Review of the Single Advice Fund

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1. Introduction and background

1.1   The Social Welfare Advice and DWP Policy Branch (Welsh Government) commissioned the Internal Research Programme (IRP, Knowledge and Analytical Services (KAS), Welsh Government) to undertake a review of the Single Advice Fund (SAF).

1.2   The SAF merged three separate grant funding programmes for advice services into a single fund. The SAF also integrated the Welsh Government share of the UK Financial Levy[1] for debt advice funding.

1.3   As per the preceding grant funding programmes, the SAF funds the delivery of free to the client social welfare information and advice services. Social Welfare advice covers welfare benefits, debt, discrimination, employment, and housing. The aims of the grant funding are to:

- Help meet the ongoing increase in demand for access to advice services.

- Help to ensure more people throughout Wales have access to the information and advice that they need.

- Effectively promote early access amongst the most vulnerable households.

- Ensure that people accessing advice are given the opportunity to develop their resilience to future welfare problems.

- Enhance access to services that can deliver the type of specialist advice that people need to resolve complex and often entrenched problems.

Additionally, through the redevelopment of the preceding grant funding programmes for advice services, the way the SAF was designed aimed to:

- Improve service efficiency and collaboration between advice service providers.

1.4   Citizens Advice Cymru as the lead organisation were awarded the grant funding in September 2019 to deliver the Advicelink Cymru service through the SAF, along with their partners, from January 2020. Following the initial 12 month grant award,

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[1] The UK Financial Levy is an annual levy applied to financial institutions carrying out business in the UK. It is collected by the Financial Conduct Authority (FCA). Part of the levy is used on the provision of debt advice services in the UK, and a share of this was devolved to Welsh Government from January 2019.

the former Minister for Social Justice extended the grant each year until March 2025.

Aims and objectives of the review

1.5   The aim of the review is to understand the implementation of the SAF and provide an overview of how it has performed against its original objectives, which are:

- Help meet the ongoing increase in demand for access to advice services.

- Help to ensure more people throughout Wales have access to the information and advice that they need.

- Effectively promote early access amongst the most vulnerable households.

- Ensure that people accessing advice are given the opportunity to develop their resilience to future welfare problems.

- Enhance access to services that can deliver the type of specialist advice that people need to resolve complex and often entrenched problems.

- Improve service efficiency and collaboration between advice service providers.

1.6   This aim will be addressed through the following research methods:

- Analysis of monitoring data from the community focused (generalist) and specialist advice services, both regional and pan-Wales, delivered by Citizens Advice through the SAF.
- Interviews with service providers from Citizens Advice within the SAF.
- Interviews with clients who had accessed services funded by the SAF.

1.7   This report details the findings from the review.

Policy background

1.8   The Welsh Government published the Information and Advice Action Plan (IAAP) in 2016 and the Information and Advice Quality Framework (IAQF Wales) in 2018 (updated in 2022). These documents outline that the Welsh Government recognises the role that information and advice have in promoting wellbeing and prosperity, helping people make informed decisions and exercise their rights, and ensuring everyone has a fair and equal chance in life.

1.9   The IQAF Wales is in place so that there is a consistent approach to quality assured information and advice. It sets out a framework of seven quality areas, each containing quality criteria. Providers must demonstrate that their services are delivered in line with these requirements to gain IAQF Wales accreditation.

1.10   The IAAP commits the Welsh Government to ensure the co-ordinated, cost effective, and sustainable provision of quality assured social welfare advice services across Wales. The IAAP was developed by Welsh Government in partnership with stakeholders, including the National Advice Network Wales. This network was set up by the Welsh Government in 2015 and includes key stakeholders such as funders and advice providers which provide expert advice to Welsh Ministers regarding the strategic development of social welfare information and advice.

1.11   Alongside the commitments to lead the strategic development of advice services in accordance with the IAAP, the Welsh Government also has a long-standing commitment of grant funding the provision of social welfare advice services. Prior to the SAF there were three grant funding programmes for advice services, which under the SAF were merged into a single fund:

- Better Advice, Better Lives. This was a generalist advice project launched in 2001 and operated within all twenty-two Welsh local authorities. Citizens Advice Cymru was awarded £2.2 million per annum to deliver the project.

- Community Focussed Advice Services. This project was introduced in 2013 as the Communities First Shared Outcomes project and aimed to improve the financial capability of people living within some of the most deprived communities in Wales. Citizens Advice Cymru delivered the project and received funding of £1.5 million per annum.

- Front Line Advice Services Grant. This was introduced in 2014 to support the delivery of specialist advice on issues relating to welfare benefits; debt; financial capability; housing; and discrimination. Funding of £2.2 million per annum was shared amongst five providers (Citizens Advice Cymru, Shelter Cymru, Age Cymru, Snap Cymru and Tenovus).

1.12   The reports ['An assessment of the implementation of the 'Better Advice, Better Lives' scheme'](2015) and the ['Evaluation of Front Line Advice Services Grant'] (2016) were independently commissioned by the Welsh Government.

1.13   The assessment of 'Better Advice, Better Lives' concluded that the programme was positive for those who accessed the support services, but that with the continual increase in demand for services the design of the services delivered by the programme would need strategic oversight from The National Advice Network Wales.

1.14   The evaluation of the 'Front Line Advice Services Grant' also concluded that there was positive client feedback regarding the support received. However, while there were pockets of improved collaboration between providers, there was minimal evidence of improved integration across the sector. There was also a danger of the loss of specialist and localised service provision. Recommendations included making the integration of services a condition of funding and to consider streamlining sources of funding.

1.15   By taking into consideration the research findings regarding existing grant funding programmes and by aligning with the commitments within the IAAP, the premise for developing the SAF was to streamline the administration of grants, facilitate strategic coordination of advice service funding and to encourage providers to develop collaborative service delivery models.

1.16   Advice services in Wales are expected to offer a positive contribution to the goals within the [Wellbeing of Future Generations (Wales) Act 2015] (The Act), which are:

- A prosperous Wales

- A resilient Wales

- A healthier Wales

- A more equal Wales

- A Wales of cohesive communities

- A Wales of vibrant culture and thriving Welsh language

- A globally responsible Wales

1.17   By funding the delivery of free to the client social welfare information and advice services, the SAF aligns with these goals, particularly:

- A prosperous Wales – where advice services can help to tackle poverty and help people with employment and education opportunities.

- A resilient Wales – where advice services can give people the opportunity to develop their resilience to dealing with future welfare problems, building social and economic resilience.

- A healthier Wales – where advice services can benefit physical and mental health through reducing stress related to unresolved problems.

- A more equal Wales – where offering free advice services can promote financial inclusion and equal access for all, including those who are vulnerable.

1.18   This is reflected in the quality area within the IAQF Wales (2018, 2022) which states that providers of advice services should consider how the outcomes they intend to deliver align with the seven goals, and how they can measure these outcomes.

1.19   The Act also sets out five ways of working, which are: long-term, prevention, integration, collaboration, and involvement. The SAF particularly aligns with taking a preventative approach by aiming to promote early access to advice services and provide those accessing advice the opportunity to improve resilience to future welfare problems. It also takes a collaborative and integrated approach by outlining within the requirements of the funded advice services that there should be partnership working between advice providers to offer joined-up advice services.

Outline of the grant funding opportunities

1.20   The SAF funding was set up so that the provision of face-to-face advice services were to be planned, coordinated and delivered within the six regions as displayed in Table 1.

Table 1: Single Advice Fund regions and the Local Authorities included in each region

Region	Local Authorities
1: Cwm Taf	Merthyr Tydfil, Rhondda Cynon Taf, and Bridgend
2: Mid and West Wales	Carmarthenshire, Ceredigion, Pembrokeshire, and Powys
3: North Wales	Conwy, Denbighshire, Flintshire, Gwynedd, Isle of Anglesey, and Wrexham
4: Gwent	Blaenau Gwent, Caerphilly, Monmouthshire, Newport, and Torfaen
5: Cardiff and Vale	Cardiff, and Vale of Glamorgan
6: Swansea Bay	Neath Port Talbot, and Swansea

1.21   Within each region, funding was available for the provision of two types of interrelated advice services. The Single Advice Fund Guidance Notes (2019) stipulated the requirements of these services:

- 'Regional Community Focused Advice Services'. These generalist advice services should focus upon both prevention and crisis response. They should have innovative service delivery models that promote early access amongst the most vulnerable and ensure people accessing advice are given the awareness, skills, and knowledge to develop their resilience to future social welfare problems occurring. The services are responsible for delivering the following types of social welfare information and advice, as defined in the IAQF Wales Guidance and Good Practice Report (2018): Information, Guidance, Advice, Advice with casework.

- 'Regional Specialist Advice Services'. These services should ensure people have access to integrated specialist advice services, to resolve complex and often entrenched problems. This includes tribunal and/or Court representation services. This funding is limited to advice services that provide advice on benefits, debt, housing, employment and discrimination (including education) rights. A specified proportion of the funds must be spent on specialist debt advice services, as part of the funds are from the UK Financial Levy where the purpose is to assist people in debt.

1.22   There were also requirements common to both types of advice service:

- Primary delivery of face-to-face services, with alternative means of access available for those who need it.

- Services should enable widespread access while prioritising those most in need, with those most in need defined in respect of the specific region.

- Meaningful links to be created with primary care and wellbeing services within voluntary and community sectors.

- Benefit checks should be available to those seeking social welfare advice.

