MAYOR OF LONDON

mime making information matter

wavehill Social and economic research

Advice in Community Settings

Year 2 Evaluation Report

August 2024

Contents

Key Findings (1)

- The Advice in Community Settings (AiCS) programme has directly supported **7,336 advice seekers** in its first two years. Including all known members of their households, the programme has impacted at least **13,570 Londoners**.

- Over **three in every five (61.0%) advice seekers 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, from a Black or Black British background and of working age (25-54 years old). A markedly **high proportion of advice seekers spoke a first language other than English**.

- **Welfare benefits was the most common primary advice topic**, with almost a third (32.5%) of advice seekers reporting this as their main area of need. However, as the AiCS programme has progressed, **debt has become a more pressing issue**.

- Across the first two years of AiCS delivery, to April 2024 **a total financial gain of £5,202,823 was recorded across almost 1,700 advice seekers**, which is around a quarter of all those seen by the programme. Advice seekers had a mean financial gain of £3,065 and a median gain of £258.

- Nearly **three-quarters (74%) of advice seekers in Year 2 reported improvements to their health and wellbeing** as a result of the advice they received through the AiCS programme. This is an increase from the 67% of advice seekers who reported improvements in Year 1.

Key Findings (2)

- Over Year 1 of delivery, partnership connections were mainly built through food banks, schools and community hubs. In Year 2 of the programme, this has continued alongside **additional relationship building with health and social care settings**, particularly with social prescribers.

- Despite challenges with recruitment and retention, as seen across the advice sector, partnerships have been able **to increase their general capacity by offering paid positions and recruiting experienced advisers**, as a result of the AiCS funding.

- Partnerships believe that the programme has led to a **more holistic service for advice seekers** and enabled them to maintain **longer and more impactful relationships**. Advice managers also mentioned being able to reach more vulnerable people and people with more complex needs.

- All partnerships highlighted the need for ongoing funding as local authority funding previously earmarked for advice service provision is reduced or withdrawn and **reported challenges in identifying new sources of funding due to ongoing pressures on alternative funds**.

Executive Summary

Introduction - what were the aims and context of the programme?

- In 2022, the Greater London Authority (GLA) launched the Advice in Community Settings (AiCS) programme. This programme is funding eleven advice partnerships to support Londoners experiencing, or at risk of, financial hardship.
- The AiCS programme aims to **improve access to advice for Londoners in financial hardship by building and strengthening partnerships between advice services and community settings** such as schools, food banks and community centres.
- This evaluation covers both Year 1 (April 2022 - March 2023) and Year 2 (April 2023 - March 2024) of delivery. Across both years, the challenging economic picture for households and significant financial hardship experienced by Londoners placed a large amount of pressure on the advice partnerships and undoubtedly impacted delivery of the programme.

Impact Evaluation - what was the impact of the programme?

1. The programme improved access to advice for a more diverse group of Londoners

- Across both years of delivery, a total of **7,336 advice seekers** accessed support directly through the programme. Including other members of their households, **at least 13,570 Londoners** have been impacted by the advice and support provided.
- The **proportion of advice seekers who had never accessed advice before has been increasing across the programme**, up to 61% by the end of Q4 2023/24. Interview participants reported that they mainly heard about the programme through referral networks and word-of-mouth, which may explain this rise in new advice seekers.
- Compared to the London population and London branches of Citizens Advice, clients of the AiCS programme were **more likely to be female, from a Black or Black British background and of working age** (aged 25 - 44). In addition, around four in every ten (41.6%) advice seekers spoke a first language other than English. Partnerships are therefore experiencing high demand for resources such as interpreters and translators.

2. Providing advice through a variety of community settings reaches a diverse cohort with different sets of needs

- Throughout the delivery of the AiCS programme, **community centres have been the most common setting in which advice seekers have accessed the programme**. Community centres in the context of the programme include settings providing support to particular community groups (for example Black African Community Groups or Refugee and Migrant associations), residents on a particular housing estate, or community hubs providing a range of community focussed services and support in one location. While the proportion of advice seekers accessing the programme through a food bank was initially similar to that accessing through community centres, over the second year of the programme **this proportion has fallen.**
- As in Year 1 of delivery, there is continuing evidence that **different cohorts of advice seekers access the programme through different settings**. For example, much higher proportions of Asian and Black advice seekers were going directly to an advice service compared to other ethnic groups.

We did approach them initially for food bank voucher but when they said they could help with debt we felt relieved at that point as a result of the talk we had with them. They said we'd be able to reduce the water bill and council tax and also rent arrears.
New advice seeker

I have a disability and was struggling with bills and things because I'm self-employed so don't always earn that much each month. She's provided wonderful advice, she's helped me to fill in application forms for benefits, income tax and housing benefit. She keeps in touch with me just in case there's anything else I need.
New advice seeker

Executive Summary

3. Despite a changing picture of needs, advice seekers remain broadly satisfied. However, there are gaps in longer term support.

- Overall**, welfare benefits was the most common primary advice topic**, with almost a third (32.5%) of advice seekers reporting this as their main area of need. However, as delivery has progressed and as the cost of living for Londoners has remained consistently high, **debt has become a more pressing issue**, potentially because of the challenging financial and economic context. **Over a quarter of advice seekers were seeking support on more than one topic**, suggesting there is a sizeable minority of advice seekers requiring support that cuts across specialist areas, potentially necessitating multi-agency involvement. This mirrors trends noted by Citizens Advice around their delivery in 2022.
- **Advice seekers were generally satisfied** with the support they received, with satisfaction most pronounced in advice around benefits, debt and employment issues. Where advice seekers weren't satisfied with the support they received, this was most commonly because they felt their issue had not been resolved. This may be because resolution is dependent on external agencies, such as the DWP, a housing association or the Home Office.
- Follow-up surveys found that **advice seekers continue to have long-term needs**. Of those who identified that they needed further help, 75% were not receiving any support from any source. This suggests that clients' ongoing needs cannot be met by one-off advice interventions, and across the partnerships, strengthening arrangements for casework and ongoing support may be needed.

I've seen the adviser and solicitor, they really understood my situation, they gave me really good advice, they told me what was good for me, looked at my problem and gave me the best advice to follow. They were really patient and answered every single question I had. I didn't feel rushed.
Advice seeker

Because they were advising me, I felt less stressed, it was really good, when I finished my appointments with them I always had an answer on what to do.
Advice seeker

4. The programme has improved financial outcomes for around a quarter of all advice seekers.

- Across the first two years of AiCS delivery, to April 2024 a **total financial gain of £5,202,823** was recorded across almost **1,700 advice seekers**. This represented a mean financial gain of £3,065 and a median gain of £258. The gap between the mean and the median is due the variation in size of financial gain across advice seekers, with some seeing several thousands of pounds of debt resolved, while others received relatively small value food vouchers.
- Among those receiving financial gains because of AiCS, the **largest gains** were seen by **older advice seekers** and those with a **disability.** In addition, the largest financial gains came from **debt resolution**, a **combination of sources**, or new or improved **benefit claims.**

5. Advice seekers reported improvements to their health, wellbeing and confidence.

- **Nearly three-quarters (74%) of advice seekers in Year 2 reported improvements to their health and wellbeing** because of the AiCS programme. This is an increase from the 67% of advice seekers who reported improvements in Year 1. These improvements arose for several reasons, including a reduction in stress through emergency financial support and by building positive relationships with the advice providers.
- When interviewed, **service managers and advice workers working directly with advice seekers also spoke of the profound effect they saw on health and wellbeing**. A major theme emerging from the analysis of stakeholder interviews was the impact of advice seekers having somewhere they know they can access support and the effect this has on reducing stress.
- The **programme has had a positive impact on advice seekers' confidence and resilience**. Depending on topic of advice, between 46% and 83% of clients reported being more confident in dealing with future challenges to their households needs around benefits, debt, income, housing or immigration where relevant.

6. Partnerships have continued to develop their relationships with community settings, with an increased focus on health and social care settings.

- Over Year 1 of delivery, partnership connections were mainly built through food banks, schools and community hubs. In Year 2 of the programme, this has continued alongside **additional relationship building with health and social care settings**, particularly with social prescribers.
- Stakeholders consistently reported that the programme was **becoming more embedded in the community settings it was working in**, enabling it to reach more clients in most need of support.
- Some partnerships were able to continue expanding their partnership networks in Year 2, often in response to new and emerging support needs. However, **several partnerships could not expand their networks any further** this year, due to challenges finding the capacity to manage new partners or accommodate additional referrals.

7. While the programme has generally increased capacity across partnerships, challenges around recruitment and retention remain.

- As a result of the funding, **partnerships have been able to increase their general capacity**, by supporting paid adviser positions and having the resource to recruit more experienced members of staff. The funding has also allowed partnerships to provide training to upskill their existing staff and volunteers.
- However, **recruitment and retention challenges persist**, reflecting the challenges seen across the advice sector. Partnerships report that these issues have been exacerbated as the end of the programme funding draws nearer.

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

1. Initial difficulties for partnerships have broadly been overcome, with the programme bringing added value to both partnerships and advice seekers

- In Year 1 of delivery, partnerships experienced issues around delays in securing referrals from some community partners, client no-shows, and delays in establishing partnership and data sharing arrangements. In Year 2, **these issues have broadly been overcome**, though partnerships still stress the value of an implementation phase.
- Partnerships believe that by working together, they have been able to offer a more **holistic multi-agency service for advice seekers** and enabled them to maintain **longer and more impactful relationships with advice seekers**. This had positive effects for advice seekers, particularly by improving their confidence in tackling any issues that may arise in the future.
- Advice managers also mentioned being able to **reach more vulnerable people and individuals/households with more complex needs** was a value the programme brought to advice seekers, as these people would often not have received any support previously. This was often for a variety of reasons, including a lack of available services, poor service accessibility, individuals lacked confidence to engage with services, or were not aware that such advice was available.

> People just don't know where to go and the good thing about this hub is that there's various organisations - they don't have to travel far to get advice - it's right on the doorstep. A lot of people who are coming are very vulnerable - they don't know how to get to any other place to get advice.
> ***Advice worker***

2. In Year 2, the barriers to delivery have focused around managing the increased demand because of the programme reaching new advice seekers. Advice services remain concerned about future funding and sustainability of their partnerships.

- While most partnerships reported no serious challenges in delivery, a few highlighted the **challenge of managing the additional demand** that emerged because of reaching larger numbers of advice seekers. For some partnerships, difficulties in communication between partners (some incomplete referral information, delays in case signposting, and some data sharing challenges) also persisted.
- All partnerships highlighted the **need for ongoing funding** and reported **challenges in identifying new sources of funding**. While the AiCS programme has been invaluable, there is a continued pressing need for sustainable core funding for the organisations within the partnerships, as well as dedicated funding to develop those partnerships.

What is the Advice in Community Settings programme?

In 2021, the Greater London Authority (GLA) launched the Advice in Community Settings (AiCS) programme. Timelines were staggered across the partnerships, with delivery of the programme beginning in December 2021 – March 2022. Activity from commencement to the end of March 2023 (Evaluation Year 1) was previously evaluated. Funding was continued into Year 2, which began between December 2022 – March 2023. This report evaluates the programme across both years of delivery, exploring outputs of both years and exploring longitudinal changes that have occurred between the years of delivery. Funding has been renewed again for a third year of delivery, which is currently underway.

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. The AiCS programme aims to improve access to advice by building and strengthening partnerships between advice services and community settings such as schools, food banks and community centres. It builds on the successful GLA and Child Poverty Action Group (CPAG) pilot, that delivered welfare advice to low-income families in primary schools in four London boroughs in 2019.

Across the two years, the AiCS programme has funded eleven advice partnerships to support Londoners experiencing, or at risk of, financial hardship. These partnerships adopt a range of delivering models, from increasing their signposting and guidance offer to funding an adviser to co-locate in community settings. These partnerships are summarised in the table on the following page.

NB. Two partnerships are pan-London

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

External barriers and challenges to delivery

The ongoing delivery of the programme has taken place against a background of rising challenges and barriers to delivery, as the cost of living crisis becomes more ingrained in the normal lives of low-income households in London. This has resulted in presenting support needs becoming ever more complex.

A continually challenging economic picture for households

- The programme was delivered throughout a **period of historically high inflation and an extended period of wage stagnation**:
  - ONS data (May 2024) shows that the Consumer Price Index (CPI) measure of inflation consistently stood at above 8% between April 2022 and June 2023.
  - Food and non-alcoholic beverage prices rose by 18.4% from May 2022 to May 2023, the highest annual rate for over 45 years.
  - Only in March 2024 did wages catch up with inflation after a 1.5-year period of stagnation, finally recovering to the same levels as March 2021.
  - This situation is further intensified for the around a third of London's population who are privately renting. Unlike many other household costs, private rental prices in London have continued to rise drastically, increasing 6.9% in the year to January 2024, the largest growth since the data was first collected in January 2006.
- London households were experiencing **significant hardship**:
  - The ONS highlighted in December 2023 that nationally four in ten adults were finding it difficult to afford rent/mortgage payments.
  - Joseph Rowntree Foundation (JRF) highlight significant concerns about how nationally levels of hardship for low-income households seem to be becoming more persistent with the number of these households facing poor diets, going hungry, or reducing the size of meals, have not changed since May 2022.
  - The GLA highlights that almost one in ten (8%) of Londoners on incomes less than £20,000 had to go without meeting their basic needs and/or relying on debt to do so in March 2023, increasing to 12% in March 2024.

External barriers and challenges to delivery

Poverty levels remain persistently high in the capital

- Many of the households supported by the programme are living in poverty:
  - An estimated 29% of **Londoners are living in poverty after housing costs**, the highest rate of all UK regions compared to a national rate of 21%. 39% of ethnic minority Londoners lived in poverty in 2023, compared to 21% of White Londoners.
- This is further exemplified by the lived experience of poorer households:
  - Kings College London highlight that those already living on low incomes and in deprived areas in London have been hit the hardest, because they **spend a larger proportion of their earnings on food, housing and energy**.
  - Trust for London's cost-of-living tracker (2023) 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 2020-2024. Low-income 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 only represents less than 10% of their total expenditure.
  - This is important because when prices on energy and essential food goods rise, this means low-income households have less flexibility of increasing their spending, as they were already spending a significant amount of their income. Those most affected in London in 2022 were households with a gross income of less than £40,000, renters, d/Deaf and disabled people, and Black and Asian Londoners.
  - The Resolution Foundation highlight a significant negative effect on many households dependent on benefits and state support following the move to Universal Credit (UC) from legacy benefits. They estimate that around seven in ten households eligible for either UC or legacy benefits are approximately £1,400/year worse off in real terms 2024/25 compared to the system in 2013/14. The changes also affect groups differently, with disabled people prevented from working without a full-time carer being around £2,800 per year worse off on UC than on legacy benefits.

External barriers and challenges to delivery

Demands on the advice sector were increasing

- At a time of **increasing service demand, the advice sector nationally was facing combined pressures**:
  - Increased operational costs alongside rising service demand and persistent challenges attaining sustainable funding have led to many advice and charitable organisations reducing the support available, prioritising those who are deemed most in need.
  - The cost-of-living crisis **exacerbated pre-existing sector challenges** on sustainable funding, recruitment and workforce.
- Demands from those most in need continued to **grow and become more complex**:
  - In 2024, **food banks continued to see year-on-year increases in demand for their services**. Many show concern for the future, and almost a fifth of surveyed organisations announce that they might have to turn people away from their services if demand continues to surge.
  - **Citizens Advice nationally saw a 21% increase in use of their crisis support in the first half of 2023 compared to 2022.** They also saw a three-fold rise in demand for crisis support from people who are in work in 2022/23 compared to the year of 2019/20, stating that over half of the people needing Citizen Advice's help with debt advice did not have enough monthly income to cover the necessary essentials , and this trend has continued throughout 2023/2024.
  - Advice seeking was focused on a widening range of subjects with data by Citizens Advice showing that between June 2022 and June 2023 , there was:
    - 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.
  - An added complexity to advice provision was also noted by Citizens Advice, with solutions becoming less straightforward, and many clients needing more than one session of support to address their needs.

External barriers and challenges to delivery

Household challenges and pressures are yet to subside, needs are becoming more complex

- **Benefit levels have only just aligned with inflation**:
  - The **prolonged period of lower real incomes** has likely impacted many households' ability to withstand and recover from the cost-of-living crisis. Additionally, due to benefit freezes from 2015-2020 and subsequent high inflation, the real value of benefits has decreased by approximately 7% since 2013/2014 . Moreover, the benefit cap has remained unchanged between 2023/24 and 2024/25, reducing the real-term total amount of benefits many households can receive.
  - The system used for the annual uprating of benefits has had significant negative effects on households with the 2019-2024 Conservative Government having resisted pressures to increase benefit levels in line with inflation for many years. Benefits are adjusted every April based on the preceding September's CPI inflation rate, yet this has often fallen short of the inflation rate at other times of the year. This approach and its timing introduces lag and makes benefits less aligned with inflation, such that benefits increased by only 3.1% in April 2023, despite inflation standing at 9%. In April 2023, benefits rose by 10.1%, followed by a 6.7% increase in April 2024, compared to CPI inflation rates of 8.7% and 2.3%, respectively.
  - The impact of this can be profound on those in receipt of benefits and even if advisers help advice seekers claim all the benefits that they are entitled to, the amount continuously falls below the minimum income standard set by the Joseph Rowntree Foundation (JRF). Indeed, the Mayor of London has publicly endorsed calls by the Joseph Rowntree Foundation and the Trussell Trust to implement an Essentials Guarantee to address this issue for some of the most vulnerable groups.

External barriers and challenges to delivery

Londoners continue to face significant challenges around poverty whether working or not

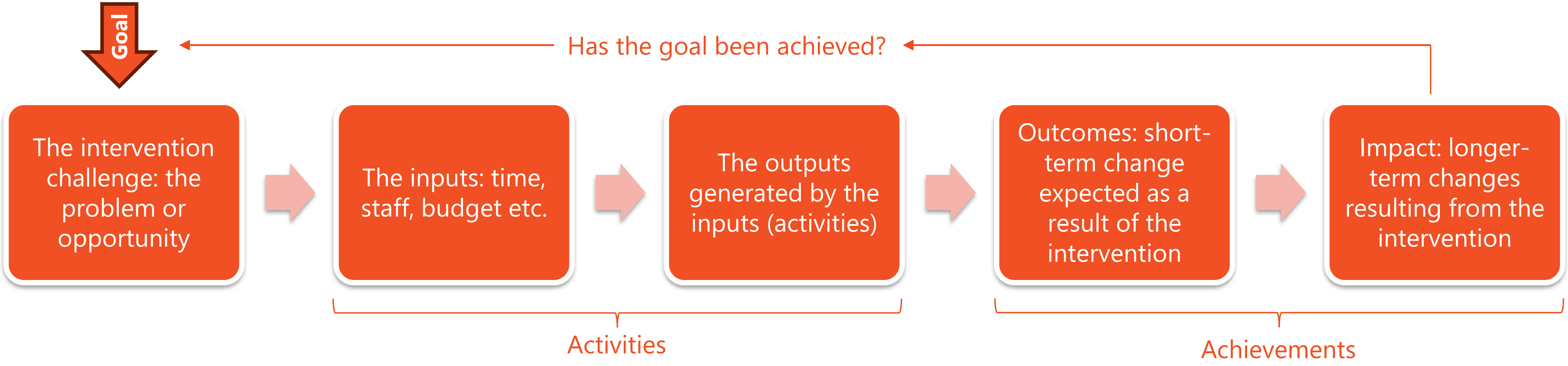
- **London households face many challenges exacerbating financial insecurity:**
  - Black, Asian and minority ethnic populations and those living with a disability or long-term health condition are also increasingly more likely to be financially insecure.
  - There are also challenges for UK claimants in understanding the complexities and application requirements of some benefits, particularly from the advent of Universal Credit and Personal Independence Payments (PIP). UK-wide, Citizens Advice has seen a 33% increase in people needing support with PIP in 2022, and they provided advice to just under one million people across the UK with issues regarding benefits in 2022/2023, an increase of 37% compared to the previous year.
  - Research from King's College London suggests that large numbers of people during programme delivery have not been accessing support for their problems during the cost of living crisis, potentially further accumulating issues. Half of the people surveyed in June 2023 had not accessed any support in the last six months, and only just under five percent had accessed cost-of-living support or advice.

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 encouraged by HM Treasury in both the Green Book and Magenta Book to support policy making and project design. It aims to ensure a **full understanding of an intervention and how its operation and delivery is expected to achieve its desired outcomes**.

A ToC is best considered a roadmap that sets out the things that need to happen to achieve the intended final impact and address the need for an intervention. It is also a method of identifying assumptions that are being made within the identified 'casual chain', barriers that need to be overcome and the enablers that need to be in place for the theory to work, as well as the rationale for the intervention. A ToC is effective at helping evaluators unpack the complexity of programmes and interventions to accurately assess whether a programme's intended outcomes and impacts are being achieved.

They are often presented diagrammatically as a logic model, as illustrated in the graphic below:



Theory of Change

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 included the programme goal and vision and defined the activities, inputs, outputs and outcomes of the AiCS programme. Full details of the agreed AiCS ToC model can be found in the Appendix while the ultimate logic of the programme, as co-created with stakeholders during workshops in Year 1, is summarised in the diagram below:

Context

London has some of the highest levels of poverty in the UK once housing costs are taken into account. Londoners are experiencing, or at risk of, financial hardship that contributes to the poverty levels and is detrimental to their health and wellbeing.

→

Problem

Those experiencing, or at risk of, financial hardship are unable to readily access support because of geography, language, family circumstances, isolation, disability or other demographic features. This can be in their local community and acts to prevent income maximisation and/or resolving complex social welfare legal issues that restrict claiming or enforcing of financial rights and entitlements. Barriers are likely to differ across communities.

→

Intervention

By providing community-based access to information, advice, guidance and/or advocacy/case work, Londoners can be supported to resolve these issues over time and reduce their risk or experience of financial hardship. Thus, reducing poverty levels in London.

Methodology

The evaluation of the AiCS programme has utilised a Theory of Change (ToC) 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 4) was developed based on the ToC 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. It utilises both quantitative and qualitative data, and the data collection methods are described in greater detail below.

1. Client management information data

Partnerships were asked to **submit management information data for each advice seeker 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 data but due to variation in data collection processes, this was not entirely uniform. A summary of the data submitted by each partnership is provided in Appendix 1, and we have noted where variations in data submission may impact the analysis.

2. Initial advice seeker interviews

Partnerships were asked to provide contacts of advice seekers who had consented to take part in the evaluation work through a short telephone interview. Interviews sought to be conducted **within a month of individuals joining the programme** and a total of 308 advice seekers were interviewed. The interviews sought their views on their needs for support, engagement with, and support from, the programme, outcomes and impacts of that support, and where it might be improved in future. Those interviewed were asked if they also wanted to participate in future longitudinal advice seeker interviews.

Methodology

3. Longitudinal advice seeker interviews

Initial interview participants were invited to take part in follow-up interviews around 3-6 months (Wave 2) and 12-15 months (Wave 3) after their initial engagement with the programme. Of the 308 individuals who completed the initial, Wave 1 interviews, 107 (35%) agreed to take part in Wave 2 and 22 (21%) in Wave 3 interviews. These interviews explored the ongoing impacts of the AiCS programme and how needs have changed and evolved, creating longitudinal insight into programme delivery.

4. Partnership Survey

Each quarter, the **lead organisation of each partnership is asked to complete a survey** to understand the impact of the programme on partnerships themselves. Across the first two years of delivery, the survey was conducted seven times, with response rates ranging from six to ten partnerships.

5. Partnership and stakeholder interviews

Interviews were conducted with **individuals overseeing AiCS delivery, or those working directly with clients**. These involved one to one or group interviews in two waves in Year 1 evaluation work and in one wave in Year 2.

MI Data

- Data submitted for 7,336 advice seekers
- Around half (53%) had data on their outcomes

Advice Seeker Interviews

- A total of 308 advice seekers were interviewed
- 114 took part in follow-up interviews, with 22 interviewed three times

Partnership Survey

- Ten partnerships completed the partnership survey

Partnership Interviews

- Year 1 Wave 1: 26 staff
- Year 1 Wave 2: 42 staff
- Year 2: 33 staff

Methodological Challenges

Data Uniformity

The main methodological challenge in the evaluation was standardising the data collection across all eleven partnerships. While the variety of organisations taking part in the AiCS programme is a strength for delivery, this meant **data collection and reporting approaches were not uniform**.

Looking across the whole programme and both years of delivery, 62% of advice seekers had data recorded on their gender, age, ethnicity and disability status and 51% had data recorded on their financial outcomes. However, these proportions showed marked variation between partnerships and therefore the data provided may be skewed towards certain groups of advice seekers. In other words, we cannot assume that advice seekers with data are like those without data. Instances where data gaps or differences may have contributed to certain findings will be highlighted throughout the report.

Limited Interview Contacts

Across both evaluation periods, there were **fewer interview contacts provided by partnerships than anticipated**. Due to extreme pressures on their time from delivery, partnership staff struggled to find time both to provide advice seeker contacts for interview and to take part in interviews themselves. In addition, some advice seekers were reluctant to give consent to take part in interviews due to concerns about the impact this may have on benefit or immigration applications. This is not a challenge unique to the AiCS programme and is often seen when conducting research with vulnerable groups. Despite these challenges in obtaining interview contacts, the response rate from contacts was strong across all waves of initial participant interviews with the overall response rate of 44% from 687 contacts provided by projects.

Methodological Challenges

The table below shows the breakdown of interviews completed across the evaluation work:

Interview and Date	Contacts	Completed Interviews	Response Rate
Wave 1 Aug – Dec 2022	221	94	43%
Wave 1 Mar – Jun 2023	228	95	42%
Wave 1 Jan – Apr 2024	238	116	49%
Wave 2 Apr – Jun 2023	123	54	44%
Wave 2 Nov – Dec 2023	121	53	44%
Wave 3 Mar – Apr 2024	42	22	53%

NB: Wave 2 and 3 contacts were secured from those who said they were happy to participate in a further follow up interview.

To plug any gaps in the analysis, the **evaluation team also undertook more detailed longitudinal interviews with 22 participants** with these individuals agreeing to be interviewed on a third and final occasion between March and April 2024. A further seven participants who were supported by the programme in early 2024 also agreed to participate in a depth qualitative interview in May 2024 to provide greater insight into their support experiences and outcomes. These have contributed to the production of three additional participant case studies.


