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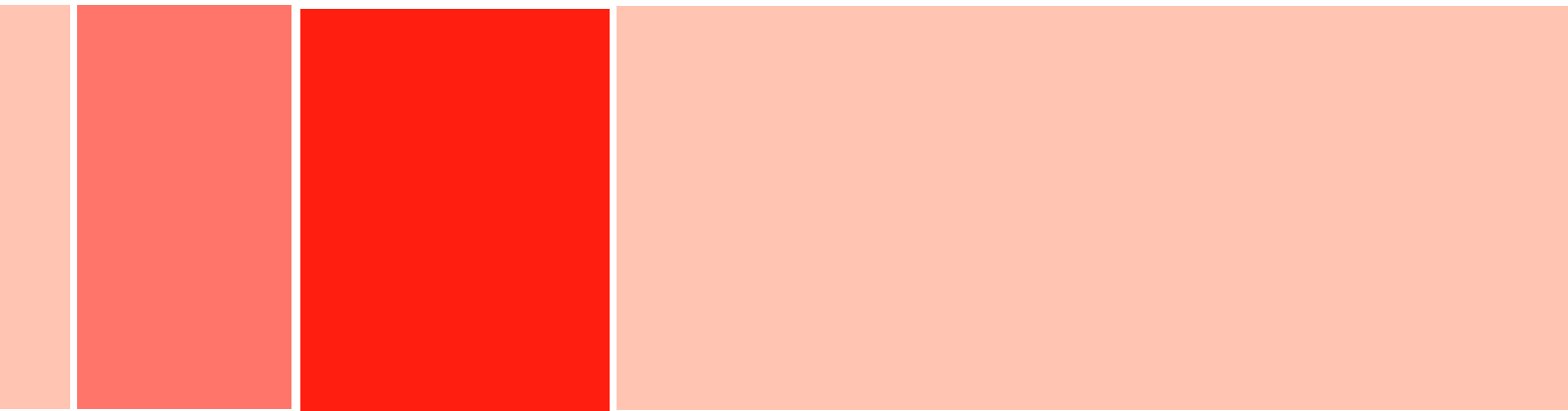
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An assessment of the implementation of the 'Better Advice, Better Lives' scheme: Final Report



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Arad Research

Views expressed in this report are those of the researcher and not necessarily those of the Welsh Government

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Glossary of Terms

Better Advice, Better Lives (BABL)	Better Advice, Better Lives (BABL) is a Project delivered by Citizens Advice Cymru which provides advice on specified benefits to particular target groups in a range of ways. The project offers four different strands of advice: <ul style="list-style-type: none"> • Better Advice, Better Health (BABH) • Benefits available to households with children with disabilities • Council tax reduction and housing benefit • The Adviceline Cymru telephone service
Better Advice Better Health (BABH)	Better Advice Better Health (BABH) is one strand of advice delivered under BABL. It has been operating across Wales since 2001 with Welsh Government funding but in 2012-13 this changed and it is now funded under BABL. BABH aims to improve the health and well-being of the population by delivering advice, such as debt and welfare benefit advice, in primary health care locations to those who may not access high street services.
Carer's Allowance	Carer's Allowance, which used to be called Invalid Care Allowance, is a social security benefit paid by the Department for Work and Pensions (DWP). It is a benefit to help individuals who look after a disabled person. An individual does not have to be related to, or live with the person they are caring for. Carer's Allowance, plus any child dependency increases is included as income for tax credits purposes.
Citizens Advice Bureau (CAB)	The Citizen's Advice Bureau Service is the largest integrated network of independent advice agencies in Wales. This service is delivered from individual offices across Wales. Each office is known as a Citizen's Advice Bureau. Each Citizens Advice Bureau provides core advice on consumer issues, welfare benefits, housing, taxes, health, money advice, employment, family and personal matters, immigration and nationality and education.
Citizens Advice Cymru	Citizen's Advice Cymru is the largest national advice charity for Wales which has a network of bureaux across Wales - all individual charities. Every Citizens Advice Bureau is a member of Citizens Advice Cymru. Citizens Advice Cymru holds contracts for a number of Wales-wide initiatives and sub-contracts to Citizens Advice Bureaux for delivery.
Confirmed gains	Confirmed gains is the main reported effect of BABL. This is where a service user gains a new award or an increase to their benefit following advice from the CAB.
Council Tax (CT)	Council Tax is a tax on domestic property collected by the local council which is then used to pay for local service. An individual may be entitled to a council tax reduction if they are low on income or receive benefits.
Disability Living Allowance (DLA)	Disability Living Allowance (DLA) is a social security benefit paid by the Department for Work and Pensions (DWP). An individual may be entitled to Disability Living Allowance if they are aged under 65 and have required help with personal care or have had walking difficulties because of a physical or mental disability for three months and are likely to require this help or have these difficulties for at least another six months. From 2013 to 2016, Personal Independence Payment will replace Disability Living Allowance for every claimant of working age.

Employment and Support Allowance (ESA)	<p>Employment and Support Allowance (ESA) provides financial help to people who are unable to work because of illness or disability. It is paid by the Department for Work and Pensions (DWP). There are two types of ESA:</p> <ul style="list-style-type: none"> • Income-related ESA • Contribution-based ESA. Contribution-based ESA is included as income for tax credits purposes.
Housing Benefit (HB)	<p>Housing benefit is a payment made by a local authority to help the recipient pay all or part of their rent.</p>
JobCentre Plus	<p>Jobcentre Plus is a government agency supporting people of working age from welfare into work, and helping employers to fill their vacancies. It is part of the Department for Work and Pensions (DWP) and it administers Jobseeker's Allowance benefit and a number of other benefits.</p>
Personal Independence Payment (PIP)	<p>Personal Independence Payment is a benefit for disabled people aged 16 to 64 (known as 'working age'). Entitlement to Personal Independence Payment is based on the help an individual may need towards some of the extra costs arising from ill health or disability. An individual's personal circumstances are taken into account and the impact that their condition or disability has on their ability to live independently. From 2013 to 2016, Personal Independence Payment will replace Disability Living Allowance for every claimant of working age.</p>
Tribunals	<p>A tribunal is a hearing that takes place which is often relatively informal compared to court hearings. Various different appeals are heard at a tribunal, however in the context of this report the term tribunals is used to refer to an appeal hearing for individuals seeking to appeal a decision made around their entitlement to specific benefits.</p>

1 Introduction

Overview

In June 2015 Arad Research was commissioned by the Welsh Government to undertake an assessment of the Better Advice, Better Lives (BABL) project. There are four strands to the Welsh Government-funded project which include the following:

- Better Advice: Better Health (BABH) which provides services in outreach health settings (delivered since 2001 across Wales with varying levels and sources of funding but mostly Welsh Government)
- Families with Disabled Children benefits take-up (funded since 2009)
- Council tax reduction and housing benefit take-up (funded since 2012).
- The Adviceline Cymru telephone service

This research and evaluation of the BABL project focused on the first three strands of the project listed above. The Adviceline Cymru telephone service was not included in the evaluation.

- The overall aims of the research and evaluation were to address two broad sets of questions:
- To assess how BABL sits within the broader evolving landscape of advice provision (Welsh Government-funded and otherwise) and how it operates, and to advise whether, in this context, any remodelling could make BABL more efficient and effective.
- To assess what advice is provided through BABL, who receives it, what their problems are, how they learn about and perceive the services, what actions the advice prompts them to take, and to what effect.

Methodology

A range of methods were used including strategic interviews with Welsh Government and Citizens Advice Cymru staff, interviews with representatives from Citizens Advice Bureaux and partner organisations, a review of data collected by projects, and interviews with a sample of 38 clients who had recently received advice through BABL. A literature review was also undertaken to provide an overview of the advice landscape in Wales (See appendices for more details).

Report Structure

This report has a further three chapters:

- The next chapter summarises the aims, activities, operation and implementation of the BABL project.
- In chapter 3 we summarise the research with service users with an emphasis on their experiences of advice service and the effect of advice;
- In the final chapter, we present key findings, conclusions and recommendations
- Annex 1 contains the associated literature review of the advice service landscape in Wales.

2 The Structure and operation of BABL

This section introduces the individual service strands of BABL. It begins with a summary overview of each strand and then goes on to describe how each strand is delivered.

2.1 Background / overview

The BABL project is made up of four strands:

- i. Better Advice: Better Health (BABH) which provides services in outreach health settings (delivered since 2001 across Wales with varying levels and sources of funding but mostly Welsh Government)
- ii. Benefits take-up for families with disabled children
- iii. Council tax reduction and housing benefit take-up
- iv. Adviceline Cymru (not part of this assessment) a bilingual Wales-wide telephone service which provides callers with information and sets up face-to-face CAB appointments.

Better Advice: Better Health (BABH)

The BABH strand originated as a pilot in seven local authority areas in 2001-02 and was extended to all of Wales the following year. The service is funded directly from the Welsh Government to Citizens Advice and is subcontracted to Welsh Bureaux for delivery.

The aim of the project, as outlined in the proposal for the Welsh Government 2012, is to maximise income for people living in deprived areas whose health is likely to be affected by poverty. It aims to:

- Provide face to face advice services in a variety of health settings;
- Employ at least one specialist BABH worker per local authority area;
- Target vulnerable groups that would not necessarily seek advice in high street bureaux;
- Reduce economic inactivity.

The rationale for BABH is that health benefits will accrue for beneficiaries from higher benefit take-up / increased income and the resolution of other advice needs including debt and housing problems. BABH advice is provided in a variety of settings: mainly by working in partnership with primary health care providers, although home visit provision is available in some areas and a small amount of provision is also delivered in CAB offices if this is considered by the case worker and the service user in question to be the most appropriate location to meet.

The focus of the BABH service is primarily on benefit take-up advice; however, it also includes advice on areas of work undertaken by the core Citizens Advice. This forms part of the holistic advice services provided by bureaux which is quality assured under the Citizens Advice Membership Scheme.

Benefits take-up for families with disabled children

Since 2009 Citizens Advice Cymru has been funded to run a benefit take-up campaign for families with disabled children. The campaign has worked with disability organisations and Local Authorities to ensure that expert advice is provided to families with disabled children.

Support and advice is provided to parents/carers with children with disabilities in terms of making and managing claims, PIP applications, income maximisation (e.g. benefits, carer's allowance and tax credits).

The referral routes of families to this strand of the BABL support stem from a number of areas including GPs, health visitors, social workers, carers' organisations, disability group and debt management services.

As with other strands of BABL the primary focus of the service (in this case disability benefit take-up for families with disabled children) also covers other advice areas where required.

Council tax reduction and housing benefit take-up

This strand of BABL builds on work previously delivered by local authorities and aims to encourage increased access to Housing Benefit (HB) entitlements, and where eligible, apply for reductions in Council Tax (CT) payments.

The CT/HB advice service is based within each bureau but works in partnership with other local and national agencies including local authorities and other intermediaries.

Adviceline Cymru

In addition to the referral, self-referral and appointment arrangements, the BABL service will include referrals from Adviceline Cymru. Adviceline Cymru is a bilingual service, which provides callers with information, sets up face-to-face CAB appointments as needed and recommends local organisations and services that can help further.

Funding for this service is provided under the BABL umbrella to four CAB (Caerphilly, Bridgend, Ynys Mon and Gwynedd) to support bilingual telephone advice to service users from across Wales. The BABL focus on this service is on improving the quality, consistency and quantity of calls taken by Adviceline Cymru.

BABL funding is used by Caerphilly CAB to employ three Quality Coaches tasked with ensuring that the Adviceline is delivered at a consistently high standard across all areas of Wales.

2.2 Delivery models

In most areas the CAB have been delivering advice services in outreach health care settings - i.e. what is currently referred to as BABH - for a number of years. BABH therefore appears to be the most established and recognised strand of BABL across the bureaux in Wales. Many of those interviewed during the course of this review generally considered BABL as a continuation of the BABH strand but with additional resources to enable focus on other areas i.e. take-up campaign for families with disabled children, council tax and housing benefit. These other areas of BABL are often considered, amongst bureau representatives, as additional strands that have been 'bolted on' to the main BABH service. Indeed one adviser noted that, in their view BABL was just another acronym for BABH and that there was no distinct difference between the two. Similar views were also expressed by other local bureau representatives interviewed.

The relatively high focus on the BABH strand of BABL across the bureaux is also evident from the Citizens Advice Cymru end of year report.¹ The report outlines that all CAB met or exceeded against their overall performance targets. Even CABs that experienced some difficulties in meeting the targets for some elements of BABL over performed (sometimes significantly) against BABH targets.