1.23   In addition to the regional generalist and specialist advice services funding was available for provision of a 'Pan-Wales Remote Advice Service'. This service should provide access to specialist advice through remote channels and be able to offer a full remote case-working service. Like the regional specialist advice services, it is limited to advice services that provide advice on benefits, debt, housing, employment and discrimination (including education) rights. This remote service must complement the regional services, ensuring people are offered access to face-to-face advice where needed, including specialist caseworker services. Providers were also encouraged to ensure benefit checks are available to those seeking social welfare advice.

1.24   Overall, there were thirteen funding opportunities available (six regional community focused advice services, six regional specialist advice services, and the Pan-Wales remote service). The allocation of the grant funding available from the SAF across the regions was based on identified need in line with the findings of the report independently commissioned by Welsh Government 'Modelling the Need for Advice on Social Welfare Topics in Wales' (2017). This report estimated the need for generalist and specialist advice in six social welfare advice areas (welfare benefits, debt, consumer and finance, housing and neighbour, employment, discrimination) within the 22 Welsh local authorities. Therefore, the total amount of funding available from the SAF differed across each region, with the intention that this should enable similar levels of need to be met in each region.

1.25   Applications to the SAF were managed through an open grant application exercise, which ran from 24th April 2019 to 16th July 2019. Applications had to meet the requirements for each type of advice service applied for and demonstrate how this service would integrate with the other advice services. Funding was initially available for a 12-month period (1st January 2020 to 31st December 2020), with the possibility that grant funding to successful applicants could be extended. The Minister for Social Justice extended the fund to March 2021, then again to March 2022 and then to March 2024 and then to March 2025 to provide stability while decisions were being made about the future funding of advice services. Over January 2020 to March 2024, a total of £34,192,308 funding was available, and the breakdown per service type and financial year for each SAF region are in Table 2, Table 3 and Table 4.

Table 2: The maximum amount of funding available, in pounds, for the community focused advice service in each of the SAF regions in financial years between 2019/20 and 2023/24

	2019/20	2020/21	2021/22	2022/23	2023/24	Total across financial years
Region 1: Cwm Taf	132,250	529,001	529,001	529,001	529,001	**2,248,254**
Region 2: Mid and West Wales	131,937	527,747	527,747	527,747	527,747	**2,242,925**
Region 3: North Wales	211,014	844,057	844,057	844,057	844,057	**3,587,242**
Region 4: Gwent	180,171	720,684	720,684	720,684	720,684	**3,062,907**
Region 5: Cardiff and Vale	122,440	489,761	489,761	489,761	489,761	**2,081,484**
Region 6: Swansea Bay	117,438	469,751	469,751	469,751	469,751	**1,996,442**
Total across regions	**895,250**	**3,581,001**	**3,581,001**	**3,581,001**	**3,581,001**	**15,219,254**

Table 3: The maximum amount of funding available, in pounds, for the specialist advice service in each of the SAF regions in financial years between 2019/20 and 2023/24

	2019/20	2020/21	2021/22	2022/23	2023/24	Total across financial years
Region 1: Cwm Taf	110,964	443,857	443,857	443,857	443,857	**1,886,392**
Region 2: Mid and West Wales	110,630	442,521	442,521	442,521	442,521	**1,880,714**
Region 3: North Wales	178,115	712,459	712,459	712,459	712,459	**3,027,951**
Region 4: Gwent	151,013	604,053	604,053	604,053	604,053	**2,567,225**
Region 5: Cardiff and Vale	106,207	424,827	424,827	424,827	424,827	**1,805,515**
Region 6: Swansea Bay	98,729	394,915	394,915	394,915	394,915	**1,678,389**
Total across regions	**755,658**	**3,022,632**	**3,022,632**	**3,022,632**	**3,022,632**	**12,846,186**

Table 4: The maximum amount of funding available, in pounds, for the Pan-Wales remote advice service in financial years between 2019/20 and 2023/24

2019/20	2020/21	2021/22	2022/23	2023/24	Total across financial years
360,404	1,441,616	1,441,616	1,441,616	1,441,616	**6,126,868**

1.26   All thirteen funding opportunities were awarded to Citizens Advice Cymru as the lead provider. Citizens Advice work with several advice delivery partners who receive sub-grant funding to deliver services (Age Cymru West Glamorgan, SNAP Cymru, Shelter Cymru, Speakeasy Law Centre). They also work with funded access partners whose role is to raise awareness of the SAF services or refer clients to the SAF and who are typically focused on a specific group or advice issue (such as Barnardo's). The work of individual partners will not be specifically reviewed as part of this report.

1.27   Throughout the SAF, additional funding streams were also made available to Citizens Advice for targeted advice service initiatives, including: 'Enhanced Discretionary Assistance Fund referral pathway Pilot', 'Income Maximisation Test and Learn', 'Employment Capacity Building', 'Private Rented Sector Debt Helpline', 'Mental Health Crisis Breathing Space', 'Public Health Wales pilot scheme', 'Claim What's Yours' and the 'Basic Income pilot scheme'. These will not be specifically reviewed as part of this report.

2.   Methodology

2.1   This section details the activities undertaken as part of the review.

Interviews with service providers- October 2023 to March 2024

2.2   Contact details for the interviews were provided to the Internal Research Programme (IRP) by Citizens Advice. An email was sent internally to Citizens Advice staff network requesting a volunteer from each Single Advice Fund (SAF) region who would be able to discuss the set up and delivery of the SAF in their region.

2.3   The aim was to interview one member of staff from each SAF region (Cwm Taf, Mid and West Wales, Gwent, North Wales, Cardiff and Vale and Swansea Bay). The achieved sample of six members of staff from Citizens Advice was split as follows:

- Two members of staff from the Gwent region, one of which specifically worked in employment and discrimination.

- One member of staff from each of North Wales, Cardiff and Vale, Swansea Bay, and Mid and West Wales.

Therefore, the Cwm Taf region was not represented in the interviews.

2.4   Interviews were conducted online via. Microsoft Teams. The interviews lasted between 30 and 52 minutes and explored views on:

- Understanding of what the SAF intended to achieve was when it was first introduced.

- Differences in the provision of advice before and after the SAF was introduced.

- Changes in coordination and collaboration in delivery of advice services, including where citizens require multiple services at once for different issues.

- Changes in service efficiency.

- Changes in the way the public access niche services.

- Improvements that could be made to monitoring data.

Analysis

2.5   A thematic analysis approach was taken. As the interviews were completed transcripts were checked and edited. Microsoft Word was used for coding and analysis. All researchers had access to the analysis file, and the analysis was divided between three senior researchers within the team. The researchers developed a basic coding framework before coding the first few interviews, and the coding framework was updated by the researchers as the data were analysed and relevant themes were emerging from the data. All coding additions were discussed and agreed with the research team. After each interview was coded it was then quality assured by a different member of the analysis team. From the coding, findings and themes were pulled together. A full analysis of the data is outlined in the following section of this report.

Planned interviews with clients who had accessed services funded by the SAF- December 2023 to June 2024

2.6   Clients were contacted by Citizens Advice advisers to ask whether they consented to Citizens Advice sharing their names (first and last) and email address with Welsh Government for the purposes of being contacted to take part in this research. Nine out of 19 local Citizens Advice offices volunteered to make these calls to clients, and advisers had a two-week window from the 7th to the 19th December to do so. Advisers used a report of all clients who had accessed services in Quarter 2 2023/24 (July to September) and called the clients who accessed advice via. their local Citizens Advice office only.

2.7   Consent, including the date, was recorded by the advisor against the client's casebook record. Citizens Advice then securely sent the IRP the names and email addresses of the clients which consented. A Data Sharing Agreement was in place for this process.

2.8   The dates of consent were between the 13th and 20th December 2023. 91 clients were included in the sample file. There were 17 records without an email address and two with unusable email addresses, leaving a sample of 72 clients.

2.9   The aim was to interview 12 clients who had used services funded through the SAF. A random sampling approach was chosen to select clients to invite to the research.

This approach was chosen as demographic information about the clients was not available.

2.10   Interviews aimed to explore views on:

- When advice services were contacted.

- The channel through which advice services were accessed.

- The types of issues that people sought advice for.

- The process of receiving advice.

- Outcomes of receiving advice.

- Effectiveness of advice services.

- Confidence to deal with any future issues.

2.11   Due to the limited information within the sample file, demographic questions were due to be asked at the end of the interview to ascertain the characteristics of those who were interviewed.

2.12   An initial random sample of 20 clients was selected and sent an email invitation from the IRP. One client expressed interest in taking part. Due to the low response rate, a further 30 clients were randomly sampled and invited. No further clients expressed interest in taking part.

2.13   Due to the low response rate and after discussion with the Social Welfare Advice and DWP Policy Branch, the decision was made to de-scope the interviews with clients from the review. Due to data access delays, the difference in time between the clients consenting to be contacted about the research and the IRP accessing the client data and contacting them for interview was around 5 months. Moreover, clients were those accessing the service from July to September 2023. This may have contributed to the level of non-response as clients in most cases would have completed their support via. the SAF funded services. This is compounded with the sensitive nature of the research topic, where clients may not want to discuss their experience once their issue has been resolved. Reluctance of clients to take part in research interviews was also noted in 'An assessment of the implementation of the 'Better Advice, Better Lives' scheme' (2015).

2.14   As interviews with clients were not possible to conduct, alternative ways to ascertain client experience were discussed with Citizens Advice. The most appropriate alternative was to use client experience data collected by Citizens Advice, which was already provided to Welsh Government as part of monitoring data and is described in the following sub-section 'client experience data'.

Citizens Advice monitoring data

2.15   Regular monitoring data was provided by Citizens Advice to Welsh Government each quarter. As client records are updated, data can change over time. To ensure the data was up to date, consistent, and included the last full financial year of the SAF at the time of writing (2023/24), rather than using historic quarterly reports, the IRP requested updated monitoring data covering all years from Citizens Advice. This was provided in June and July 2024. The monitoring data are collected through multiple sources, outlined in the following sub-sections.