Impact
Evaluation
mime
making
information
matter

Introduction

This section of the report assesses the impact 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 and financial hardship

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

This section of the evaluation uses management information data and qualitative data to understand who is accessing the AiCS programme and where they are doing so.

Summary of findings:

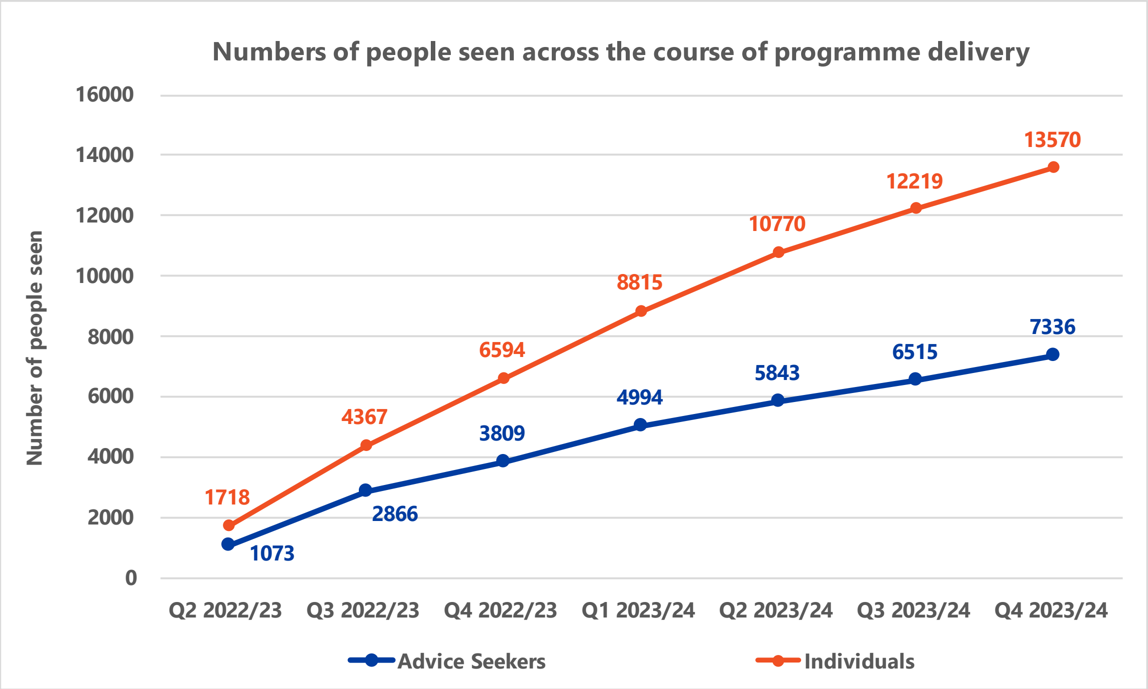
- **7,336 advice seekers accessed support** through the programme, and this impacted at least 13,570 individuals across London
- The **proportion of advice seekers** accessing the programme who had **not previously accessed advice** services has **increased** throughout programme delivery, up to 61.0% by the end of Q4 2023/24
- Advice seekers were primarily made aware of support offered by the programme through **referral networks** and **word-of-mouth**
- The demographic breakdown of advice seekers has remained consistent into the second year of programme delivery, with advice seekers predominantly **female**, from a **Black or Black British** or **White or White British** background, speak English as a first language and **unemployed** or **unable to work**
- Advice seekers who **had accessed advice previously were much more likely to be disabled** compared to those who had not accessed advice previously, highlighting the importance of cohort monitoring to identify underrepresented groups of advice seekers
- Advice seekers accessing the programme were more likely to be **female**, from a **Black or Black British** background and **working age** (aged 25-44) compared to **London branches of Citizens Advice** and the London population
- While less common than food banks, **community centres saw the highest proportion of advice seeker**s accessing the programme
- Differences in the settings that advice seekers access the programme continue to exist between demographic groups, highlighting the continued importance of variety in advice delivery.

A. Improved access to advice services

Who accessed the Advice in Community Settings programme?

Across all eleven partnerships and two years of delivery, **7,336 advice seekers had accessed the AiCS programme**. This is an increase of 3,527 advice seekers compared to Q4 2022/23, the end of the first year of programme delivery.

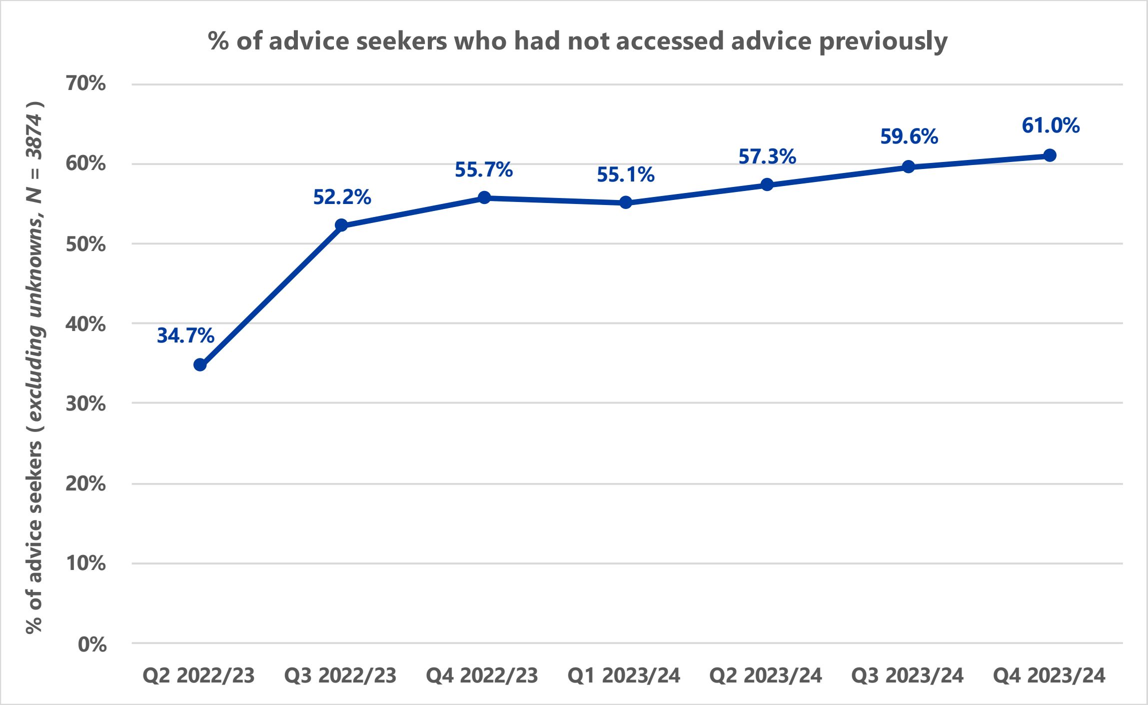
Nearly a third of all advice seekers (32.2%) provided information on how many other people lived in their households. Including all adults and children living with the primary advice seeker, the programme has impacted at least **13,570 individuals** across London. Therefore, the programme has impacted an additional 6,976 individuals in Year 2 of delivery, compared to the 6,594 which were impacted by the support received by advice seekers at the end of the first year of programme delivery.



Did the Advice in Community Settings programme improve access to advice services?

Throughout the delivery of the AiCS programme, the proportion of advice seekers accessing the programme who **had not previously interacted with traditional advice services** has been predominantly increasing. By the end of Q4 2023/24 of the programme, of the 3,874 advice seekers whose previous interactions with advice services were known, **61.0% had not accessed advice before**. This is an increase of 5.4% points from the end of the first year of programme delivery. It mirrors patterns highlighted by Citizens Advice where three quarters of those seeking crisis advice in 2022 were doing so for the first time.

These findings show that the community-based model of programme delivery is becoming increasingly effective at reaching Londoners who do not traditionally access advice services. This may be a result of the services delivered becoming further embedded within their communities over time, improving their visibility and trustfulness among a non-traditional pool of clients. It may also reflect the changing economic landscape, with a greater number of people requiring support and advice because of the ongoing cost-of-living crisis.



Case study 1 – Addressing unhealthy living conditions

Introduction

The advice seeker is a woman experiencing deteriorating health conditions, living in a ground-floor flat with her grandchildren. The flat has significant issues with mould, dampness, and is in need of repairs that have not been addressed, which exacerbate her breathing problems. Her 14-year-old grandson, who is preparing for his GCSEs, is also adversely affected by the overcrowded and unhealthy living conditions as they don't allow him to focus at home and even caused him to faint.

What support was provided?

The advice seeker was referred to the AiCS programme by her doctor due to her ongoing health issues. Prior to her engagement with AiCS-funded support she had never accessed advice. She had applied for Personal Independence Payment (PIP) mobility several times but never successfully.

> *"The PIP mobility has been turned down so many times, I can just about manoeuvre now, I stay in most of the time as I can't do much as my breathing is getting worse, I get normal PIP."*

An advice worker assisted her with her Personal Independence Payment (PIP) application. Despite the advice seeker facing challenges with the PIP mobility component, her advice worker provided support in navigating the application process. Another adviser attempted to address housing concerns by contacting the local council and school for further support.

What difference did this support make?

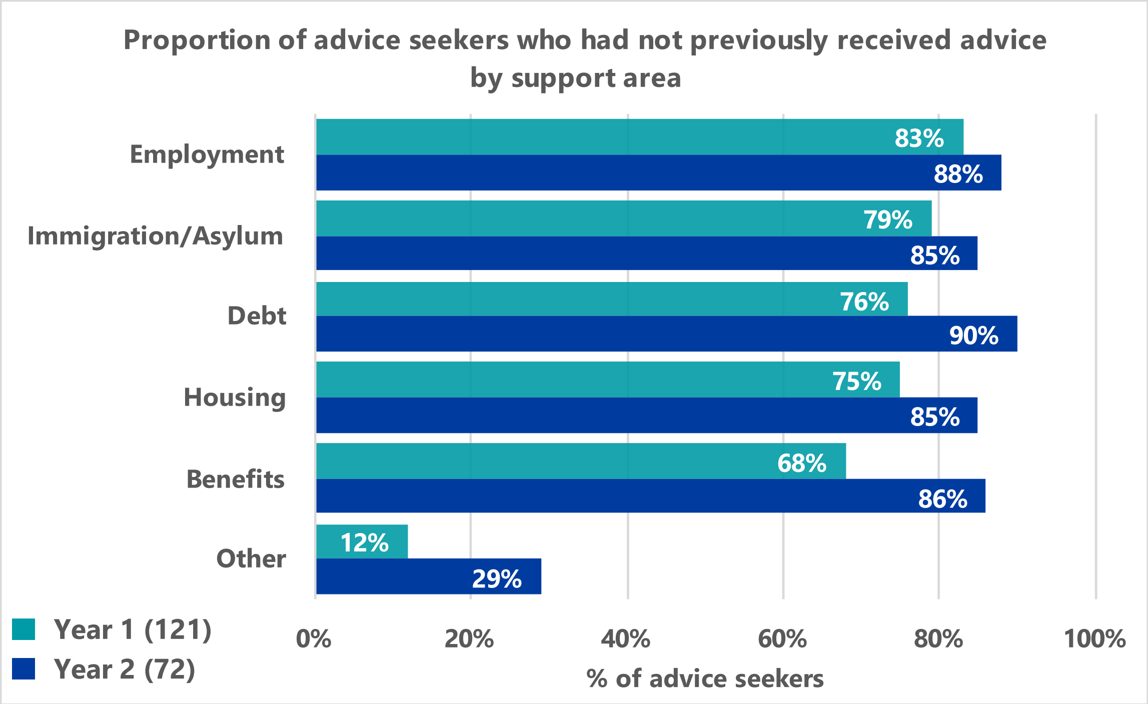
The support from AiCS helped the advice seeker secure regular PIP payments, which has provided some financial relief. Although the housing issues remain unresolved, the advice seeker appreciated having someone to talk to and advocate on her behalf. The interventions have reduced some of the stress associated with her health and living conditions, and she feels more confident knowing that someone is working to support her family's needs.

A. Improved access to advice services

Data from participant interviews reflects the findings seen in the MI data and shows that interviewed participants in the majority come from groups **who have not previously accessed advice services**. We see that while there have been increases in this proportions who have not accessed advice services before across all support areas, this increase is larger for advice seekers accessing the programme for **debt**, **housing** and **benefits** issues. This, along with the MI data, shows that as the projects have become more embedded, they have been more able to reach new advice seekers

> We did approach them initially for food bank voucher but when they said they could help with debt we felt relieved at that point as a result of the talk we had with them. They said we'd be able to reduce the water bill and council tax and also rent arrears.
> ***New advice seeker***

> It made me feel more informed and more aware of my situation and I knew what I was eligible for and what not and even though it wasn't in my favour. I'm more informed now.
> ***New advice seeker***



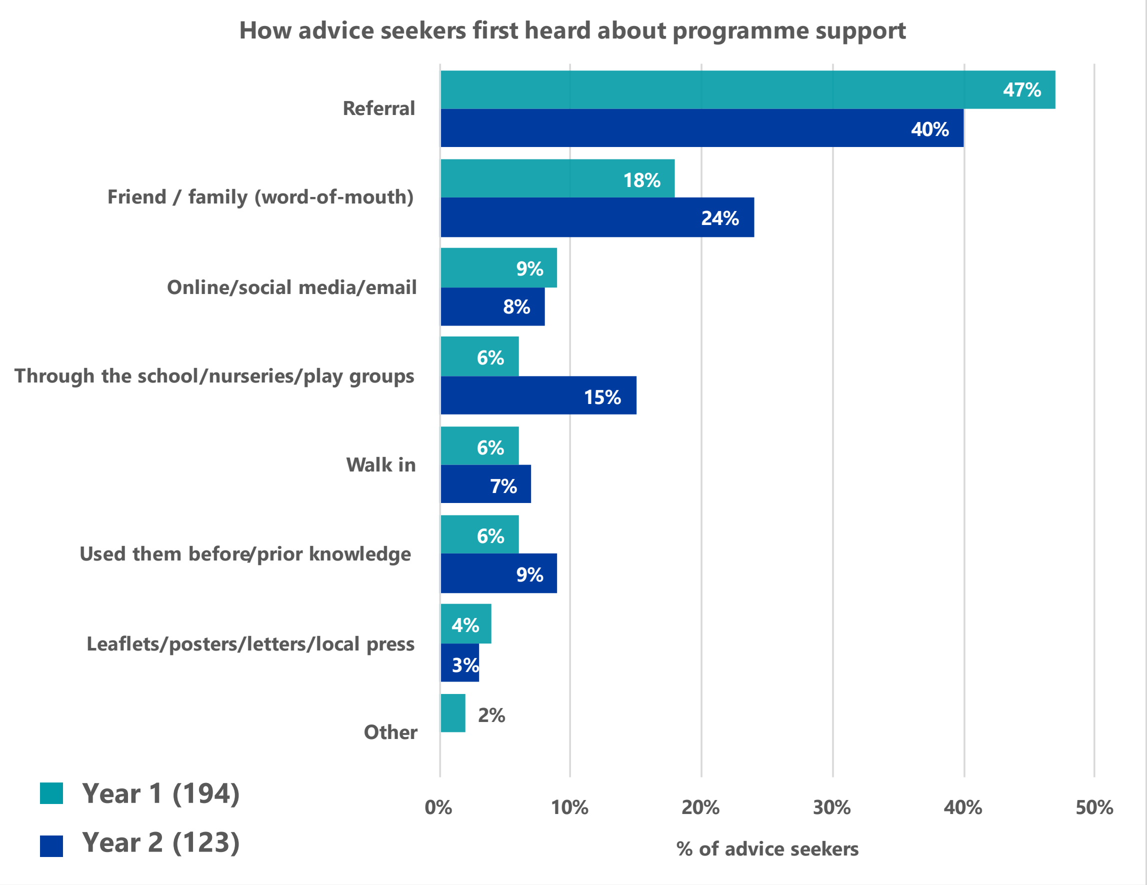
A. Improved access to advice services

Advice seeker interviews show how awareness of the programme's support has consistently been driven by **referral networks** and **word-of-mouth** in Years 1 and 2 of delivery.

Referrals are so important because they provide the main mechanism through which targeted communities can be reached. Consequently, AiCS partnerships have established referral mechanisms by agreeing approaches including triage and data sharing arrangements community-based advice services can then ensure they are as open as possible to those who may need their support.

Furthermore, results in Year 2 shows a rise in word-of-mouth connection to the programme reflecting that AiCS is becoming more embedded in the community as partnership delivery has matured.

These findings demonstrate the work that is needed to establish proper referral networks and processes for this kind of community-based activity. They also show how the establishment is a central feature of a successful community-based advice service that helps direct people to the provision. This corroborates what was reported in Year 1: there is a need for a **funded implementation phase** of work to establish the systems that ensure that those not previously accessing support are able to do so.



My son's doctor referred me onto them and the family support worker told me about them too.
Advice seeker

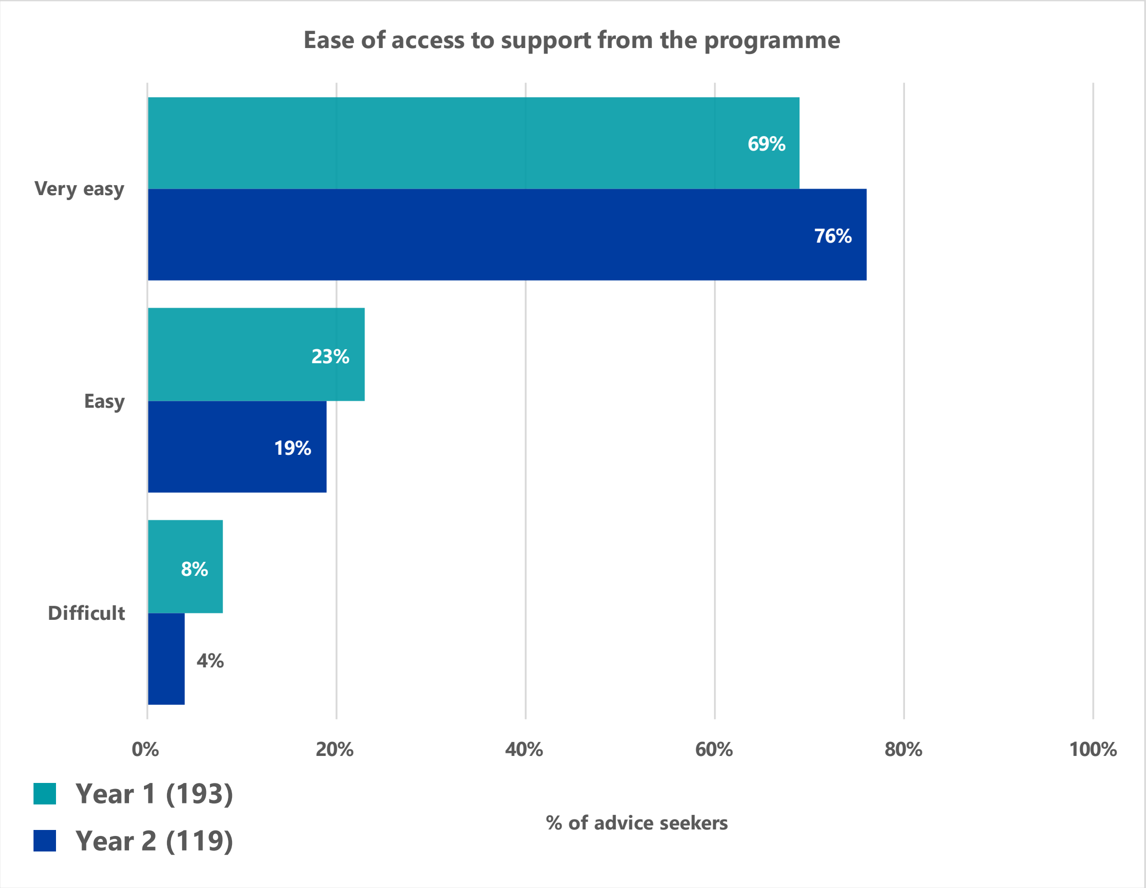
I was in very difficult situation with my finances and went to receive food from a food bank and they were there.
Advice seeker

A. Improved access to advice services

Overall, in Year 2, 95% of surveyed clients **identified that it was easy** (19% vs. 23% in Year 1), or **very easy** (76% vs. 69% in Year 1), to access the advice and support provided by the AiCS programme. A caveat to these figures is that people that were unable to access advice are not represented in the sample.

This highlights a particular success of the programme such that even in the face of considerable demand, **services have remained accessible** (for disabled people, those with ESOL needs or those who cannot speak English well, opening times and a friendly and welcoming approach) and that as delivery models have become more embedded in the community locations, this has helped make support provision **more readily available** for advice seekers.

Amongst the small number of respondents (21) who identified that it was difficult to access the programme, there were a few key themes: **lengthy waiting times** or **slow/limited response to support requests** by programme staff, **reduced contact options** due to staff availability, the need to make **appointments**, and the **mental health/mobility challenges** faced by some respondents. Resourcing of future programme iterations will need to ensure adequate staffing both of advice and admin roles to improve access and reduce waiting times for all potential clients.



Because she understood me and my situation, and listened to me, she was very calm and helped me. I felt comfortable speaking to her.
Advice seeker

Case study 2 – Ease of access to support

Introduction

The advice seeker sought assistance for their child’s needs, including support with a Personal Independence Payment (PIP) claim, employment guidance, and securing housing. They had not been able to access this kind of support before.

What support was provided?

The partnership provided comprehensive support to address the advice seeker’s diverse needs. The person’s child was guided through the entire PIP claim, ensuring a successful outcome despite initial setbacks. Additionally, they offered career advice and assistance to the advice seeker’s child's partner, enhancing his employability through CV improvement and interview preparation. Furthermore, the partnership facilitated the search for suitable housing and secured funding for essential equipment, alleviating financial constraints.

The advice seeker was very grateful for the accessible and effective support provided. They highlight the ease with which they were able to access support particularly responsiveness to inquiries, whether via phone, text, or email. Whilst acknowledging the exemplary support received, the person also raises concerns about organisational capacity, citing the need for increased funding to expand their reach and assist more individuals in need.

> *“The outcome for my child's claim, winning the award she's entitled to. Their knowledge too as they understand what parents are going through, so you don't feel as though you're on your own doing things.”*

What difference did this support make?

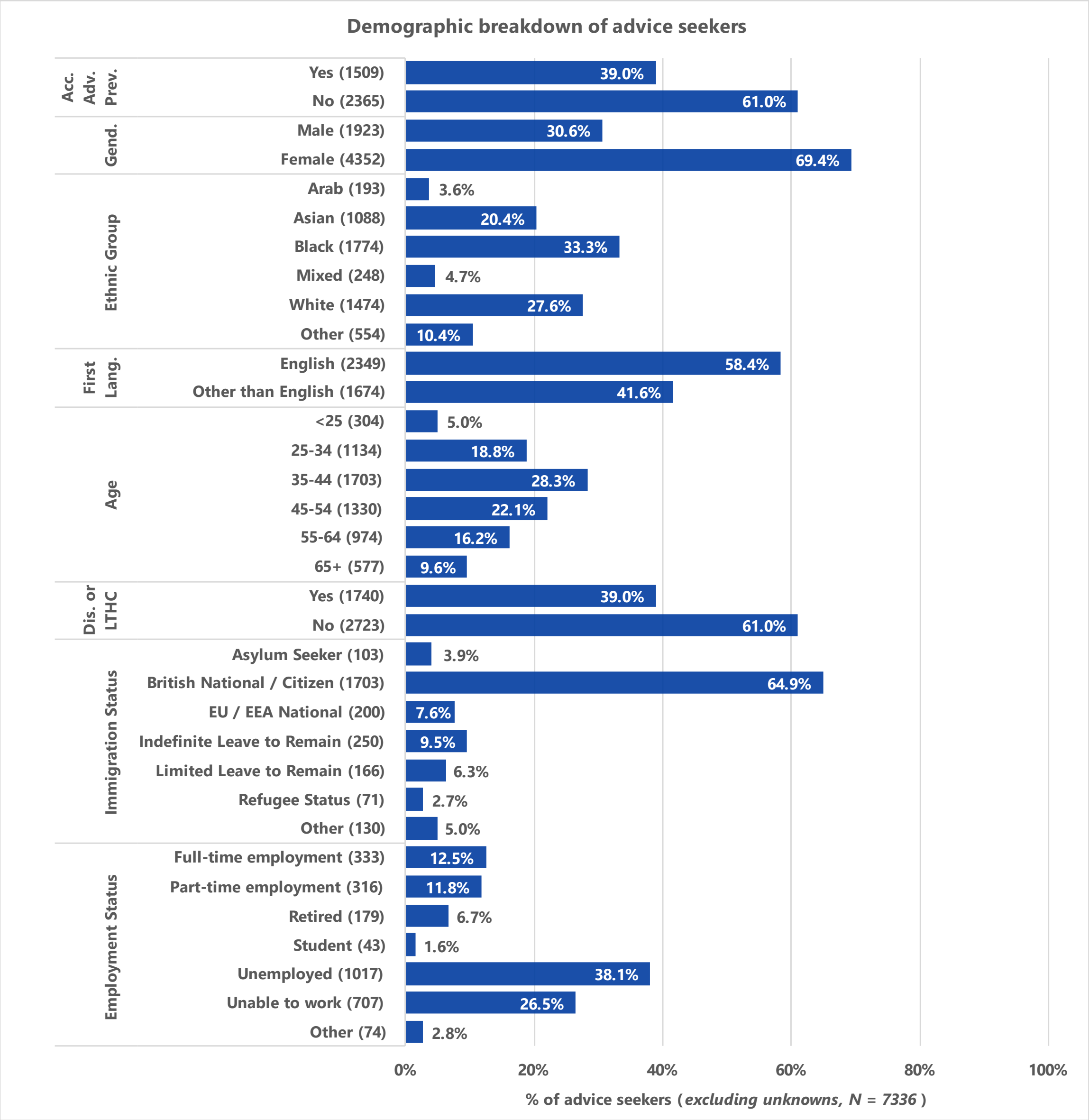
The advice seeker credits the partnership for transforming their child’s life, enabling them to secure independent living arrangements. In terms of broader benefits to the family, the support has led to a tangible improvement in overall mental well-being and financial stability. With their child gaining independence and financial support, the burden on the family has lessened, allowing for more attention to be directed towards other family members, including caring for a relative with dementia.

