



# AN ASSESSMENT OF THE IMPLEMENTATION OF THE 'BETTER ADVICE, BETTER LIVES' SCHEME

## Executive Summary

### 1. Research aims and methodology

- 1.1 This paper reports on an assessment of the Better Advice, Better Lives (BABL) project; a Welsh Government-funded project delivered by Citizens Advice Bureaux (CAB) across Wales. It provides advice on specified benefits to particular target groups in a range of ways, with an overall aim to maximise benefit income for people living in deprived areas of Wales.
- 1.2 The aim of the research was to address two broad sets of questions, namely to assess how BABL operates and assess what advice is provided.
- 1.3 A range of methods were used including interviews with Welsh Government and Citizens Advice Cymru staff and with representatives from the 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.

## 2. Key findings

### The Structure and Operation of BABL

- 2.1 The BABL project is made up of the following four strands of activity:
- Better Advice: Better Health (BABH)
  - Benefits take-up for families with Disabled Children
  - Council Tax reduction and Housing Benefit take-up
  - 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.
- 2.2 **Better Advice: Better Health (BABH)** provides services in outreach health settings. It originated as a pilot in 2001 and is the longest established and most recognised part of the programme. It aims to maximise income for people living in deprived areas whose health is likely to be affected by poverty. GP surgeries are the most common location for the delivery of BABH across the bureaux although some use hospitals and mental health settings. Home visits are also available.
- 2.3 In the early planning of BABH, priority was given to establishing the services in deprived areas across Wales. This focus continues, however the choice of delivery setting is also reliant on appropriate spaces being available, on staff capacity and, most importantly, on the support and goodwill of the healthcare practitioners. The healthcare professionals that were consulted during this study were very supportive of the service, noting that the CAB is a highly trusted and well-known brand that their patients can relate to. It is however 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.
- 2.4 Referrals into BABH are typically from healthcare professionals. Patients may present social or financial concerns to their healthcare professional and they are referred or sign-posted to the BABH service. This enables the healthcare professional to focus more of their time and attention to the patient's clinical needs. Clients can also self-refer.
- 2.5 **Benefits take-up for families with Disabled Children** provides advice to disabled children's families in terms of making and managing claims, and income maximisation (e.g. benefits, carers allowance and tax credits). It has been funded since 2009.
- 2.6 Referrals come from GPs, health visitors, social workers, carers' organisations and disability groups. The needs of families with disabled children are often identified as part of the advice service delivered by other strands of BABL or other CAB advisers. Focussed 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.
- 2.7 **Council Tax reduction and Housing Benefit take-up** (funded since 2012) aims to

encourage increased access to Housing Benefit entitlements, and where eligible, apply for reductions in Council Tax payments.

- 2.8 Similarly to the referral routes outlined above for families with disabled children, enquiries relating to Housing Benefits and Council Tax reductions reach the BABL service via a range of different referral routes. Some come through the primary and community health settings route or from other agencies while many come from internal CAB referrals or Adviceline Cymru. The 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.
- 2.9 Over 18,000 clients were advised by the project in the reporting year 2014-15. 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.

### **Client experiences of BABL**

- 2.10 Interviews with clients highlight their 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 while they are dealing with the immediate crisis it is difficult for them to focus on accessing benefits.
- 2.11 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 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 after receiving advice from BABL advisers they felt less anxious and more in control of their situation.
- 2.12 There is an extremely high satisfaction rate. Citizens Advice Cymru collect feedback from a sample of clients and when asked to rate their satisfaction with the overall service, 94% of clients who responded to the most recent survey indicated that they were very satisfied with the overall service
- 2.13 The analysis of interviews with clients identified a list of features which made BABL effective:
- Consistent and regular contact;
  - Convenient locations and home visits working around the client's needs;
  - A sense of being listened to and having someone on their side;
  - A holistic approach;
  - Contactable and responsive; and
  - Specialist knowledge.
- 2.14 Users further reported that while they have recommended the service to others, they generally perceive that the BABL advice is not particularly well advertised and that

people have a low awareness of what is available and how to access help generally.

## **Impact**

- 2.15 The impact 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 impact on their well-being and most reported that they were financially better off. Bureau staff considered that BABL was making a positive difference to their clients' circumstances.
- 2.16 Overall, BABL can be seen to have had a recognised impact 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 impacts on clients, especially in terms of enabling access to the benefits they were entitled to as well as reducing anxiety and stress amongst clients.
- 2.17 Citizens Advice Cymru record when additional cash goes into their clients' pocket following the advice (termed 'confirmed gains'), for example new benefits or reduced bills. Only those gains reported by clients are recorded so the figure will always be an under-estimate as no estimate is made for those clients who cannot be re-contacted. Overall for the BABL project over £19million confirmed gains were reported for the 2014/2015 financial year. All clients interviewed for this assessment were only receiving advice from the CAB, so their gains could reasonably be attributed to only the BABL project.
- 2.18 BABL 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 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 this view was supported by the project staff who confirmed that clients had major concerns in their ability and confidence to complete often lengthy forms. It would also 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.
- 2.19 It is difficult to capture the full extent of the impacts however, since confirmed gains are under-reported and the softer impacts on health and wellbeing are difficult to capture and are not systematically recorded.

## **3. Conclusions/Recommendations**

- 3.1 The findings of this study indicate that the BABL project has had a significant positive impact 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 making a difference to clients 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.

- 3.2 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.
- 3.3 A small number of recommendations are made, including:
- (1) The study suggests that BABL provides a valuable service to many individuals who may not otherwise have the capacity or confidence to access advice elsewhere. As such the Welsh Government should continue funding the project.
  - (2) Further investigation is needed to assess the extent to which the service users' gains can be attributed to BABL. A better understanding of how much the benefit gains achieved by BABL service users are underestimated is required to appreciate the full value of BABL.
  - (3) Bureaux should consider collecting further feedback relating to any 'softer' outcomes attributable to the services provided. It appears that 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.
  - (4) A key factor in influencing 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 their patients' financial concerns. Anecdotal evidence suggests BABL has successfully achieved this in many cases. However, consideration should be given to gathering further evidence on the way in which BABH supports the work of healthcare professionals if the value of the service is to be recognised by health partners.

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