Casebook data

2.16   Citizens Advice have a case management system called 'Casebook'. When advisers create a new client record, this creates a case for the client and a first case note. A case is made up of one or more case notes. Advisers will populate the case with case notes throughout the time a client's record is open and this captures the support provided to each client. Case notes contain write-ups of what's been discussed, any advice or information given, any action taken on behalf of the client, and any agreed next steps. Advisers can also find an existing client on Casebook and add a new case to an existing client record.

2.17   The casebook data provided includes information such as:

- Characteristics information about the client.

- Preferred language, which language to provide advice in, and whether support was possible to be provided in this language.

- The type of service the client accessed (for example, Community Focussed/Generalist, Specialist).

- The channel through which the client contacts Citizens Advice.

- The type of issue(s) the client sought advice for.

- Activities and contacts carried out to resolve the client's issue.

Calls data and referrals data

2.18   Monitoring data are also extracted from telephone systems, and third-party providers 'Refernet' and 'LanguageLine'.

2.19   For the telephone systems, when clients call the Advicelink service, they come to an Interactive Voice Response which gives information about consent, data, and selection routes for different services. At this point depending on what is selected, clients will either enter the call queue or be routed to another service. The external partners SNAP Cymru and Shelter Cymru also provide remote telephony specialist advice regarding housing and education. Data for SNAP Cymru and Shelter Cymru are not included within the calls data available.

2.20   LanguageLine is a telephone interpreting service. The process involves the adviser calling LanguageLine, then requesting a language. If the client who needs an interpreter is present, the client and adviser are connected to an interpreter, the adviser briefs the interpreter, and then the conversation begins. If the client who needs an interpreter is not present, the adviser is connected to an interpreter, where they provide a briefing and the client's contact details. The client is then dialled in, and the conversation begins. The data provided are for number of calls, not unique clients.

2.21   Refernet is an online system to make referrals between advice agencies. This was used as part of Advicelink Cymru to enable a consistent referrals method across local Citizens Advice offices and partners. Adding new agencies to the system and removing agencies was centrally managed. Refernet data are extracted from the system.

2.22   The Refernet process first involves client consent to make a referral to another organisation as part of their case. Once logged into Refernet, the adviser can search for the relevant agency. They then complete a referral form which includes case notes and referral category (topic). The agency receiving the referral then receives an email notification. For the receiving agency, they are able to update the

referral with the category of advice given and the outcome for the client, before closing the referral. The agency who sent the referral receives email updates regarding this. The client can also receive notifications at any point in the referral process if SMS or email is their preferred mode of contact.

Client experience data

2.23   Client experience data are collected by Citizens Advice. Consent to follow up with clients to get feedback, and their preferred contact method, is recorded by advisors against the client's casebook record. Clients who consented to be contacted were sent an email or text message between five to 17 weeks after they had received advice.

2.24   This email or text message contained an online survey with the following questions, of which data for only the single choice questions were shared with the IRP:

- How easy or difficult did you find it to access the service? (Mandatory, Single choice)

- To what extent did the service help you to find a way forward? (Mandatory, Single choice)

- To what extent is your problem now resolved? (Mandatory, Single choice)

    o   If the client chooses a positive response option, they are asked 'Do you think you would have been able to sort out your problem without help from Citizens Advice?' (Single choice)

    o   If the client chooses a negative response option, they are asked 'You told us your problem was unresolved. What was the main reason for this?' (Free text)

- Would you recommend the service to other people? (Mandatory, Single choice)

- As a result of the help you have received from Citizens Advice, to what extent did you experience any of the following effects? (Optional, Single choice)

    a. Feel less depressed, stressed or anxious

    b. Feel your physical health has improved

- In your opinion, which of the following best describes the state of your problem when you contacted Citizens Advice? (Optional, Single choice)

- Do you have any additional comments about your recent visit to Citizens Advice? (Free text)

2.25 It is important to note that the sample sizes for the questions within the client experience data are relatively low compared to the number of unique clients which accessed the service. This is to be expected as not all clients will consent to be contacted about feedback, and natural attrition will occur between consenting to be contacted and being sent the feedback survey 5 to 17 weeks later. Sample sizes for each question will be noted when discussing the findings in Section 4: Findings, sub-heading 'What were client's experiences?'.

3. Findings- Interviews with Service Providers

3.1 The section presents the findings from the individual interviews with the service providers. The following subheadings relate to the broad areas for questioning from the topic guide. The probes are in Annex A.

Demand for the Single Advice Fund (SAF)

3.2 The SAF aimed to improve the provision of advice services within Wales, with a focus on people receiving the right advice at the right time. Respondents commented on the timing of the fund being introduced, as it coincided with the beginning of coronavirus (COVID-19). This was identified as a positive correlation, as the central design of the SAF meant that the infrastructure for providing remote advice was ready to utilise immediately:

'So I was able to work remotely as soon as needed… as long as it was a confidential space and… we data handled appropriately, which we were all trained in and we could carry on taking the SAF calls from day one of lockdown, which I think was hugely important because people needed advice more than ever then. …SAF played a huge role in that, being able to take those calls.'

3.3 Respondents felt that the coincidence of COVID-19 with the introduction of the SAF shaped how the fund was implemented and therefore some elements, such as the extent of the move to remote advice, were difficult to attribute to the SAF or the pandemic. Respondents however were unanimous in their view that remote provision provided through the fund had increased both the capacity to provide advice and the demand for advice. Respondents felt that the remote service provided a wider reach and variety of services that the public could access:

'…there are so many people that would be able to access advice by telephone and they can access, you know, any level of advice by telephone and any type of inquiry by telephone.'

3.4   Building on this theme one respondent noted that the advice provided through the fund was more holistic due to the increased issue coverage and the infrastructure to allow for multiple issues to be dealt with seamlessly:

'I think that we've got much greater capacity to provide advice by telephone and so that that gives you more freedom, I suppose, to explore options when it comes to face to face advice… we can move clients very seamlessly through the different tiers of support as well as the different channels of support.'

3.5   While all respondents viewed the increased capacity to provide remote advice positively some respondents noted that there were negative aspects of this move which are discussed in further detail under the sub-heading 'Service Efficiency'.

3.6   Regarding rising demand, respondents noted that since the introduction of the SAF demand has risen considerably due to outside factors such as COVID-19, the cost-of-living crisis and instability in food and energy supply.

3.7   When discussing the ability to meet demand respondents held varying views on the effectiveness of the SAF. One respondent felt that capacity within their organisation was excellent and that they were able to meet demand for advice. Another respondent noted that there had been a year on year rise in advice needs that they would not be able to meet without the fund. Another respondent noted that whilst waiting times were sometimes still an issue when demand was higher than capacity, the infrastructure of the SAF allowed for more efficient prioritisation of need and the ability to escalate and provide timely advice to advert crisis. Two respondents noted that the funding provided by SAF was inadequate to meet demand, this was linked to a general increase in demand due to pressures such as the cost of living crisis however, there was also a concern about the level of funding not being high enough or long term enough to allow for sufficient levels of staffing or retention of staff.

3.8   One respondent noted that a combination of better conditions, higher pay and long-term contracts led to loss of skilled staff from her organisations to local authorities:

'…that sort of emphasizes why the fundings not enough, because our local authorities pay about £7000 or more now, £7000 when a vacancy comes out… you have already trained them, you know the local authorities are gonna say 'oh thank you, [name of provider]. You trained them well. We, you know we've got them and because it's not only the actual salary, it's in terms of you know the conditions of the employment, you know the pension contributions and so on. So, we kind of need to say, like Welsh government, let's get on a level playing field. We're delivering the same service, albeit in a in a voluntary sector'.

3.9   Respondents explained that they believed the approach allowed for clients to build their abilities to deal with future problems, equipping them with skills and knowledge to handle future problems.

'…the emphasis was...have we actually given them the information they need to actually improve their own understanding and their own self-sufficiency as individuals in moving forward and being able to resolve problems, whatever issue they have. So I think we do that to a large extent ...make sure that we give them all of the information and resources that they need to move forward and assessing basically the client capability at that stage… our assessment of client capability has to be balanced with need, but also the way the client sees their need as well…fostering a sense of you know self-empowerment and knowledge in the client themselves to move themselves forward.'

'...we try and empower clients to and try and build their capacity, build that kind of knowledge and understanding of how to whatever it might be like, navigate the benefits system, negotiate with creditors, but we try and do that piece of work with them, and that to me is the most efficient way of delivering advice services…'

3.10 A further advantage of the SAF identified by one respondent was the capacity for innovation that it allows. They spoke of setting up advice clinics in local venues such as schools and public houses rather than traditional settings like council owned buildings, and how that allowed for opportunities to engage members of the public that they might not necessarily reach normally or providing opportunities for people to engage with advice services before they reached crisis point:

'…single advice fund has allowed us that more innovative approach by really focusing on the holistic nature of it, the accessibility of the service. We provide an outreach in a pub and, actually two pubs now, and one of which is literally around the corner from [geographical place name] advice hub.' 'We've done a lot of work in schools as well, parents are going there, they're dropping their children off. They see that we're there and they think "you know, what, I might just speak to someone while I'm thinking of it rather than waiting till crisis point".'

3.11 Respondents identified gaps in provision in relation to being able to provide the right advice in a timely manner. These gaps were related to specific advice relating to immigration and veterans but also covered wider factors such as individuals with high levels of vulnerability related to mental health issues. One respondent noted that providing advice to vulnerable clients was resource intensive as problems were often complex and were only successful if trusting relationships were established first. They did not feel that the fund provided adequately for these factors.