A. Improved access to advice services

What was the demographic profile of those who accessed the AiCS programme?

The demographic breakdown of those who had accessed the programme is shown in the chart to the right, and these are consistent with the findings presented in the Year 1 report. For example:

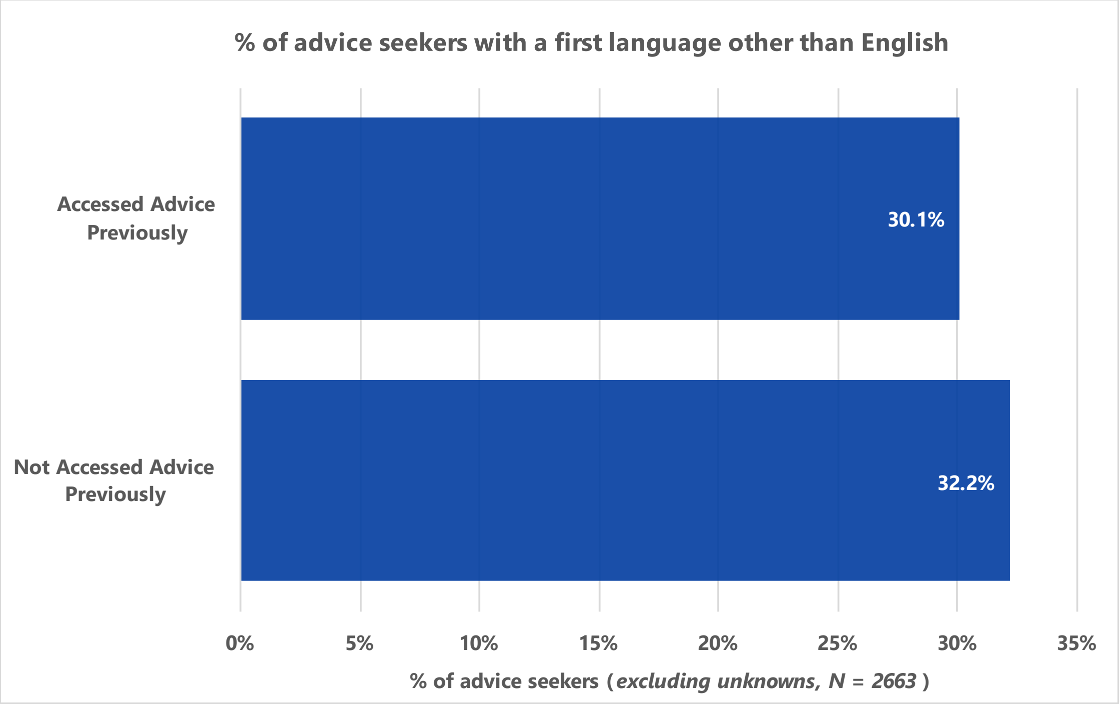
- The majority of advice seekers were **female** (69.4%), and the total proportion has remained like in Year 1 (70.4%)
- Advice seekers were most likely to be from a **Black or Black British** (33.3%) or **White or White British background** (27.6%). Also, the proportion of Asian or Asian British advice seekers has been increasing over programme delivery, up to 20.4%
- The proportion of advice seekers that **speak a first language other than English** has increased from 34.1% in Q4 2022/23 to 41.6% by Q4 2023/24
- Advice seekers were predominantly **unemployed** (38.1%) or **unable to work** (26.5%).



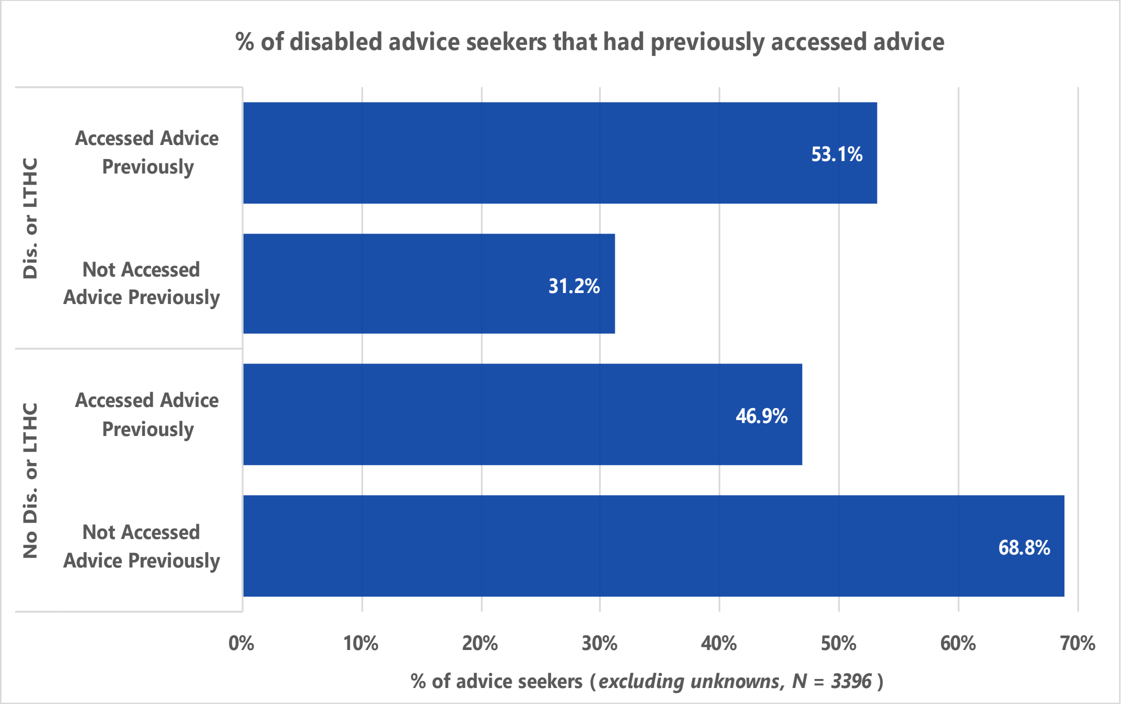
A. Improved access to advice services

Throughout the duration of the AiCS programme, partnerships have identified that they are seeing larger proportions of advice seekers with a first language other than English which is putting **pressure on partnerships around costs of interpreters and translators** needed for effective advice delivery.

There is evidence to support this within the management information data collected throughout the programme. As previously discussed, the AiCS programme is reaching an increasing proportion of advice seekers who had not previously accessed advice and within this group, a **slightly larger proportion speak English as an additional language (32.2%)** compared to the group of advice seekers which have accessed advice before (30.1%). This highlights the different demands and challenges partnerships may face in delivering advice through a community-based model as they are reaching a larger group of advice seekers who do not speak English as a first language which places greater demands on interpretation costs.



With an increasing proportion of advice seekers having not accessed advice previously over the course of programme delivery, we have also explored whether any demographic differences exist in the cohorts of advice seekers who have and have not accessed advice before. While the **cohorts appear to be largely similar in terms of their demographic make-up**, when looking into the **disability** breakdowns, a stark difference presents itself. Within the cohort of advice seekers who had accessed advice previously, 53.1% were disabled and 46.9% were not however, **only 31.2% of those who had not accessed advice previously were disabled** and 68.8% were not. This may be because those who are disabled are more likely to already be seeking the support they require and thus exist in lower numbers in the group that have not previously accessed advice before, or that there remain barriers for some disabled people in accessing the necessary support and advice.



It is key therefore that partnerships closely **monitor** the make-up of different cohorts of advice seekers to identify which groups may be underrepresented and not currently seeking support, and focus their **outreach** efforts towards these groups to encourage them to seek the help they may require.

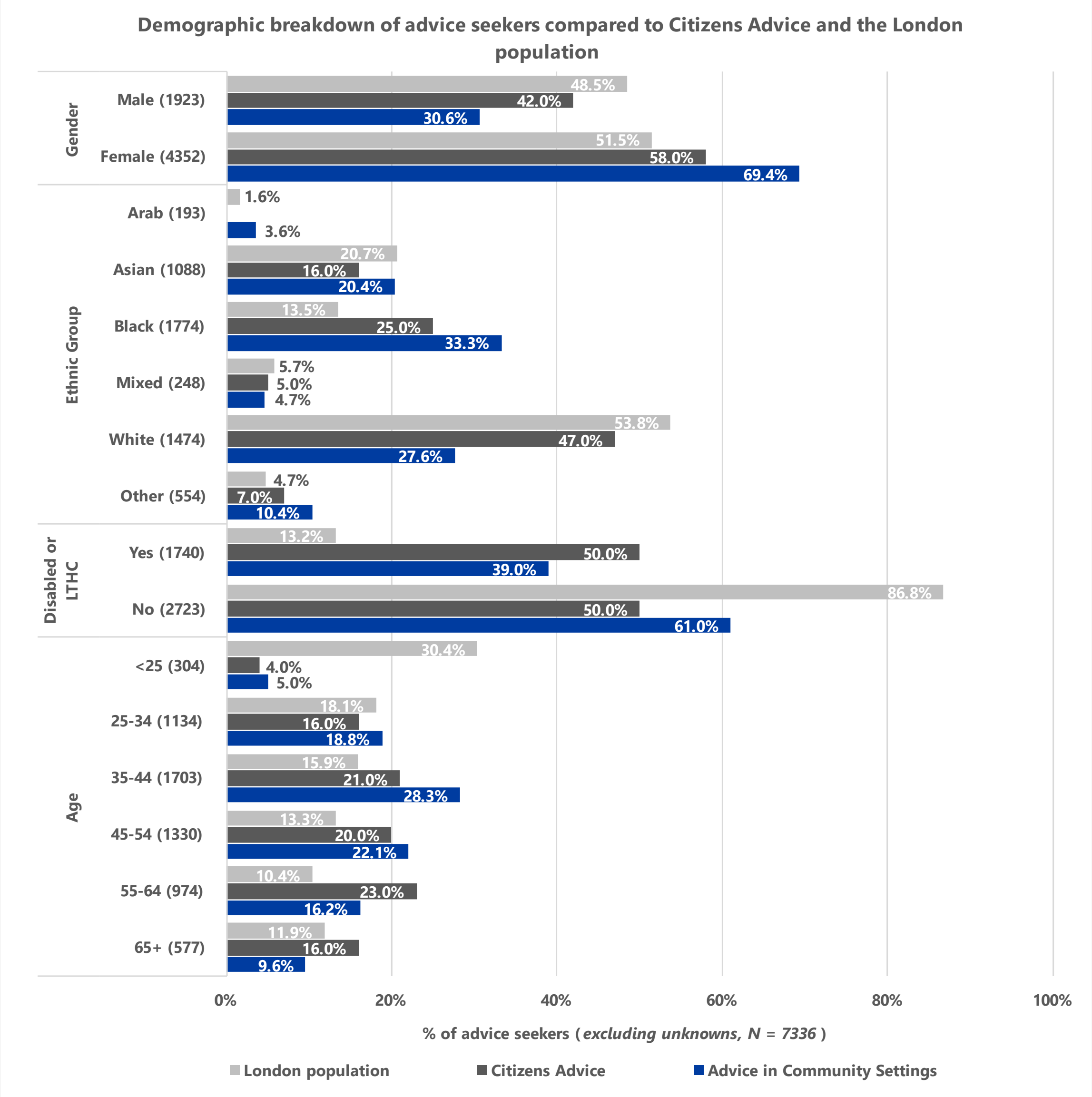
A. Improved access to advice services

How does this compare to other advice services and London?

Benchmarking the demographic breakdown of advice seekers accessing the AiCS programme against the London population and clients seen by London branches of Citizens Advice allows us to **better understand whether this model of programme is reaching a different group of advice seekers** compared to traditional advice services. Our findings after Q4 2023/24 are **consistent with that which were identified in our Year 1 report**, with advice seekers accessing the AiCS programme more likely to be the following demographics compared to Citizens Advice and the London population:

- **Female**
- **Black or Black British**
- **Working age (aged 25-54)**

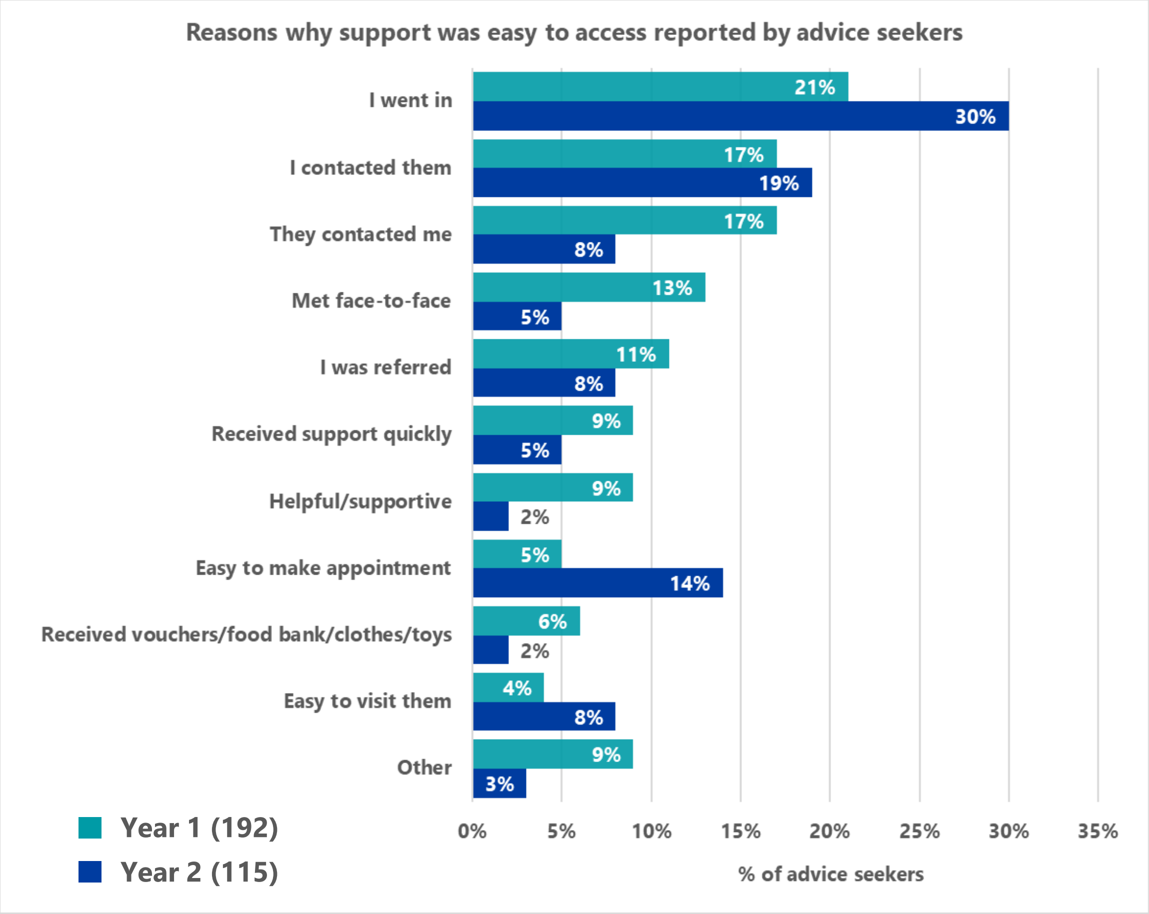
However, AiCS advice seekers **were less likely to be disabled** compared to those accessing support through London branches of Citizens Advice organisations. This may be due to other demographic differences - such as age and ethnicity - that make it less likely this cohort of advice seekers would identify as disabled. These findings demonstrate that the community-based advice delivery model is **reaching different groups of advice seekers** compared to traditional advice services.



A. Improved access to advice services

What was the impact of different types of community setting?

The community setting location of programme delivery has been a consistently important feature of how clients could readily access to programme support. Consequently, **49% of Year 2 clients said they had made contact themselves with the project after being made aware of it by flyers, word of mouth or other personal contacts** compared with 38% of Year 1 clients. 7% of Year 2 clients and 6% in Year 1 walked into centres to receive advice. This illustrates that by having locations within community settings supported by strong referral and signposting networks, has facilitated the clients to seek support.



The lady was there at the hub, she worked for Citizens Advice, she took the case very seriously, looked into it for me and advised me on what to do because it couldn't be dealt with by citizens advice.
Advice seeker

It made me feel more informed and more aware of my situation and I knew what I was eligible for and what not and even though it wasn't in my favour I'm more informed now.
Advice seeker

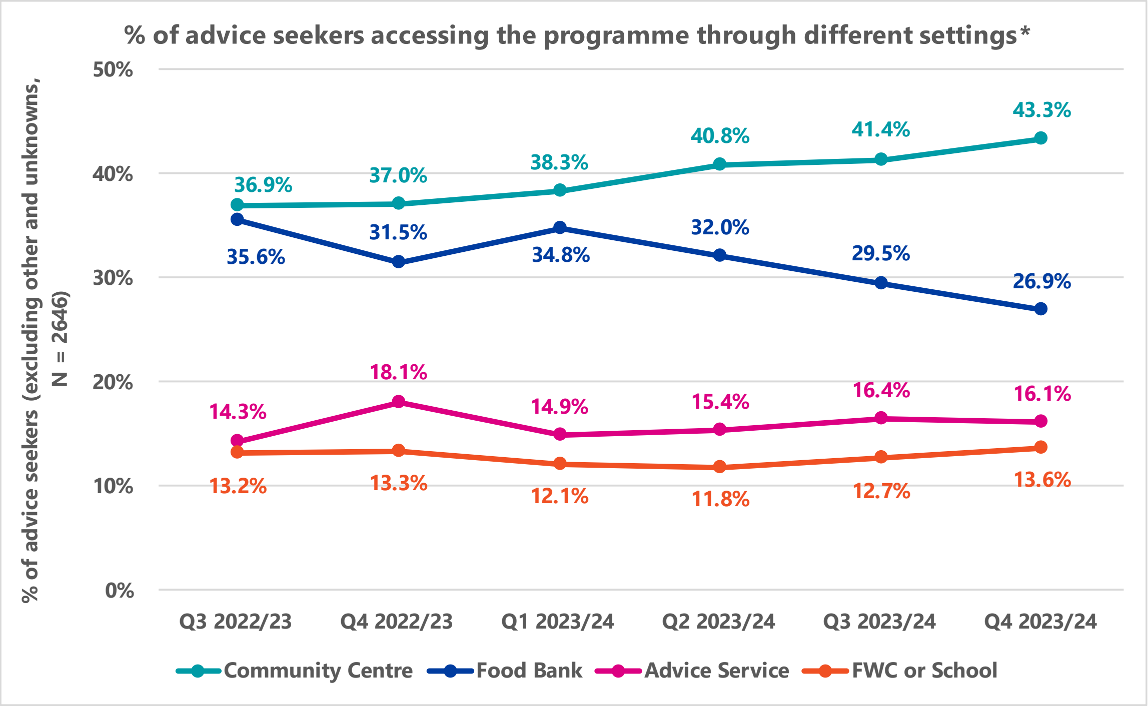
Because I called them and they quickly responded and arranged an appointment for me and to go in and see them.
Advice seeker

A. Improved access to advice services

Partnerships were surveyed at the end of Q4 2023/24 and asked to provide the number of each community setting they were linked with.

Of the ten partnerships that responded, **food banks were the most common setting (25)** followed by community centres (23). Despite this, **community centres have consistently been the most common setting in which advice seekers have accessed the programme**. Community centres include settings providing support to particular community groups (for example Refugee and Migrant associations), residents on a particular housing estate, or community hubs providing a range of services and support in one location. This has continually risen between Q3 2022/23 and Q4 2023/24, with the proportion rising as high as 43.3%. While the proportion of advice seekers accessing the programme through a food bank was initially similar to that accessing through community centres, over the second year of the programme **this proportion has fallen** to 26.9%.

Meanwhile, family wellbeing centres (FWC) or schools and advice services have consistently seen lower proportions of advice seekers accessing the programme throughout the duration of delivery.



* Q2 data from 2022/23 has been removed from this graph due to concerns around data quality

A. Improved access to advice services

The high proportion of advice seekers accessing the programme through a community centre may be a reflection of these settings having an **increased capacity to deliver advice**. However, findings do suggest that individuals may be less open to receiving advice in other settings.

For example, the evaluation of the GLA's Free Holiday Meals programme found that **wraparound support is particularly difficult for community organisations to integrate alongside administering food provision**. Particularly on a first visit to a setting, there was lower engagement with any additional support provided, as the priority was to access the food provision. However, as relationships were built between individuals and food providers, there was an increased uptake in wraparound support.

The lower proportion of advice seekers accessing the programme through a school setting may be explained by the **lower number of these settings being operated in**, but also a reflection of public perception on **where advice seekers feel safe accessing support and advice**. For example, qualitative findings suggest that schools are sometimes not perceived as safe spaces to access support due to poor pre-existing relationships individuals have, or have had, with these settings.

> We generally see people at the office rather than at school as they might be more comfortable because they are worried how it might affect their children.
> ***Advice worker***

A. Improved access to advice services

In our Year 1 report we **highlighted the importance of delivering advice within a variety of community settings** as different groups were more likely to access the programme within different settings. These findings remain consistent following the conclusion of Year 2 of the programme, further emphasising the importance of this variety of delivery settings to service each group of advice seekers.

While the majority of groups were most likely to access the programme through a community centre, following the overall trend highlighted in the previous slide, some interesting patterns emerge:

- **Asian** advice seekers were also just as likely to access the programme through **advice services** and **schools**
- Those with **Limited Leave to Remain were most likely to visit advice services**, while those with **refugee status** were most likely to access the programme through a **school**
- Advice seekers that were **unable to work** predominantly **accessed advice through advice services** and **students** were most likely to access **advice delivered within schools**.

% of advice seekers accessing the programme through different settings

		Advice Service (426)	Community Centre (1146)	Food Bank (713)	FWC or School (361)
	All (2646)	16.1%	**43.3%**	26.9%	13.6%
Accessed Advice Previously	Yes (717)	12.6%	33.9%	**44.2%**	9.3%
	No (684)	20.0%	28.9%	**34.8%**	16.2%
Gender	Male (622)	17.8%	34.6%	**38.1%**	9.5%
	Female (1281)	20.0%	**37.5%**	27.7%	14.8%
Ethnic Group	Arab (77)	5.2%	10.4%	**76.6%**	7.8%
	Asian (325)	**26.2%**	24.9%	23.4%	25.5%
	Black (570)	26.1%	**34.9%**	28.6%	10.4%
	Mixed (72)	8.3%	36.1%	**37.5%**	18.1%
	White (558)	14.3%	31.5%	**39.8%**	14.3%
	Other (201)	4.0%	**72.6%**	13.9%	9.5%
First Language	English (471)	30.8%	**35.2%**	26.1%	7.9%
	Other than English (555)	14.8%	**56.6%**	12.3%	16.4%
Age	<25 (77)	26.0%	27.3%	**32.5%**	14.3%
	25-34 (281)	23.8%	**34.2%**	23.5%	18.5%
	35-44 (563)	17.2%	**36.8%**	22.9%	23.1%
	45-54 (465)	22.4%	**34.6%**	28.6%	14.4%
	55-64 (328)	18.3%	35.1%	**41.5%**	5.2%
	65+ (212)	8.5%	39.2%	**51.4%**	0.9%
Disabled or Long Term Health Condition	Yes (762)	16.0%	31.1%	**40.4%**	12.5%
	No (966)	21.6%	**44.3%**	17.3%	16.8%
Immigration Status	Asylum Seeker (61)	14.8%	21.3%	**50.8%**	13.1%
	British National / Citizen (599)	18.7%	**36.9%**	22.7%	21.7%
	EU / EEA National (111)	25.2%	**44.1%**	16.2%	14.4%
	Indefinite Leave to Remain (70)	27.1%	**41.4%**	14.3%	17.1%
	Limited Leave to Remain (105)	**40.0%**	31.4%	16.2%	12.4%
	Refugee Status (27)	11.1%	29.6%	14.8%	**44.4%**
	Other (75)	33.3%	**42.7%**	18.7%	5.3%
Employment Status	Full-time employment (96)	20.8%	**41.7%**	11.5%	26.0%
	Part-time employment (96)	22.9%	**38.5%**	15.6%	22.9%
	Retired (53)	18.9%	**54.7%**	24.5%	1.9%
	Student (18)	16.7%	27.8%	22.2%	**33.3%**
	Unemployed (228)	18.0%	18.9%	**42.1%**	21.1%
	Unable to work (262)	**42.4%**	31.3%	15.3%	11.1%
	Other (63)	11.1%	**44.4%**	17.5%	27.0%

Highest proportion for each row

B. Services meeting advice seeker needs

Introduction

This section of the evaluation focusses on what needs advice seekers presented with and to what extent these needs were met. It combines analysis of support requested from MI data with qualitative data on reported satisfaction.

Summary of findings:

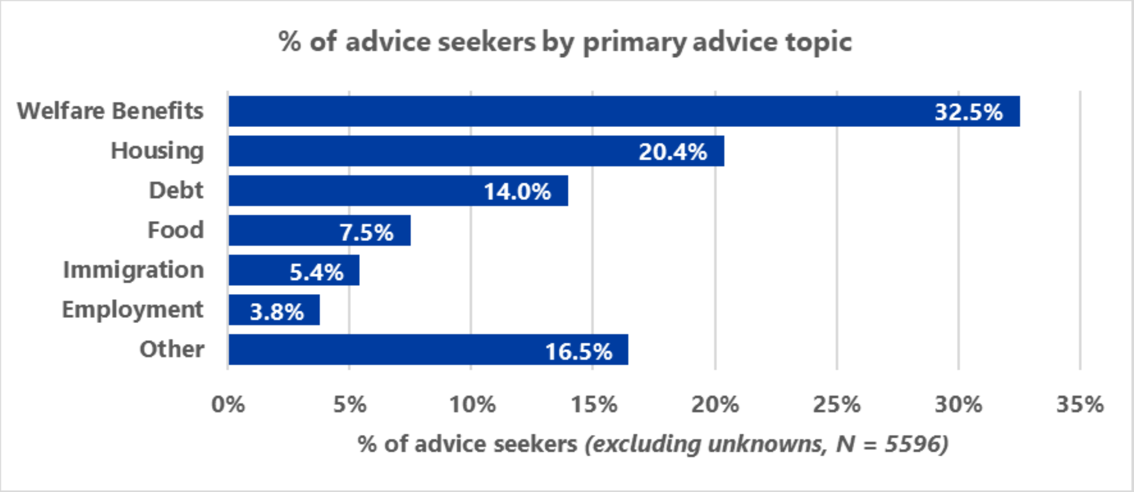
- **Welfare benefits was the most common primary advice topic**, with almost a third (32.5%) of advice seekers reporting this as their main area of need
- **Over a quarter of advice seekers were seeking support on more than one topic**, suggesting there is a sizeable minority of advice seekers requiring support that cuts across specialist areas, potentially necessitating multi-agency involvement
- **As the AiCS programme has progressed, debt appears to have become a more pressing issue** and is particularly affecting those in full- or part-time employment
- There was **marked variation in primary advice topic across both community setting and demographic group**, emphasising the importance of providing a variety of access points to the programme
- **Interviewed advice seekers reported high levels of satisfaction with the support they received** from the programme, with satisfaction most pronounced in advice around benefits, debt and employment issues
- **Where there was dissatisfaction with the support provided, this was often due to advice seekers feeling their issues had not been adequately addressed**. This may be due to partnerships relying on external agencies, such as the DWP or the Home Office, to fully resolve cases
- There is a gap around longer-term support, with **many advice seekers reporting persistent support needs after their engagement** with the programme had come to an end.