2.3 Better Advice: Better Health

The delivery of a face to face advice service in health settings is a consistent feature of BABH across all bureaux. However, approaches to delivering this strand of the service in terms of location, referral routes into the service and the structure of service sessions differ slightly across bureaux.

Location

GP surgeries are the most common location for the delivery of BABH across the bureaux. However, some BABH services are also delivered in hospital settings including The University Hospital of Wales (UHW) in Cardiff; community hospitals such as the Tenby Cottage hospital in Pembrokeshire and mental health settings such as the Arc Day Services in Bridgend. In some areas, particularly rural areas, BABH advisers also offer home visits to those who cannot easily access the services in other locations due to poor health, and / or disability. In areas where access to BABH outreach services is difficult or inconvenient, due to travel restrictions for example, appointments may also be made for service users within the nearest CAB high street office.

In order to deliver the face to face advice, BABH advisers need a quiet room where clients can discuss issues in confidence and privacy. Space such as this is not always available in healthcare settings and this can often be a restricting factor that determines which location the service is delivered from (also see next section). As a

¹ Better Advice, Better Lives Projects Report - End of 2014 / 2015 Report (April 2015):Citizens Advice Cymru.

result of the limited space available, bureau representatives pointed to some examples where the BABH adviser is not located directly within an outreach healthcare setting. Instead they are sometimes located in another nearby area accessible to the public e.g. a library adjacent to a GP surgery. In these cases the connectivity and referral routes to the service from the local healthcare services remain in place even if the physical presence of the service is not co-located in the same building.

Typically, each BABH adviser delivers the service from more than one outreach setting; often rotating the delivery of the service for one day a week around two or three healthcare settings. Some BABH advisers work part time while others work full time. Some advisers/caseworkers only work on the delivery of BABH while others divide their working week between delivering BABH and operating as a core CAB service adviser.

Focus BABH delivery in deprived areas

In the early planning of BABH, priority was given to establishing the services in deprived areas across Wales. These were considered to be the areas in greatest need of the service and priority locations were identified through multiple social, economic and health deprivation data for Wales. The focus on delivering the service in deprived areas continues. However, the choice of setting from which to deliver the BABH service is reliant on more than just its geographic location.

The appropriateness of the space available within healthcare settings is a key factor to consider. BABH advisers need a room that can offer service users privacy and discretion within which to discuss and address their concerns. Advisers also need the support and goodwill of the healthcare practitioners, who are the main occupiers of the building, to provide the space required to deliver the BABH service and ensure that the room required is available during the hours it is needed each week. The BABH services also seek to work in partnership with the healthcare professionals co-located in the setting and expect their cooperation in promoting and referring patients and clients to the BABH service.

These BABH requirements are not always available in healthcare settings. The bureaux therefore have to focus on establishing the BABH service in settings where the requirements are met. However, these settings are not always located in the most deprived areas. Furthermore, the time and other resources available to deliver the BABH service are finite and as a result it is not always possible for the service to be located in all areas of high deprivation.

The bureaux deliver the BABH strand of the BABL project against a number of target measures including the number of clients supported. Some services e.g. the BABH service in the UHW Cardiff, are located in settings that are considered accessible to a large number of potential service users. However, it should be noted that this BABH service is not located in the hospital only to ensure high numbers of service users; this setting of this service also provides opportunities for partnership working with other third sector organisations (see below).

Promoting BABH to healthcare and other service providers

BABH advisers noted that promoting the service to healthcare professionals is an ongoing requirement. Examples were offered of BABH advisers regularly meeting with GPs, and other healthcare professionals, to deliver presentations outlining how the service operates; the positive effect it has on service users and the health benefits that can arise from this. In consultations, the CAB representatives explained that promoting the service to healthcare professionals in this way was important in order to ensure their continued cooperation and support in delivering the BABH service.

CAB representatives noted that generally healthcare practitioners welcome the service and appreciate the positive effect it has on those who access it. However, it was also noted that some CAB have experienced some resistance and lack of cooperation from healthcare clinicians. For example, the assessment came across an example of a healthcare setting placing a charge on the bureau for the use of a room from which to deliver the service and occasionally BABH services were being moved from one healthcare setting to another as a result of a lack of cooperation from the healthcare professionals within the original setting. These examples suggest that not all healthcare professionals and managers of healthcare settings are supportive of BABH.

The relatively few healthcare professionals that were consulted during this study were however, very supportive of the service, noting amongst other things that a key strength of the service was that the CAB is a highly trusted and well-known brand that their patients can relate to. Similar views were reciprocated by BABH advisers who noted that their service users often considered healthcare settings as places they can trust and feel reassured. It was considered, by advisers consulted, that the trusted environment of healthcare settings offered BABH service users the confidence to share their concerns and access the advice they need. It would appear therefore that the healthcare setting and the CAB brand offer mutually reinforcing assurances to those accessing the BABH services.

Although healthcare professionals who have first-hand experience of working alongside BABH appear to appreciate and understand how the service affects positively on their patients, it is less clear whether this view is shared more broadly within and across the health boards. Some BABH advisers considered there to be a lack of buy-in to the service at a local and national health board level.

Representatives of Citizens Advice Cymru also noted that funding from the health boards to support BABH has been sought in the past. These funding requests have been turned down suggesting that although health boards may understand the value and importance of the service, they may not consider a service of this nature to be a funding priority.

As well as working in partnership with healthcare professionals, BABH advisers in some cases, have also worked alongside other (mainly third sector) organisations who offer similar information and advice services. Macmillan and Tenovus, for example, offer information and support on a range of issues, similar to those provided by BABH including benefits advice, to people in healthcare settings. In the

case of Macmillan and Tenovus, these services are targeted mainly, although not exclusively, to people affected by cancer.

In some settings, the BABH service and those provided by other organisations appears to work well. For example in UHW Cardiff the patient experience manager within the hospital coordinates regular meetings attended by the Macmillan information and support (I&S) coordinator, the BABH adviser and Tenovus adviser. As a result the three services refer individuals to each other according to the specific information and advice needs presented to them. The BABH adviser also shares a service delivery space within the hospital with the Macmillan I&S coordinator. In the UHW Cardiff example, the three services working alongside each other appear to complement each other and the referral routes between the services appear to minimise duplication of service provision. However, this is not the case in all areas. In some areas I&S services such as those offered by Macmillan are considered as competition possibly (in the view of BABH advisers) unnecessarily duplicating the advice service provided by BABH.

Referral routes in to BABH

The BABH strand of the BABL service appears, in most cases, to reach individuals who would not otherwise access core CAB services or possibly any other advice service. Many of the service users interviewed noted that they would not know where to go for advice if they did not have access to BABH.

Referral routes in to BABH appear to be an important feature of this strand of BABL. The most typical referral route into BABH comes via healthcare professionals. Patients sometimes present social or financial concerns to their GP or other healthcare professional as contributory factors to health conditions they may have. In these situations the healthcare professionals may refer or signpost the non-clinical concerns of the patient on to the BABH adviser. This enables the healthcare professional to focus more of their time and attention to the patient's clinical needs. In some GP surgeries only patients who are registered with that practice can access the BABH service at that setting. In other surgeries and healthcare settings, patients and clients of healthcare professionals operating outside of the settings from which BABH is delivered can refer their patients into the service.

The methods for making appointments vary - in some cases the appointments book is held at the GP surgery while elsewhere the appointments are made via the CAB or directly with the BABH advisers. In one bureau consulted the appointments are made via a coordinator - in Pembrokeshire CAB a specific BABL phone line has been set up which is coordinated by a BABL adviser who will direct service users towards the most appropriate BABL service area according to the nature and circumstances of the enquiry. Appointments or home visits from an adviser are usually arranged for BABH service users during this initial assessment. The coordinator will also suggest to the service user at this point the type of information they will need to bring along during their appointment with the adviser.

Branding and promotion

As noted earlier, individual bureaux focus considerable time and attention on promoting the BABH service to healthcare workers in order to gain their continued support and cooperation. In some areas service users and those referring clients to the service, do not appear to make any distinction between BABH, BABL and the core CAB service. In other areas, e.g. Pembrokeshire, BABL is promoted and branded as a distinct service which is associated with, but is not the same as, the main CAB. As a result advisers in these areas noted that their clients are becoming increasingly aware of the BABL service and are referring themselves to BABH and other strands of BABL.

Session delivery models

Most BABH sessions are organised around an appointment system. However, some are delivered as open door or drop in sessions. Appointment only sessions usually ensure that the number of clients seen is manageable within one session. Advisers noted that demand for the service can, at times, be high. An appointment system enables advisers and gateway coordinators to manage this demand and ensure that clients are offered the time needed to address their needs. Appointments are usually made via referrals that either come directly to the adviser or are coordinated through the main CAB gateway service, or in some cases a dedicated BABL coordinator. On the other hand, drop in services offer the potential opportunity for service users to access the advice they need relatively quickly. As the BABH drop in services are usually located within health care settings, it may be reasonable to assume that those accessing the service have some health or medical condition. This health condition or concern may be linked with the nature of the advice they require and / or restrict their ability to access the service in any other way. However, this is not always the case. For example open access drop in sessions delivered at the UHW are accessed by hospital patients, staff and at times visitors.

2.4 Families with disabled children

Referral routes

The BABL advice to encourage benefit take-up for families with disabled children is not location specific. The potential support needs of families with disabled children are identified through a number of potential sources which then refer the enquiries on to BABL advisers.

All CAB managers and advisers consulted noted that they provide a 'whole person' advice service that considers all the needs of the client, not only the immediate concern that they present. As such the needs of families with disabled children are often identified as part of the advice service delivered through other strands of BABL. For example a patient presenting financial concerns to their healthcare professional may be referred to a BABL advisor located in an outreach healthcare setting (i.e. through the BABH strand). If the client has any children with disabilities then this will be discussed during the session with the adviser. The adviser will then identify whether the client is eligible for further disability living allowance as well as any other form of support (financial or practical) that they may be entitled to. For example the

adviser may help children access services such as one-to-one support in school that were previously closed to them.

Clients accessing the core CAB service directly may also be identified as having children with disabilities; in which case these needs will be picked up and referred to an appropriately experienced adviser. Many of those identified as being eligible for child disability living allowance are internal referrals from other projects delivered by CAB, most notably the debt advice service.

In many areas, focussed links and campaigns have been established to raise the awareness of families with disabled children to the fact that they may be entitled to additional benefits and support. These include displays in supermarkets (e.g. Merthyr Tydfil) establishing links with children's hospital wards (e.g. Cardiff) and establishing links with health visitors, specialist schools and other professionals who work directly with children and families (all areas).

Delivery of advice and support

Families potentially eligible for benefits relating to disabled children, identified through the various routes noted above, will be referred to a suitably experienced adviser. This will usually be one of the BABL advisers who deliver the BABH outreach service. In some areas the adviser may be a specialist BABL adviser for families with disabled children. The case of clients who may be eligible for further support of this nature may also, at times, be picked up by suitably experienced advisers within the core CAB service. This is often the case in circumstances where the capacity of the BABL adviser to pick up the case may be limited. In these situations however, the gains achieved that relate to child disability living allowance will (or at least should) be recorded as a BABL outcome.

Meeting targets

Some of the CABs interviewed reported that initially they struggled to meet targets for this strand. The main reason noted for this was that families with disabled children were often fully aware of the benefits available to them and had been offered support from various agencies since their child was born. The links with other support agencies that the CAB has been able to establish through BABL, has however enabled more eligible families to be identified and referred on to the BABL advice service.

2.5 Council Tax and Housing Benefit

Referral routes

Similarly to the referral routes outlined above for families with disabled children, enquiries relating to housing benefits (HB) and council tax (CT) reductions reach the BABL service via a range of different referral routes. Some come through the primary and community health settings route; others come through direct contact from service users at the CAB offices as well as other agencies and the Adviceline.

CT and HB enquiries are often picked up as part of another query or concern presented to the core bureau team as part of their holistic 'whole person' needs assessment approach.

In Gwynedd the BABL offers an outreach service at the magistrates' court. This service is targeted at individuals attending the court in relation to no payment of CT hearings as well as other individuals who may be attending court due to financial issues.

Delivery of advice and support

In some bureaux those who contact the service seeking, or found to require, advice on HB and/or CT reductions will be directed to one of the BABL advisers. The only exception to this is if the enquiry is urgent and the capacity of BABL advisers at that time is limited, in which case other suitably qualified core advisers may be in a position to pick up the case. In other bureaux, all advisers across the CAB deal with CT and HB enquiries. The choice of adviser is often dependent on the nature of the initial concern or query presented by the client. Some BABL advisers considered part of their role being to remind and encourage all other advisers within the bureaux to screen all service users for CT and HB needs and offer them advice and support accordingly.