Multi agency working and collaboration

3.12   One of the main objectives of the SAF was to improve collaboration and joint working amongst advice services in Wales. Respondents indicated that this objective has been successful overall.

3.13   Respondents spoke of improved collaboration across organisations, with attention focused on working across agencies due to the nature and organisation of the SAF. Respondents believed that while their organisations always had the ambitions and intention of close collaboration prior to the introduction of the SAF they did not always have the mechanisms or resources to bring this to fruition. The SAF therefore provided the opportunity and resources to bring a much greater degree of effective and efficient collaboration to life:

'It helps it by giving us the opportunity to set up platforms to set up relationships with a wide range of organisations which, you know, it's not alien to the way [organisation name] have worked, but the fact it is integrated into the project design gives us the opportunity to pursue that.'

3.14   Respondents spoke of better knowledge and understanding of partner organisations and what they were able to provide. They felt that they had a deeper understanding of how partner organisations worked that went beyond a superficial level and the benefits of this were mutual between organisations:

'we've kind of learned more about each other's agencies and we've learned what's on offer, and I think that's broken down a lot of barriers in terms of that collaborative work.'

'focused our attention on how we work with partners and you know I think it's fair to say that we've always worked well with partners and we've always sort of received referrals from specific agencies, but it got us thinking about that multi agency approach and how partners might be able to refer into our service, but likewise, what we can get from them as well and how we offer that kind of wrap around support for clients.'

3.15   Two respondents felt that the structure of the SAF had led to consistency across Wales in terms of how advice services were delivered and the range of services that clients could access whilst also providing a safety net so that no client got lost in the system:

'It [the Single Advice Fund] *works very well together and because we're part of that network, we have the ability to move people very fluidly through local offices, through, you know, different levels of advice. …that just means that every single client, no matter where they are in Wales, is getting a consistent service.'*

3.16   Another element of the SAF that respondents felt had improved collaboration was the ability to keep client case notes on a central system and make direct referrals through the system. They felt that this made for a more seamless client journey which benefitted providers:

'So, I can literally just click on my diary and make an appointment… I've only ever had really positive feedback… So I feel like that's a really easy joined up approach. It's really easy to get them that advice.'

3.17   Respondents also felt that these systems had benefits for clients and their journey through advice services. One respondent noted that the shared case notes had improved efficiency in working across organisations but also meant that clients were not having to constantly repeat their circumstances and that once they had placed the initial call to the helpline there was an ease in accessing whatever advice the client needed:

'So, they speak to our advisor [name] on Monday and go through their issue. All of that information is captured, and it's fed through to the next person that has to deal with that client. So, they don't have to repeat any of that information.'

3.18   While all respondents felt that collaboration had improved as a result of the SAF some felt that there were some difficulties at times. One respondent outlined difficulties they had experienced with one paid partner in terms of engagement and accountability. They explained that while they referred clients to the partner, they

did not receive any feedback past this point, and they had not received any referrals from this partner. They felt that the partner agency was engaged with the SAF only in name and did not participate in the collaborative spirit of the fund and felt strongly that there should be a more rigorous approach to ensuring that partner organisations engaged as outlined within the contract:

'I would say that (partner organisation name) has come in and it's been, it's very much, it's a way of funding their specialism and there hasn't been that collaboration. It's not for, not for want of trying, but from my perspective in our region, I've had no contact with (partner organisation name) since I've started. There's been no engagement, no referrals …the important thing that SAF should do is refer to make sure that that client's journey is a constructive one so I think when we're moving, moving forward, choice of partners would be crucial to scrutinize.'

3.19   Another respondent raised the importance of choosing partners that were trusted by the communities in which they provided advice. They used an example of local ethnic groups whose advice needs were perhaps better met by smaller local organisations whom they trusted and often already had links with rather than bigger, more established organisations that tended to be the preferred partners within the SAF.

3.20   Finally, two respondents raised concerns about staff within their organisations becoming deskilled. One respondent felt that the move to a more remote model meant that staff were not exposed to an office culture where more natural knowledge sharing could take place. Another respondent felt that because specialist advice needs were referred onwards, general advisors within their staff were losing skills and knowledge. Prior to the SAF they would have often built-up specialised knowledge to meet need. The respondent worried that if the SAF didn't continue then they would not be equipped to provide the necessary advice:

'It's a bit hard because some other projects, like I said, because they focus and specialize, we sometimes have to refer to them to give advice, particularly around sort of legal issues around family and community care, employment and housing sometimes. We tried to maintain that skill within our general advisers… and in some ways it's deskilled them and they just don't have the time to do that specialist service and so they have to pass it on. So, they kind of lost that ability, but we are trying to bring that back and so that no matter what anyone comes to as they can still deliver that, does that make sense?'

Service Efficiency

3.21   The consensus among respondents was that the SAF had improved service efficiency in their organisations. A core theme relating to improved efficiency was the ability to provide remote advice or face to face dependent on client's needs. Respondents also commented on the advantages of the model covering all of Wales and how that meant there was a 'safety net' which meant that clients benefited from centralised resources which compensated when local demands were high. One respondent noted that this model allowed for improved accessibility and capacity:

'So, I would say that it's improved accessibility because there's that capacity. Certainly, when you think about it from a Pan-Wales perspective and the fact that we provide specialist advice across Wales. You know, there's that capacity there to do that by telephone and as well as face to face in the local offices, so that client can contact any local office or any number and they will always get through to the right person and hopefully that, that process is sped up for them quite considerably because the capacity is there to deal with it'.

3.22   A centralised system was identified as a key component of the improved efficiency, with the infrastructure allowing providers to access clients' details and notes and make onward referrals easily within the system, as discussed in the section (multi agency working and collaboration). This was viewed as advantageous both to providers and clients. Providers benefitted from a reduction in processes such as

filling in detailed referral forms and more efficient selection of advice services to meet clients identified needs, which was not dependent on what services were available at a local level. Clients' journeys were viewed as smoother, reflecting the benefits of improved collaboration and multi-agency working discussed in the previous section of this report. A respondent described how the centralised system meant that clients were often unaware of their movement through different advice organisations because of the infrastructure provided by the SAF:

'(The SAF) works very well together and because we're part of that network, we have the ability to move people very fluidly through, through local offices, through different levels of advice. …and they don't know, …they're not seeing all of the kind of work that's going on behind the scenes to do that. It's just simply, you're speaking to [name 1] today, but tomorrow you're speaking to [name 2] because that's your case worker but it doesn't matter that [name 2] actually based in, you know, Wrexham for example, so and we're part of and we use one CRM database and we have internal referral processes.'

3.23   Building on the theme of improving service provision through more efficient collaboration one respondent noted that they had observed a move from signposting clients to services to more comprehensive referrals, which they viewed as a positive improvement:

'I think previously it was more signposting. 'Got a housing problem, okay, we'll give you a telephone number, go and speak to shelter', whereas now we do that, you know that warm referral, that handover. So, I think, I think that has been a key sort of efficiency.'

3.24   The amalgamation of funding streams from Welsh Government to advice services under the SAF was identified as a positive by one respondent who felt that this allowed for the resources and time to step back from the way they were providing their services previously and look at ways of improving efficiency. They also felt that the infrastructure provided by the SAF allowed for funding from other sources (such as local authorities) to be used more efficiently:

'I don't think it's helped us access more funding, however, it helps with the delivery of other funding. …obviously other funding is very limited and sparse, but it helps prop us up so that we can deliver stuff like the outreach. …[The SAF] *is that really important grounding base for making sure people are actually improving in the community, and without that, if we could only focus on one area and the other funding bits, people just wouldn't improve really.'*

3.25   While many observations on service efficiency from respondents were positive there were areas they felt could be improved. The disadvantages of remote provision being primarily through phone contact were highlighted by one respondent who felt that there was a risk of clients who were unable to access or uncomfortable with using the remote provision missing out on important support. The respondent felt that it was vital to channel more resources towards both face to face access and alternative remote provision like video calls and web chat:

'So, one way SAF is good in that is in increase the capacity of people being able to access the through telephone for one off advice, that has improved client journey, and in other ways it is has become a barrier because it's almost forced people to use telephones… sometimes they want face to face. Maybe they want video call and other than delivering video calls locally, that's not done… We've also seen a really big push to telephone and that's also detracted from the web chat service and web chat is, it's always a wait for that. People are always in demand. It's not always able to be resourced, so it's taking away from people that would maybe struggle with audio… or face to face. It's another way that they can access it from the home, so they don't have the cost of transportation or maybe any health conditions that really restrict their mobility or just not being comfortable for whatever reason. So that's another barrier potentially as well.'

3.26   A respondent also felt that efficiencies in some areas of advice services had been complicated by the SAF structure, using an example of food or energy vouchers to illustrate. They recalled this being a simple process where clients would drop in to a local office prior to the introduction of the SAF, however this now involved an extra

initial step of accessing the helpline and due to levels of demand this could result in delays but also present missed opportunities to provide holistic advice on areas like income maximisation:

'So, a good example is particularly around fuel and food vouchers. So usually, people would just come to our drop in and say, look, I'm in this dire need, I need this …they need it there and then in the moment on that day. Obviously, they [are] *now shifted to telephone advice, so they are ringing the advice link service, they were getting through to a remote advisor who wasn't local, and that advisor was being told I need a fuel voucher, I need a food bank voucher and that advisor isn't able to issue it because they're a remote service. There's no national pot to issue food or fuel vouchers, and so they then referred straight back to their local* [services] *for that help, but we can't always because of the amount of referrals we get coming in, we can't always see it. We'll try and screen for people, but we can't guarantee you'll get that same day, but what we also found is that if there were certain trigger issues coming up because they knew they wouldn't be able to help with it, they were just passing it straight to local without the exploration of advice. So obviously if someone has a fuel or food voucher issue then there should be given advice on to contact their energy supply to see if we can get emergency credit. How to ask access the discretionary assistance funds and there's sort of that income maximization, making sure they're getting the right benefits, doing budgeting, loans, things like that, and none of that was happening on the phone.'*

3.27   Another observation around suitability of referrals was made by a different respondent who identified that unnecessary referrals from the advice line reduced and frustrated their organisations efficiency. They felt that sometimes onward referrals that they received were unnecessary as the advice had already been given to the client or could not see a reason why the advice could not have been provided during the initial contact.