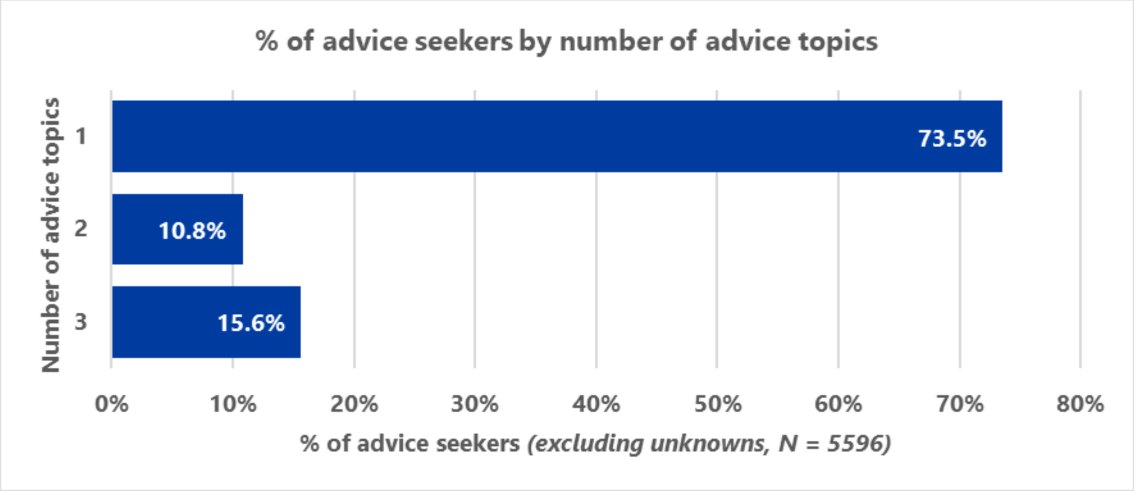
What needs did advice seekers present with?

Around three quarters (76.3%) of advice seekers had data recorded on the topic of advice they were seeking support on. Of these, the **most popular primary advice topic was welfare benefits**, with almost a third (32.5%) of advice seekers primarily requiring advice on this topic.

This was followed by housing, at 20.4% and debt at 14.0%. These topics may have been slightly affected by the types of organisations in the programme as several specialist debt charities took part.

This data also suggests a **degree of complexity in the support provided**. Just under three quarters (73.5%) of advice seekers were recorded as having a singular advice topic. The remainder, 953 advice seekers or 26.5% were recorded as having more than one advice topic. This suggests that a sizeable minority are accessing advice with complex needs that cut across multiple topics, potentially requiring expertise from a variety of advisers or organisations. These proportions have remained relatively consistent across the years of delivery and this enduring complexity reflects findings from Citizens Advice including their most recent report on their support delivery in 2022/23.





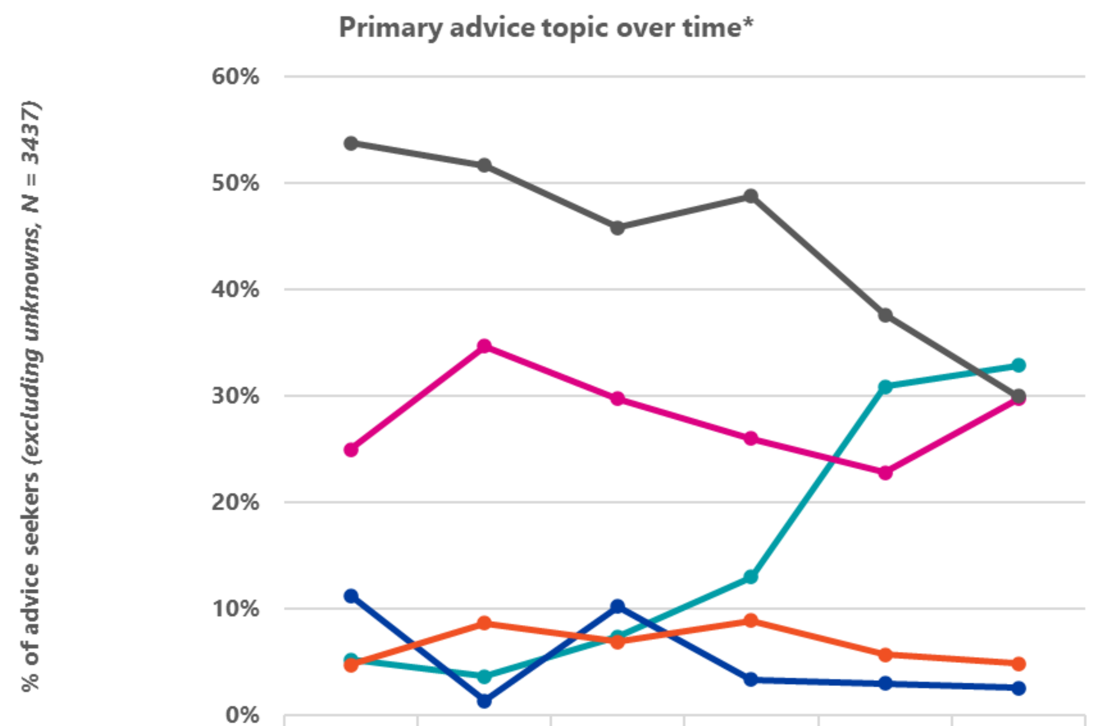
B. Services meeting advice seeker needs

The **breakdown of these needs has changed as the AiCS programme has progressed**. This may be due to external factors, such as the changing economic landscape, as well as internal factors such as partnerships reaching new communities.

The **proportion of advice seekers seeking support with debt has been steadily rising over time** from a low of 3.6% in Q4 of 2022/23 to 32.9% a year later in Q4 of 2023/24. This rise has been seen alongside a fall in the proportion of advice seekers who need advice on accessing benefits. By Q4 2023/24, just 30% were reporting welfare benefits as their primary advice topic compared to over half (53.8%) in Q3 of 2022/23.

This rise in people needing support with debt may be due to an **increased number of people with negative budgets**, where their income is not enough to cover their essential costs. [Citizens Advice found that nearly half of those they supported were in a negative budget, twice as high as in 2019.]

> I've seen the adviser and solicitor, they really understood my situation, they gave me really good advice, they told me what was good for me, looked at my problem and gave me the best advice to follow. They were really patient and answered every single question I had. I didn't feel rushed.
> ***Advice seeker***



	2022-23 Q3	2022-23 Q4	2023-24 Q1	2023-24 Q2	2023-24 Q3	2023-24 Q4
	Year 1		Year 2			
Debt	5.2%	3.6%	7.3%	13.0%	30.9%	32.9%
Employment	11.3%	1.4%	10.2%	3.3%	3.0%	2.5%
Housing	25.0%	34.7%	29.7%	26.0%	22.8%	29.8%
Immigration	4.7%	8.6%	6.9%	8.9%	5.7%	4.9%
Welfare Benefits	53.8%	51.7%	45.8%	48.8%	37.6%	30.0%

* Q2 data from 2022/23 has been removed from this graph due to concerns around data quality

B. Services meeting advice seeker needs

There have also been some changes in the needs reported by interviewed advice seekers. This shows that **support needs around benefits have become more prevalent in Year 2 compared with Year 1, while housing has fallen slightly** as a proportion. Despite these changes, the **proportion of advice seekers who report they have received the appropriate support has remained high**, increasing for almost every advice topic from Year 1 to Year 2. This suggests that as delivery models have matured, they have been better able to manage the support requests placed on them offering more holistic support to clients through programme delivery.

	% needing support		% receiving appropriate support	
Support Area	**Year 1**	**Year 2**	**Year 1**	**Year 2**
Housing	40%	28%	90%	97%
Benefits	29%	39%	91%	96%
Debt	14%	15%	83%	94%
Immigration/Asylum Issues	7%	5%	92%	100%
Employment Issues	4%	3%	100%	100%
Other including food/food bank vouchers and emergency financial support	32%	34%	100%	95%

Case study 3 - Challenges with debt

Introduction

The client received help around high water bills and housing rent issues. This was the first time they had been supported or accessed advice on these issues.

What support was provided?

The partnership responded promptly to the advice seeker's needs, helping in navigating debt-related challenges. Although the water bills issue is still being addressed, the adviser has been proactive in exploring solutions and providing ongoing support. The advice seeker accessed these services through a referral from a local charity, finding the support easily accessible and responsive to their needs.

> *"Each time when I call them or ask them, they try to support me, they call me, talk to me and respond to me very quickly"*

The advice seeker was very satisfied with the support received, especially regarding prompt communication and responsiveness. That said, the person suggests that face-to-face sessions would enhance their support experience. Despite ongoing challenges and uncertainties, the person is pleased to know that there is ongoing work towards resolving their issues, providing a sense of relief and reassurance.

> *"I can breathe now at least, and I trust they will deal with these things and at least I know I'm not going to be in trouble anymore."*

What difference did this support make?

The intervention has provided the advice seeker with a sense of security. While certain issues remain unresolved, the advice seeker acknowledges the progress made in addressing housing rent issues swiftly. However, there are lingering concerns regarding the status of support applications for water and other bills, highlighting how important ongoing support and follow-up is to them.

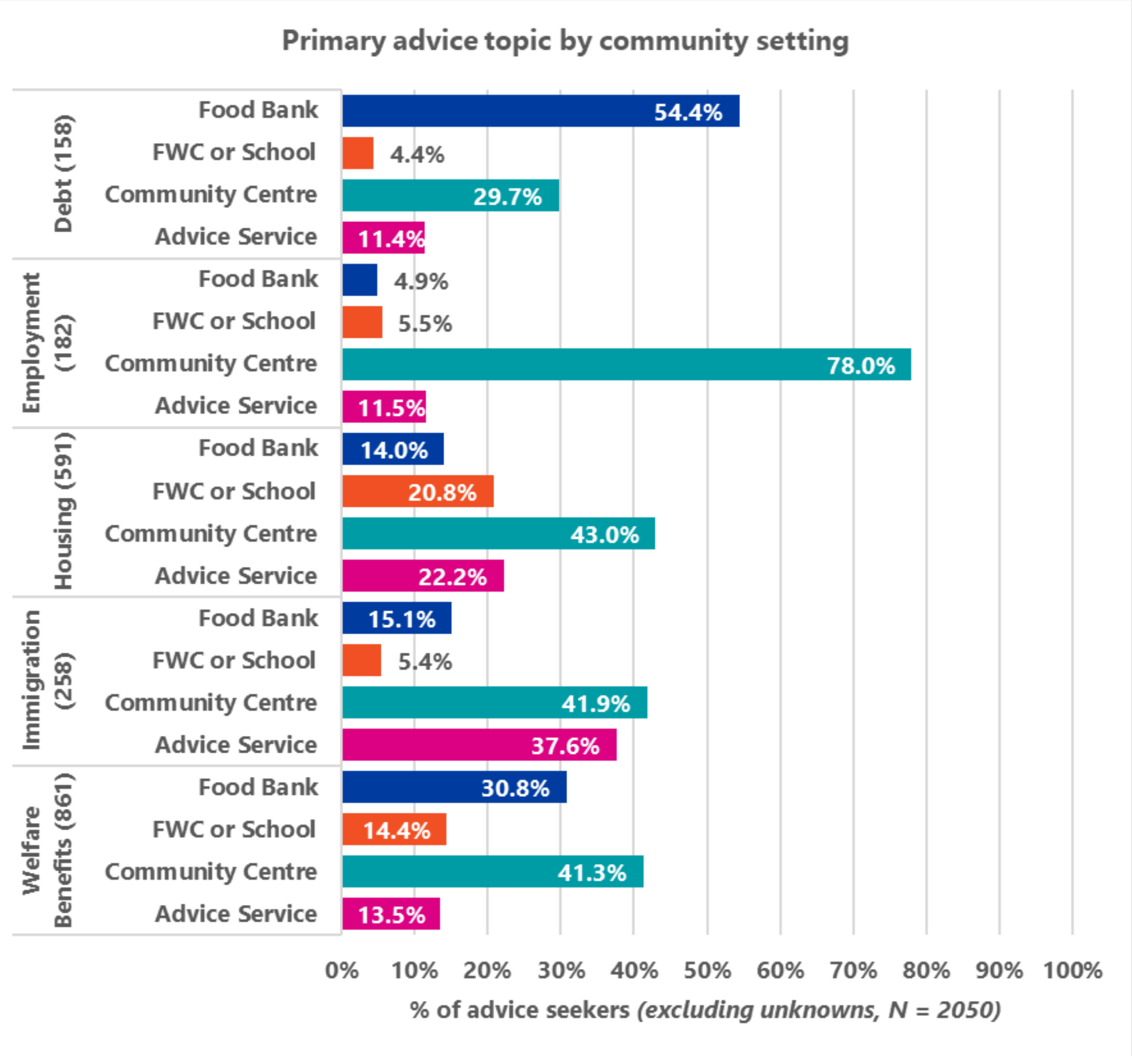
B. Services meeting advice seeker needs

Did the needs of advice seekers vary by community setting?

We can explore whether where someone first accessed the programme varied depending on the type of support they were seeking. The analysis shows there were **marked differences in the setting profile by advice topic**, highlighting the importance of providing a wide range of access points to meet the diversity of advice seeker need. This pattern reflects the findings in the Year 1 report, corroborating this need to provide a variety of settings.

Some key findings include:

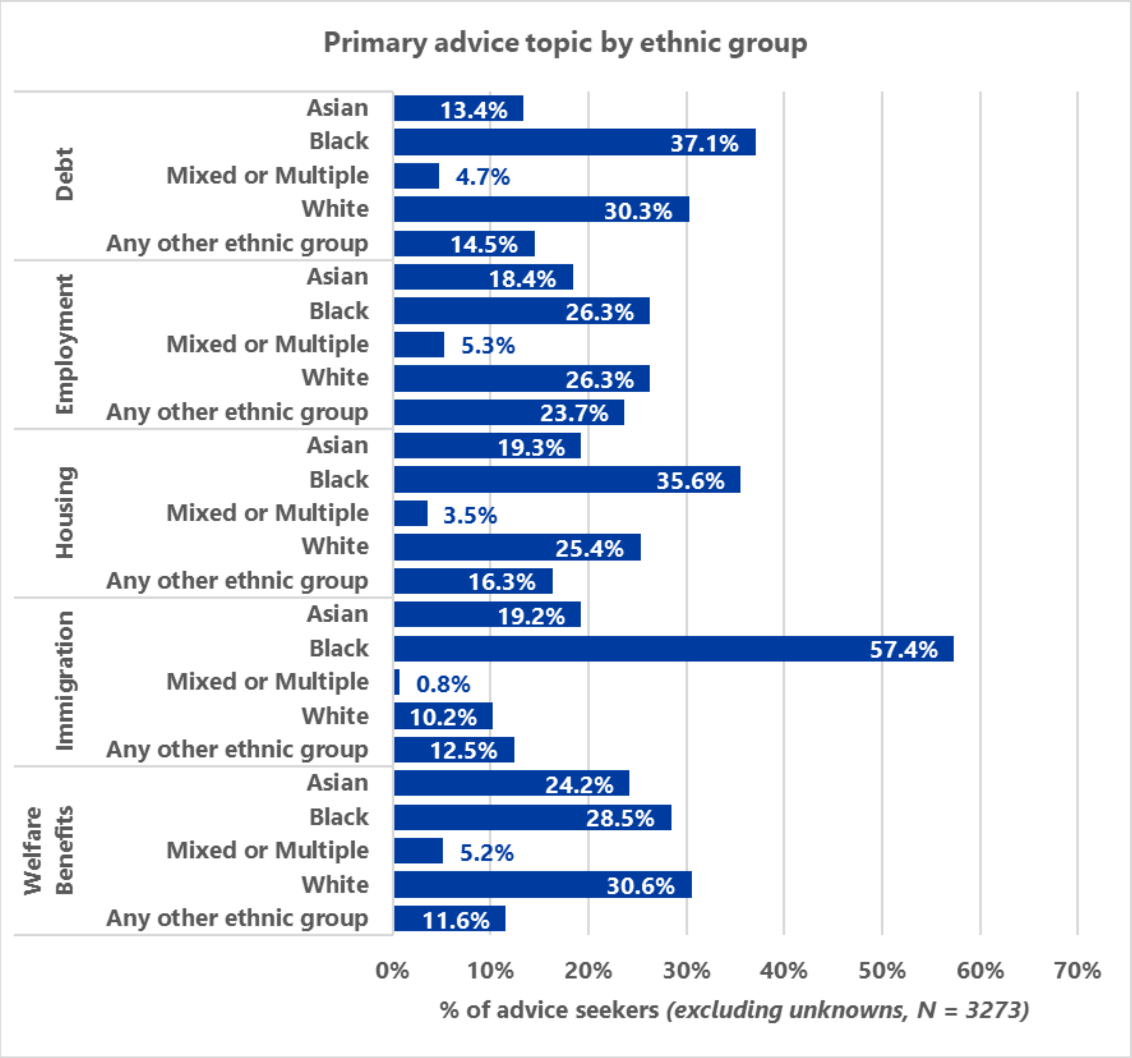
- Over half (54.4%) of those seeking advice on debt accessed the programme through a food bank
- Almost eight in every ten (78.0%) of those needing employment support came to AiCS through a community centre
- The proportion of advice seekers coming directly through an advice service was highest for immigration and housing, potentially due to the perceived complexity of these topics and the belief that they require specialist support



Did the needs of advice seekers vary by demographic group?

As with community setting, there are **marked differences in primary advice topic by demographic group**. Some key differences stood out, particularly related to debt and benefits:

- **Women were more likely to seek advice on benefits**, while men were more likely to seek advice on debt. Almost a quarter (24.0%) of male advice seekers needed support with debt compared to 18.9% of female advice seekers.
- Over half (55.2%) of disabled advice seekers were looking for advice on benefits, compared to around a third (32.2%) of advice seekers who weren't disabled.
- Compared to whole group averages, **Black advice seekers were overrepresented in the cohorts seeking advice on immigration, housing and debt** while Asian advice seekers were overrepresented in those seeking advice on welfare benefits.
- Those who were in either **part- or full-time employment were the most likely to seek advice on debt** compared to advice seekers with other employment statuses. Almost two in five (38.7%) employed advice seekers needed support with debt compared to 22.7% of those who were unemployed and 33.0% of those who were unable to work



Case study 4 - Complex immigration advice

Introduction

The advice seeker sought assistance to address immigration and asylum issues, seeking support and guidance through the application process. They had not accessed support on these issues before. They were initially referred to the support by a community member who recognised their challenges and connected them with the partnership.

What support was provided?

The partnership provided invaluable assistance to the advice seeker in navigating complex immigration and asylum matters. Their adviser offered comprehensive guidance on required documentation and even volunteered to assist with the application process at no cost. The person found the support easy to access, efficient, and effective, making the entire process smoother and less daunting.

What difference did this support make?

The support had a profound impact on the advice seeker's life, bringing about significant positive changes. It has alleviated anxiety and worry associated with immigration uncertainties, providing much-needed emotional relief. Prior to receiving assistance, the advice seeker experienced daily emotional distress, compounded by financial strain and uncertainty about their future.

> *"I was…going through a lot and it was good to having someone taking up your case, it was one of the worst periods of my life, she gave me moral support and assured me there was light at the end of the tunnel."*

However, with ongoing support, they feel more settled and hopeful, experiencing a notable improvement in their emotional well-being.

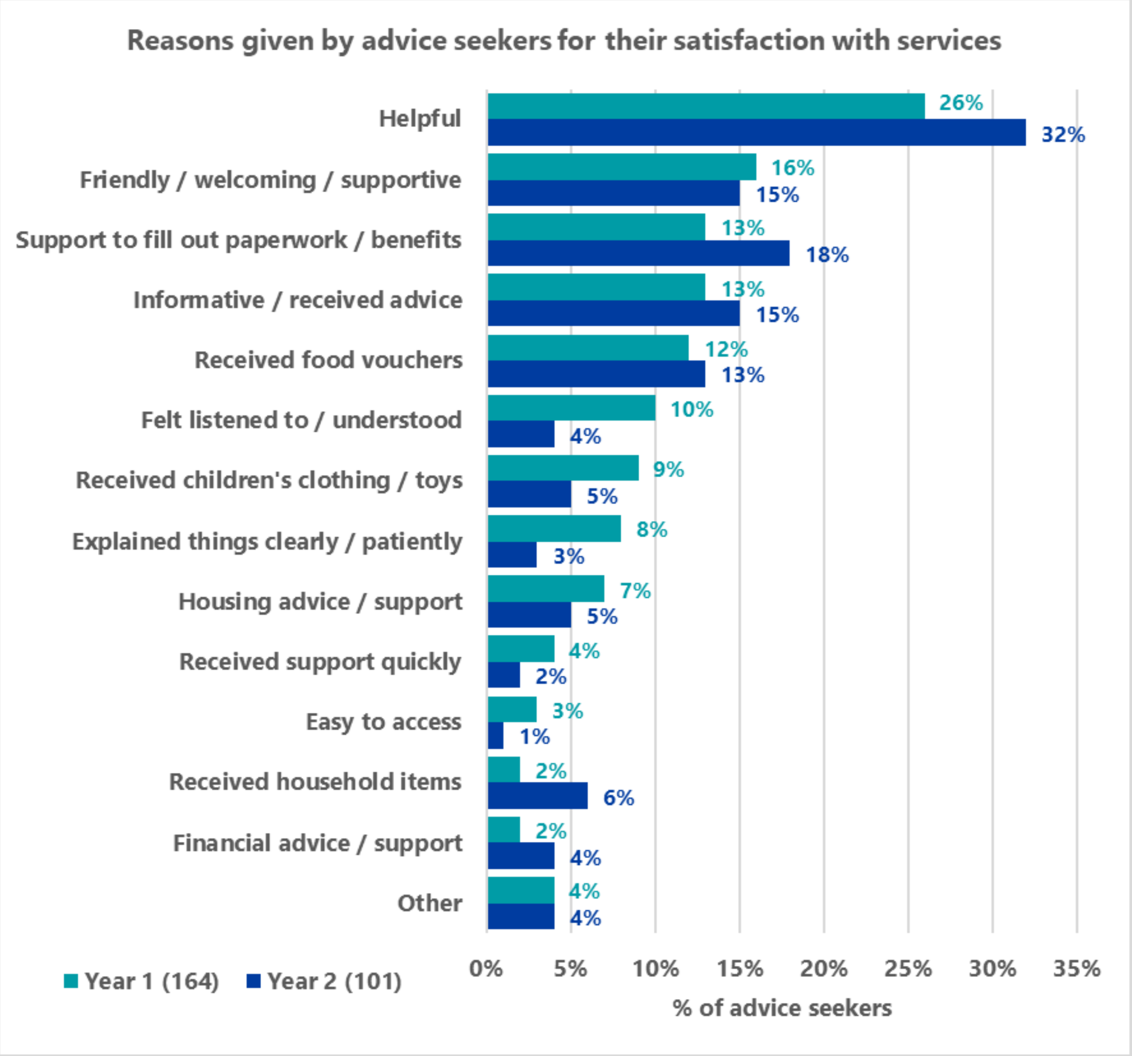
Were advice seekers satisfied with the support they received?

Advice seekers were **generally satisfied** with the support they received and attributed this to a wide variety of reasons. Nearly a third (32%) identified that the support had been **"helpful"** and 15% reported that the staff were **friendly and welcoming**. The reasons given for satisfaction varied slightly between the two years of delivery. Advice seekers also valued being able to access advice in a range of settings, reporting they could **easily access support within their community**.