If the HB or CT enquiry can be resolved very quickly and easily, e.g. by signposting to another agency, then this may be dealt with by one of the voluntary gateway advisers. These enquiries will not be recorded as BABL supported service users. In some areas such as Cardiff and Bridgend the bureaux works in partnership with the local authority council to deliver advice on CT reductions. In Cardiff, enquiries about HB and/or CT reduction presented at the main CAB office are usually picked up by the Cardiff Council staff who are co-located in the same office.

2.6 Flexibility within the BABL service delivery model

The needs of service users accessing the service directly through the CAB or Adviceline Cymru will initially be reviewed by a gateway advisor. If the client's needs are relatively straight forward then the gateway advisor may deal with the enquiry directly. If the client requires more in depth or specialised advice and support then the adviser will usually refer the client on to, and possibly make an appointment on their behalf with a specialist adviser.

In the case of enquiries that fall within BABL criteria, service users are directed towards or referred to BABL advisers. If the enquiry falls specifically within BABH criteria (e.g. a benefits enquiry from a client who also has an underlying health condition) then the service user will usually be directed towards, or an appointment made for them, at the BABH outreach setting which is nearest to where they live. In some cases an appointment with the BABH adviser will be made for the client to attend at the high street bureau office. This will only be done if this is the most convenient location for the service user to get to and the service user is comfortable accessing the service in this way. If the service user cannot access the service at any of the BABH outreach locations due to illness or disability, then arrangements may be made to offer them a home visit.

As noted earlier, most BABH appointments are organised by appointment only, although drop in sessions are also provided in some settings. The needs of people accessing drop-in BABH sessions at outreach healthcare settings are less likely to have received an initial gateway assessment. As such service users may present issues to the advisers that do not necessarily fall within the BABH criteria - however, it is usually considered safe to assume that if the service user is accessing the service in a healthcare setting that they usually have an underlying health concern associated with their query. Even if an enquiry reaching a BABH outreach service does not fall within BABH criteria, e.g. it is not linked with any health conditions or concerns, the adviser will still provide the advice required - unless the nature of the advice requires the input of a specialist adviser.

Other outreach drop in advice services delivered by the CABs in Wales, are also available. For example Communities First funded outreach CAB advice services are available in most Communities First areas in Wales. These are usually drop-in advice services and are available to anyone living in the Communities First location. These are not necessarily the only CAB outreach advice services provided in Communities First areas. In some Communities First areas drop in advice sessions may be delivered by different CAB advisers in the same setting. For example a drop in advice session delivered at a food bank in a Communities First setting may be delivered by a Communities First funded CAB adviser. Another advice session on another day may be delivered, at the same venue, during a different group session (e.g. a parent and toddler group meeting). This session may be run by a BABL adviser specialising in families with disabled children.

In this example service users accessing the drop in advice service at the food bank will be coded and recorded as Communities First funded clients while those accessing the drop in advice service delivered at the parent and toddler group will be recorded as BABL funded clients, even if the nature of the queries presented by clients during these different sessions are similar.

Enquiries presented during these outreach drop-in sessions may at times relate more to the area of focus or specialism provided by other CAB services. For example, an individual seeking consumer or employment advice from a Communities First funded adviser may also be entitled to disability benefits. The disability benefits advice required may be more aligned to the service provided by BABL funded advisers. However, if the query can be dealt with effectively by the Communities First funded adviser, then it is likely that he or she will do this rather than automatically refer this part of the query on to a BABL adviser. This ensures a continued single point of support to the client. Any benefits gained by the client as a result of the support provided by the Communities First funded adviser will be recorded as a Communities First service outcome, even though the nature of the advice and the gains achieved would appear to be more aligned with the BABH service.

Service users and the advice provided to them can only be recorded under one of the funded strands supported by the CAB even if the package of advice and the outcomes gained as a result relate to more than one of these strands. This ensures that there is no double counting of service users or the achieved gains they record. In some areas (e.g. Gwynedd) Families First funded advisers and BABL funded advisers are able to deal with queries relating to benefits for disabled children.

Queries of this nature that are received via the central CAB office or the Adviceline could be referred to the Families First funded adviser or BABL adviser. The referral route choice is dependent on the capacity of individual advisers at the time to deal with the query.

Cases such as these however, appear to be in the minority. Most enquiries, linked to health issues, received directly through the CAB and Adviceline Cymru will usually be directed by the gateway advisers towards BABH services. In addition referrals relating to health related benefits and families with disabled children made to the bureaux by healthcare professionals and other partner organisations are usually referred directly to the BABL advisers.

Flexible arrangements such as these do not appear to reflect any competitive tendencies between CAB delivered advice strands that are funded by different sources. Instead they appear to reflect potential efficiency gains achieved by utilising wider resources and expertise across the CAB.

Overall it would appear that the referral and delivery route of the BABH and Families with disabled children strands of BABL are well defined and easy to identify. Any flexibility around the delivery of these two strands appear to reflect the need and ability of individual bureaux to address some capacity issues of BABL advisers as and when they arise.

The referral/identity of enquiries relating to the CT and HB strands of BABL are slightly less clear as they are often presented as part of a broader set of concerns. In many cases the provision of CT and HB advice is delivered across the bureaux advisory team and not necessarily specific BABL advisers as is more often the case with the other two strands. However, the BABL funding does appear to offer individual bureaux the capacity and resources required to address the CT and HB needs of clients as part of the holistic 'whole person' needs assessment process.

3 BABL Clients

This chapter describes the experiences of the clients and summarises the research findings to demonstrate how clients are better off as a result of BABL. It is based on analysis of the interviews with clients along with feedback from bureau staff.

The effect of BABL on clients has been highlighted by all those consulted as almost universally positive. All clients consulted reported that receiving support from the CAB had had a positive effect on their well-being and most reported that they were financially better off. Bureau staff considered that the BABL Project was making a positive difference to their clients' circumstances. Whilst the evidence collected as part of this review has been qualitative, data collected by Citizens advice Cymru supports this evidence (see section on Confirmed Gains).

The section firstly sets out the type of advice provided, and to whom, before focusing on what difference that advice has made.

3.1 The advice provided

All of the clients interviewed had received advice under one of the strands of BABL. As would be expected, benefits accounted for the majority of issues presented by the clients (accounting for 80% of the issues advised on compared to 42% across Citizens Advice services overall in Wales). The service is a holistic one and while the main presenting issue is benefits, other categories of advice are provided: after benefits, the next most common categories of advice are Debt, then Housing, Relationships and Employment.

The nature of the advice ranges from helping clients complete benefits application forms and carrying out a full benefits review through to supporting clients in appealing against decisions and representing them at appeals tribunals. The level of detail of the advice varies: while some cases are quickly resolved, others take many hours of casework and can involve advice sessions over the period of a year or more. Advice sessions are always followed by written summary to the clients after the session.

3.2 Who receives advice and what their problems are

Over 18,000 clients were advised in the last reporting year 2014-15 and according to Citizen Advice Cymru's monitoring data 58% of their clients were female and 42% male in that period. Some 60% were disabled or had a long-term health condition.

Qualitative evidence from the clients points to the three broad categories of clients who approach the service or are referred to it:

- Clients who are struggling financially but have no awareness of benefits, for example explaining that their motivation for contacting the bureau was they "were really worried, we had saved but money was dwindling quickly".

- Clients with some awareness of benefits and needing to apply but daunted by the process, for example explaining that “I didn’t know where to start with the [Personal Independence Payment (PIP)] forms, the questions weren’t as simple as they seemed and I wanted help in answering them properly”.
- Clients who had previously been refused benefits or have had benefits stopped, for example, explaining that they had made mistakes on a previous attempt at completing forms, and that “filling in forms is difficult, I’ve proven myself that you’ve got to get the wording spot on”.

Drawing on their experiences advisers further explained that the clients they saw were:

- Daunted by long and complicated forms (made worse by literacy and mental health problems).
- Were too anxious to go through the process themselves (or in many cases, too anxious to open the post to enable them to go through the application process).
- Had previously spent many hours unsuccessfully trying to get through or trying to make sense of advice on DWP and other helplines, And,
- Would not have appealed or would have given up with their application sooner were it not for the BABL support.

The characteristics of the clients differ according to BABL strand. The clients seen by the Housing Benefits/Council tax strand are similar to mainstream CAB clients, differing only in the fact that accessing their entitlement to benefit is identified as the key issue for them.

The clients seen via the Families with Disabled Children strand are usually those with children whose disability had not manifested itself until the children were somewhat older (and had not been picked up and advised from the child’s birth). It was noted by advisers that people do not usually associate Citizen’s Advice Bureau with child Disability Living Allowance advice, and that there is low awareness of the benefits available among this category. This was an area where new links were made with health professionals and others working with these families in order to reach them, and thus meet the targets.

According to qualitative evidence from the advisers working in the BABH strand, their clients are often older people who would struggle to access the high street bureau due to mobility problems but also for cultural reasons and the stigma of being seen to seek advice. The familiarity and anonymity of the GP surgery or other health location suited this group. Outreach work and close working relationships with community mental health teams meant that the BABH strand saw more clients with mental health problems. Uniquely this service can provide home visits so is able to help those who are house-bound.

Mental health

There is a link between mental health and money concerns - personal finances and mental health often have a strong effect on each other. CAB advisers have observed

that mental health problems can make it difficult to manage money and in turn financial concerns can affect mental health. CAB staff furthermore reported that a large proportion of their clients suffered from mental health problems, and in some areas the BABL team exclusively focused on advising adults with mental health problems. Clients reported to us that their circumstances were causing them stress and worry and that they felt less anxious and more in control of their situation after receiving advice from BABL advisers.

It is beyond the scope of this review to report on the literature relating to the links between mental health and seeking advice or with financial difficulties. There is some research on indebtedness and the development of mental health problems and robust studies indicate that (a) people with debts are more likely to have common mental health problems; and (b) people with common mental health problems are more likely to have debts than the general population². Health professionals are not equipped to deal with benefits, and it is within this context that BABL operates.

Location

The location of the advice services is a key consideration in the design of BABL and those clients interviewed as part of this assessment reported that a convenient and accessible location mattered to them. Some clients explained that the outreach filled a gap because they would otherwise be unable to access such a service in their locality.

The clients received their advice in a range of locations. Some of those interviewed were supported through the BABH strand and for these clients the option of not having to attend the high street bureau was valuable. Some appreciated the familiar setting of the GP surgery, while for others it was a matter of convenience with their surgery being more local and therefore easier - and cheaper - to access. BABH is unique in that it can provide home visits. Three of the clients interviewed were receiving advice in their homes and they explained that it was a valuable service and that they would not otherwise have been able to access advice.

3.3 How clients learn about BABL

Some clients are supported by another CAB service before being referred to BABL while others are referred directly into one of the BABL strands. A large proportion of those users who have received support through Better Advice: Better Health had been identified and referred by health professionals while more users supported through the Council Tax / Housing Benefit strand had usually approached the Citizen's Advice Bureau themselves either in a drop-in session or by 'phoning the Adviceline. Referrals from the local authority or other agencies accounted for 18% of all clients. By ensuring that there are various pathways into the advice, via

² <http://www.ncbi.nlm.nih.gov/pmc/articles/PMC2777607/> and <http://www.emeraldinsight.com/doi/abs/10.1108/13619321111202313> and <http://www.mind.org.uk/media/273468/still-in-the-red.pdf>

established bureaux offices, outreach sessions and phone, BABL is both inclusive and locally accessible

The research with clients identified that that for those who had self-referred this was often on the recommendation of family or friends. Two of those interviewed recalled that they had brought a friend with them to the very first meeting. Others reported that they had some awareness of the Citizens Advice service and had looked up the details when they face a financial crisis or has seen the Citizens Advice service advertised, usually on other websites - the DWP and Mind websites were those named.

Interviews with the clients explored the circumstances which led them to seek advice. Worries about bills and paying the rent were issues raised most often. For most of the interviewees the need for advice arose from a major change in their circumstances; often the changes involved disability and sickness and the onset or worsening of ill health which affected the clients' financial lives. Stopping work due to ill health was a key trigger for money problems and the need for advice. For many of the clients we spoke with there was a delay between the change in circumstance and seeking advice: a period where they had sought advice elsewhere (including from friends and family), had tried to get by financially or had tried to complete forms themselves.