Niche/Specialist Services

3.28   Respondents were asked whether the SAF had altered the way citizens access niche services and whether the SAF ensured access to funding for niche providers.

3.29   Respondents had mixed views on whether the SAF delivered against these expectations. A small number of respondents did not feel like they could offer any comment as they were unsure.

3.30   Two respondents discussed how the SAF helped to provide the capacity and so supported client access to specialist services, in particular by providing both local and national routes of access.

'… the SAF that goes to local stuff that really supports people finding the right service for them, whatever that issue is…with the remote, it's kind of hard to know what is available locally, but they may be more aware of what national stuff is available. Again, I think the biggest thing… is that is protected, that access and it's really helped cope with the level of demand that's coming on to the service and not necessarily that it's improved … it sounds a bit odd because they were already…a really high level of quality before, but it's really helped protect, maintain that high level of service to citizens and accessing niche specialist, those type of services.'

'...they could contact a helpline and you know, be based in a totally different part of Wales but still find their way back to the right specialist team and the right office, and so I think single advice fund is kind of and enhanced, what was already there because like I said, we're a network of local Citizens Advice offices and we work well together but it enhanced that...'

3.31   One respondent felt that the that the SAF had created more specialist resources for clients but ultimately felt that the services were often not enough:

'...since I've been in post, I've worked on an average four or five [niche organisations] *a year, and there were a lot...more out there ...I'm already thinking, okay, now for next year, I'm gonna be looking at XY and Z ...but, yes, the funding does help access from niche organizations, but there could be more if there was, if there was increased funding and, and you know,*

you could probably...do more with it because you know, I could put an outreach worker in XY and Z zones because I would then be able to fund that to work with those niche organizations.' ... 'I get a bit cynical about the legal support … we've got maybe a dozen solicitors who do the pro bono, it's 30 minutes… 30 minutes is not, is very rarely enough and yes, yeah, it's free, but it's rarely enough.'

3.32   Aligning with the theme of a lack of resources, another respondent identified that while they had been able to fund one element of specialist advice services through the SAF, they had to rely on alternative sources of funding and referrals for other niche areas:

'...the funding could pay for advisers who are already well trained in ... specialist employment advice ...So, we were able to cover that through the [SAF] funding so that that's kind of niche, but nothing else. I mean, if we do have niche services, they we've had to fund them via other sources, it doesn't really come under SAF in terms of what staff is asking us to do. So, we have a family advice service which is like a pro bono family law service, but that that's funded from a different, a different source. You know the energy projects, again, those are kind of niche projects. We can offer fuel vouchers and stuff like that, but that's not funded by SAF, it's not in its remit. So, I wouldn't say anything outside of benefits or debt really? Does it necessarily fund niche services from our point of view? That would only be through referrals and signposting.'

3.33   Two of the respondents discussed the difficulties of implementing this element of the SAF due to the amount of time and resources it took to build relationships with niche services. One respondent used an example of an association that they had approached feeling that it would meet the advice needs for a particular ethnic minority. They had attended several meetings with the organisation and facilitated shadowing within their own service for members of the organisation. The respondent highlighted that the time and resources for this relationship building was not funded through the SAF, rather it was delivered through the autonomy of their role in their organisation and the support of their management team, commenting *'SAF doesn't fund that relationship development'*. This meant there was likely inconsistencies across local offices, where others may not have the time or support to do so. The other respondent spoke of similar time and resource investments in building links and relationships with niche services and identified that often the links did not come to fruition, meaning that significant amounts of time were wasted in pursuit of niche services.

Perceived impact

3.34   As outlined in previous sections, service providers felt there were numerous positive impacts of the SAF for their organisations including increased capacity to meet client needs, expansion in the profiles of clients accessing services, better collaboration and multi-agency working and improved service efficiency. While there was a consensus that the SAF had improved advice services there were individual challenges noted in relation to areas such as funding levels and staff retention.

3.35   Respondents felt that overall client journeys were more holistic and efficient. They noted that the integration of advice services within a pan-Wales model meant that there were less chances that peoples need would be missed or go unmet. Individual respondents identified challenges within their services such as the increased focus on remote methods not always matching the needs of their clients due to vulnerabilities like mental health difficulties.

3.36   When discussing their views on the impact of the SAF, on both their organisation and clients' experiences, some of the respondents felt that it was very hard to assess or measure. One respondent felt that there was poor feedback about the overall functioning and success of the SAF, feeling the only area that she could comment on was her organisation and how it moulded their provision. Another respondent felt that the way that key performance indicators were designed meant that there were lots of missed opportunities to measure the impact and success of the SAF. They used the example of reporting 'unique cases' as a measure of the number of people accessing the SAF. They explained that clients could have their case closed on resolution of one issue but re-enter the system later that year for a different issue, yet this would not be recorded due to already existing on the system:

'…if they come to you in one quarter, because they may not disclose everything in the first quarter anyway, the first visit, okay, we've met [name] in quarter one, dealt with his problem. [Name] comes back in quarter two but he's no longer a unique client, so you don't get any funding for him but you're not gonna turn him away, are you?'

3.37   Another respondent noted that there was no mechanism to capture clients feedback at the end of their journey, which they felt was a missed opportunity to capture the positive outcomes of the SAF.

3.38   Respondents provided suggestions of ways to improve the measurement of the impact of the SAF including narrative reports, detailed case studies, collecting information on complexity levels and gathering feedback form clients at different points of the journey.

4. Findings – Analysis of monitoring data

4.1 The following section presents the analysis undertaken on the Citizens Advice monitoring data. Where possible data has been linked back to the original aims and objectives of the Single Advice Fund (SAF).

4.2 Throughout the data reported, years refer to financial years running from April to March, unless specified otherwise. The complete data period provided in the monitoring data is from the start of the SAF in Quarter 4 2019/20 (January to March 2020) to the end of the most recent full year of data in Quarter 4 2023/24 (January to March 2024). Where data split by each year is presented, this excludes Quarter 4 19/20 as it is not a full year.

How many people accessed SAF services?

4.3 The generalist service refers to the 'Community Focused Advice Services' and includes the following services: SAF generalist and SAF remote generalist (telephone service). These services are responsible for the delivery of all types of social welfare information and advice up to and including generalist advice with casework.

4.4 The specialist service includes the following services: SAF specialist, SAF remote specialist (telephone service), and SAF specialist debt. These services are primarily responsible for the provision of benefits, debt, housing, employment, discrimination and education rights advice, though does include other areas. This includes tribunal and/or Court representation services.

4.5 From the start of the SAF to the end of the most recent full year (Quarter 4 2019/20 to Quarter 4 2023/24), 215,708 unique clients accessed SAF services. 197,677 unique clients accessed generalist services and 51,534 accessed specialist services.

Figure 1: In each year between 2020/21 and 2023/24, the number of unique clients accessing generalist services, specialist services, and the total for all services [Note 1]
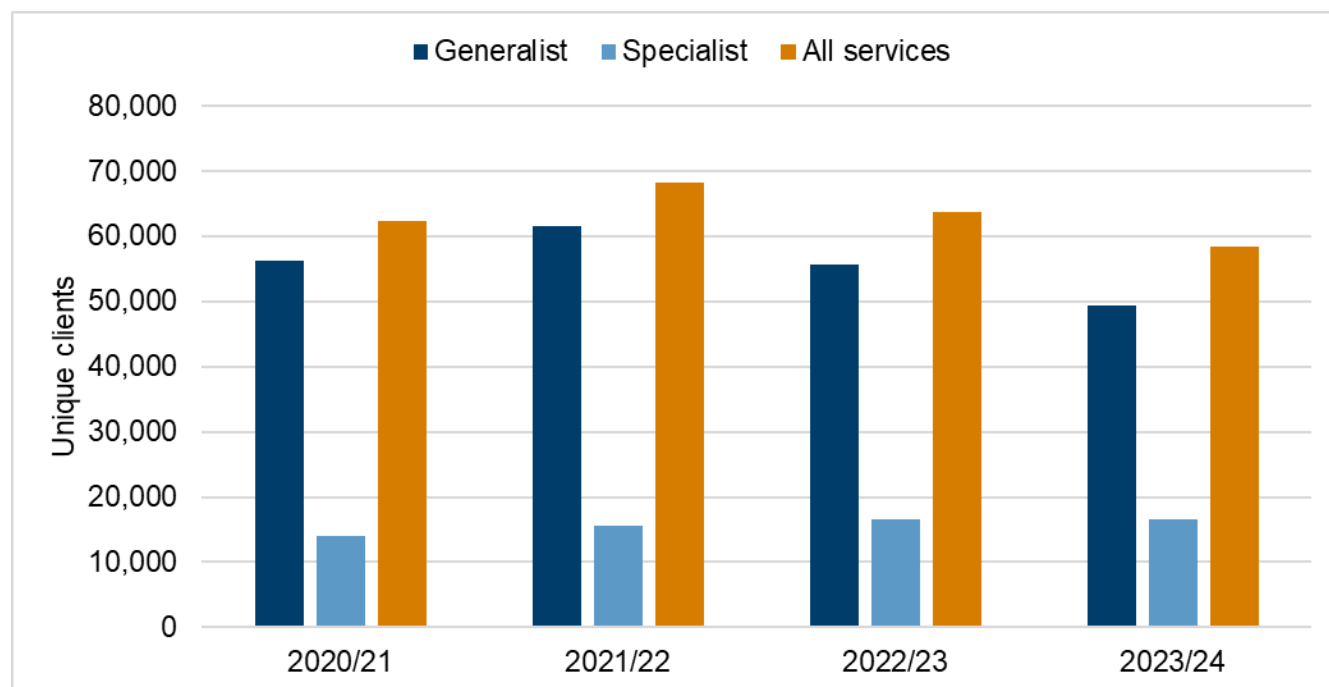
Source: Citizens Advice monitoring data.