Because they were advising me, I felt less stressed, it was really good, when I finished my appointments with them I always had an answer on what to do.
Advice seeker

They are a very good organisation, charity, they give me everything I need for my children. It's a very good environment, I feel ashamed going but after going they're kind and friendly, made me coffee and it gives me a very good feeling going there.
Advice seeker

I couldn't fault her, she knew what she was doing, was nice and polite, she went through it all, went through all my details. [...] now I'm getting somewhere with this lady's help.
New advice seeker



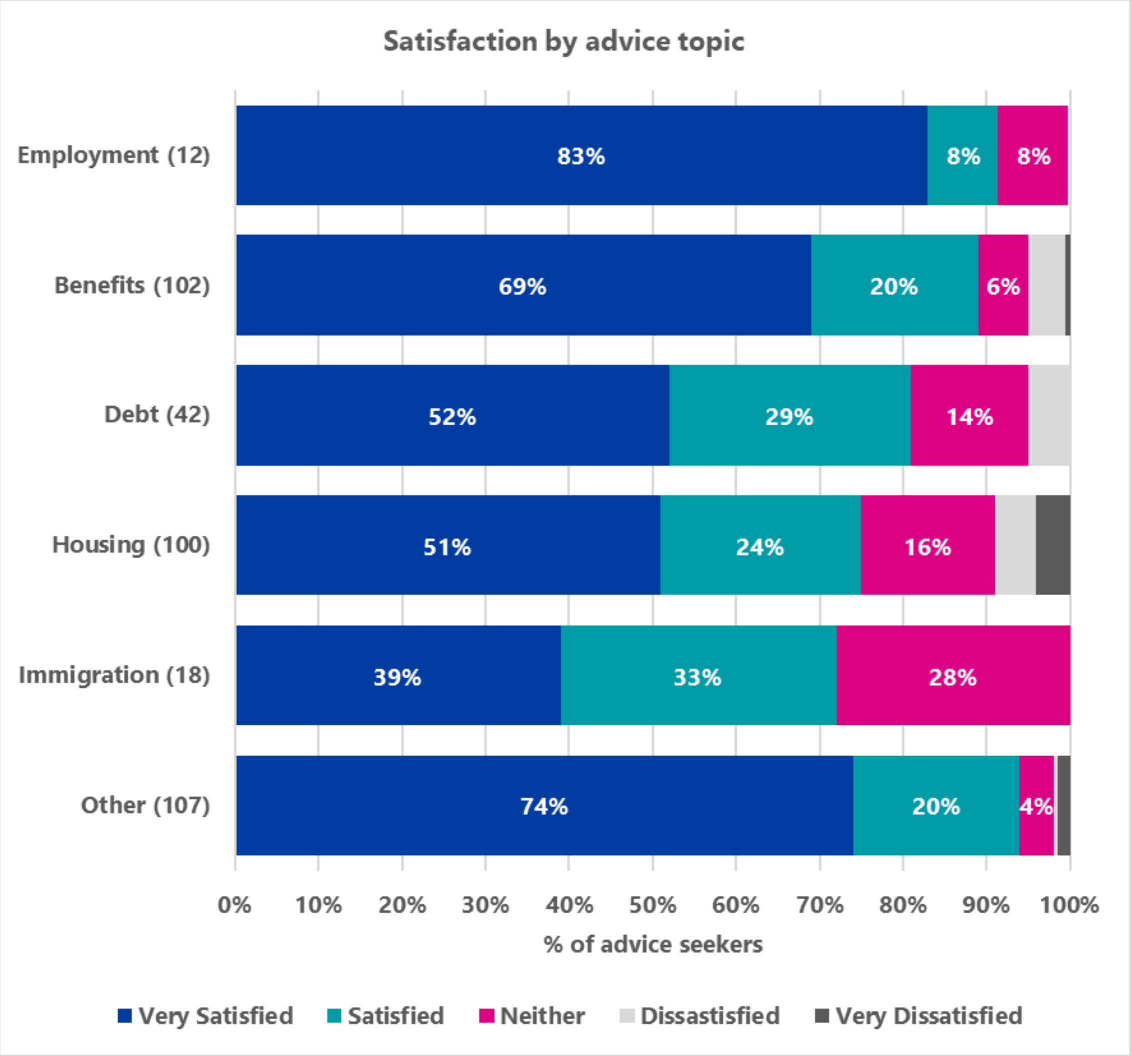
Were there any barriers to meeting the needs of advice seekers?

At the point of interview, clients report **high levels of satisfaction with the support they received from the programme**, with satisfaction **most pronounced in advice around benefits, debt and employment issues**. Immigration and asylum needs had relatively lower levels of satisfaction. Some caution should be taken on results for support areas with lower response rates.

However, **many issues around resolution of cases are beyond the control or direct influence of programme advice workers**, particularly those in relation to benefits, housing and immigration and asylum issues.

This is confirmed from the issues that client highlighted where they were dissatisfied with the support. This was most commonly because:

- Their issues had not been resolved
- Limited information was provided by the adviser, or
- They had been referred to another organisation who had yet to provide them with support or address their needs.



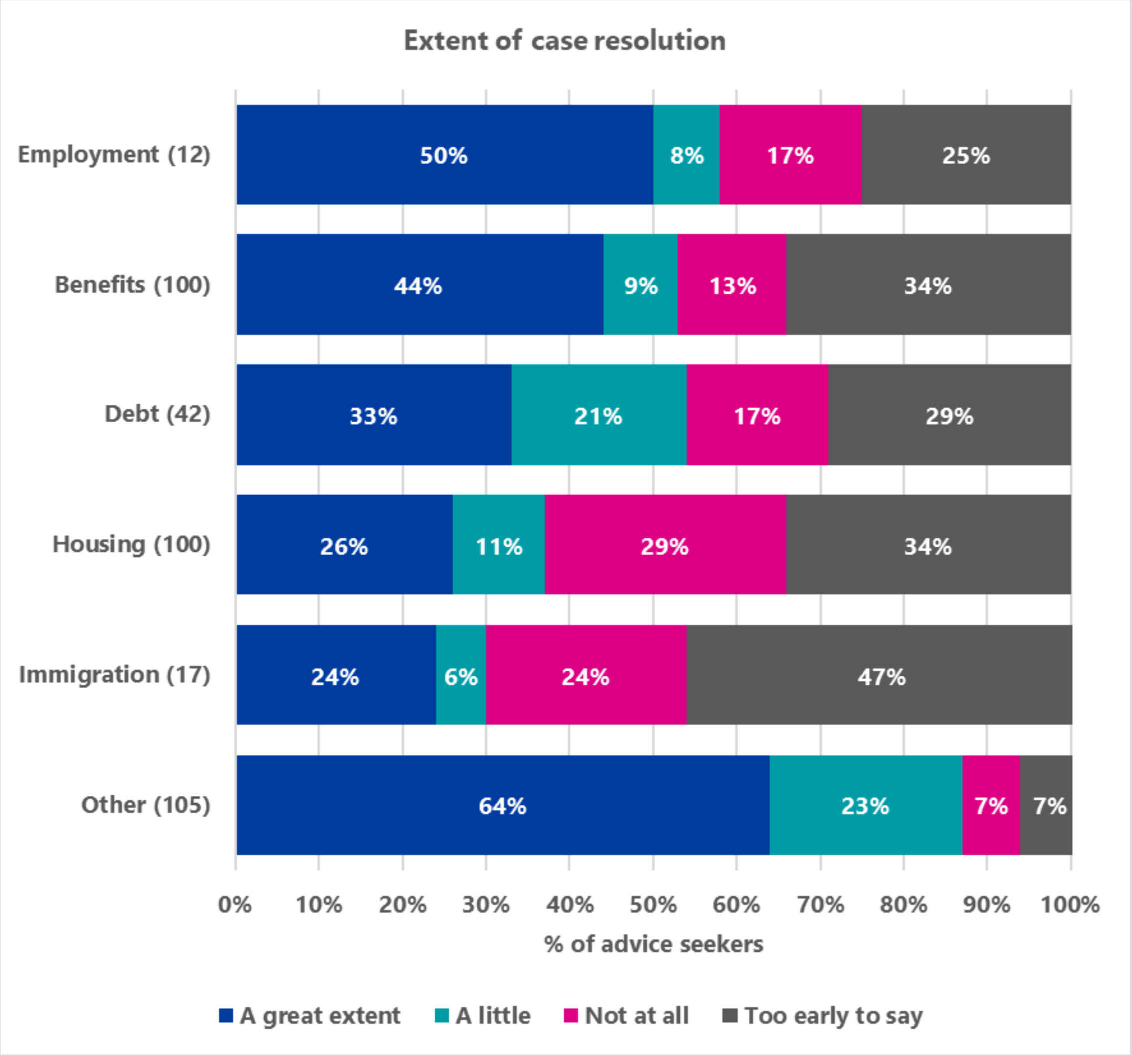
B. Services meeting advice seeker needs

We can dig deeper into this question of case resolution. Advice seekers were asked to what extent they felt their case had been resolved as a result of the advice they received. This generally reflects levels of satisfaction, with **employment and benefits cases seeing high levels of resolution while debt, housing and immigration had more outstanding issues**. Some caution should be exercised around support areas with low bases (employment and immigration and asylum) as results maybe skewed.

The "Other" category shows the highest resolution levels. This is likely because this category includes a large proportion of advice seekers looking for food vouchers or help needed to address an immediate financial need, which can be resolved through emergency loans/grants.

It is important to note that **in many circumstances cases may not be possible for advice staff to resolve**. This is because that resolution is dependent upon the actions of staff in agencies outside the partnership for example the DWP, a local authority housing department or the Home Office.

> My situation is complex but they could have suggested more, I just didn't receive much help.
> ***Advice seeker***



B. Services meeting advice seeker needs

How were needs met over the longer term?

The Wave 2 follow-up survey indicates that **clients continue to have long-term needs**. Only 25% of all respondents at the time of the survey were still supported by the AiCS programme or by organisations they had been referred to by the programme. However, 79% of all those interviewed in Wave 2 identified at least one area (e.g. housing or benefits) in which they needed further help or support. This shows there's a large gap between the numbers of advice seekers with ongoing support needs and those receiving longer term support.

Of the Wave 2 respondents who identified certain areas in which they needed more support, **75% of those were not receiving any support**, from either AiCS or another source, in at least one of those areas. There were several reasons why this was the case. For some, there was no further support that could be given because the needs were too specialist while others were waiting for a decision by a third party (DWP, Home Office, Housing Association) outside of the partnership. Partnerships are also operating in "crisis mode" and, due to pressures on capacity, are unable to spend large amounts of time on longer-term or preventative work. This presents challenges when clients have long-term needs, such as difficulties reading and writing.

This suggests that the **AiCS programme alone may not be able to support clients' long-term needs** and that arrangements for ongoing support may be needed, especially where cases remain to be resolved. However, it needs to be noted that we do not have data on the severity of the issues facing former AiCS after their initial engagement.

I went back in May but as my papers are still with the Home Office there was nothing she could do and now I'm getting support from Source who are like a food bank.
Advice seeker

They weren't bright to help me. They told me to do this and that and I did everything but they couldn't find me a place for my family.
Advice seeker

They never seem to have any slots there when I go and seemed like a waste of time when I did see someone, it was things I already knew.
Advice seeker

Case study 5 - Helping to overcome rent increases

Introduction

The advice seeker is a single mother who was facing financial strain due to a sudden increase in her rent. This unexpected rise has placed her in a precarious situation, as she is waiting to hear back from Universal Credit on whether or not this increase will be covered. Prior to her engagement with AiCS-funded community-based support, the advice seeker had never accessed advice.

What support was provided?

An adviser presented her with different options, such as taking legal action against her landlord, however, the advice seeker opted against this route due to concerns for her children's stability. Instead, her adviser provided practical support by arranging for food vouchers to alleviate some of the financial pressure caused by the rent increase.

> *"It was easy to talk to her because we were face to face and my English is not very good but she explained everything to me."*

What difference did this support make?

The support made a tangible difference in the advice seeker's ability to cope with the sudden financial strain caused by the rent increase. Within 1-2 weeks, she received food vouchers, which provided essential support for her children. The advice seeker appreciated the practical assistance but recognized that it didn't fully resolve her long-term housing affordability issues. Through her interaction with the adviser, the advice seeker gained a clearer understanding of her rights and options regarding housing and financial assistance. Although limited to food vouchers initially, she now has a better grasp of available resources and support avenues.

Despite the initial support, the advice seeker continues to await a response from Housing Benefits regarding additional financial assistance to cover the increased rent.

C. Improved financial outcomes

Introduction

The overall goal of the AiCS programme is to support Londoners to mitigate the impacts of poverty and financial hardship through funding community-based advice partnerships. Improving families' financial situations has therefore been crucial to the success of the programme. This section explores the evaluation data on the financial impact of the AiCS programme. Specifically, this includes data on successful benefit claims and reassessments, grants received, successful debt or income reviews, including debt write-offs, as well as the wider impact of advice on household income, poverty and financial hardship.

This section uses both the management information data and interviews with advice seekers to show how the first two years of AiCS delivery has led to substantial financial improvements for advice seekers and their families.

Summary of findings:

- Across the first two years of AiCS delivery, to April 2024 a **total financial gain of £5,202,823** was recorded across almost 1,700 advice seekers. This represented a mean financial gain of £3,065 and a median gain of £258
- The large difference between the mean and the median exposes the **substantial variation in size of financial gain** across advice seekers, with some seeing several thousands of pounds of debt resolved, while other received relatively small value food vouchers
- While almost half of financial gains recorded were for gains that are likely to be *one-offs*, such as grants, a **large proportion represent *ongoing* sustained gains** such as new benefits. These *ongoing* gains have been annualised and make up a larger proportion of the total *value* of gains than smaller but more common one-off gains
- **Disabled** advice seekers were **more likely** than others to have achieved a **financial gain**, perhaps due to the availability of untapped support. Alongside **older** advice seekers and those with a **disability** also achieved **larger average gains** than others
- The **largest gains** came from support with **debt** resolution, **benefits**, or multiple issues
- Financial gains reported by those who first engaged with AiCS-funded support in a **community centre, school, or advice service** location were much **larger** than those who first made contact with the programme in a food bank, where the single most common financial gain was £55, and over a third of financial gains were £100 or less

C. Improved financial outcomes

Definitions and limitations

Throughout this section, both the *mean* and *median* financial gains across different groups of advice seekers are analysed. These two different measures of *average* gains expose different, important findings about the support received though AiCS. Before proceeding with this analysis, it is therefore important to set out three key definitions:

- **Average** – A measure of an expected, typical, or representative value from a set of values
- **Mean** – A type of average that takes the sum of all values across a set of values and divides it by the number of values in the set. Outliers can have a big impact on this
- **Median** – A type of average that takes the middle value across a set of values when they are ordered smallest to largest. Outliers tend to have a much smaller impact on this

Additionally, there are two key limitations and cautions to outline about the financial outcomes evaluation data:

1. Throughout this analysis, we **combine very different types of financial improvement** into overall figures. These include one-off gains, for example £35 food vouchers, and perpetual increases in benefits or income, which have been annualised
2. There are **time lags** associated with both realising and recording some financial gains, particularly those from new or improved benefits where applications can take time to process, so the figures presented in this section will not yet capture the entirety of all financial gains from the AiCS programme advice.

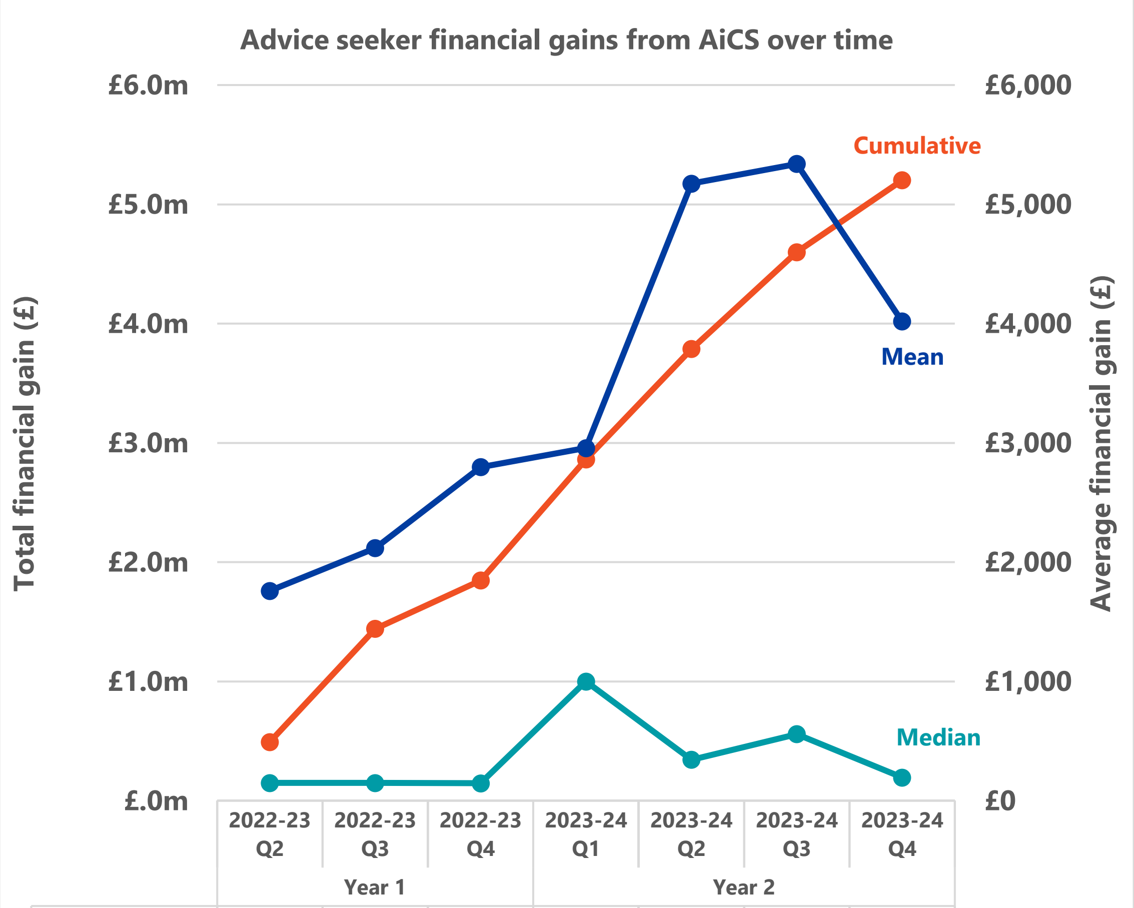
C. Improved financial outcomes

What financial outcomes were achieved?

Across the first two years of AiCS delivery, to March 2024, a total financial gain of £5.2m across 1,700 advice seekers was recorded. This means around **a quarter of all advice seekers achieved a financial gain** from the advice they received through AiCS-funded partnerships, a slightly larger proportion than was recorded in the first year of delivery. As in the first year of delivery, these gains continued to range from less than £50, for example food vouchers, to several tens of thousands of pounds.

Throughout the first and second year of the programme delivery, a relatively consistent value of financial gains were recorded each quarter, though the **average gains** were notably **larger** in the **second year** of delivery than the first. Partly, this is driven by the much **larger proportion** of gains in the second year that were likely to be ***ongoing*** and therefore have been annualised, such as new benefits or income increases. These gains accounted for around 40% of the number of financial gains in the second year, up from less than a quarter in the first year of delivery.

As the line chart shows, the **median financial gain was much lower than the mean** across every quarter. This is due to the mean being skewed by a relatively small number of very large gains. In particular, peaks in the quarters ending September and December 2023 were driven by several individual gains of over £20k.



	2022-23 Q2	2022-23 Q3	2022-23 Q4	2023-24 Q1	2023-24 Q2	2023-24 Q3	2023-24 Q4
	Year 1			Year 2			
Cumulative	£.49m	£1.44m	£1.85m	£2.86m	£3.79m	£4.60m	£5.20m
Mean	£1,760	£2,119	£2,797	£2,957	£5,174	£5,340	£4,019
Median	£150	£150	£147	£1,000	£344	£559	£195

Note that advice seekers with no financial gains are excluded from this analysis

Case study 6 – Tackling health challenges

Introduction

This advice seeker faced significant health challenges after a work-related accident seven years ago. The incident left her with ongoing health issues, particularly affecting her hands and preventing her from working. Prompted by the Jobcentre, she applied for PIP but was unsuccessful three times as she could not afford to pay a solicitor to help her complete the PIP form. As a result, she found herself in financial hardship, facing difficulties affording food and paying her bills.

What support was provided?

At the charity she received food from she encountered an advice worker who took on her case. Prior to her engagement with this community-based advice service she had never accessed advice. The advice seeker sought support from an AiCS-funded partnership for assistance with applying for Personal Independence Payment (PIP) and improving her housing situation by applying for council housing. Her advice workers openness made her feel comfortable and together they were able to apply for PIP and get her on a waiting list for council housing.

> *"I felt comfortable talking to him, I didn't feel stressed and he understood what I was saying and what I wanted."*

What difference did this support make?

With the help of the community-based advice service, the advice seeker successfully obtained PIP, providing crucial financial relief for utility bills and food expenses, which she can now cover consistently. Despite ongoing housing challenges, she feels less stressed knowing she has financial support and somebody she can turn to. Her housing issue is not yet fully resolved but she is on the waiting list for council housing.

> *"I am much better because I am not worrying, I see a light and somebody cared about my situation."*

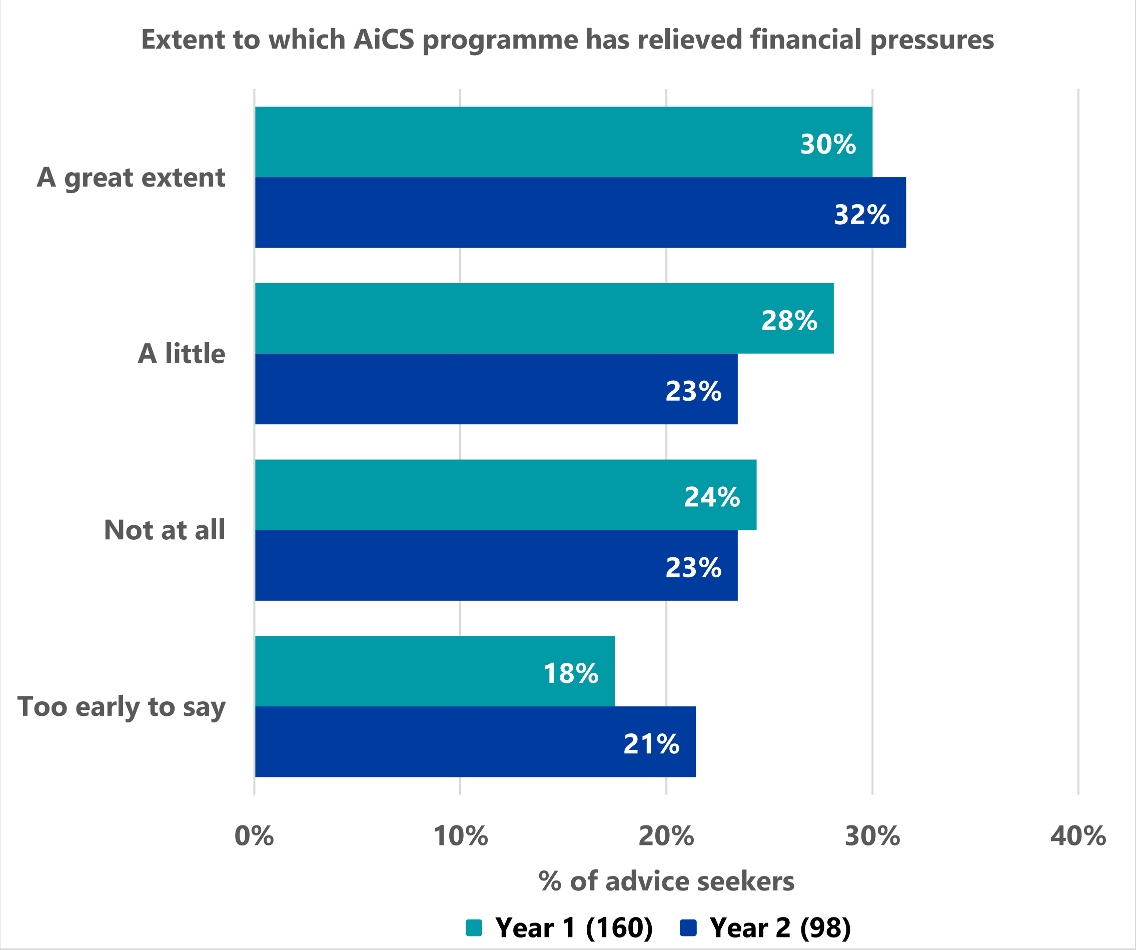
How have financial outcomes changed as the programme developed?

As shown on page 53, financial gains in the most recent quarters of delivery were larger on average (both mean and median) than in the first year of delivery. This finding is echoed by the qualitative findings, which show a slightly larger proportion of advice seekers reporting that the advice received through AiCS-funded partnerships has relieved financial pressures to '*a great extent*'.

Consistent across both years, **over half of advice seekers reported that the programme has helped to relieve at *least a little* financial pressure** on them or their family. This suggests that, even among those without a financial gain recorded in the MI data, some financial pressures are being relieved, perhaps by supporting better budgeting and planning or advice around costs, such as utility bills, rather than a specifically measurable financial gain.

As mentioned, there are time lags associated with realising financial gains. Consequently, around a fifth of interviewed advice seekers say that it is '*too early to say*' whether advice has relieved their financial pressures.

We've not got all the money for our residency yet but we're making progress. We definitely couldn't raise the money ourselves.
New advice seeker



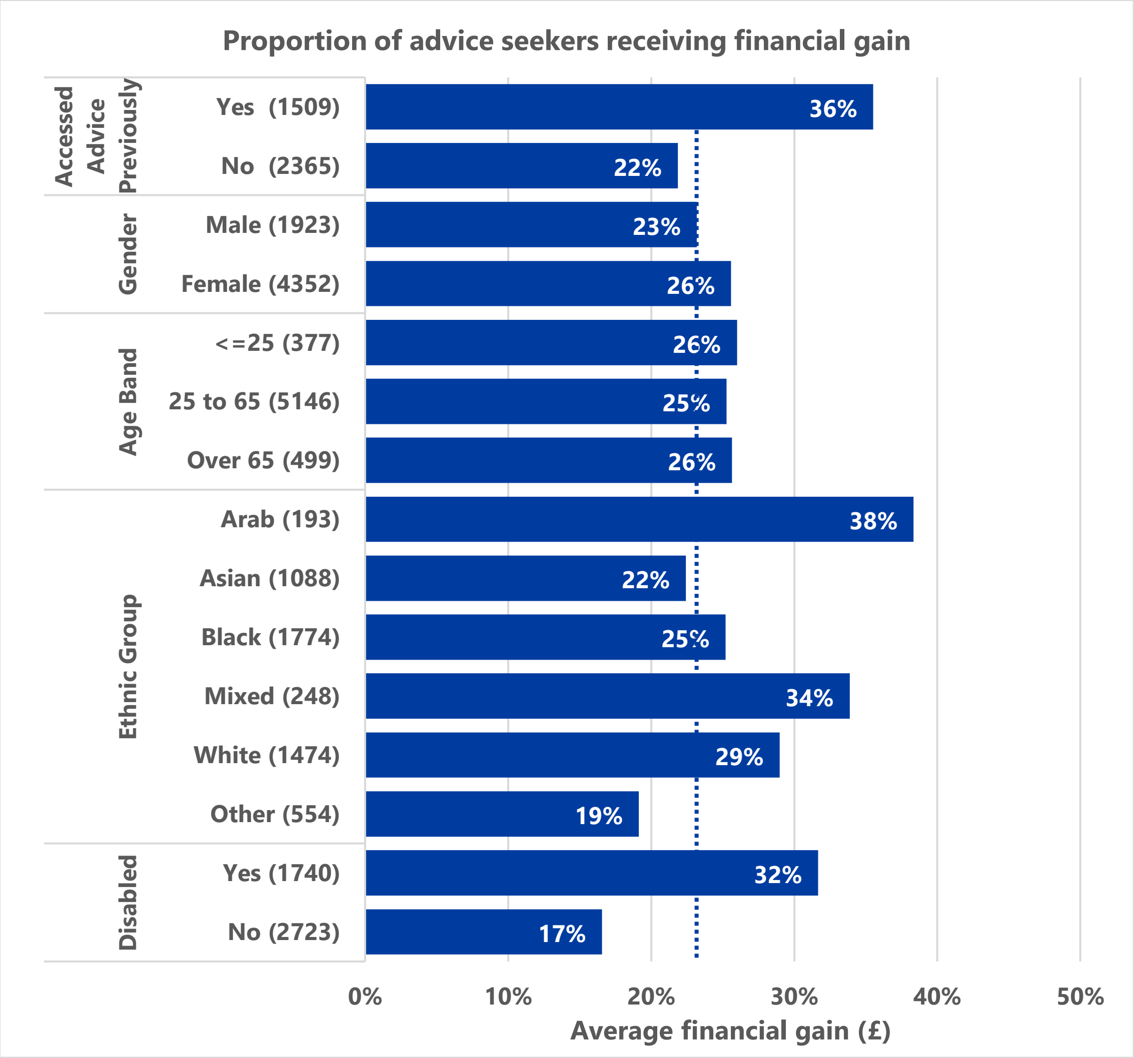
From interviews with a sample of advice seekers

Which groups of advice seekers were most likely to see financial gains?