3.4 How clients perceive the service

Interviews with clients highlight difficulties in 'understanding the system' and that they do not know what benefits are available, what they could be entitled to nor understand the process of getting information and applying. An additional difficulty is that for many users their circumstances have recently changed (for example bereavement, worsening medical condition or loss of employment) and since they are focused on dealing with the immediate crisis it is difficult for them to focus on accessing benefits.

Users further reported that while they have recommended the service to others, they generally perceive that the BABL advice is not well advertised and people have a low awareness of what is available and how to access help generally. Typically, it is not until a user has reached a crisis point that they confide in others and seek informal support and then become aware through word of mouth of what help is available even though the advice may have been of use to them much earlier.

Even when users become aware of the range of services and support potentially available to them, there are anxieties about accessing the service and approaching the CAB office or making a phone call. Two of the users interviewed explained that they had been accompanied by a friend to the first appointment. The BABH strand can alleviate these issues with its outreach locations in GP surgeries which are familiar locations.

The interviews with clients identified a list of features of effective advice and support. Clients reported that the service from BABL advisers was delivered in a way which provided:

- **Consistent and regular contact:** Users like the continuity of seeing the same adviser, and one user explained that “*we were with [other provider] -you don't see the same person twice. We didn't get anywhere*”. Users valued having one person who could speak on their behalf and guide them through the system. One user interviewed articulated this by explaining that the personal relationship was important as she had to explain some quite personal issues to the adviser in order to complete her form correctly.
- **Convenient locations and home visits working around the client's needs.** The GP surgery setting especially was welcomed by those who saw their advisers there, but across the board the interviewees noted that the location of the advice was conveniently located for them. The advisers work around the needs of the client, so for one client this meant a mix of ‘mostly office but a few home visits and lots of phone-calls’ while another explained that her appointments were moved to the ground floor of the building as she had previously had some issues going to the meeting room on the upper floor. Home visits were especially valuable for the house-bound clients.
- **A sense of being listened to / having someone on their side.** The advice was perceived as being tailored and personalised to suit each family's circumstances.
- **A holistic approach:** users valued the efforts to make sure that all financial matters were covered in addition to benefits and were also grateful for referrals and signposting to practical support on issues such as local housing register or mobility aids.
- **Contactable and responsive:** users appreciated being able to get in touch easily with their adviser and in interviews a small number explained that they were in telephone contact with their adviser at critical points even ‘phoning [the adviser] as I'm reading the letter sometimes’.
- **Specialist knowledge:** users placed particular value on adviser's specialist knowledge helping them through appeals and tribunals if needed, it was typical for clients to explain that they were not even aware that they were entitled to a certain benefit before contact with the service and to credit receiving the benefit to their adviser's ‘insight and knowledge of the system’.

Client satisfaction

Citizens Advice Cymru collect feedback from a sample of clients who have received advice from their local Citizens Advice Bureau. Feedback collected from the most recent survey for the year 2014-2015³ showed that clients were very satisfied with BABL. When asked to rate their satisfaction with the overall service, 94% of clients (704 of the 751) who responded to the survey indicated that they were very satisfied with the overall service.

³ Source: Spreadsheet of survey results received from Delyth James of Citizens Advice Cymru in and email dated 11 September 2015.

More specifically, clients who responded to the survey indicated how satisfied they were with various different aspects of the service they received from CAB. A summary of the findings is as follows:

- 95% indicated that they found the CAB very helpful.
- 88% thought that the information they received was easy to understand.
- 95% felt that CAB listened very well to what they had to say.
- 86% were of the opinion that they were kept very well up to date with progress from CAB.

This very positive feedback from a sample of clients collected by Citizens Advice Cymru shows that CAB clients tend to be very satisfied with the different aspects of the service that CAB provides.

In addition to rating their level of satisfaction with the CAB service, some clients who responded to the survey provided comments which further demonstrate how pleased they were with the level of service they received. Examples of these comments are presented below:

“The service we received from [the advisor] was both kind and professional. Should the need arise we wouldn't hesitate to contact the Bureau.”

“I have always found talking through an issue face to face with CAB helpful and reassuring.”

“CAB were patient, understanding and extremely helpful.”

“Your service was excellent, you were empathetic, kind and understanding. I am extremely grateful.”

Clients' comments from feedback survey

Suggestions for change

The advice and support identified here were valued by interviewees and the effect of the support provided was considerable for some. Contentment with the help they had received meant that most people could not make suggestions for change or improvements to services. The small number who did make suggestions included better advertising of services so that more people could benefit.

3.5 Effects of Advice

This sub-section provides details of the effects of BABL advice. All those interviewed believed that the advice had had a positive effect. As this sub-section will state, the types of impact seen include the 'hard' financial outcomes of drawing down a new benefit, but also many 'softer' impacts relating to raised confidence in dealing with money matters, and reduced anxiety and stress. The findings presented draw primarily on interviews with service users but also on interviews undertaken with bureaux staff and other service providers as well as project delivery data.

Confirmed Gains

Citizens Advice Cymru record when additional cash goes into their clients' pocket following the advice from the CAB for example new benefits or reduced bills, for which they use the term 'confirmed gains'. BABL advisers request feedback from all clients (after they have received the advice and support or gone through the appeal process) in relation to whether or not their application for additional benefits was successful and if so how much additional benefits they received.

Gains received by individuals who cannot be re-contacted are not included in this analysis so the figure will always be an under-reporting as no estimate is made for those clients who cannot be re-contacted. Some advisers thought that this underestimation could be in the region of 25% to 50% of the total gains recorded while Citizens Advice Cymru centrally estimated that it could be an even greater under-estimate nationally. There is no formal analysis or measurement of this under-estimation however.

The confirmed gains across the whole of Wales for each strand is summarised in the table below; all targets were met for the 2014/2015 period

	Better Advice: Better Health	Families with Disabled Children	Council Tax / Housing Benefit	BABL total
Total Clients	8,900	1,899	7,950	18,749
New issues	19,192	5,332	17,139	41,663
Confirmed gains	£10,657,639	£3,061,542	£5,638,978	££19,358,159.0019,358,159

Source: Citizens Advice Cymru (2015) Better Advice, Better Lives Project Report: End of 2014/2015 Report to the Welsh Government. April 2015.

Overall for the BABL project over £19million confirmed gains were reported for the 2014/2105 financial year. All of the clients interviewed for this assessment were only receiving advice from the CAB, so for them their gains would be attributable to only the BABL project.

It should be noted that this figure does not take into account what other help the client got from elsewhere or how much they would have managed without the intervention. Without this information we cannot know how much of this gain to attribute to BABL. The interviews for this study would however point to almost all of the gains being attributable to BABL (in in evaluation terminology, it is estimated that there is very little deadweight). The research demonstrated that the service is a last resort for many clients who reported not knowing where else to seek advice and not feeling capable of progressing with their application alone. None of the 38 clients

interviewed had been receiving help from other agencies or organisations with their application.

These confirmed gains only provide information for the gains directly to the clients. Other stakeholders also benefit. It was beyond the scope of this review to quantify those benefits, but anecdotal evidence provided by bureau staff and partners showed that there were potential cost benefits to the state:

- Avoiding or streamlining legal proceedings, for example shorter tribunals due to more thorough preparation; or cases that would be unlikely to succeed not going to tribunal;
- Reduced pressures on health services (patients could see BABH rather than make an appointment to see doctor; clients reported feeling less stressed and their health and wellbeing improving in line with the reduction in money worries;
- Reduced pressures on other services such as the Department for Work and Pensions' hotline and others.

Benefit Take-up

The main effects of BABL advice has been the new benefits claimed by BABL clients. A real achievement of BABL is that in a number of cases, the clients were made aware of an entitlement to benefits that they were not previously aware of. It is evident that BABL advice has addressed its mission of increasing access to welfare benefits and as discussed above has helped a large proportion of users gain the benefits they are entitled to.

BABL advisers noted that they review the potential council tax, housing benefit and child disability living allowance needs of the majority of CAB clients regardless of their main enquiry. Many BABL advisers also noted that the additional resource available through the funding of the service enabled them to remind and support other bureaux advisers to review and assess these potential areas of support with their core clients.

Citizens Advice Cymru gather data on the types of benefits and monitoring data held by show that the most 'gains' came from the following benefits

- **Better Advice: Better Health:** Employment Support Allowance (31.5% of the overall gains), Disability Living Allowance (18%), Attendance Allowance, Child Tax Credit, Pension credit and Working Tax Credit
- **Families with Disabled Children:** Disability Living Allowance (53%), Child Tax Credit (19%) and Carer's Allowance (13%)
- **Increased access to Housing Benefit and Council Tax reduction:** Housing Benefit (47%), ESA (13%) and Council tax reduction (10.5%)

Wider effects

However, the interviews conducted with users and advisers suggest that the BABL support enabled users to access and pursue further gains beyond the immediate benefit such as mobility aids, blue badges, energy saving advice etc. Where users

have been advised and supported by BABL, in many cases they have established a relationship with the service and know who to turn to if they need help in the future. They also report feeling more confident in dealing with money matters and more in control of their finance, and now 'open the brown envelopes'.

For many of the clients the support and advice gained has been of huge benefit. For some the additional benefits they have gained have made the difference of enabling them to eat properly, heat their homes and clothe their children. (See box for quotes provided by BABL clients interviewed during this study)

"Everything has changed. I pay the bills regularly and I can buy some things, like shoes for school [for my son]"

"We don't have to wait for friends to bring food to the door "

"It will ensure this winter is more comfortable in the house for my [mostly bed-bound] husband as we will be able to use the heating more often".

"I wasn't paying my debts, I had very little money coming in and I hadn't opened the post in ages. I thought I wasn't entitled to anything." Since being supported by the BABL adviser and receiving his entitlements to employment and support allowance (ESA) and Personal Independence Payment (PIP) he "can now buy a new shirt if I need one and I can keep myself clean".

Quotes from BABL clients relating to the difference that the advice and support has provided to them

BABL advisers noted that they consider the whole needs of the individuals who access their service and not just the concerns presented to them. As a result clients often gain additional outcomes such as access to other benefits that they did not realise they were entitled to. For example, one service user noted that they had sought advice from BABL relating to benefits following a spinal injury. As a result of the support received the adviser not only helped them to access additional benefits but also helped them to access various aids and adaptations for their home that they were entitled to as well as a blue badge for their car. They noted that this had increased their mobility within and outside their home which was an additional outcome they had not expected.

Non-financial Outcomes

Clients interviewed noted that they were better off in a number of ways as a result of the service. Being able to access benefits that they were entitled to but didn't claim was the most common benefit noted by clients. However, most also noted that they were better off because the support they had received had provided them with 'reassurance' and 'peace of mind' which reduced their stress, anxiety and therefore improved their general health and wellbeing. Many of those accessing the service through outreach health settings have mental health conditions such as depression and / or anxiety (as do some clients supported by the other BABL strands). The

reassurance gained by these individuals from the advice and support received is likely to have a positive effect on their mental health. However, this is not always recorded in annual reports and is difficult to quantify and therefore present in an aggregated manner.

The advice that users have received under the BABL programme has, according to users, brought about improvements in their wellbeing. This is particularly the case with those users suffering from mental health issues. Advisers noted that the majority of those who access BABL through health outreach locations are vulnerable adults, with long term mental or physical conditions, who would be unable or unwilling to access the service in any other way. For most of these individuals, the health settings appear to provide a familiar environment in which they feel safe to access the support they need. Some clients are unable to reach the health setting, in which case the BABL adviser arranges a home visit. A total number of 295 Home Visits were carried out in the past financial year⁴

There was a list of softer outcomes reported by the interviewees, including:

- Aids and adaptations for the home;
- Being better informed;
- Improvements in financial literacy and being more in control of finances
- Feeling less worried and stressed;
- Blue badge parking permits for disabled drivers
- Feeling more confident in addressing money matters and other concerns
- Cost and time savings for the user.

3.6 Case Studies of clients

While there is neither a typical client nor a typical journey through BABL support these four case studies serve as examples of the clients' circumstances and the type of advice they received and as such illustrate some of the points in this section. (Note that pseudonyms are used throughout.)

Service user 1

Strand: BABH

CAB: Cardiff

Background

Jayne has a number of health issues - arthritis, depression and high blood pressure. Due to her health issues, Jayne has not been able to work since 2002.

Jayne first contacted CAB because she was seeking support in appealing a decision to discontinue her sickness benefits. She rang CAB after finding the number in the phone book and CAB put her in touch with an advisor who was delivering an outreach service in the local hospital.

⁴ Source: Citizens Advice Cymru (2015) Better Advice, Better Lives Project Report: End of 2014/2015 Report to the Welsh Government. April 2015, page 6.