[Note 1] Adding the number of unique clients in the generalist and specialist services in each year will not equal the total number of unique clients for all services in that year, as clients can access both service types.

4.6   Description of Figure 1. This clustered bar chart shows the total number of unique clients accessing all SAF services decreased overall between 2020/21 and 2023/24. The number of unique clients peaked at 68,271 in 2021/22, decreasing in both 2022/23 and 2023/24, to 58,411 unique clients accessing the services in 2023/24. The number of unique clients accessing the generalist services followed the same pattern as the services overall. A larger number of clients accessed generalist advice services than specialist advice services across all years. This is to be expected as specialist advice services are for 'complex and often entrenched problems', and are limited to advice on benefits, debt, housing, employment and discrimination, including education (SAF guidance notes, 2019). The number of unique clients accessing specialist services increased slightly overall from 2020/21 to 2023/24. In 2020/21 14,032 unique clients accessed specialist services. This

peaked in 2022/23 at 16,633 unique clients, remaining at a similar level in 2023/24 (16,481).

4.7   Overall, the data suggests that there has been consistent demand for SAF funded advice services. Although it is not within scope of this report to investigate reasons behind the demand in services it may be important to consider that during the early stages of SAF delivery we saw the COVID-19 pandemic, which was then followed by the cost-of living crisis. These may be contributing factors as to why demand was higher between 2020/21 and 2022/23.

Who accessed SAF services?

4.8 Information about the client is asked when advisers create a new client record. Different fields are mandatory depending on the contact channel through which the client is speaking to the adviser:

- Age - Mandatory, regardless of contact channel.
- Gender – Mandatory only when face to face.
- Ethnicity – Mandatory only when face to face.
- Disability – Mandatory only when face to face.
- Employment - Optional, regardless of contact channel.

4.9 Information was not available regarding the question wording, answer options and collection processes, nor for whether the questions remained the same over time. This should be considered when interpreting any changes over time. It is also important to consider that the terminology doesn't currently align with the harmonised standards we would expect. More information on this can be found in Section 6: Recommendation 4.

4.10 According to the SAF guidance notes (2019), services should enable widespread access while prioritising those most in need, with those most in need defined in respect of the specific region. Therefore, Citizens Advice were to define priority groups based on their knowledge, and within monitoring data reports the priority groups stated were:

- People under 25
- People over 55
- Ethnic minorities
- Disabled people and those with a health condition, including physical and mental health, and those with multiple health conditions.
- Women

Age

4.11   The counts for clients recorded as "Not recorded/not applicable" are excluded from calculations. The number of unique clients without an age recorded are: 13,842 in 2020/21, 9,842 in 2021/22, 6,687 in 2022/23 and 6,333 in 2023/24.

Figure 2: The proportion of unique clients who accessed any service by age, in each year from 2020/21 to 2023/24 [Note 1, Note 2, Note 3]
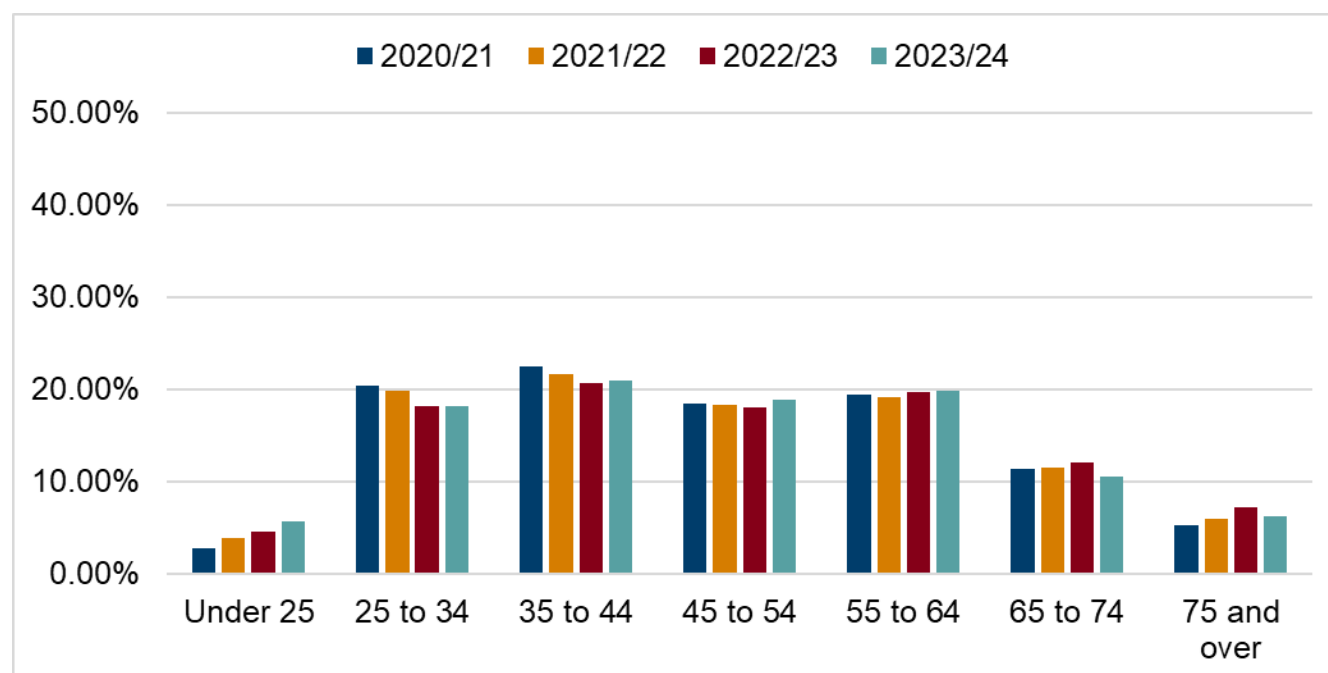
Source: Citizens Advice monitoring data.

[Note 1] 'any service' refers to both the generalist and specialist services combined.

[Note 2] There are instances where individuals access the services in different years, so can be present in the data as a unique client in more than one year.

[Note 3] Under 15s were excluded from the monitoring data provided as an assumed recording error.

4.12   Description of Figure 2. This clustered bar chart shows that those aged 35 to 44 made up the largest proportion of clients with an age recorded in each year from 2020/21 to 2023/24. This ranged from 20.67% of clients in 2022/23 to 22.42% of clients in 2020/21. Those aged under 25 made up the lowest proportion of clients with an age recorded in each year, though the proportion did increase year on year. In 2020/21 those aged under 25 made up 2.76% of clients, compared to 5.57% of

clients in 2023/24. Those aged 75 and over made up the second lowest proportion of clients with an age recorded in each year (ranging from 5.27% to 7.12%).

4.13   Those aged under 25 and those aged over 55 were stated as priority groups. Over 55s make up over a third of clients in each year. Those under 25 reflect the lowest proportion of clients accessing services in each year, ranging from 2.76% to 5.57%. According to the mid-year population estimates (Welsh Government, 2024), mid-year 2023 those aged 16 to 24 made up 10.68% of the population of Wales - and that this was similar in mid-year 2020, 2021 and 2022.

4.14   It is beyond the scope of this report to understand why those aged under 25 reflect the lowest proportion of clients however, it could suggest that either demand is genuinely lower in this age group, or the services are not reaching those under 25. Further research would have to be undertaken to understand why a lower proportion of those aged under 25 are accessing the service.

Table 5: The proportion of unique clients who accessed the generalist service and the specialist service by age, inclusive of Quarter 4 2019/20 to Quarter 4 2023/24 [Note 1]

	Generalist service	Specialist service
Under 25	4.34%	3.96%
25 to 34	19.11%	20.60%
35 to 44	20.83%	23.25%
45 to 54	17.59%	19.73%
55 to 64	19.05%	19.70%
65 to 74	11.99%	9.47%
75 and over	7.10%	3.28%

Source: Citizens Advice monitoring data.

[Note 1] There are instances where individuals access both generalist and specialist services, including at the same time, so can be present in the data in both service type categories as a unique client.

4.15   Table 5 shows that the pattern for both the generalist and specialist services aligns with the pattern for all services overall, where of the clients whose age was recorded, those aged 35 to 44 represent the highest proportion of clients accessing the services and those aged under 25 and over 75 represent the lowest proportions of clients.

4.16   The age group 75 and over has the largest difference between the generalist and specialist services, where the proportion of clients aged 75 and over is lower in the specialist service compared to the generalist service. The specialist service includes the 'SAF Specialist Debt' service. This aligns with the finding, discussed later at Figure 15, text point 4.77 that a lower proportion of those aged over 75 have a debt issue compared to other age groups.