This bar chart shows the proportion of each group of advice seekers with any financial gain recorded. As in the Year 1 evaluation, some groups of advice seekers were much more likely than others to achieve a financial gain, because of advice through the AiCS programme. **Disabled advice seekers were far more likely than others to have a financial gain recorded**. Notably, the finding that almost a third of disabled advice seekers achieved a financial gain has been consistent across both years of AiCS delivery.

There were also **some differences between ethnic groups**, with financial gains much more likely to be recorded for the small group of Arab advice seekers than any other ethnic group. White advice seekers and those with a Mixed ethnic background were also more likely than Asian or Black advice seekers to receive a financial gain. These differences may be partly driven by the topic of advice sought, with Arab and Mixed ethnicity advice seekers more likely to have sought advice on food, where financial gains are common. Similarly, demographics may play a role as White and Arab advice seekers were more likely than other ethnic groups to be disabled, a factor which also increases the chance of financial gains.

Advice seekers of all age groups were broadly as likely as each other to have achieved a financial gain through AiCS-funded partnerships.



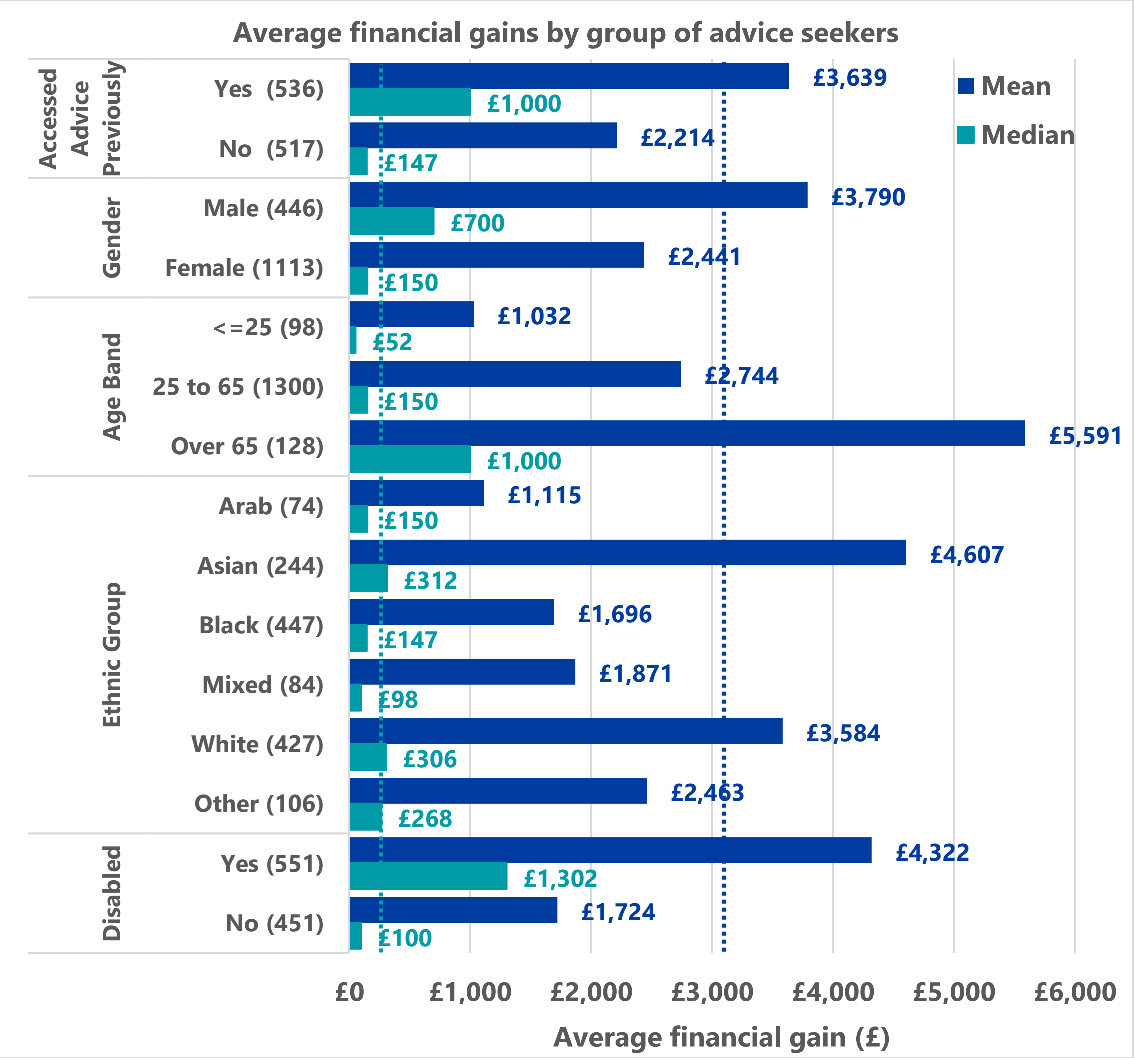
Note that advice seekers with no known data on the relevant characteristic are excluded from this analysis

How did the size of financial gains vary by the characteristic of advice seekers?

As identified in the Year 1 evaluation report, as well as being more likely to see a financial gain, **disabled** advice seekers saw much larger average financial gains. This is likely due to eligibility for benefits such as the Disability Living Allowance. Supporting this theory, compared with gains for other advice seekers, those for disabled advice seekers were much less likely to be one-off payments, and much more likely to be sustained ongoing financial gains, such as new benefits. In fact, of those disabled advice seekers with a financial gain, 47% recorded increased benefits, compared with 24% of advice seekers with a financial gain who are not disabled.

Male and **older** advice seekers also **saw larger average gains**. It may be the older advice seekers were more likely to be eligible for available financial support.

> My son is now in receipt of PIP, it's made a big difference as I'm able to afford a few more things that I hadn't been able to afford before. I'm able to take him to more places too like sensory places that he likes and I'm able to get him a private tutor too now
>
> ***New advice seeker***



Note that advice seekers with no financial gains recorded or where their relevant characteristic is not known are excluded from this analysis

Case study 7 – Accessing benefits for autistic child

Introduction

This advice seeker is a mother of an autistic 11-year-old boy who requires constant supervision and support. His parents, particularly his mother, have been navigating the complexities of Disability Living Allowance (DLA) to ensure the boy receives the appropriate level of care and mobility support. Despite initial assessments granting middle rate care and mobility, it became evident over time that the son's needs warranted higher rates.

What support was provided?

After years of receiving middle rate care and mobility, the mother sought to increase her son's benefits to high rate. They filed a claim but their case was denied. The advice seeker decided to challenge the decision with the assistance of an advice worker from their local disability advice service. Prior to engaging with AiCS-funded support she had never accessed advice. The advice worker provided support, including comprehensive guidance on how to accurately portray the son's condition on the DLA forms and ensure that the appeal was compelling and thorough. The advice worker provided reassurance and support throughout, including offering to attend tribunal hearings.

> *"It was really easy to deal with [her] right from the off, we had a couple of meetings with her and it was really good. Because she had a child with the same disabilities, she's already gone through it so she almost knew us, what our trials and tribulations were, our highs and our lows because she'd experienced that herself. We had a great connection."*

What difference did this support make?

The help funded through AiCS made a profound impact on the advice seeker's family. While the advice seeker was prepared that the process could take up to a year, the case was resolved in only three weeks due to the strong appeal. This swift decision overturned the initial denial, ensuring that the advice seeker's son now receives the level of financial support that accurately reflects his care needs. Moreover, the advice workers compassionate approach and personal insight into autism significantly eased the stress and uncertainty the family faced.

> *"[She] did everything for us and we got high rate mobility for my son which is what we were fighting for. We would never have known how to represent ourselves, as you're probably aware just filling out DLA claim forms is very hard."*

C. Improved financial outcomes

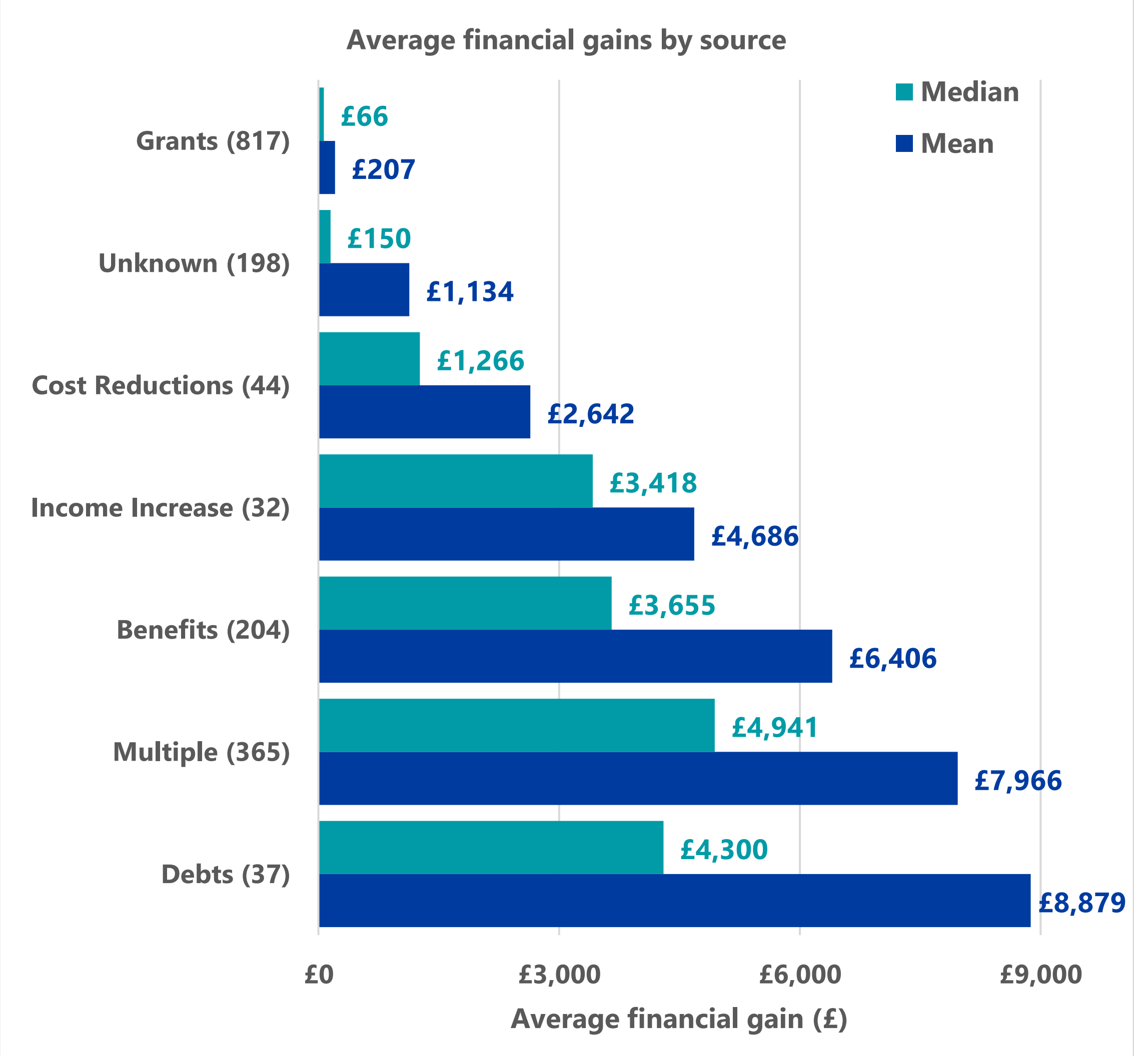
How did these financial gains vary by the source?

As found in the Year 1 evaluation report, the **largest financial gains** came from either **debt resolution** (though the sample is small), a combination of **multiple** sources, or new or increased **benefits**. Those receiving a financial gain from support with debt alone achieved a mean benefit of almost £9,000, and a median of over £4,000 per person (annualised). In contrast, **grants tended to be relatively small gains**, for example food vouchers, with a median gain of £66.

While one-off grants were the single most common source of financial gain, accounting for 48% of all financial gains, sources most likely to deliver ongoing gains, such as benefits or income increases, were more common in the second year of the programme than the first.

I have a disability and was struggling with bills and things because I'm self-employed so don't always earn that much each month. She's provided wonderful advice, she's helped me to fill in application forms for benefits, income tax and housing benefit. She keeps in touch with me just in case there's anything else I need.
New advice seeker

They tried their best to get rid of the arrears with my landlord and they were cleared which gave me a great deal of peace of mind and I felt very, very, good about it.
New advice seeker



Note that advice seekers with no financial gains recorded or where their relevant characteristic is not known are excluded from this analysis

Case study 8 – Dealing with multiple financial issues

Introduction

The advice seeker sought assistance to address issues related to benefits, debt, and housing. Struggling financially and facing arrears with their landlord, they accessed support to navigate these challenges, particularly concerning the delay in receiving Universal Credit. They had not been provided advice on the matter before.

What support was provided?

The partnership provided crucial support in addressing the advice seeker's financial challenges. They assisted in applying for Universal Credit and advocated on their behalf to address the arrears with their landlord. Despite initial setbacks, the person persisted, and with the help of the adviser and wider team, they successfully resolved the arrears and secured ongoing financial support through Universal Credit.

"When I spoke to them on the phone, they said I'd need an appointment, it was quick, I didn't have to wait for long to see them."

What difference did this support make?

The support made a significant difference in the advice seeker's life. By resolving the debt issues and clearing the arrears with their landlord, they experienced a newfound sense of peace of mind and financial stability. They no longer worry about providing for themselves and their child due to financial constraints, allowing them to focus on other aspects of their lives. Although utility bills remain a challenge, the person feels more capable of managing them now, thanks to the support received from the team.

"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."

C. Improved financial outcomes

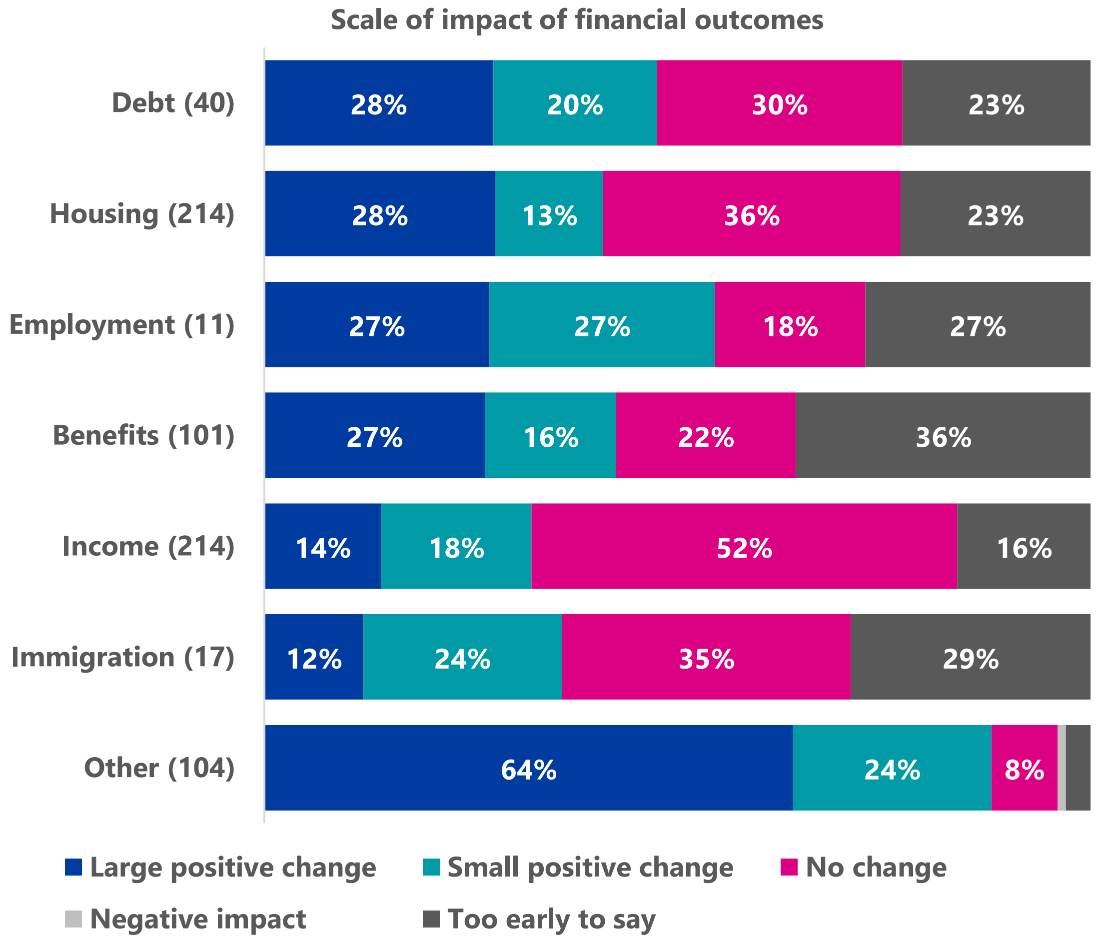
How large was the impact of financial outcomes?

The qualitative interviews with advice seekers help expose the *scale* of improvement in advice seekers' situations, which also varied by the type of financial support pursued. The chart shows the impact on those seeking advice for various financial issues, compared with other issue like housing or immigration.

Unsurprisingly the largest impacts were for the, often emergency, support provided to address 'other' issues. However, **over a quarter** of those **seeking support for key financial** issues like debt, employment, and benefits **reported a large positive change**. This was roughly in line with the scale of impact reported for those seeking advice on housing issues.

As with both housing and immigration issues, there is a **lag** associated with realising financial gains, particularly in **benefit claims** or reassessments, so it is not surprising that there are **large numbers who reported that it was still too early to say**. Additionally, relatively large numbers of surveyed advice seekers reported no change. 51% of respondents identified no change in their household income, much higher than the 22% that identified no change from advice around benefits

Encouragingly, almost no respondents reported a negative impact on any of these key advice areas.



From interviews with a sample of advice seekers

C. Improved financial outcomes

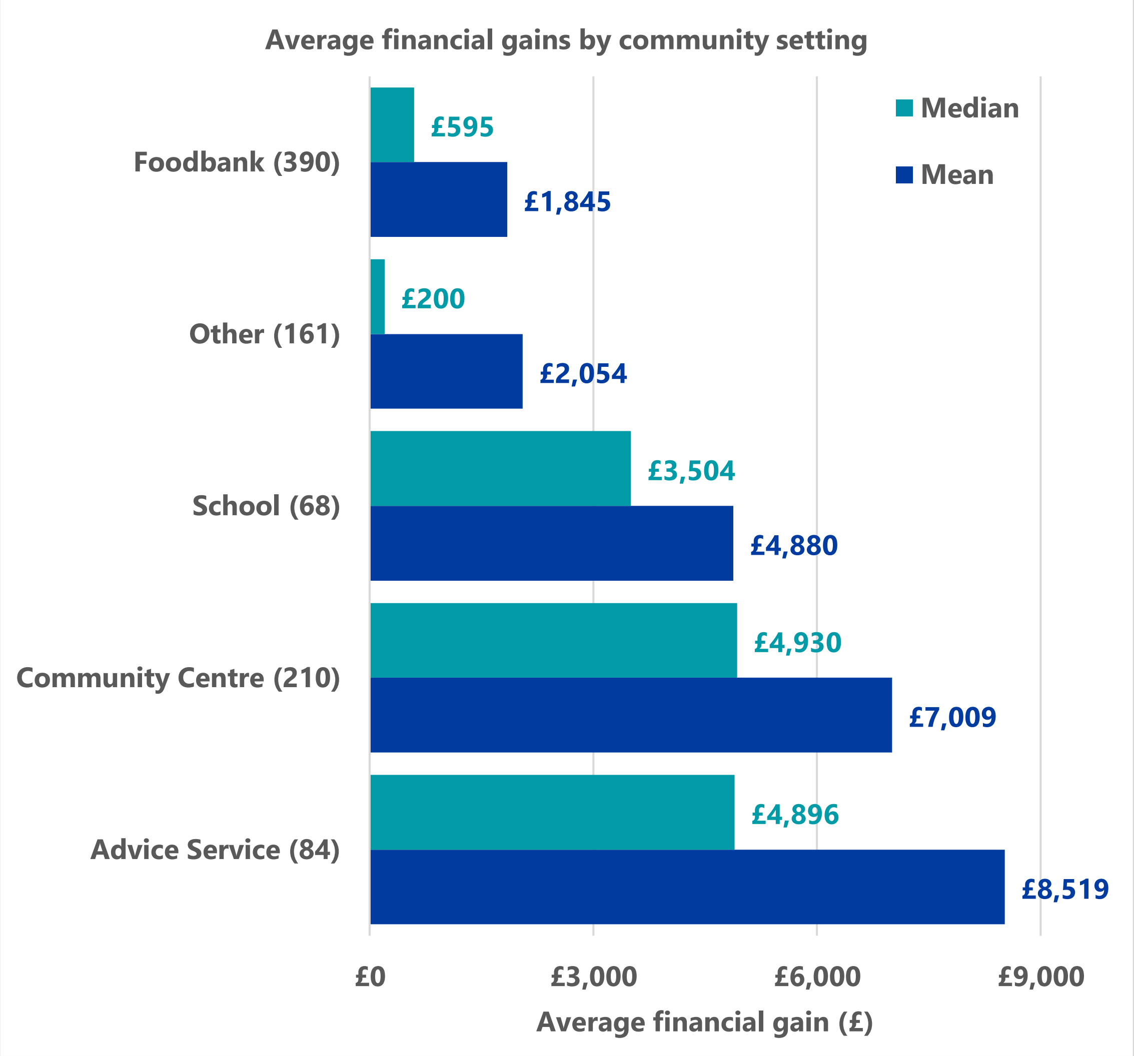
How did these financial gains vary by community setting?

There are also clear differences in the size of financial gains depending on the type of community setting in which the advice seeker first engaged with an AiCS-funded partnership.

Despite **food banks** being the most common first engagement community setting for those with recorded financial gains, these **gains were much smaller**, on average, than gains reported by advice seekers who engaged with AiCS partnerships through formal advice services, community centres, or schools. In fact, in food banks, the single most common financial gain was £55, and over a third of financial gains were £100 or less.

Notably, among the 210 advice seekers receiving a financial gain, who had first engaged with AiCS partnerships in a community centre, very large average gains were recorded. This may be due to community centres seeing advice seekers with more complex cases, where there is larger opportunity for financial gains.

> "[Benefits have been]…financially, £50,000 benefits to people that they should have been getting that they hadn't been getting – people who have got solicitors who would have been sent home again, people who area homeless who are not homeless anymore. Lifesaving for many people."
> ***Advice manager***



Note that advice seekers with no financial gains recorded or where the community setting of first contact is not known are excluded from this analysis

Case study 9 – Changing benefits for disabled child

Introduction

This advice seeker is a mother to her disabled son, who was transitioning from Disability Living Allowance (DLA) to Personal Independence Payment (PIP). Knowing the challenges of the application process from other parents' experiences, she sought expert assistance to ensure she completed the forms accurately and comprehensively.

> *"I'd heard the forms were a nightmare from other parents and wanted to get everything right."*

What support was provided?

The advice seeker approached the partnership for assistance with filling out the PIP forms. Prior to her engagement with this AiCS-funded partnership, she had never accessed advice. The adviser helped to complete the PIP application forms. She took the time to simplify and reword questions to ensure the advice seeker accurately conveyed her son's needs and challenges, something the advice seeker would not have been able to do on her own. Throughout the process the advice seeker was comforted by the pleasant, warm and reassuring approach of the adviser.

What difference did this support make?

The advice seeker credited her adviser with making a significant difference in her son's life. The successful transition to PIP not only provided much-needed financial support but also opened doors to new opportunities for her son.

> *"My son is now in receipt of PIP, it's made a big difference as I'm able to afford a few more things that I hadn't been able to afford before. I'm able to take him to more places too like sensory places that he likes and I'm able to get him a private tutor too now."*

D. Improved health, wellbeing and confidence

Introduction

This section of the evaluation explores the impact of the AiCS programme on advice seekers' health, wellbeing and confidence. It draws on findings from advice seeker and stakeholder surveys.

Summary of findings:

- **Nearly three-quarters** (74%) of advice seekers in Year 2 reported **improvements to their health and wellbeing** as a result of the AiCS programme. This is an **increase** from the 67% of advice seekers who reported improvements in Year 1.
- **Advice managers** and **workers** engaging directly with advice seekers also **reported improvements in wellbeing of advice seekers**. Often, this was the result of clients knowing they have somewhere they can reliably access support.
- Clients consistently reported **increased confidence in facing similar problems again in the future**. For example, 58% of those who needed support with benefits reported they would feel more confident dealing with issues around benefits in the future.