Advice received

Jayne has received support from CAB several times over the last few years, mainly seeking help with writing to the appeals board to appeal a decision to discontinue sickness benefits. The CAB advisor filled out an employment support form for Jayne.

Outcome

Since seeking help from CAB, who have written to the appeals board on her behalf, Jayne has not been refused appeal once and she has gone on to win the appeals and to continue to receive her sickness benefits. Receiving this benefit means that Jayne can afford to pay to run her car. This is particularly important for Jayne as she relies on her car to enable her to travel to places, such as her doctor appointments and would not be able to afford to pay for a taxi.

What the client said

"I'm glad I ended up getting in touch with [advisor]...I think it made a huge difference to me...It took a weight off my shoulders."

Service user 2

Strand: BABL

CAB: Powys

Background

Peter and his wife, who are both retired, got in touch with CAB seeking advice and support regarding an application for council tax reduction. They had become increasingly concerned about their ability to pay bills, their savings having dwindled due to ill health, increases in bills and a decline in interest rates.

The couple found out about the Powys CAB services on the internet and were pleasantly surprised to find that they could visit them in their local GB surgery, saving them a long drive to the nearest CAB office.

Advice received

Peter and his wife received advice on how to apply for a council tax reduction. The advisor also checked if the couple were eligible for pension credit and suggested that they were eligible for an attendance award as Peter has Parkinson's disease and his wife is caring for him. The advisor gave the couple several leaflets on the various benefits that they discussed.

Outcome

Peter has not heard about his application for council tax reduction yet but expects it to be successful. Peter and his wife were successful in their application for pension credit and attendance allowance. Peter explained that this has made a tremendous difference to their quality of life and they are no longer worried about the future because they feel that they can cope with future bills.

What the client said

"... [The advisor] put us in the picture and explained things we would never have understood ourselves... We were wondering how to make ends meet and the extra money means that we won't be a burden on anyone."

Service user 3

Strand: BABH

CAB: Bridgend

Background

Ann was working full time until a spinal operation meant that she could no longer undertake the responsibilities of her job and was made redundant as she was declared unfit to work. She spent a number of months on Job Seekers Allowance (JSA) and made several unsuccessful attempts to apply for Employment Support Allowance (ESA). Due to have a second operations and knowing she would be unable to work whilst recovering, Ann contacted CAB seeking help to appeal against the decision to turn down her application for ESA.

Advice received

The advisor explained the appeal process to Ann and highlighted additional information that would help her appeal. He also explained what Ann's options were if the appeal was not successful.

The advisor attended the tribunal with Ann and explained what would happen at the appeal beforehand.

Outcome

Ann's appeal was successful and she is now receiving ESA which she believes will make a great difference to her financially and in terms of her mental well-being. Her mind has been put at ease and she now feels more financially secure since successfully winning the appeal.

What the client said

"[The advisor was so thorough and knew everything...he made sure all the details were there and there wasn't anything missed out...It's a brilliant service, people don't know what they're entitled to if they don't know the system.]"

Service user 4

Strand: Families with children with disabilities

CAB: Newport

Background

Sian has two children with disabilities and she attends a centre for children with learning and physical disabilities. Staff at the centre advised her that her younger son may be eligible for the higher rate of the mobility component of DLA and suggested she get in touch with the CAB to help her fill out the form.

Advice received

The advisor discussed with Sian whether her youngest son would be eligible for the higher rate of the mobility component of DLA. During this conversation Sian realised that her older son may also be eligible for the higher rate. The advisor helped Sian complete the DLA application form.

The advisor also showed Sian a list of other benefits that she might be considered for.

Outcome

Sian felt reassured after seeing the advisor as she feels she is not very good at filling in forms. The DLA applications for both of Sian's sons were successful. The income has made a tremendous financial difference and will help Sian pay for day to day items such as the rent and things for the children. The fact that her son was eligible for the higher rate was unexpected and she would never have applied for it if she hadn't spoken to the CAB advisor.

What the client said

"[The advisor] was really helpful and easy to talk to and was responsive to any queries I had between appointments...I was surprised I got it but it has made a big difference to us."

3.7 Section conclusions

This sub-section has provided an explanation of the effects that the BABL service has had on its clients. Overall, BABL can be seen to have had a recognised effect on the clients it supported both in financial gains and in broader wellbeing. All clients interviewed and the vast majority of stakeholders were very positive about the effects on clients, especially in terms of enabling access to the benefits they were entitled to as well as reducing anxiety and stress amongst clients.

The Project has provided access to services that many wouldn't or couldn't otherwise access (due to lack of knowledge or physical location). Many of the clients noted that if they had not accessed the BABL support in these ways that they would not have known where else to turn for advice or been able to access advice and support from anywhere else. For example Clients explained that they would not have been able to complete forms, and qualitative evidence from the project staff confirmed this view, indicating major concerns in their ability and confidence to complete often lengthy forms. It would appear that for those individuals who were advised through BABH outreach or home visits that these locations were not just a convenience, but a service that ensures they were able to access advice and support that otherwise would have been beyond their reach.

It is difficult to capture the full extent of the effects however since confirmed gains are under-reported and the softer effects on health and wellbeing are difficult to capture and are not systematically recorded.

4 Conclusions and Recommendations

The findings of this study indicate that the BABL project has had a significant positive effect on those who access the services it supports. Evidence presented in this report outline a number of examples where BABL has supported individuals to achieve considerable gains in terms of accessing additional benefits. Examples are also presented of BABL support benefiting service users through increased confidence and general wellbeing as well as reduced stress and anxiety. This in turn suggests that the gains encountered by BABL service users have a positive influence on their health, particularly their mental health.

The recorded gains of BABL service users reported by each bureau, in most cases, meet or exceed the outcome targets set. However, these gains underestimate the total gains achieved. Anecdotal evidence suggests that the underestimation could be between 50% and 70% of the total gains achieved. However, this has not been officially reviewed or calculated.

BABL services, particularly the outreach BABH strand reaches individuals who would be unlikely to access the advice they needs from any other source or agency. For these individuals the outreach services not only offer a convenient way of accessing essential advice service but in many cases offers the only way they can access advice services.

The Families with Disabled Children strand of BABL enable the bureaux to work with other support agencies, organisations and healthcare providers to identify and refer families with disabled children to BABL. This in turn helps these families to access the funding and support they are entitled to. The findings suggest that many of these families would not be aware of the support they are entitled to in the absence of this referral network.

Support for individuals who require or are entitled to council tax reductions and / or housing benefits support are often identified and support by advisers operating across many funded areas of individual bureau. The BABL funding available however, provides the resources required to enable BABL funded advisers to support and increase capacity across the bureau to identify and address the council tax and housing benefits support needs of all CAB clients.

The findings of this study also outline that across most bureaux, BABL is considered primarily as a continuation of the BABH outreach strand of the project' which in many areas has been a delivery strand of the CAB for many areas. The other strands of BABL currently delivered are considered by most bureaux as valuable additions to this main outreach service.

In most bureaux BABL is delivered in a relatively flexible manner that enables the delivery approach of some strands of the service to overlap each other. For example support in accessing child disability living allowance could be delivered in outreach settings by BABH advisers. Similarly aspects of BABL support could be delivered by CAB advisers operating under other funding streams. For example council tax and

housing benefit support could be delivered by core CAB advisers or Communities First funded advisers.

Generally the delivery of the BABH and the child disability allowance strands of BABL are clearly distinguishable from each other. However, the distinction between the delivery of the council tax and housing benefits strands of BABL and other CAB services is less clear. This is because the housing benefits and council tax needs of service users are reviewed, and supported where required, by most if not all bureau advisers. This is done as part of the CAB approach of assessing all the needs of service users.

The flexible delivery approach between these BABL strands enables the bureaux to introduce additional efficiencies and ensure that, in most cases, all the advisory needs of service users are delivered by one adviser. It does not appear to make any difference to service users which strand of BABL the advice and support required is delivered under. Most individual service users do not access the service via individual BABL strands. Instead they consider all the BABL strands as part of the general CAB support services available.

Overall satisfaction rates amongst BABL service users appear high and the service across bureaux appears to be delivered efficiently and to good effect.

4.1 Recommendations

The following recommendations have been developed on the basis of the review.

BABL appears to provide an extremely valuable service to many individuals who may not otherwise have the capacity or confidence to access advice elsewhere. As such the Welsh Government should consider its continued support for the project.

In light of ongoing and potentially increasing demand for the advice, the future of the of the BABL service will need to be informed by the work of the National Advice Network⁵, especially the forthcoming advice needs analysis

The level to which the benefit gains achieved by BABL service users are under estimated needs to be understood in more detail if the full value of BABL is to be recognised by funders and other stakeholders.

Most BABL service users gain more from the support they receive than increases in their take-up of benefits or reductions in council tax. Many reported improvements in confidence and their general wellbeing. Bureaux should consider collecting further feedback relating to these softer outcomes as an additional means of demonstrating the wider value of the service.

A key influencing factor in the establishment of the BABH strand of BABL was that that the advice it offered could alleviate some of the pressures placed upon health service professionals in addressing stress related conditions associated with financial concerns of their patients. Anecdotal evidence suggest BABL has

⁵ The National Advice Network was established in 2015 to support the delivery of a strategic approach to the provision of social welfare advice services.

successfully achieved this in many cases. However, consideration should be given to gathering information to further evidence the way in which BABH supports the work of healthcare professionals if the value of the service is to be recognised by health partners.

Appendix 1 Methodology

The assessment gathered evidence using the following methods:

- Consultations with Welsh Government BABL Managers and Citizens Advice Cymru directors
- Desk research, including - grant agreement documents / letters; end of year reports and previous evaluation reports e.g. evaluation of Better Advice Better Health 2004).
- Consultation with Citizens Advice Bureau (CAB) managers and BABL advisers
- Face to face and telephone interviews with project participants.

Consultations with local bureaux

Ten local bureaux that deliver BABL were reviewed. The local bureaux selected ensured a good representation of geographical areas across Wales. Bureaux chief executives and BABL advisers were consulted from the following bureaux:

- Bridgend
- Caerphilly
- Flintshire
- Gwynedd
- Merthyr Tydfil
- Newport
- Pembrokeshire
- Powys
- Swansea Neath Port Talbot
- Vale of Glamorgan and Cardiff

Interviewing BABL clients

Our intended approach to interviewing BABL clients was to randomly select a small sample (between three and four) individuals for interview during planned visits to the bureaux. The aim was to ensure minimal sampling bias. This proved a challenge. We were advised that many BABL clients, across the bureaux, have mental and other chronic health issues that result in them not being comfortable being interviewed at random. The review team therefore sought guidance from BABL advisers and managers as to the most ethically appropriate approach to take. This usually resulted in BABL advisers suggesting clients who would be willing or able to talk to the research team based on their knowledge of that individual's health and confidence and approaching them (either by 'phone or during the next appointment, using a briefing note provided by the researchers) to ask whether they would be willing to take part in the research. The contact details of those clients were then passed on to the researchers. While this introduces a sample bias, attempts were made to overcome this by requesting that BABL advisers offer a list of appropriate clients to interview. The research team then randomly selects individuals from these lists to interview. Interviews took place either face to face or over the 'phone, as was the clients preference - the majority (30 of the 38) opted for telephone interview. All interviewees were paid a small incentive.

Interviews took place with 38 clients from nine areas. There were 23 female, 14 male clients and one male/female couple. Client interviewees reflected broadly the gender balance of clients seen by BABL where 58% of the clients are female, 42% male.

Just over half (19) were from the BABH strand, 9 were supported through the Council tax/housing benefit strand, 3 had received advice regarding child disability benefit while the BABL strand was not known for the others. This represents a slight over-sampling of the BABH clients which across the programme make up 47% of the clients) Table a.1 shows the number of interviews achieved per area.

The numbers interviewed was lower than anticipated resulting from the difficulties gaining access to clients in some of the selected areas and the relatively tight timescales for contacting clients over the summer period.

Clients who participated were self-selecting in that they chose, on being asked by an advice worker, whether to take part. The data are not representative of the wider population but the interview sample aims to reflect the range of clients.

Table A.1: Interviews carried out

Study area	Client consultations
Bridgend	3 clients
Flintshire	5 clients
Gwynedd	1 client
Newport	7 clients
Powys	7 clients
Pembrokeshire	4 clients
Cardiff	3 clients
Vale of Glamorgan	4 clients
Merthyr Tydfil	4 clients
	Total: 38

Practitioner Interviews

Interviews were held with 27 advisers and managers drawn from eleven bureaux. Additionally a group discussion of BABL advisers from most bureaux took place during a forum meeting.