Gender

4.17   The counts for clients recorded as "Not recorded/not applicable", "Prefer Not to Say" and "Unknown" are excluded from calculations. The number of unique clients without their gender recorded are: 14,185 in 2020/21, 11,267 in 2021/22, 8,660 in 2022/23 and 9,251 in 2023/24.

4.18   Women were stated as a priority group, which the services appear to be reaching. From the start of the SAF to the end of the most recent full year (Quarter 4 2019/20 to Quarter 4 2023/24), of the clients whose gender was recorded across all services, women made up the majority at 58.16% of clients. This was followed by men (41.74%) and those who recorded 'Other' (0.10%). These proportions were at a similar level within each full year (2020/21 to 2023/24). This pattern is also the same when looking at the generalist and specialist services separately.

Disability and health

4.19   The counts for clients recorded as "Not recorded/not applicable", "Prefer Not to Say" and "Unknown/Withheld" are excluded from calculations. The number of unique clients without disability or long-term health condition information recorded are: 7,134 in 2020/21, 8,522 in 2021/22, 9,133 in 2022/23 and 9,983 in 2023/24.

Figure 3: The proportion of unique clients who accessed any service by whether they are disabled or have a long-term health condition, in each year from 2020/21 to 2023/24 [Note 1, Note 2]
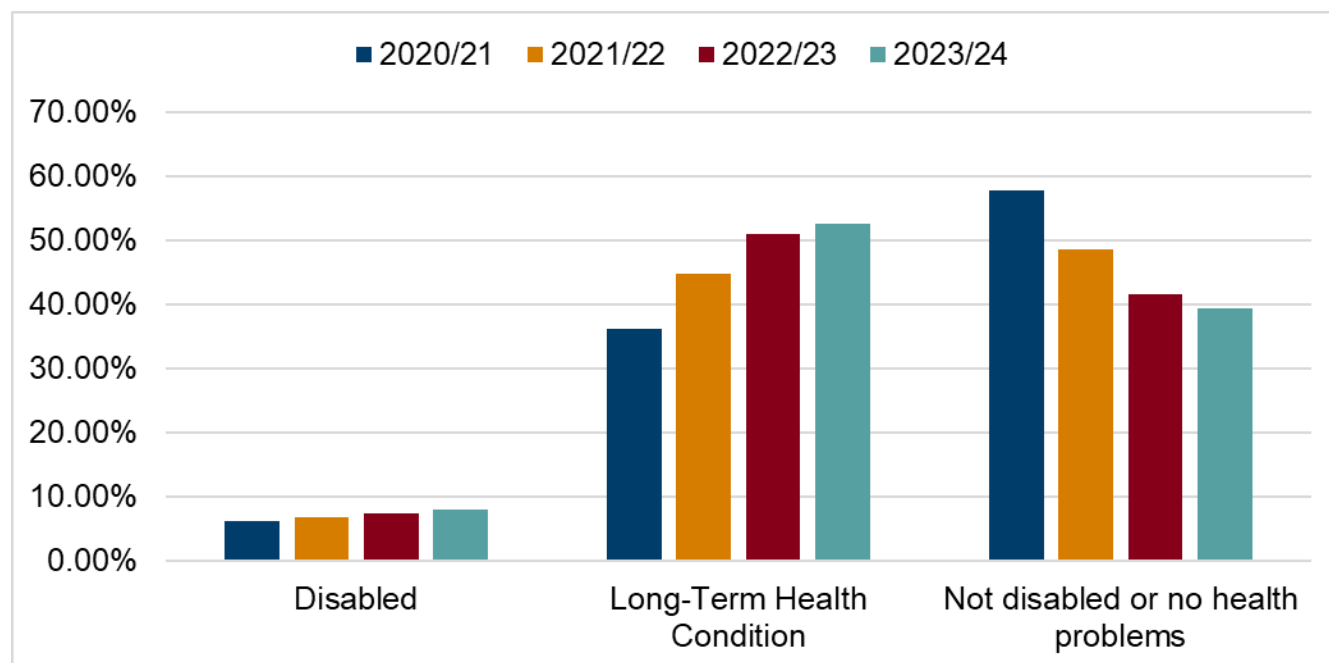
Source: Citizens Advice monitoring data.

[Note 1] 'any service' refers to both the generalist and specialist services combined.

[Note 2] There are instances where individuals access the services in different years, so can be present in the data as a unique client in more than one year.

4.20   Description of Figure 3. This clustered bar chart shows that of the clients who had disability and health information recorded, the largest proportion of clients were not disabled or did not have a health problem in 2020/21 and 2021/22 (57.72% and 48.59% respectively). This changed in 2022/23 and 2023/24 where the largest proportion of clients had a long-term health condition (51.01% and 52.61% respectively). Overall, the proportion of clients that were not disabled or did not have a health problem decreased each year, and the proportion with a long-term health condition increased each year. The proportion of disabled clients increased slightly each year but has remained at a similar level.

4.21   Disabled people and those with a health condition, including physical and mental health, and those with multiple health conditions were listed as a priority group for Citizens Advice to reach. Due to the way the data is collected comment cannot be

made regarding physical or mental health and multiple health conditions as these breakdowns are not available. However. the service does appear to be reaching disabled people and those with a long-term health condition as a priority group.

Table 6: The proportion of unique clients who accessed the generalist service and the specialist service by whether they are disabled or have a long-term health condition, inclusive of Quarter 4 2019/20 to Quarter 4 2023/24 [Note 1]

	Generalist service	Specialist service
Disabled	6.11%	8.65%
Long-Term Health Condition	40.19%	55.72%
Not disabled or no health problems	53.70%	35.62%

Source: Citizens Advice monitoring data.

[Note 1] There are instances where individuals access both generalist and specialist services, including at the same time, so can be present in the data in both service type categories as a unique client.

4.22   Table 6 shows that of the clients who had disability and health information recorded, disabled clients and those with a long-term health condition represented the greatest proportion of clients in the specialist service. Due to the remit of the specialist service, this suggests that these clients may have more complex problems regarding benefits, debt, housing, and employment and discrimination (including education).

Ethnic group

4.23   From the start of the SAF to the end of the most recent full year (Quarter 4 2019/20 to Quarter 4 2023/24), of the clients whose ethnic group was recorded across all services, 92.26% of clients had their ethnic group recorded as White. This is followed by 2.51% of clients with their ethnic group recorded as Asian, 2.00% of clients with their ethnic group recorded as Black, 1.52% of clients with their ethnic

group recorded as Mixed, and 1.71% recorded as another ethnicity. There were no notable differences within individual years.

4.24   This analysis excludes clients without their ethnicity information recorded ("Not recorded/not applicable", "Prefer not to say" and "Unknown"), which was 73,080 clients.

4.25   Ethnic minorities were one of the Citizens Advice priority groups. Although clients from Asian, Black, Mixed or Other ethnic groups make up a small proportion of those accessing services, this broadly reflects the Welsh population. According to ethnicity by area and ethnic group (Welsh Government, 2023) data, 5.3% of respondents to the question in the Annual Population Survey were from an ethnic minority group in year ending 31st December 2020. In other years, this ranged from 4.8% in year ending 31st December 2022 to 5.2% in year ending 31st December 2023.

Employment

4.26   The counts for clients recorded as "Not recorded/not applicable" and "Prefer Not to Say" are excluded from calculations. The number of unique clients without employment information recorded are: 32,053 in 2020/21, 30,583 in 2021/22, 26,986 in 2022/23 and 25,102 in 2023/24.

Figure 4: The proportion of unique clients who accessed any service by employment status, in each year from 2020/21 to 2023/24 [Note 1, Note 2, Note 3]
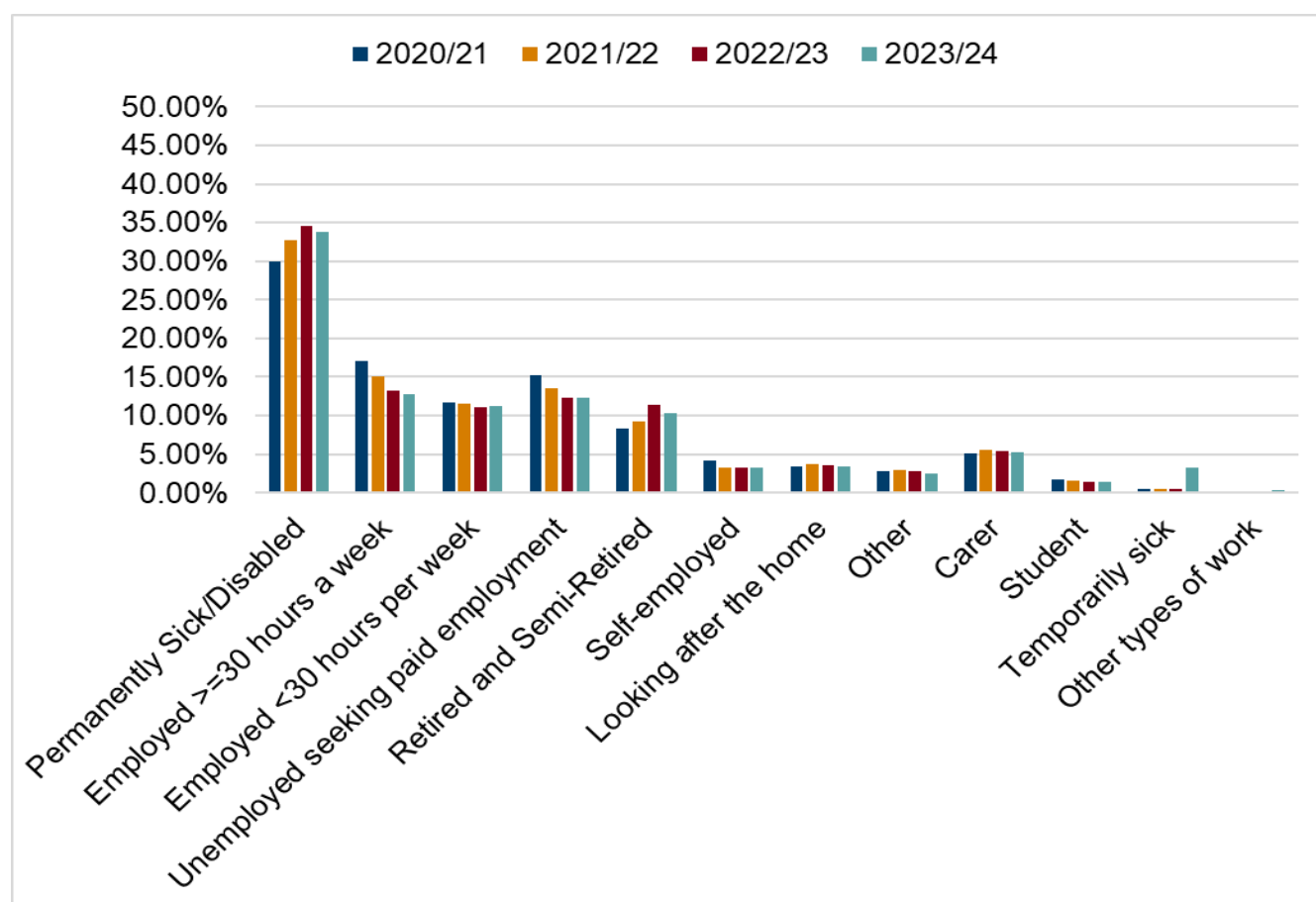
Source: Citizens Advice monitoring data.