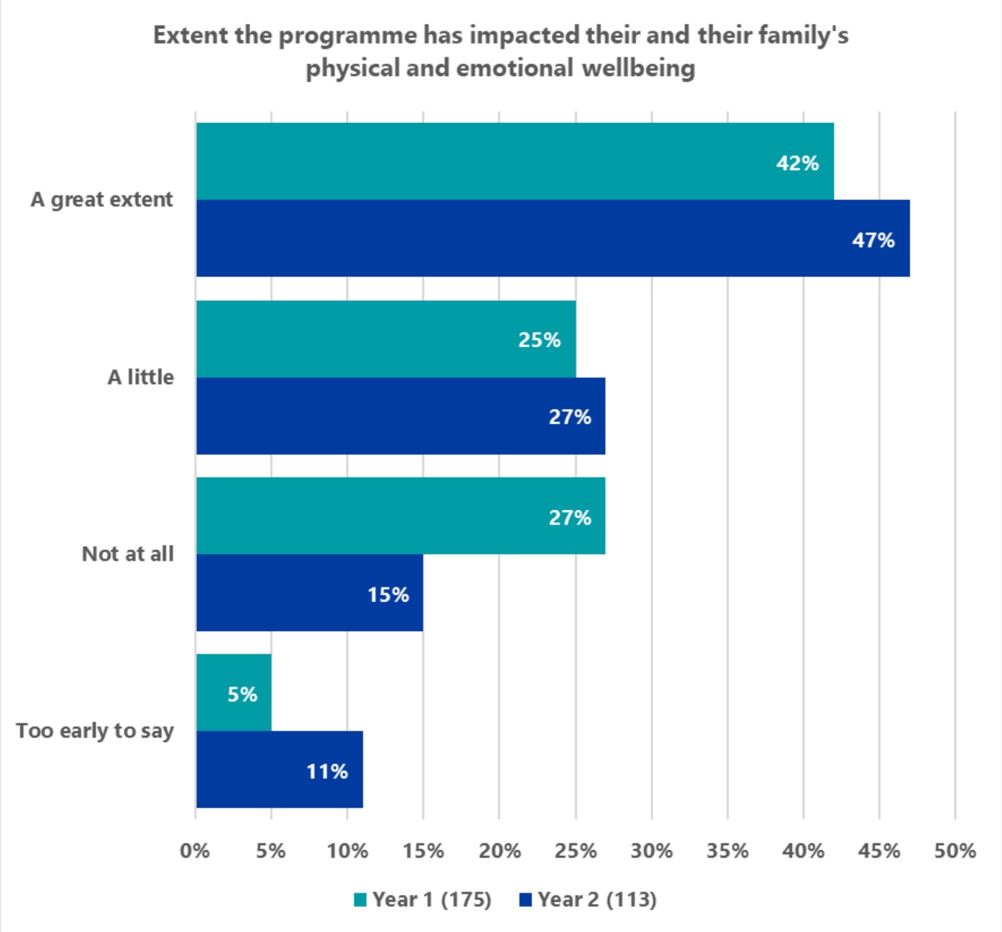
D. Improved health, wellbeing and confidence

What was the impact on health and wellbeing?

The programme has continued to support the physical and emotional wellbeing of clients and their families. This arose for several reasons:

- The programme **reduced their stress** by providing emergency relief e.g. food bank / vouchers or providing housing and children's essentials .
- The adviser played an important role in **improving clients' mental health** by either resolving their issue or helping them with the paperwork. Many noted how filling in forms made them feel stressed as they didn't understand them properly.
- The **positive relationship with the adviser** helped their wellbeing. Many clients noted how the advisers listened to them, made them feel understood and were **compassionate**.

Of those who reported no positive impact on their wellbeing, most attributed this to AiCS not being able to help them with their issue.



My debt was giving me sleepless nights before, the council was charging me for council tax and I shouldn't have been paying it but that's been resolved now. The food bank vouchers help as well.
Advice seeker

The children are much happier as they [have] toys to play with and clothes that fit them much better. I feel better as I don't have to make a decision about paying the electricity bill or getting my child a pair of shoes that fits them.
Advice seeker

D. Improved health, wellbeing and confidence

Stakeholders, mainly advice managers and advisers working directly with advice seekers, also recognised improvements in wellbeing among clients. A major theme emerging from the analysis of stakeholder interviews was the impact of advice seekers **having somewhere they know they can access support**.

Advice providers also highlighted the effect of the improved financial outcomes. As advice seekers can **access funding and benefits** they would otherwise have not received, this has a major impact on their wellbeing**. Improvements to housing and living conditions** also improves wellbeing, with many advice seekers being able to remain in their homes and avoiding homelessness as a result of the advice they received.

They’re so appreciative of the help, it’s had a massive impact and the fact that we’re approaching them and being proactive, really means a lot to people. You can hear them exhale with relief that someone’s going to help.
Advice worker

They've given me light at the end of the tunnel, showed me that everything's not lost, I suffer from depression and anxiety, and they've indirectly helped with that as well, they've given me the energy to say, “I can carry on”.
Advice seeker

Firstly, I would say empowerment. It helps them to understand their situation and the decisions they have to make, or in better cases helps them to understand how to improve their organisation. This has an impact on mental health. Being able to assist them through making applications which are complicated
Advice worker

Case study 10 – Compassionate support

Introduction

This advice seeker faced a series of overwhelming challenges, including job loss due to redundancy and caring responsibilities for her husband, who was suffering from osteoarthritis. Her mental health deteriorated, leading to a need for therapy and medication. Feeling unable to cope, she sought support to navigate her complex situation.

What support was provided?

Prior to her engagement with AiCS-funded support she had never accessed advice. She was helped by a supportive adviser who listened empathetically to her struggles. The adviser took the time to understand her situation comprehensively. Recognising the advice seeker's mental and emotional distress the adviser patiently listened to her concerns and provided emotional support, acting as a trusted confidante during a challenging time.

The adviser also explored the possibility of claiming Employment and Support Allowance (ESA) on to ease financial pressures and helped to complete the necessary forms.

> *"She put me at my ease and that was really good, she was very helpful, she found the time to be there with me and one night she was with me for ages."*

What difference did this support make?

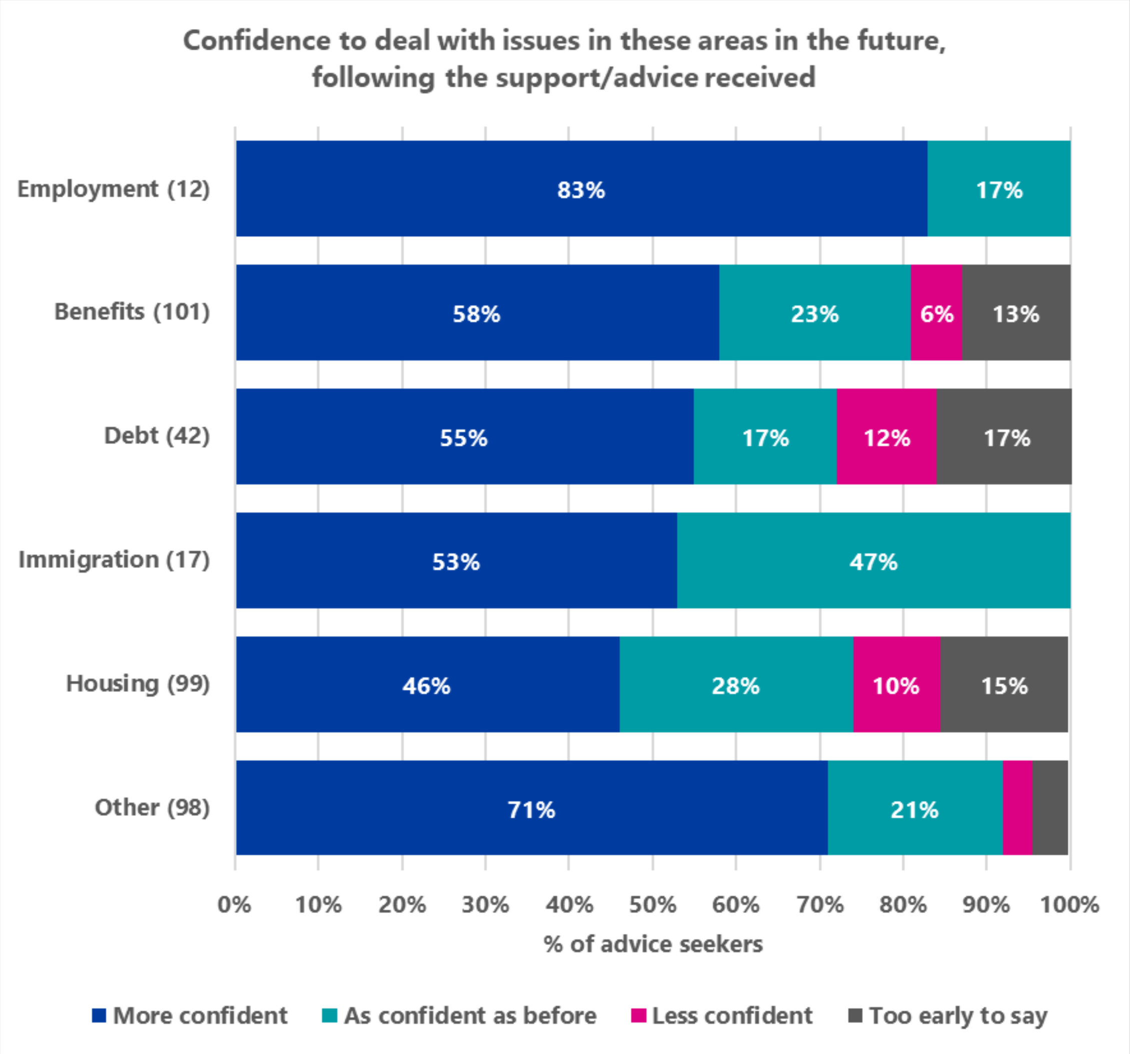
The support made a profound impact on the advice seeker's well-being during a period of extreme uncertainty and distress. She reported that the supportive and kind service helped her feel listened to and gave her positive steps to move forward with her life. While she had not paid enough in National Insurance contributions to qualify for ESA, her adviser's support and advocacy empowered her by clarifying her eligibility status and guiding her through the process with compassion and understanding.

D. Improved health, wellbeing and confidence

What was the impact on confidence?

The programme has also had a positive impact on clients' confidence and resilience. Depending on topic of advice, **between 46% and 83% of clients reported being more confident** in dealing with future challenges. Clients were most likely to report confidence boosts in relation to **employment** issues. However, results may be skewed due to the low sample size.

Nearly half (50%) of advice seekers in Wave 1 also reported high levels of confidence with **managing their money** following the support they received. This increases to 77% in the Wave 2 interview. This suggests that the AiCS programme may have impacts that are only realised in the long-term.



> It made me feel more informed and more aware of my situation and I knew what I was eligible for and what not and even though it wasn't in my favour I'm more informed now.
> ***New advice seeker***

Case study 11 - PIP tribunal support

Introduction

The advice seeker sought assistance across various benefit-related concerns, particularly regarding disability benefits, which were stopped. Facing uncertainty and awaiting a tribunal, they turned to the partnership for guidance and support, having not had support before. Accessing the service was straightforward, and they were able to secure an appointment promptly.

> *"Exceptionally easy. Their doors are always open, and they run a café as well. When I ask them for help, they arrange an appointment for me in just a few days."*

What support was provided?

The partnership provided crucial support throughout the person's tribunal process, advocating on their behalf regarding the cessation of PIP payments. Despite facing setbacks, the team maintained regular communication, offering reassurance and assistance whenever needed. Additionally, they connected the person with essential resources, including access to a food bank for social support during a challenging time of isolation.

What difference did this support make?

The support had a profound impact on the advice seeker's well-being and sense of security. Amidst feelings of isolation and anxiety, the assurance of not facing the tribunal alone provided significant peace of mind. The person found solace in the friendly and supportive atmosphere, which offered both practical assistance and a social outlet. Despite the ongoing wait for the tribunal date, they remain hopeful and grateful for the support received, acknowledging the difference it has made in their life during a time of uncertainty and vulnerability.

> *"Thank goodness for charities like [partnership], I was in hospital a few years back … I would have given up without them."*

E. Increased connection within partnerships

Introduction

This section utilises stakeholder interview findings and partnership survey responses 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 and seeks to demonstrate whether the programme facilitated greater connection between partners.

Summary of findings:

- As was seen in our Year 1 reporting, connections between partners were primarily built through food banks, schools and community hubs. However, in **Year 2 there has been a greater focus on health and social care settings**
- The **raised accessibility and visibility** of the advice services as they have become further embedded within community settings has allowed partnerships to expand their network and reach new advice seekers
- Better integrated support has also allowed organisations to **help those with more complex needs**, who may require more specialist services
- Some stakeholders noted they had **continued to expand their partnership**. Those who did not cited a **lack of capacity or funding** to manage new partners or accommodate more referrals.

E. Increased connection within partnerships

What was the impact on connection within partnerships?

Over Year 1, Stakeholder interviews showed that partnership connections have been particularly built through:

- Food banks
- Schools
- Community hubs, both generic and those specific to community groups including some cultural or ethnic groups.

In Year 1 this had **opened up extra referral and signposting routes** for specialist needs enabling clients to receive more holistic support. Interviews with stakeholders in Year 2 of the programme show this has continued in those settings, with additional connections being made through **health and social care settings**, particularly through social prescribing routes. These relationships have grown organically as referrals came through GPs and social prescribers and as partnerships identified the benefits of linking with health and social care settings.

As well as building new partnership connections, **existing partnership connections have continued to strengthen.** This is evidenced by findings from the Q4 2023/24 partnership survey, where all nine partnerships that responded strongly agreed that partnership working had been strengthened by the AiCS programme.

> We are having a good relationship with 2 social prescribing workers, and they managed to refer people into the project
> ***Advice worker***

> We managed to improve our relationship with primary care networks and social prescribers within it as we got a stronger presence in GP surgery (once a month).
> ***Service manager***

This is important because it enables local advice offers to be extended to include new partners and new specialist services, reach community groups more readily, and provide more holistic support that better addresses needs immediately and in the longer term. Consequently, this helps build connection with individuals and their households to better ‘unpack’ the complexity of their cases and bring more relevant and impactful change to them.

> The clients are more aware where to find specialist legal advice providers because there are very few. Embedding specialist advice provision within community setting is the way to go, because we wouldn't want to go " this is our office, you need to come to us.“ because people might not get to us because of cost or trust or not knowing where we are.
> ***Advice manager***

E. Increased connection within partnerships

What is particularly evident from what stakeholders highlighted was that the programme was **becoming more embedded in the community settings it was working in** and thus has a stronger presence in those communities, enabling it to reach more clients in most need of support. This was achieved through work by the partnerships to reach out to other community organisations and settings in targeted areas to build connections, understand needs and solutions, identify service options to address them and where further partners might be needed for a holistic support offer.

We were already working with some but weren't working with food banks. The project brought us closer together. We work much closer with a specialist provider, which is really good because we don't provide immigration advice and we can now signpost to them. Brought us closer together with Citizens advice. It’s important to work with food banks and become more known.
Advice manager

This is further supported by the quarterly partnership survey, where **eight of the nine partnerships** that responded to the survey during Q4 2023/24 strongly agreed with the statement that their partnership has **reached new people** because of the AiCS programme.

The raised accessibility and visibility of the advice services facilitated by the programme has been a key feature of the success of AiCS. Thus, 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 can **help those with more complex needs** who require specialist services by enabling and providing access to more holistic support.

It's put us on the map as one of the providers that provides those services. We always wanted that funders recognise the need in our area and being part of AiCS helps with that.
Advice manager

The challenges involved in this have been identifying the right community groups and settings to engage with and then securing their involvement in delivery. This has been achieved by having clear specifications for roles and agreeing arrangements for data sharing and client referral and signposting. In the best examples this has formed the basis for further funding bids to support further, or ongoing, advice provision utilizing the new/extended partnership arrangements created by AiCS.

E. Increased connection within partnerships

While not the majority, interviews showed that several stakeholders **continued to expand their partnership networks**. Often, this was in response to new advice and support needs arising among clients. Expanding partnerships was, therefore, a way to offer more holistic support to clients within the network. New partnerships commonly took the form of mutual referral partnerships, but some organisations also **leveraged the expertise of partners to upskill and train their staff and volunteers**.

Stakeholders that did not report expanding their networks often cited a **lack of capacity or funding** to manage new partners or accommodate additional referrals. Nonetheless, some stakeholders noted that they had identified suitable partners and were either starting to build trust or waiting for resources through other funders (for example via the health and social care sector or other trusts and grants) to enable ongoing collaboration. A few stakeholders identified that they had received such additional funding or had been able to develop partnerships with other external organisations delivering similar advice services to community groups. This reflects a **growing awareness around the AiCS model** and programme in the wider advice sector.

The last 6-8 months have been about recognising what are the issues that are coming up regularly for volunteers to identify extra expertise needed. This has led to partnership with Maternity Action. Currently, we are midway through training with them on asylum support.
Volunteer manager

So we need more staff to be able to do outreach like this and partnership if we have more funding, we want to do more outreach. We don't go to schools, we don't go to children and family centers and these are areas where really we should be extending our services.
Advice manager

While many stakeholders felt that partnerships were running smoothly, a few stakeholders highlighted that issues around sharing client information across partners continued to be an obstacle. This meant they had to chase up records with referrers to ensure case records were accurate and that needs could be fully addressed.

Only issue is chasing up for data, some quite slow and I have to chase them.
Advice manager

F. Improvements to recruitment and funding

Introduction

Across the advice sector, recruitment and retention of staff is one of the main challenges organisations face, due to limited funding for roles, competition from other sectors and a demanding workload for advisers. This section considers results from the stakeholder interviews showing where improvements have been seen around recruitment and funding, as well as where challenges still remain.

Summary of findings:

- The programme has helped partnerships **increase their organisational capacity**, allowing some to offer more paid positions to advisers, recruit more experienced staff and take on more volunteers
- It has also aided partnerships in **upskilling their staff and volunteers** through providing additional training opportunities and improvements to internal training resources
- **Challenges persist** for some partnerships in their ability to attract new staff and volunteers due to the **one-year cycles of programme funding**
- All organisations have actively been seeking follow-up funding. While some partnerships (Ealing and Indoamerican Refugee and Migrant Association (IRMO)) have had success, others cite that applying for funding within partnerships can diminish their chances of a successful application.

F. Improvements to recruitment and funding

What was the impact on recruitment and funding?

The programme has **had positive impacts on organisational capacity and staff and volunteer skills** into Year 2 delivery as highlighted by the stakeholder interviews. The key areas where project staff noted these impacts were how programme funding:

- Helped **increase general capacity** - As a result of receiving funding through the AiCS programme, organisations were able to **offer paid positions to advisers** to solidify their support offer. Some stakeholders noted that the funding particularly helped to **recruit experienced staff**, which had wider benefits, as experienced advisers provided valuable support to volunteers. The additional staff and funding also allowed some organisations to **take on more volunteers**.
- Enabled **upskilling of staff/volunteers** - AiCS funding enabled organisations **to provide additional training** to volunteers and staff. It also enabled them to **develop and update internal training resources**. Organisations also benefitted from the partnership working introduced by AiCS, as some staff and volunteers were able to receive training from project partners, e.g. to enhance the effectiveness of signposting. Some stakeholders noted that offering additional training to volunteers has **aided volunteer retention**.

I think some of the volunteers came as customers and then said what can I do to give back and I think a lot of them do that, they see how it help them and they then later come in and help. In terms of the volunteers, I think some of them last a year a so, I'd like to see people stay on longer because it gets easier the longer you do it, because it can be tough and some families are tricky to help.
Advice manager

Without this project, we would have had less than this. A lot of these clients are extremely vulnerable. We get walk-ins coming into the library – they want help from in-law centre. Quite a few times these clients when you call them oh we've got this referral and they're absolutely delighted "thank you so much, we wouldn't know what to do". The fact that they're being helped, is such as positive. Especially for those extremely vulnerable, those with mental health or mobility issues.
Service manager

F. Improvements to recruitment and funding

However, as was noted in our Year 1 reporting, there remain challenges in Year 2 in the **recruitment/retention of staff/volunteers**. Recruitment challenges faced by the wider advice sector in recruiting advice workers continue to be a challenge for AiCS partnerships . While many stakeholders reported having robust volunteer pools, some highlighted difficulties engaging and retaining volunteers. This puts a **strain on organisational capacity** as expertise is lost and resources are required to recruit and train new volunteers.

Stakeholder interviews revealed that all organisations were **actively looking for follow-up funding** to sustain their projects, Some (Ealing and IRMO) highlighted success in securing such funding. A few stakeholders indicated that they were seeking funding for their partnership, but **views were split** about whether applying in partnerships enhanced or diminished the likelihood of a successful application. Overall, there is uncertainty around follow-up funding, which has led many stakeholders to call for an extension, which the GLA have offered, with Year 3 funding supporting further AiCS delivery that will support partners until May – October 2025. After this, the next steps for the programme are still to be confirmed.

We did have a little recruitment issue, one worker helping with social housing left – we've had an ongoing problem finding someone to replace that worker.
Advice manager

Recruitment is challenging, as it is difficult to find the right caliber of staff with the relevant experience.
Advice worker

I know as a group we have tried to get more funding injected into the project. Because it is a partnership it is difficult to get a funder to fund us all at the same time.
Advice manager

We are trying to expand our network and collaboration activities to become more attractive to funders who might be more willing to sponsor us.
Advice manager

Process Evaluation

mime making information matter

Introduction

This section uses insights from stakeholder interviews to assess how the delivery of the AiCS programme has progressed over the two years of delivery, including any barriers to delivery that may persist, and the added value brought to both advice seekers and advice organisations from the programme. Also, we evaluate the progress which has been made in ensuring the long-term sustainability of the AiCS programme.

Summary of findings:

- Most **difficulties experienced in Year 1** of programme delivery, such as securing referrals from other organisations and setting up data sharing agreements have now **largely been overcome** but partnerships continue to emphasise the need for an implementation phase for similar future projects
- While many partnerships declare no serious barriers to programme delivery, **a few reported barriers such as capacity and funding** as well as some difficulties in communication between, and management of, partner organisations
- Funding of the AiCS programme has provided a lot of **added value** for **advice seekers**, ranging from **provision of a more holistic advice service** for clients, to a **quicker and more effective delivery** of support because of partnership working
- Additional **added value** has been provided to **advice organisations**, including enabling **greater and better training opportunities for staff and volunteers** and **increased capacity** within organisations to handle growing service demand
- All partnerships highlighted the **need for ongoing funding to sustain advice delivery** due to the uncertainty around relying on local authority core funding
- Partnerships would welcome **specific support from the GLA to secure alternative funding** following the end of AiCS programme funding, including support with funding applications, training of staff and volunteers and networking.

How has programme delivery proceeded and what have been the successes?

Initial difficulties experienced by the programme in Year 1 have been broadly overcome. These included delays in securing referrals from some kinds of community partners (food banks), client no-shows despite referrals, and delays in establishing partnership and data sharing arrangements.

The learning from this and delivery in Year 2 is that future iterations of the programme will be able to **operate more effectively and quickly if they plan an implementation phase** to set up systems and working practice prior to advice delivery to address challenges around:

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

Examples of the ways that projects have implemented learning from Year 1 in their Year 2 delivery have included:

- **Extending referral networks** into the health and social care sectors including GPs, other healthcare professionals (midwives), Family Wellbeing Centres, or social prescribing
- **Creating more drop-in appointment slots** to avoid non-attendance at appointments
- **Adopting shared diaries between referral partners** to facilitate more immediate advice giving
- **Written partnership agreements** confirming roles and responsibilities of all partners including shared triage practice
- Improving access to second language speakers by utilising family contacts to act as translators.

As programme delivery has become more embedded in Year 2, this has **strengthened the connection with targeted communities** and the groups that work with them. Stakeholders were clear that by providing advice on people's doorstep, increases the likelihood and ability for people to come in and seek help, meaning organisations see a lot of people they would otherwise not have seen, or would not typically approach an advice service.

Process evaluation

Some also thought that the programme had **led to a more holistic service for advice seekers** supporting longer and deeper relationships.

This has been seen both between the service and clients it has supported, and between the partners involved in its delivery. This has had positive effects on the clients' ability to solve longer-term issues and gain positive benefits. Advice managers also mentioned being able to **reach more vulnerable people and people with more complex needs**, as these people would often not receive any support previously.

Many stakeholders mentioned that **demand for their services remained high or was growing** as organisations gained a positive reputation within the community. Where possible, organisations have responded by adapting their offer, introducing **additional outreach sessions**, pivoting to **more in-depth support for complex cases** and **improving internal admin processes** to relieve pressure on advisers and volunteers.

It's just it's been invaluable and it was really piece meal before. From a staff and volunteer perspective as well, people felt incredibly stressed that they didn't have somewhere to be able to refer a family that they were helping with clothes for who was clearly in a really desperate or dire situation. It's also the knock-on effect for staff and volunteers supporting those families within our organization as well. They felt extremely hopeless previously about what they could do personally or continue to do for these families. It's now something that's integral to how we support...It's changed how we feel that we're providing support.
Programme delivery manager

People feel empowered to approach the service, elderly women have confidence to approach the service and get help without men accompanying them. Bangladeshi/Muslim elderly women hard to reach. Recently young Bangladeshi men are coming which has been unheard of previously. At this stage of the project, we are able to reach usually hard to reach individuals.
Advice manager

A large proportion of the foodbank users never approached an advice provider before, and it was because of this project that they got this help, they may otherwise not have received this help.
Advice worker

What have been the barriers to programme delivery?

As the programme has become more embedded, challenges reported in Year 1 around referral delays and volumes have **declined**; although the **use of waiting lists has increased**. Data sharing protocols and standardised referral practice between partnership organisations have **improved the consistency of information provided on referral**. In Year 2, the challenges have become more focussed upon **managing the demand** that is coming through as the programme reaches out into more communities. For eight partners there have been no serious challenges they have faced to their delivery. However, across three partnerships, challenges remain in Year 2 including:

- **Capacity** and **funding to address support demands including additional staff/provision of additional support options**
- Ongoing **difficulties in communication/management** between partners
- Overlap in services between partners which can make referral **confusing** for referral organisations

Projects are interested in learning more from other project practice in these areas and from across the UK so that communication, management and outreach practice can be improved and extended. They remain interested in how the GLA can facilitate this through their existing strategic and convening powers.