Table A.2 provides details of the interviews with CAB and with staff in other services

Study area	Staff consultations
Bridgend	CEO 1 x Adviser (Visit)
Caerphilly	Operations manager (Visit)
Flintshire	CEO 3 x Adviser (phone)
Gwynedd	Operations manager 1 x adviser (Phone, visit to be arranged)
Neath Port Talbot	CEO 1 x adviser (visit)
Newport	Operations manager, BABL manager 3 x advisers (visit and 'phone)
Powys	CEO 4 x advisers (as a group discussion)
Pembrokeshire	2 x advisers (Visit)
Vale of Glamorgan	Deputy CEO (of Cardiff and the Vale) Operations manager (Visit)
Blaenau Gwent	No interviews
Merthyr Tydfil	CEO 1 x adviser (Visit)
Cardiff	<i>(Dep CEO and operations manager as above)</i> 1 x adviser
	Total: 27

National Partners:

Shelter

Local partners:

Brief discussions with GP (Powys)

Voluntary Action Merthyr Tydfil

Merthyr Tydfil Credit Union

Advocacy Service North East Wales

Literature review

In parallel with the main fieldwork with clients and staff the research also included a literature review with a view to collate a full overview of the advice service landscape in Wales, how it is funded and its delivery structures. The literature review is at Annex 2.

Appendix 2 - Literature Review

1. Introduction

- 1.1. In May 2015, the Welsh Government commissioned Arad Research to undertake an assessment of the implementation and operation of Better Advice Better Lives (BABL). One aspect of this assessment was to undertake a literature review to provide:

“an overview of the full advice service landscape in Wales, how it is funded, what it does and how it does it, alongside any formal evaluations of this and analogous projects” (Welsh Government, 2015⁶).

- 1.2. Discussions with Welsh Government clarified the approach and scope of the literature review. It was agreed that the focus of the literature review would be on the provision of advice that is similar to BABL (e.g. provided by statutory or third sector organisations and covering benefit and debt management issues). There were a number of reasons for this: to avoid duplication of both the work undertaken by the 2013 Advice Services Review⁷ and the forthcoming National Advice Network mapping exercise of advice service provision in Wales; ensure a specific focus on BABL that is relevant to the wider assessment; and the limited resources and timescales available to undertake the review.
- 1.3. Drawing on grey literature⁸ and websites, the literature review aimed to identify and summarise key evidence on benefits and debt management advice service landscape in Wales, considering the following issues:
- The wider policy context;
 - The types of advice services available⁹;
 - Advice service funder;
 - Advice service providers;
 - Targeting of advice - specific populations of need and geography;
 - Advice settings and channels; and
 - Evidence of impacts and outcomes.

⁶ Welsh Government (2015a) Specification for: An assessment of the implementation of the 'Better Advice, Better Lives' benefit take up scheme

⁷Welsh Government (2013) Advice Services Review. [Online]. Available at: <http://gov.wales/docs/caecd/research/130515-advice-services-review-en.pdf> (Accessed 15th July 2015)

⁸Grey literature has been defined as: 'That which is produced on all levels of government, academics, business and industry in print and electronic formats, but which is not controlled by commercial publishers (Fourth International Conference on Grey Literature: New Frontiers in Grey Literature. GreyNet, Grey Literature Network Service, Washington DC, USA, 4-5 October 1999.

⁹ Using the definitions in: Advice Services Alliance (2011) Advice Services Alliance, Definitions to help you understand the advice sector. [Online]. Available at: <http://asauk.org.uk/wp-content/uploads/2013/08/Definitions-to-help-you-understand-the-advice-sector.pdf> (Accessed 4th August 2015)

2. UK Policy context

Introduction

2.1 This section summarises the recent UK policy context in relation to welfare reform and advice provision.

Welfare reform

2.2 The 2010 White Paper 'Universal Credit: Welfare that Works'¹⁰ set out plans to reform the welfare system by creating a new universal credit. Following the Welfare Reform Act 2012, a number of changes have been made to the welfare system based on the rationale that the system at the time was both complex and lacked sufficient incentives to encourage people on benefits to start paid work or increase their hours.

2.3 Universal credit will merge six benefits (income-based jobseeker's allowance, income-related employment and support allowance, income support, child tax credit, working tax credit and housing benefit) into a single universal credit payment. Unlike previous systems of payment which were made fortnightly or weekly, universal credit will be paid once a month directly into the recipient's bank account. In households where more than one person receives benefits a single payment will be made for the whole household. This includes housing benefit payments which previously were paid directly to landlords. Universal credit has been piloted across the country since 2013 the new system will be rolled out nationwide by 2017¹¹.

2.4 Changes have also been made to the payments made to people with long term health issues or disabilities with Disability Living Allowance (DLA) being replaced by Personal Independence Payments (PIPs). PIPs will be made on the basis of a healthcare professional's assessment of how an individual's disability or health condition affects their ability to live independently. While PIP and DLA have some similarities, the former is based on different criteria, will require a face to face medical assessment (rather than based on information provided by a GP) and be reviewed. Existing claimants of DLA will be required to apply for PIP. By October 2015, those who have not applied for PIP or have been unsuccessful in their claim will cease to receive DLA¹².

2.5 The 2013 Welsh Government Advice Services Review examined the potential consequences of welfare reform in detail, citing evidence to suggest that due to a higher dependency on welfare benefits, Wales would likely to be more adversely affected by benefits cuts than the UK as a whole.¹³ Furthermore,

¹⁰ Department for Work and Pensions (2010) Universal Credit: welfare that works. [Online] Available at: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/48897/universal-credit-full-document.pdf (Accessed 3rd August 2015)

¹¹ Citizens Advice (nd) Citizens Advice. [Online] Available at: <https://www.citizensadvice.org.uk/benefits/changes-to-welfare-benefits/welfare-benefits-reform-what-s-changing/> (Accessed 3rd August 2015)

¹² Action on Hearing Loss (nd) What are the differences and similarities between PIP and DLA. [Online] Available at: <http://www.actiononhearingloss.org.uk/supporting-you/benefits-and-personal-independence-payment/what-is-personal-independence-payment/what-are-the-similarities-and-differences-between-pip-and-dla.aspx> (Accessed 3rd August 2015)

¹³ See pages 35 - 40: Welsh Government (2013) Advice Services Review: Final Research Report. [Online] Available at: <http://gov.wales/docs/caecd/research/130515-advice-services-review-en.pdf> (Accessed 15th July 2015)

those affected by the changes are more likely to seek information, advice and guidance, increasing demand at a time when the capacity for such provision is likely to decrease due to the removal of welfare advice from Legal Aid funding (see 2.6).

Changes to Legal Aid

- 2.6 The Legal Aid, Sentencing and Punishment of Offenders Act (2012) resulted in a cut of £89 million per annum on social welfare law, as well as the reductions in local authority funding of advice and legal support by at least £40 million per annum by 2015.
- 2.7 The Low Commission Report suggested that these cutbacks have destabilised and reduced the advice and legal support sector at the time of increased need and may result in costs elsewhere in the system¹⁴. In Wales, Citizens Advice Bureaux were the largest single provider of Legal Aid advice and the Welsh Government Advice Services Review suggested that the funding in reductions for Legal Aid, would also impact on the delivery of both specialist casework for debt, welfare benefits and more generalist case work due to the loss of staff expertise and knowledge¹⁵.

¹⁴ The Low Commission (2014) Tackling the advice deficit: a strategy for access to advice and legal support on social welfare law in England and Wales. [Online]. Available at:

<http://www.lowcommission.org.uk/dyn/1400070415045/Low-Commission-Report-FINAL-VERSION.pdf> (Accessed 21st July 2015)

¹⁵ Welsh Government (2013)

Low Commission

2.8 In January 2014, the Low Commission reported its findings on the future of advice and legal support in England and Wales¹⁶. The Low Commission was established in 2012 by the Legal Action Group in response to expectations that changes to the scope of legal aid and changes in central and local government funding due to the period of austerity would negatively impact the provision of social welfare law advice services¹⁷. The commission aimed to develop a strategy for the future provision of social welfare law services, which:

“meets the need for the public, particularly the poor and marginalised, to have access to good quality independent legal advice; is informed by an analysis of the impact of funding changes and by an assessment of what can realistically be delivered and supported in the future” (p.iv)¹⁸

2.9 Informed by a consultation of more than 600 organisations and individuals, the Commission proposes an approach that involves measures to reduce the need for advice in the first instance while developing more cost effective strategies to service provision both locally and centrally. Key principles underpinning this approach include: early intervention; investment for prevention; simplification of the system; developing different offerings to meet different need; investing in a basic level of provision of information and advice; embedding advice in settings where people regularly go, such as GP surgeries.

2.10 The report made six overarching recommendations:

- i. The establishment of a 10-year National Advice and Legal Support Fund of £50 million per annum, to be administered by the Big Lottery Fund, to help develop provision of information, advice and legal support on social welfare law in line with local plans.
- ii. The development of a National Strategy for Advice and Legal Support in England for 2015-20, with the Welsh government developing a similar strategy for Wales.
- iii. Central and local government should do more to reduce ‘preventable demand’ for advice and legal support.
- iv. Courts and tribunals should review how they can operate more efficiently and effectively, for example, through adapting their model of dispute resolution at every stage to meet the needs of litigants with little or no support.
- v. Local authorities, or groups of local authorities, should co-produce or commission local advice and legal support plans with local not-for-profit and commercial advice agencies.

¹⁶ The Low Commission (2014)

¹⁷ Welsh Government (2013) (p.5) defines social welfare law as *“those categories of law which govern entitlement to state benefits and housing; the management of personal and business debt; an employee’s rights at work and access to redress for unfair treatment; and access to appropriate care and support for people with particular health problems”*.

¹⁸ Ibid.

- vi. Public legal education should be given higher priority, both in the school alongside financial literacy and in education for life, so that people know their rights and know where to go for help.
- 2.11 The report suggests that most of these recommendations apply equally to Wales and that the Welsh Government needs to build on the momentum built from the 2013 Advice Services Review. In addition the report advises that the Welsh Government needs to decide on the most appropriate management arrangements for the National Advice and Legal Support Fund, taking into account the different arrangements for local government and NHS in Wales.
- 2.12 Following the publication of this report, the Low Commission secured both a parliamentary event and debate in the House of Lords and is currently planning further reports and events to take forward its work.

3. Welsh policy context

Tackling poverty agenda

- 3.1 The Welsh Government has made a longstanding commitment to addressing issues around financial exclusion, publishing a Review of Over-indebtedness¹⁹ in 2005, being given a clear remit in this field by the Government of Wales Act 2006²⁰ and the establishment of a Financial Inclusion Unit in 2007. In 2009, the Welsh Government launched its first financial inclusion strategy - 'Taking Everyone into Account'²¹ (updated in 2011²²). The aim of the strategy is to facilitate a joint-agency response to financial inclusion that will improve the current financial landscape, including awareness raising, financial capability, advice on income maximisation and money management, specialist debt counselling, accessible savings opportunities and access to mainstream banking and sources of affordable credit through third sector lenders.
- 3.2 Income maximisation is one of the key themes of the strategy acknowledging that a major contributing factor to financial exclusion is the failure of many people to claim all of the benefits and tax credits they are entitled to and:
"...because of the specialist nature of the advice and support that is required and the amount of time needed to ensure that all of the various benefits and tax credits are claimed by those entitled to receive them" (p.67²³)
- 3.3 The strategy is currently being revised and a new version is due to be published towards the end of 2015.

