White - Roma
- White - Any other White background
- Other ethnic group- Arab
- Other ethnic group- Any other ethnic group (please specify)

Prefer not to identify

**35. Is English your first language?**

- Yes
- No
- Prefer not to say

**36. What is your immigration status?**

- British National / Citizen
- EU / EEA National with pre-settled or settled status
- Asylum Seeker
- Refugee status
- Limited leave to remain
- Indefinite leave to remain
- Unknown / Prefer not to say
- Other (specify)

**37. How many other adults (aged 18 and over) live at your home address?**

**38. How many children (aged under 18) live at your home address?**

**39. How long have you lived at this address?**

- Less than 12 months
- 12 months but less than 2 years
- 2 years but less than 3 years
- 3 years but less than 5 years
- 5 years but less than 10 years
- 10 years or more

**40. In which of these ways do you occupy this accommodation?**

- Home owner
- Private tenant
- Social housing or local authority tenant
- Other (please specify)
- Unknown/Prefer not to say

**41. What is your current working status?**

Working full-time (30+ hours per week)

Working part-time (9 to 29 hours per week)

Unemployed and looking for work

Unemployed and not looking for work

Not working – retired

Not working – carer

Not working – long term sick or disabled

Student studying for a recognised qualification

Other (please specify)

**42. As part of our work, you may be invited to participate in a short telephone interview in 9-12 months' time to follow up on your experiences of project, are you happy for us to contact you?**

Yes

No

If yes, what's the best telephone number to contact you on?

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When would be a better time to ring?

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**43. Do you have any final comments about the advice/support you've received from project?**

**Thank you for taking the time to complete this survey**