> Challenges? Funding in terms of getting more frontline staff and more specialists in terms of welfare benefit, in terms of debt, in terms of general triaging, we need funding to extend the staffing pool so that we'll be able to offer our support to clients. There are loads and loads of clients who are out there in the communities who need our help, who need access. So we need more staff to be able to do outreach like this and partnership if we have more funding, we want to do more outreach.
>
> ***Advice manager***

What added value has been provided for advice seekers by the funding of the Advice in Community Settings programme?

Overall, the added value for those supported by the programme has come in several areas including:

- Providing a **more holistic service** for clients
- Supporting the development of **longer relationships** with clients
- Reaching more **vulnerable** people and/or those **with complex needs**
- Increased **accessibility** and **visibility** of advice services
- Supporting clients to be **more prepared** for future issues
- Clients having a better sense of **more security and/or control of situations** in their lives
- Partnership working leading to **quicker** or **better** advice/support provision.

It's created a support hub in the community. So, without it you would have to have like a client comes in, you do your bit and then whatever is missing you then have to start signposting to the client will start calling different organizations. It gives you direct access to partners that they wouldn't have had otherwise. Clients get quicker help. The client gets a better service.

Advice manager

People just don't know where to go and the good thing about this hub is that there's various organisations - they don't have to travel far to get advice - it's right on the doorstep. A lot of people who are coming are very vulnerable - they don't know how to get to any other place to get advice.

Advice worker

What added value has been provided for advice organisations by the funding of the Advice in Community Settings programme?

Overall, the added value for advice organisations supported by the programme has come in several areas including:

- Enabling a **stronger presence in community**
- **Improving relationships/connection** with primary care and/or referrals from GPs/social prescribers and other health professionals such as midwives and health visitors
- **Sharing** of resources
- Improved **signposting** from partnership working
- Help with attaining future **funding and organisational sustainability**
- **Training** staff/volunteers
- More **capacity/improved services**
- **Changing organisational practice** around delivery of advice and signposting services.

As a result, the programme has seen extended networking and sharing of learnings within projects, and an expansion of the expertise available to participants which enables a more holistic support service offer.

I think that's been quite interesting to see that development over the last couple of years that initially it was a new project, it was kind of something that we were doing. With two years of experience behind us, it's really very much embedded in Little Village, it's shifted the way that we think about as an organization and what we can offer to families across the board.
Advice manager

All the services that we provide wouldn't exist. The people that receive the funding here are real experts that are quickly able to give you answers on any questions and I think that is quite difficult to find in advice charities, so being able to hold on to these people is key.
Advice worker

What progress has been made in securing the sustainability of community-advice partnerships?

Progress on sustainability was limited during Year 1 delivery as stakeholders concentrated on implementing, establishing and embedding partnership models and delivery. They welcomed additional funding announcements for the programme.

Across all nine partners interviewed, partners highlighted that **ongoing funding was going to be needed and is still needed**. AiCS has helped diversify the funding streams for these organisations, but they **remain reliant for core funding from local authorities** whose own financial position remains very challenging.

Partnerships were clear that they were **facing challenging decisions to identify new sources of funding** and/or operating the new community-based delivery at a **reduced capacity**. This is particularly pressing, given that demand was clearly present, and increasing in many areas because of the ongoing cost of living pressures their clients were facing.

All partners were actively pursuing funding to do this, whilst some had taken more proactive steps to address these issues.

We know the need is there – other family wellbeing centres want us in there and there's a lot of them. And we know we don't have the funding to do that. Have applied to about third as much of funding we usually do and probably got about the third of the funding we usually get. Nothing else apart from funding, we have the knowledge, skills, networking etc. All time and energy and money spent in developing project and support network etc., the fact that can be jeopardised by lack of funding is horrifying when need has tripled. Funding from GLA has been comprehensive and sustained, and a good thing.
Advice managers

We have only worked within the advice and community setting budget so far and fundraise for the little extra resource. To have grown our fundraising team has been brilliant. We've got a couple of people that work to support with fundraising areas and have recognised that this area of our programs, if you like, is one that we will prioritise going forward.
Advice worker

Partners do identify a **specific role for the GLA** in sustaining the programme, acknowledging that the GLA funding will not be continuing but seeing a role for the GLA supporting them through the funding cycle.

The specific areas of support from the GLA, building on the valued workshops virtual and face to face in 2023 and 2024 respectively, and include:

- **Support looking for other funding** (e.g., signposting, support with bids)
- **Training/upskilling** of staff
- Support **with data analysis/ monitoring**
- **Networking** events.

Partners welcome plans to continue many of these activities under the auspices of the Year 3 funding. They identify that the GLA could support them best by **utilising their strategic convening power to facilitate connection across the advice sector in London**. This could support the development of a London-wide Advice strategy and link project work in related areas together, for example food bank development programmes.

We are constantly looking at funding. Most funding is 1 year some of it is 2 to 3 years. There is a constant cycle of writing applications. We are working on receiving legal aid which could broaden the work we can do. We have spoken about charging models which goes against the grain of what we do.

Advice manager

What's been quite useful quite recently, fundraising – communication for funded partners around other funds available and additional training you can access when funded, for us – that's really useful and something we do a regular basis but having it in a structured way. Sustainability for funding always challenge for smaller orgs. GLA have mentioned this already I think, but they know a lot of people, so sometimes having that effective connection through them is something we're hoping to get support from them – hasn't happened yet.

Advice manager

Conclusions and Recommendations

mime *making information matter*

Conclusions

Overall, this evaluation has demonstrated the deep impact of the AiCS programme:

- **At least 13,570 Londoners have been impacted** by the advice and support provided as a result of this programme. It has been particularly effective at reaching those who have never accessed advice before, leading to a more diverse cohort of advice seekers than is seen in other advice services.
- **Advice seekers were generally satisfied** with the advice they received and this is supported by the strong financial and health outcomes
- **Around a quarter reported improved financial outcomes, with the total financial gains of the programme exceeding £5m**. Nearly three-quarters also reported improvements to their health and wellbeing and advice seekers consistently felt they would have more confidence in addressing the issues themselves in the future.
- The programme has **allowed advice services to develop and strengthen their partnerships with community settings**, resulting in them providing a more holistic service for advice seekers.

However, there are also areas for improvement:

- As the cohort becomes more diverse and more people are reached by the partnerships, **pressure is placed on advice services**. While they are generally able to meet this increased demand, it is a challenge to be able to offer longer-term support to advice seekers.
- Concerns persist around the **future funding of community-based advice provision**, which is having a knock-on impact on recruitment and retention of staff.

To build on these successes and address areas of improvement, recommendations for both ongoing delivery of the AiCS programme and future funding of similar programmes are provided on the following pages.

Recommendations

Recommendations for the GLA's ongoing delivery of the AiCS programme

The GLA should:

1. **Support partnerships to expand and engage with new types and locations of community settings**, where sustainable and appropriate. Expansion into new community settings has consistently led to engagement with a wider range of advice seekers, particularly those who have never accessed advice before.
2. **Support partnerships in their outreach activities to embedded community organisations**. Partnerships have successfully engaged with minoritised and diverse groups of advice seekers by working with organisations and settings which are already embedded within these communities. Partnerships should therefore continue to build relationships with these types of community settings wherever possible.
3. **Ensure partnerships have appropriate staff and services to support advice seekers with problem debt**, as this continues to grow as a key area of support. The GLA should influence funders to ensure partnerships are adequately resourced to provide this support and use their network to introduce partnerships to relevant debt experts and charities.
4. **Enable and improve ongoing support by volunteers or other staff for clients awaiting decisions** in debt, benefits, housing and immigration/asylum issues. While advice seekers were broadly satisfied with the advice they received, this was identified as a key area for improvement.
5. **Continue to provide opportunities for inter-partnership collaboration and sharing of best practice**. This may be either formal or informal opportunities for discussions across partnerships but where possible, this should be in-person and partnership led.
6. **Continue to support partnerships to identify and secure future funding opportunities**, such as those through London Funders or other London-based foundations and trusts, and ensure they have access to relevant data and evidence. While partnership focus on securing future funding has significantly increased compared to Year 1, concerns remain around the sustainability of funding.

Recommendations

Recommendations for strategic development of community advice provision

The GLA should:

1. **Facilitate discussions with health partners, such as ICBs, to explore potential funding options.** While there are opportunities for benevolent trusts and foundations as well as local authorities to strengthen their funding of community-based advice, the marked improvements to health and wellbeing suggests ICBs will be a key future funder.

2. **Lead work to convene advice sector partners across the capital to develop a pan-London advice strategy**. The GLA holds a unique strategic perspective across London and can link advice strategy development to education, anti-poverty, health and social care delivery across London, bringing wider benefits to the capital and its residents.

Other funders should:

3. **Recognise the value of embedding advice services in community settings,** particularly those in the health and social care sector, to reach new groups of Londoners. Any pan-London advice strategy should reference community-based advice and work with advice providers and community organisations to inform the development and co-creation of this strategy.

4. **Review arrangements on multi-year programmes to better accommodate rising costs** from inflation and consider year-on-year funding options for multi-year projects to better support recruitment and retention of staff.

5. **Prioritise advice programmes which allow multiple, intersecting issues to be addressed**. As advice seekers tend to present with complex challenges, any intervention to address just one of these is likely to be less effective and therefore an emphasis should be placed on identifying holistic advice support as a minimum standard for future delivery.

6. **Work together to standardise core data collection** across different grant programmes, linking to the work by the Funders Collaborative on building a DEI Data Standard.

Recommendations for designing future advice programmes

Future programmes should:

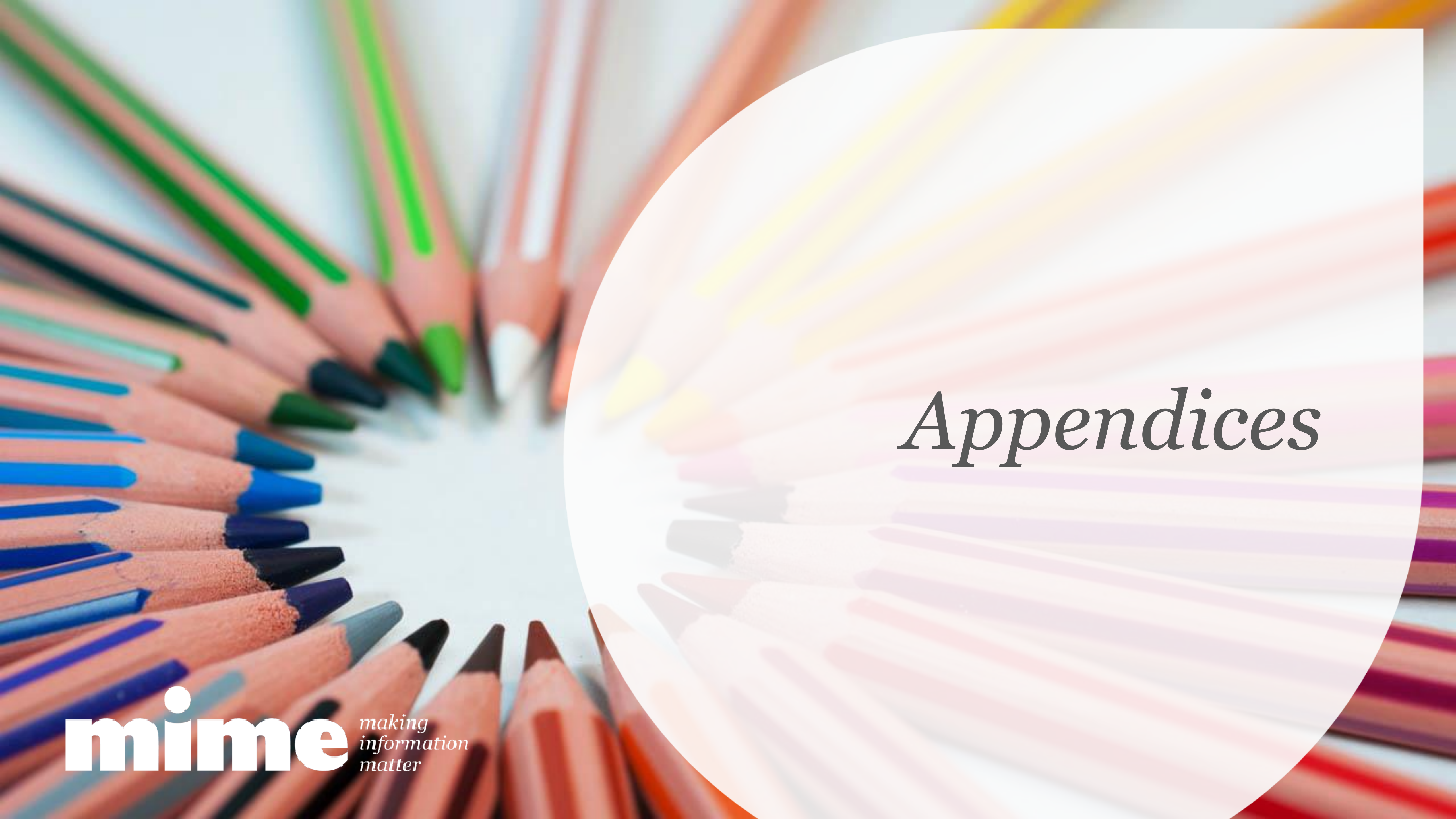
1. **Prioritise partnerships between advice services and a diverse range of community settings**, as this is key to expanding access to advice for a diverse range of Londoners. These partnerships should include community settings that are led by or have strong relationships with minoritised and vulnerable communities. Adequate time and resources should be built into any funding schemes to allow for this to be done effectively and involve specialist outreach staff where relevant.
2. **Ensure they have appropriate resource to embed an implementation phase to develop or strengthen partnerships.** During this time, partnerships can recruit the required staff or volunteers and establish agreements, data sharing protocols and referral pathways.
3. **Ensure staff and volunteers are representative of the communities being served and that there is adequate provision made for interpreting and translating services.** Links with community settings are reaching groups of advice seekers that are demographically different to current cohorts accessing advice services. Funders and future programmes should recognise the differences between these two cohorts and ensure they have the appropriate staff and resources to meet this need.
4. **Build in flexibility to cope with the rapidly changing social, economic and political context.** Throughout delivery, different areas of advice or groups of advice seekers may become more prominent. Programmes should particularly focus training on welfare benefits and other social policy areas where eligibility and entitlements can rapidly change. This should also include multi-year funding options to better accommodate rising costs from inflation.
5. **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 challenges and barriers and learn from how other partnerships have tackled similar issues.

Recommendations

Recommendations for the evaluation of future programmes:

Future evaluators should:

1. **Be appointed at an early stage of delivery,** to enable co-production of data collection tools and systems alongside the implementation phase of delivery organisations.
2. **Build in a relationship manager structure,** so each delivery organisation has a main point of contact who they meet with regularly.
3. **Meet one-on-one with key stakeholders** to understand their current data collection processes and how best to integrate these with programme evaluation. This is particularly valuable when partnerships have different data collection systems, processes and priorities.
4. **Utilise a mixed-methods approach**, to triangulate data from multiple sources. The qualitative data gathered from interviews has been crucial in capturing the nuanced and less tangible benefits of the programme. Focus groups can be particularly beneficial in gathering insights from multiple stakeholders simultaneously.
5. **Define some data requirements as core**, with others as supplementary, so data collection and analysis priorities are clear.
6. **Reduce the data collection burden on organisations**, by undertaking as much of the administration and analysis as possible. For example, the evaluator can arrange interviews with clients and process organisation data into a standardised format.
7. **Share findings with the delivery organisations**, which should include both programme-wide and bespoke, organisation-specific findings. This should be an active approach to involve partnerships in the co-creation, interpretation, and dissemination of findings, which could include workshops or other active research approaches. This allows partnerships to feed into the evaluation conclusions and use the findings in their delivery planning or future funding applications.



Appendices

Appendix 1: Management Information Data

The table below summarises the management information data provided by each partnership. 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	93%	62%	33%	93%	51%
Citizens Advice, Barking and Dagenham	100%	90%	87%	95%	37%
Community Links	100%	44%	43%	92%	38%
Ealing Mencap	97%	95%	0%	100%	5%
Help 4 Hillingdon	100%	66%	44%	76%	78%
Indoamerican Refugee and Migrant Assocation	47%	24%	0%	91%	49%
Little Village	100%	8%	0%	100%	48%
Peabody Community Foundation	100%	90%	66%	100%	49%
Rooted Finance	100%	84%	75%	100%	73%
Royal Borough of Kensington and Chelsea	100%	41%	0%	100%	100%
Salusbury World Refugee Centre	100%	93%	0%	18%	18%
Citizens Advice, Waltham Forest	100%	97%	0%	100%	8%

Appendix 2: Demographics of Interviewees

The table below compares the demographic make-up of interviewed advice seekers with the demographic make-up of the overall cohort. Groups with a particularly large difference have been highlighted. This shows that interviewed advice seekers were more likely to be disabled, from a Black or Black British background and to speak a first language other than English when compared to the overall cohort. Particularly large differences are highlighted in pale red below.

		Interview Participants	All Advice Seekers	Difference
Age	Under 25	2%	5%	-3%
	25 - 34	16%	19%	-3%
	35 - 44	34%	28%	6%
	45 - 54	22%	22%	0%
	55 - 64	16%	16%	0%
	65 and over	10%	10%	0%
Disability	Disabled	49%	39%	10%
	Not Disabled	51%	61%	-10%
Ethnic Group	Asian or Asian British	20%	20%	0%
	Black or Black British	44%	33%	11%
	Mixed or Multiple	3%	5%	-2%
	White	27%	28%	-1%
	Any Other	6%	14%	-8%
First Language	English	44%	58%	-14%
	Other than English	56%	42%	14%
Gender	Man	26%	31%	-5%
	Woman	74%	69%	5%

Appendix 3: Theory of Change (1)

"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"

INPUTS

- £X total budget and £Y grant funding from the GLA.
- Partnership staff time and resources to develop and deliver project information, advice, guidance, and/or advocacy/case work.
- Existing organisational and individual experience/expertise of partnership staff.
- External stakeholder and partner referrals into project.
- GLA staff programme management.
- GLA staff building and brokering strategic contacts and partnerships for projects to engage with.

ACTIVITIES

- Development and delivery of project marketing and communications activity.
- Development and delivery of programme inward referral and registration approach.
- Development and delivery of programme outward referral and signposting approach.
- Development of comprehensive support programme including delivery of information, advice, guidance, and/or advocacy/case work.
- Partnership development activity and relationship management work.
- Ongoing workforce development and training to support delivery of information, advice, guidance, and/or advocacy/case work.

OUTPUTS

Clients/Beneficiaries

- Number of individuals registering with projects (by demographic group – including household characteristics, employment status) by referral source .
- Number of beneficiaries (by demographic group) completing need assessments with project partners.
- Number of beneficiaries (by demographic group and sector) and households accessing/utilizing project support by type of support.
- Number of beneficiaries (by demographic group) exiting services.
- Number of beneficiaries (by demographic group) signposted to other services
- Number of beneficiaries (by demographic groups) referred to other services
- Number of training courses provided to beneficiaries to support self-management of household finances.

Partners/Sector

- Volume/duration of support provided by type and location of advice.
- Number of partners engaged by project (new and existing).
- Number of local signposting and outward referral options identified.
- Number of training courses provided to staff and volunteers to support beneficiaries around financial hardship issues.

OUTCOMES (SHORT TERM)

Clients/Beneficiaries

- Number of beneficiaries new to advice services reached by the programme (by demographic group) and households
- Beneficiaries reporting that their advice needs have been met
- Beneficiaries reporting satisfaction with support received by volume/duration and 'quality/relevance' of support provided.
- Beneficiaries reporting satisfaction with outcomes to date attained against identified needs
- Number and value of benefit claims/reassessments made.
- Number and value of debt/income reviews completed.
- Number of other social welfare reviews completed (Housing / Immigration /Other).
- Number of beneficiaries who received training in self-management from the programme.

Partners/Sector

- Number of staff and volunteers in partnership organisations trained by the programme in providing support around financial hardship issues
- Number of new community settings providing identified support through the programme.
- Reduction in average waiting times for receipt of support by beneficiaries'
- Number of partners identifying strengthened partnership work due to programme.
- Number of partners identifying better integration of support provision through the project.
- Number of partners identifying learning or new practice arising from project delivery.
- Total value of match funding accessed/secured by partners.

OUTCOMES (MEDIUM TERM)

Clients/Beneficiaries

- Number of beneficiaries (by demographic group) and households taking up other services they have been referred to.
- Number and value of successful benefit claims/reassessments.
- Number and value of successful debt/income reviews and debt written off.
- Reported impact by beneficiaries on their:
  - Benefits
  - Debt reduction
  - Household income (increased or stabilised)
  - Housing
  - Immigration
  - Other social welfare issues
  - Poverty (mitigated/reduced)
  - Wellbeing – physical and emotional
  - Financial hardship (mitigated/reduced).
- Number of beneficiaries identifying greater resilience around financial hardship.
- Number of beneficiaries identifying 'other' impacts (positive/negative) from support receipt.
- Number of beneficiaries identifying they are using the financial self-management skills provided by the programme.

Partners/Sector

- Number of partners working with new community settings providing support through the programme.
- Number of partners identifying sustained partnership work due to programme.
- Number of partners identifying sustained integration of support provision through the project.
- Number of partners applying learning or new practice arising from project delivery.
- Number of further funding applications made because of their Advice in Community Settings programme experiences.
- Number of staff and volunteers trained by the programme providing support around financial hardship issues.

IMPACTS

Contributing to objectives in the following GLA strategies:

Equality, Diversity, and Inclusion strategy (2018) supporting approaches:

12. To work with government, businesses, transport providers, voluntary groups and all relevant partners to help ensure our approach to tackling fuel poverty...is inclusive.

13. To work with government, boroughs, early years and childcare providers and businesses to help address the root causes of child poverty. These include affordability of housing, childcare and transport, low pay and lack of flexible working as well as the welfare system.

London Recovery Board – Robust Safety Net Mission (2021) facilitating the delivery of support that:

- Reduces and reverses increases in poverty and destitution
- Maximises Londoners' disposable incomes and cut costs of living
- Enables all Londoners to access a strong safety net and tools to develop personal resilience.
- Ensures Londoners are not pushed (further) into problem debt.

Appendix 3: Theory of Change (2)

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.

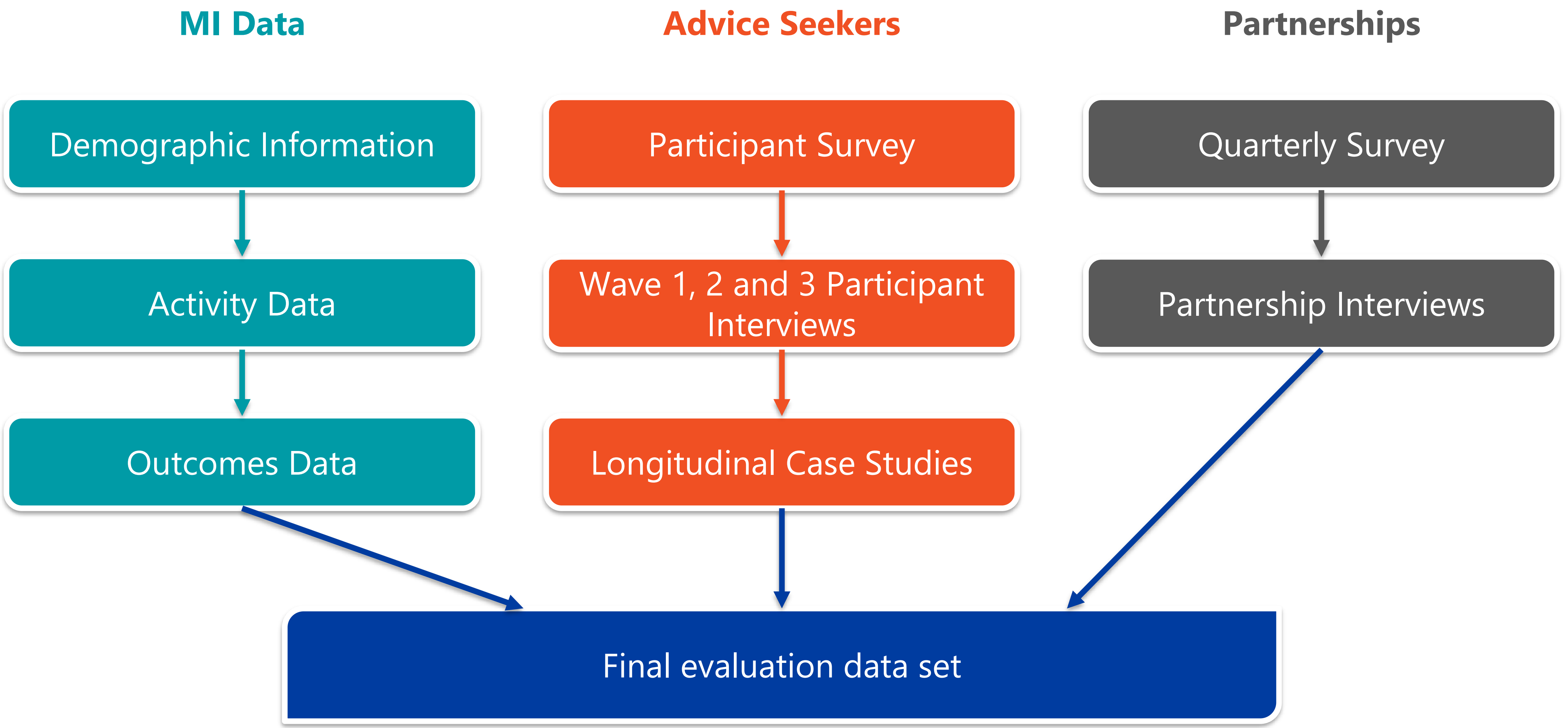
BARRIERS

- 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



Appendix 5: Qualitative Tools

The following tools were used

- Initial advice seeker survey
- Light touch follow-up advice seeker survey
- Detailed follow-up advice seeker survey
- Partnership and stakeholder survey

Complete copies of the surveys can be provided on request, please get in touch with the evaluation team.

MAYOR OF LONDON

mime making information matter

wavehill Social and economic research

Mime
The Print Rooms
164-180 Union St
London SE1 0LH
info@mimeconsulting.co.uk
www.mimeconsulting.co.uk
0208 099 4240

Wavehill
Oxford House
49 Oxford Road
London N4 3EY
enquiry@wavehill.com
www.wavehill.com
0330 122 8658