¹⁹ Welsh Assembly Government (2005) Deputy Minister's Review of Over-indebtedness in Wales. [Online] Available at:

<http://www.publicmentalhealth.org/documents/749/review%20of%20overindebtedness%20in%20wales1.pdf> (Accessed 6th June 2015)

²⁰ Government of Wales Act (2006) [Online]. Available at:

<http://www.legislation.gov.uk/ukpga/2006/32/schedule/7> (Accessed 6th June 2015)

²¹ Welsh Assembly Government (2009) Taking Everyone into Account: Financial Inclusion Strategy for Wales. [Online] Available at: <http://gov.wales/docs/dsjlg/publications/comm/090924fininclstraten.pdf> (Accessed 3rd August 2015)

²² Welsh Government (2010) Financial Inclusion Strategy - Priorities 2011 - 2013. [Online] Available at: <http://gov.wales/docs/dsjlg/publications/comm/111018fininstrat1213en.pdf> (Accessed 6th June 2015)

²³ Welsh Assembly Government (2009)

Advice Services Review

- 3.4 In 2013 the Welsh Government commissioned a review of advice services in Wales²⁴ identifying: a continued demand for specialist welfare and housing benefit advice until at least 2017; demand for a national strategic response to mitigate against the impact of welfare reform and to provide a clear role for the advice sector in meeting this challenge; and the need for longer term outcomes based commissioning that promotes the value of collaborative working supported by the development of a National Advice Network (NAN).²⁵
- 3.5 A key finding of the review was that the variety of quality assurance models in operation had led to distrust between providers due to differences in how they operate, check the quality of advice given, and the standards of training, knowledge and supervision of staff. In addition it was identified that current models placed greater emphasis on process and governance rather than the quality of advice given, leading to calls for further work to develop means of assuring the quality of advice provision. The review recommended that a greater consistency in approach would not only help ensure better quality advice giving but better understanding of anticipated outcomes by advice seekers and funders. The review advised that the Welsh Government through NAN should develop a Framework of Standards for Advice and Information based on existing quality marks and standards²⁶.

National Advice Network

- 3.6 NAN was established in 2015 and aims to:
- Develop and support the delivery of a strategic approach to the provision of social welfare advice services in Wales;
 - Work with advice providers, funders and other relevant stakeholders and service providers to achieve this vision;
 - Strengthen the alignment between welfare benefits, debt, housing and discrimination advice services with other advice related services;
 - Ensure that coordinated advice provision in Wales addresses the negative impacts of welfare reform and contributes to tackling poverty;
 - Engage effectively with Welsh Government and other funders of advice services to support the continued development of a Strategy for Information and Advice in Wales²⁷.
- 3.7 Its membership is drawn from a range of public and third sector organisations involved in the sector²⁸. NAN's work plan details three major pieces of work relating to advice services provision in Wales.
- 3.8 NAN is taking forward work on the development of a Welsh Quality Standard for advice provision that was initiated following the 2013 Advice Services

²⁴Welsh Government (2013)

²⁵Ibid. <http://gov.wales/docs/caecd/research/130515-advice-services-review-en.pdf>

²⁶Ibid.

²⁷Welsh Government (2015b) Wales National Advice Network -Terms of Reference. Cardiff, Welsh Government

²⁸Welsh Government (2015c) Note of the National Advice Network in Wales Meeting - March. Cardiff, Welsh Government

Review. Work has included mapping of existing quality standards and the development of options in terms of establishing a new standard or framework of standards informed by a literature review and consultation with the sector²⁹. At the time of writing NAN members had been invited to feedback back their comments on the options with agreement regarding the way forward to be finalised by the end of 2015^{30,31}.

- 3.9 A mapping exercise is planned in order to provide an up-to-date national snapshot of current information and advice provision relating to welfare rights, debt, housing and discrimination and other related services: This is driven by a recognition that while the 2013 review provided a good starting point it was limited in terms of the consistency of data collected. At the time of writing consideration was being given to the administration of a survey to capture: advice subject areas including preventative work; delivery channels; client groups served; referral patterns; capacity; channels (online, face to face, telephone or other); locations and reach. The survey may also capture information to inform the separate advice needs analysis (see 3.10). This work is scheduled to report in Autumn 2015³²
- 3.10 An advice needs analysis is also planned in order to ensure that services are planned and commissioned on a basis of greatest need. Existing advice needs analysis have failed to effectively measure the scope of need and it is proposed that this analysis will cover a range of factors including: socio-demographic patterns (e.g. language, geography, population); type and level of problem (e.g. subject, advice, casework, information services); demand ratios; equalities impact assessment; channel considerations (e.g. face to face/telephone/online); the impact of welfare reform; and poverty³³.
- 3.11 These pieces of work will also contribute to the development of NAN's strategic plan which is due to be published in May 2016.

4. Overview of the advice provision landscape in Wales

Introduction

- 4.1 BABL sits in a complex and dynamic landscape of advice provision in Wales. BABL itself complements, expands on and interrelates to a range of other (specialist and general; low to high level) advice and information services provided by a range of public and third sector organisations using a variety of delivery models.
- 4.2 This section will summarise the scope of advice provision in Wales that provides similar advice to that provided by BABL. Where identified, evidence of outcomes and impact of advice is noted. To avoid duplication of NAN's forthcoming mapping exercise, the summary is not designed to be exhaustive,

²⁹ Ibid.

³⁰ Ibid

³¹ Welsh Government (2015d) NAN Forward Work Plan. Cardiff, Welsh Government

³² Welsh Government (2015e) NAN (03) - Advice Services & Gaps - Mapping Exercise. Cardiff, Welsh Government

³³ Welsh Government (2015f) National Advice Network Needs Analysis. Cardiff, Welsh Government.

its purpose is to give an indication of the main types of provision available, who provides it, how, to whom and where.

Central government funded advice provision

- 4.3 The *Money Advice Service* is a UK wide service, whose purpose is set out in the Financial Services Act 2012 and funded by an allocation of the levy from the Financial Conduct Authority. They deliver face to face services in Wales in partnership with Citizens Advice Cymru covering issues a range of social welfare and other issues (e.g. pensions and mortgages). Venues for face-to-face money advice sessions across Wales include supermarkets, welfare-to-work training providers, housing associations, community centres and employers. They also fund Citizen's Advice and Shelter staff to deliver debt advice (see 4.19) and have worked with Communities First cluster partnerships (see 4.15). The MAS website provides a range of content on financial issues³⁴.
- 4.4 An independent review was conducted of MAS debt advice projects across the UK in 2014³⁵. While specific findings were not reported for Welsh projects, the research found that in 94% of cases, clients were able to agree actions with their advisers to address their debt issue, and 93% of clients who agreed actions went on to progress at least one of them. In the period following the advice 76% had already reduced or cleared at least some of their debts. The review also found that this reduction in debts led to both improved feelings of wellbeing for clients, with four out of five feeling more in control of their financial situation following the advice and 71% were less stressed about their debts.

National delivery

- 4.5 There are also a number of national telephone and online advice services including; *National Debtline*, run by the Money Advice Trust which provides a UK wide website and telephone service providing information and advice to help people struggling with debt³⁶; *Disability Rights UK* provides online benefits advice across the UK³⁷; *Scope*³⁸ offers telephone advice and support for disabled people, their families and professionals on benefit issues; and

³⁴ Money Advice Service (2014) Wales Strategy for the Money Advice Service 2014-15. [Online] Available at: <https://53b86a9de6dd4673612fc36ff983a9cc042683f46b699207946d.ssl.cf3.rackcdn.com/mas-wales-strategy-1415.pdf> (Accessed 4th August 2015)

³⁵ Optimisa Research (2014) The Money Advice Service Debt Advice Review 2013/14 - A review of the client experience with debt advice projects funded by the Money Advice Service in England and Wales in 2013/14. [Online] Available at: http://www.financialliteracy.gov.au/media/558642/report_money-advice-service-debt-advice-review.pdf (Accessed 4th August 2015)

³⁶ National Debtline (nd) National Debtline. [Online] Available at: <https://www.nationaldebtline.org/> (Accessed 20th August 2015)

³⁷ Disability Rights UK (nd) Benefits information for disabled people and advice workers. [Online] Available at: <http://www.disabilityrightsuk.org/how-we-can-help/benefits-information-disabled-people-and-advice-workers> (Accessed 20th August 2015)

³⁸ Scope (nd) Benefits. [Online] Available at: <http://www.scope.org.uk/support/disabled-people/calculate-benefits> (Accessed 20th August 2015)

Turn2Us, a national website that provides information on benefits and grants and links to local advisors³⁹.

Welsh Government funded advice provision

- 4.6 Established in 2011, *BABL* is a £2.2 million per annum funding package for Citizens Advice Cymru to provide advice on specified benefits to target groups using a range of methods⁴⁰. Delivered by Citizens Advice Bureaux and designed to be additional to their 'core' services, *BABL* comprises three strands: Better Advice, Better Health (*BABH*); benefits available to households with children with disabilities; Council Tax and Housing Benefit.
- 4.7 *BABH* has been in existence since 2001 and aims to increase the availability of welfare rights advice through outreach in health and community settings. *BABH* is based on the rationale that as poverty is positively associated with poor health, improved health outcomes would accrue with higher benefit take-up. In addition GPs and other healthcare professionals often have regular contact with some of the most vulnerable in society but cannot be expected to possess the knowledge about the complexities of the welfare system. The location of *BABH* in health settings can facilitate the provision of this advice to those people who sometimes may find it difficult or are unable to ask for advice and assistance. *BABH* is currently delivered in around 90 locations in each Welsh local authority with funding allocated by a formula based on deprivation, population, rurality and pattern of delivery of equivalent services. An additional strand for *BABH* was the delivery of the Disability Allowance Campaign for children between 2009 and 2011⁴¹.
- 4.8 Prior to 2011, local authorities were funded to carry out activities that encourage Council Tax and Housing Benefit take-up, the establishment of *BABL* consolidated these separate schemes with the aim of providing a more streamlined service⁴².
- 4.9 According to Citizens Advice Cymru in 2013/14, *BABL* had seen over 20,000 new clients, with nearly 40,000 new issues dealt with. The combined additional benefit to be gained by clients was more than £16 million, against a target of £8 million⁴³. In 2014, Communities and Tackling Poverty Minister, Lesley Griffiths, announced a £2.2 million extension of funding to *BABL* reiterating the need to provide high quality targeted advice to vulnerable people to mitigate the impacts of the changes to welfare reform and challenging financial climate.⁴⁴

³⁹ Turn2Us (nd) Find benefits and grants. [Online] Available at: [https://www.turn2us.org.uk/Find-Benefits-Grants e](https://www.turn2us.org.uk/Find-Benefits-Grants-e) (Accessed 20th August 2015)

⁴⁰ Commissioned via a competitive tendering exercise

⁴¹ Welsh Government (2011) Evaluation of the Disability Living Allowance Take-up Campaign for Children in Wales. [Online] Available at: <http://gov.wales/docs/caecd/research/111102EvalofDisabilityLivingAllowanceTakeupCampaignen.pdf> (Accessed 6th June 2015)

⁴² Welsh Government (2010)

⁴³ Citizens Advice Cymru (2014) Annual Review. Cardiff. Citizens Advice Cymru. [Online] Available at: https://www.citizensadvice.org.uk/Global/Migrated_Documents/corporate/wales-annual-report-english-14.pdf (Accessed 4th August 2015)

⁴⁴ Welsh Government (2014a) Better advice means better lives: £2.2 million funding for Citizens Advice Cymru. Welsh Government, 17th December 2014. [Online] Available at:

- 4.10 The *Frontline Advice Services Grant* was introduced by the Welsh Government in 2014 with the aim to:
- “support an appropriate mix of these services as a means of mitigating the impact of Welfare Reform and to help tackle poverty and inequality and social and financial exclusion in Wales”* (Welsh Government, 2014⁴⁵)
- 4.11 The grant forms part of the Welsh Government’s response to the 2013 Advice Services Review⁴⁶ and aims to support the delivery of free and independent, front-line advice services on issues relating to: welfare benefits; debt and/or financial capability; housing; and discrimination.
- 4.12 £1 million was initially allocated for the grant for 2014/15⁴⁷, however this was later increased to £2 million⁴⁸. £2.2 million was allocated to the grant for 2015/16⁴⁹. Approximately £300,000 of the grant is designated for the development of a specialist discrimination advice service in Wales meeting objectives under the Strategic Equality Plan and recognising that particular groups with protected characteristics are more likely to be living in poverty and subject to the impact of welfare reform⁵⁰.
- 4.13 Organisations were invited to apply for three years funding to deliver the grant with the following being successful:
- Citizens Advice Cymru and Shelter Cymru received £1.3 million to deliver specialist advice on welfare benefits; housing and debt over the phone or face-to-face at Citizens Advice Bureaux and other locations across Wales. Home-visits are available for people unable to access the service in any other way or where users have specific needs or disabilities.
 - Citizens Advice Cymru and SNAP Cymru received £390,000 to support specialist discrimination advice across the full range of protected characteristics. Advisors are based in three regional hubs covering South-East Wales, Mid and South-West Wales and North West and East Wales.
 - Age Cymru received £224,209 to support advice services for older people and carers. Funding is being used to maintain and strengthen services in rural areas and to establish a new peripatetic service

<http://gov.wales/newsroom/people-and-communities/2014/141217-citizens-advice-cymru/?lang=en> (Accessed 4th August 2015)

⁴⁵ Welsh Government (2014b) Welsh Government funding for front-line advice services, 2014 - 2017 Application Guidance. [Online]. Available at: <http://cvsc.org.uk/wp-content/uploads/2014/04/140414-advice-services-grant-guidancev2-en.pdf> [Accessed 16th July 2015].

⁴⁶ Welsh Government (2013)

⁴⁷ Welsh Government (2015g) Written Statement - Funding to support front-line advice services from 2014/15. Welsh Government, 15th April 2015 [Online]. Available at: <http://gov.wales/about/cabinet/cabinetstatements/2014/frontlineadviceervices/?lang=en> [Accessed 16th July 2015].

⁴⁸ Ibid.

⁴⁹ Welsh Government (2015h) Minister pledges £2.2m for essential free advice services in Wales Welsh Government, 26th June 2015. [Online]. Available at: <http://gov.wales/newsroom/people-and-communities/2015/essential-free-advice-services-in-wales/?lang=en> [Accessed 16th July 2015].

⁵⁰ Welsh Government (2015g)

established in Cardiff and the Vale. The multi-channel service offers older people and carers information and advice on a range of issues, including housing and debt management.

- Tenovus received £103,076 to support existing information and advice services to cancer patients being delivered across all seven Local Health Boards. The service has a focus on helping cancer patients and their families increase their income and aims to reach minority ethnic backgrounds and refugee communities throughout Wales⁵¹.

4.14 The Welsh Government reports that the organisations delivering the Frontline Advice Services grant responded to 30,000 requests for information and advice and secured almost £6.5 million in welfare benefits for people in Wales. Tenovus established new outreach clinics, supported 4,000 people and secured £2.2 million in income support for cancer patients and their families. 1000 people suffering from discrimination benefitted from specialist advice. Shelter Cymru report preventing homelessness in over 75% of housing advice cases⁵²

4.15 *Communities First* is the Welsh Government's communities based tackling poverty programme. It has been operational since 2001 and aims to narrow the economic, education/skills and health gaps between Wales' most deprived and more affluent areas by supporting and encouraging local actions that address the long-term causes and effects of poverty⁵³. Following re-organisation in 2013, 52 Communities First clusters located in local authorities across Wales were designated to deliver the programme. A number clusters have developed projects that provide advice on budgeting and income maximisation. In many Communities First clusters MAS provide drop in advice in a range of outreach settings. Citizens Advice Cymru has been awarded £2.4 million from Welsh Government through the Communities First Shared Outcomes Project. It funds 11 Citizens Advice Bureaux in Wales to work in partnership with community organisations, residents and other key agencies, to provide local access to advice until March 2015.

4.16 The Welsh Government's scheme to address fuel poverty, *Nest*, refers clients to partner agencies (including Citizens Advice Bureaux) for benefit entitlement checks, money management and debt advice⁵⁴. A recent independent evaluation of the scheme suggested that it had leveraged total of £1,548,934 in annual benefits claims for those signposted to benefits checks⁵⁵.

4.17 The *Supporting People programme*, provides £135 million of housing related support delivered on a local authority basis via a range of statutory and third sector providers. Services provided by the programme include a range of

⁵¹ Welsh Government (201b)

⁵² Welsh Government (2015h)

⁵³ Welsh Government (2014c) Communities First. Welsh Government, 6th November 2014. [Online] Available at: <http://gov.wales/topics/people-and-communities/communities/communitiesfirst/?lang=en> (Accessed 6th August 2015)

⁵⁴ Marrin K, Hudson H, Miller N, Bain J, Knight T and Smith, M (2015) Evaluation of the Nest energy efficiency scheme. [Online] Available at: <http://gov.wales/docs/caecd/research/2015/150310-evaluation-nest-energy-efficiency-scheme-en.pdf> (Accessed 3rd August 2015)

⁵⁵ Ibid.

housing related advice and some financial advice in order to support people to maintain their tenancies. While there is no independent evaluation of the outcomes and impacts of the programme, a programme wide outcomes framework has recently been introduced⁵⁶.

Local authority provision

4.18 *Family Information Services (FIS)* are located in each local authority in Wales. Local authorities are statutorily obliged to run a service providing information, advice and assistance about childcare and other activities of benefit to parents, children and young people up to the age of 20. Welsh Government guidance suggests that while FIS staff are not welfare rights officers, knowledge of the welfare and benefits system is an important factor in which information and advice on a broad range of issues need to be set⁵⁷. FIS staff are able to signpost to appropriate independent advice providers, who are able to advise people on the benefits they are entitled to or to provide advice on money or debt issues. BABL is cited as one of the advice providers to which FIS may refer too.

4.19 Many local authorities also offer housing benefit or council tax reduction checks via online calculators or telephone helplines. Furthermore some local authorities have established advice hubs located in community venues such as libraries and council offices which provide face to face advice on a range of issues including money and debt as well as housing, consumer issues and utilities bills.

Overview of third sector delivery in Wales

4.20 *Citizens Advice Cymru* are the largest single provider of advice in Wales⁵⁸. Citizens Advice Cymru acts as the national body providing training, information systems and operational support and is a charity in its own right. There is a network of 20 bureaux in Wales which are all individual charities. Citizens Advice provides the full spectrum of advice services on a range of issues including benefits, debts, consumer, employment and discrimination issues⁵⁹. Information is available online or via a bilingual telephone service (Adviceline Cymru) and face to face in bureaux or in more than 375 community locations including many Communities First Clusters (see 4.14). Citizens Advice Cymru holds contracts for a number of pan-Wales initiatives including BABL, face to face MAS sessions and the Frontline Advice Services Grant.

4.21 Alongside the Frontline Advice Services Grant (see section 4.9), *Shelter Cymru* provides a range of face to face, online and telephone advice services.

⁵⁶ Welsh Government (2015i) Outcomes Framework. Welsh Government. [Online] Available at: <http://gov.wales/topics/housing-and-regeneration/services-and-support/supporting-people/publications/outcomesframework-old/?lang=en> (Accessed 20th August 2015)

⁵⁷ Welsh Government (2014d) Delivering Quality Information for Families Together A guidance document for Family Information Services in Wales. Cardiff, Welsh Government [Online] Available at: <http://gov.wales/docs/dsjlg/publications/cyp/141002-delivering-quality-information-for-families-en.pdf> (Accessed 4th August 2015)

⁵⁸ Citizens Advice Cymru (2014)

⁵⁹ Citizens Advice Cymru (nd) Welcome to Citizens Advice. [Online] Available at: <https://www.citizensadvice.org.uk/wales/> (Accessed 13th August 2015)

Their advice services mainly relate to housing issues but they do support a number of specific projects targeted at debt advice and the impacts of housing benefit changes. Funded by MAS, the Debt Advice Project supports face to face project workers in Swansea, Wrexham and Cardiff with a telephone line covering the rest of Wales. Debt advice covers housing related issues such as rent and mortgage arrears as well as other issues such as catalogue debts and overdrafts. Supported by the Big Lottery Fund, Shelter Cymru's Cyngor 50+ Advice project provides specialist housing, benefit and debt advice to people over 50 in Carmarthenshire and Pembrokeshire⁶⁰.

- 4.22 There are number of organisations that provide advice, casework and signposting across Wales to specific population groups including cancer patients and their families, people with mental health issues and disabilities. Some of these services are summarised in subsequent paragraphs.
- 4.23 *Macmillan Cancer Support* provide online, telephone and face to face advice on a range of financial issues, including benefits advice nationally for cancer patients and their families. In Wales specialist advisors are located in information hubs across a number of health board sites, providing information on benefits, housing, employment, support in applying for benefits and grants, assistance with the claims process and representation at appeal⁶¹. A three year evaluation is currently being undertaken but findings have not been made publicly available.
- 4.24 *Tenovus Cancer Care* are a Welsh charity that fund research and services for people affected by cancer. They offer a range of advice provision from information and advice services to casework covering benefits and debt issues. They have specialist advisors located in approximately 28 community and hospital locations across Wales and a telephone helpline⁶². In the year 2012/13 Tenovus reported that they supported 2206 clients, claiming £1,286,575.43 on their behalf⁶³.
- 4.25 There are numerous projects and organisations providing the full spectrum of advice provision for people with disabilities and their families, including: the *Disability Advice Project*⁶⁴ providing benefits case work advice for families with disabled children in South East Wales and Swansea; *Wales Learning Disability*⁶⁵ helpline ran by Mencap providing benefits advice; and the *All*

⁶⁰ Shelter Cymru (nd) Projects. [Online] Available at: <http://sheltercymru.org.uk/projects/> (Accessed 13th August 2015)

⁶¹ Macmillan Cancer Support (nd) Benefits and other financial support. [Online] Available at: <http://www.macmillan.org.uk/information-and-support/organising/benefits-and-financial-support> (Accessed 13th August 2015)

⁶² Tenovus Cancer Care (nd) How we can help you. [Online] Available at: <http://www.tenovuscancercare.org.uk/how-we-can-help-you/get-help-with-money-matters/> (Accessed 13th August 2015)

⁶³ Iredale R, Pearce S, Skelton R and Yandle J (2013) The changing profile of cancer support services in an age of austerity. [Online] Available at: http://www.wiserd.ac.uk/files/4113/8426/8936/The_changing_profile_of_cancer_support_services_in_an_age_of_austerity_RI_SP_RS_JY.pdf (Accessed 20th August 2015)

⁶⁴ Disability Advice Project (2013) About the project. [Online] Available at: <https://www.dapwales.org.uk/about-us/history-of-dap> (Accessed 20th August 2015)

⁶⁵ Mencap (nd) Information and Advice. [Online] Available at: <https://www.mencap.org.uk/wales/information-and-advice-0> (Accessed: 20th August 2015)

*Wales Welfare Rights Service for People with Sensory Loss*⁶⁶, funded by the Big Lottery and run by the Royal National Institute of the Blind providing benefits advice and case work online, via a telephone service and face to face.

- 4.26 *Age Cymru* provides online and telephone benefits and debt management advice across Wales specifically targeted at older people⁶⁷. Face to face support and home visits may be available to clients requiring additional or more specialised support
- 4.27 In addition there is a large number organisations that also provide advice, advocacy and casework to targeted populations on a local authority basis across Wales, examples include branches of national organisations such as local *Mind Associations*⁶⁸, housing associations and small voluntary groups.

5. Conclusions

- 5.1 The unintended consequences of changes to legal aid compounded by current welfare reforms have placed increasing demands on the advice service sector across England and Wales. In Wales, the situation is likely to become more acute as universal credit is rolled out. The Low Commission has set out a strategy to address what it calls the 'advice deficit'. In Wales, the Welsh Government has long recognised the consequences of financial exclusion and the role of income maximisation initiatives in addressing this. There are a number of Welsh Government supported initiatives which address social welfare law issues such as benefits take-up, including BABL and the Frontline Advice Services Grant. One of the principles of the Low Commission's approach is embedding advice in settings where people regularly go, such as GP surgeries, something that the BABH strand of BABL has been doing for a number of years.
- 5.2 The advice services landscape in Wales is complex. Statutory bodies such as central government, Welsh Government and local authorities are significant funders and in the case of the latter also providers of advice. The type of advice and support available ranges across the full spectrum from the provision of information to complex case work and advocacy. Such services are available across Wales to the general population but also in specific geographical areas and/ or to specific populations of need. There are a range of advice providers ranging from statutory bodies such as local authorities, major UK third sector organisations as well as a myriad of smaller organisations. Many of these organisations work jointly and/or signpost to each other's services. While this review is not exhaustive, on the basis of the evidence collected, it would appear that BABL is one of the few projects that provides complex case work on benefit issues across Wales, in a range of locations and to the general population. While there is some data on activity

⁶⁶ RNIB (2014) Welfare Rights service for people with sensory loss. RNIB, 17th October 2014. [Online] Available at: <http://www.rnib.org.uk/wales-cymru/news/welfare-rights-service-people-sensory-loss> (Accessed 20th August 2015)

⁶⁷ Age UK (nd) Money matters. [Online] Available at: <http://www.ageuk.org.uk/cymru/money-matters/> (Accessed 20th August 2015)

⁶⁸ Mind (nd) Local Minds. [Online] Available at: <http://www.mind.org.uk/about-us/local-minds/> (Accessed 20th August 2015)

and output, there is a little publicly available information on outcomes and impact, and even less evidence of any independent evaluation of activity.

- 5.3 Given this complexity, it is clear that ongoing work of the NAN is crucial to gaining a greater understanding of the scope of the sector in Wales, the nature of demand regarding advice provision and ensuring a consistent quality of service delivery by all providers.

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