[Note 1] 'any service' refers to both the generalist and specialist services combined.

[Note 2] There are instances where individuals access the services in different years, so can be present in the data as a unique client in more than one year.

[Note 3] The category 'Other types of work' combines the separate categories 'Volunteer', 'On Government Scheme For Employment' and 'Casual/Seasonal work'. The category 'Looking after the home' combines the separate categories 'With dependents' and 'No dependents'. The category 'Carer' combines the separate categories 'Children' and 'Elderly or Disabled'.

4.27	Description of Figure 4. This clustered bar chart shows that of clients who had their employment status recorded, the largest proportion across all years were those that were permanently sick or disabled. The proportion of clients that were permanently sick or disabled increased overall between 2020/21 and 2023/24, ranging from 29.94% in 2020/21 to a peak of 34.56% in 2022/23. Of clients who had their employment status recorded, the second largest proportion of clients across all years were those employed for 30 hours or more per week. However, the proportion has decreased each year, ranging from 17.01% in 2020/21 to 12.82% in 2023/24. The proportion of clients who were unemployed and seeking paid employment also decreased each year, ranging from 15.19% in 2020/21 to 12.32% in 2023/24. For other employment statuses, the proportion of clients remained broadly consistent between 2020/21 and 2023/24 with some small fluctuations.

What is the demand for phone calls and is this demand being met?

4.28	Calls data are only available from April 2023 as Citizens Advice changed their telephony platform.

4.29	The 'SAF Remote Generalist' service is delivered via. the 'Remote telephone service'.

4.30	The 'SAF Remote Specialist' service is delivered in part via. the 'Remote telephone service' - this element covers advice on benefits and debt, but this can include other areas within and in addition to the topics of housing, employment, discrimination, and education. Other elements of the 'SAF Remote Specialist' service are delivered via. the 'Employment and Discrimination telephone service', alongside the external partners SNAP Cymru and Shelter Cymru who provide remote specialist advice regarding housing and education. Data for SNAP Cymru and Shelter Cymru are not included within the calls data available.

4.31	From April 2023 to March 2024, the 'Remote telephone service' received 107,547 total calls. This includes all inbound calls including those that hung up before reaching the call queue, or that were routed to another service. The 'Remote telephone service' had 59,981 calls that entered the queue to be answered and of these calls, 53,834 (89.75%) were answered.

4.32   The length of time that those in the call queue waited ranged between 47 seconds (July 2023) and 3 minutes 24 seconds (April 2023). The average length of time agents spent on an inbound call ranged from 15 to 16 minutes.

4.33   The high proportion of answered calls, and the relatively short queue time compared to the average call duration, suggests the SAF funded 'Remote telephone service' has been able to meet demand.

4.34   From April 2023 to March 2024, the 'Employment and Discrimination telephone service' received 3,861 total calls. This includes all inbound calls including those that hung up before reaching the call queue, or that were routed to another service. The 'Employment and Discrimination telephone service' had 2,091 calls that entered the queue to be answered and of these calls, 1,045 (49.98%) were answered.

4.35   The length of time that those in the call queue waited ranged between 4 minutes 24 seconds (March 2024) and 8 minutes 48 seconds (December 2023). The average length of time agents spent on an inbound call ranged from 17 to 25 minutes.

4.36   Though the service has overall less demand, the length of time in the queue was considerably longer than the 'Remote telephone service' and half of calls in the queue were not answered. Further investigation should be undertaken as to why this is the case before drawing conclusions as to whether the 'Employment and Discrimination telephone service' is meeting demand. However data suggests that this is one area in which the SAF could be improved.

How are clients accessing the SAF?

Figure 5: The proportion of clients accessing advice by channel, within each year from 2020/21 to 2023/24 [Note 1, Note 2]
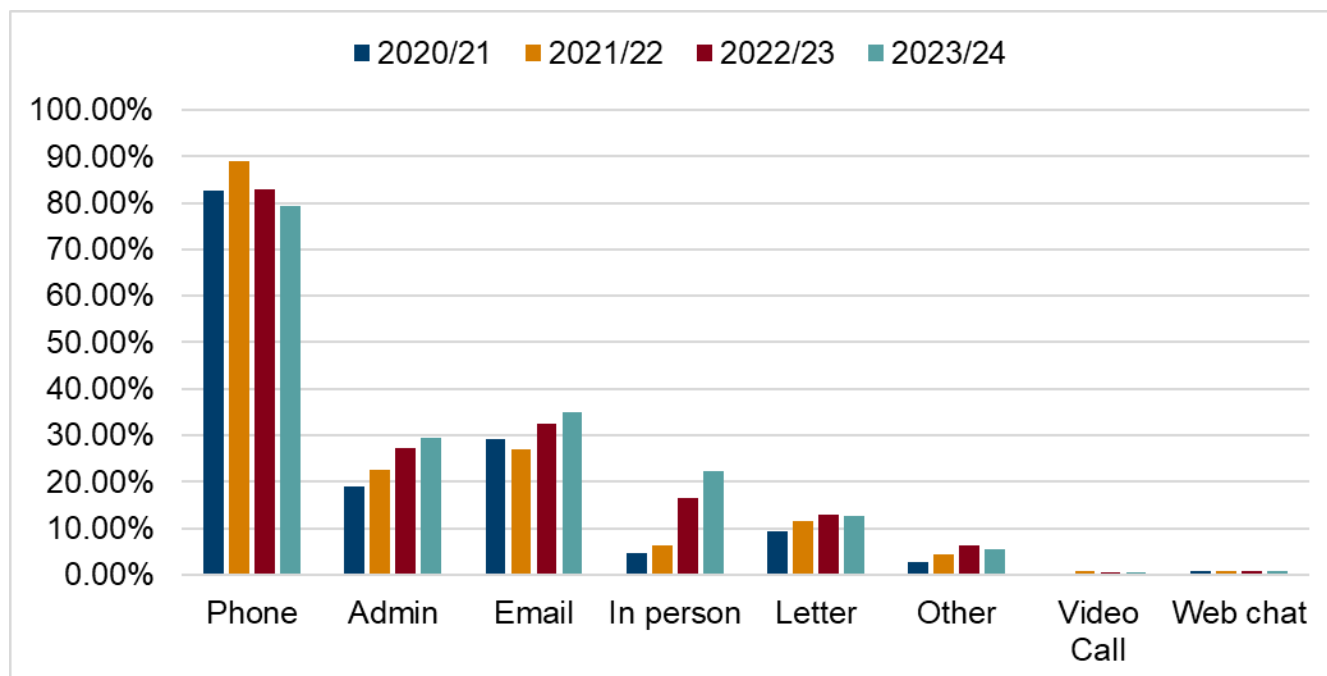
Source: Citizens Advice monitoring data

[Note 1] The channel "Admin" refers to casework carried out when the client isn't present.

[Note 2] The percentages calculated for each channel are the number of unique clients that used a given channel at least once within a specific year, out of all unique clients within that year. A client can use multiple channels throughout the year during different stages of their case. Therefore, the proportions for each channel within a year will sum to over 100%.

4.37　　Description of Figure 5. This clustered bar chart shows that when accessing advice through the SAF, phone was the most commonly used channel across all years from 2020/21 to 2023/24. The proportion of clients accessing advice via this channel remained fairly consistent across the years ranging from 82.61% in 2020/21 to 79.38% in 2023/24. Email was the second most commonly used channel and again remained fairly consistent between 2020/21 and 2023/24, ranging from 29.25% in 2020/21 to 35.01% in 2023/24. Accessing advice services in person increased over time with 4.57% of clients accessing face to face advice in 2020/21 and almost a quarter (22.45%) in 2023/24, this is likely to be due, in part to COVID-

19 restrictions easing during the pandemic. The least used contact channels were web chat and video call.

Figure 6: The proportion of clients accessing advice by channel in each SAF funded service, inclusive of Quarter 4 2019/20 to Quarter 4 2023/24 [Note 1, Note 2]
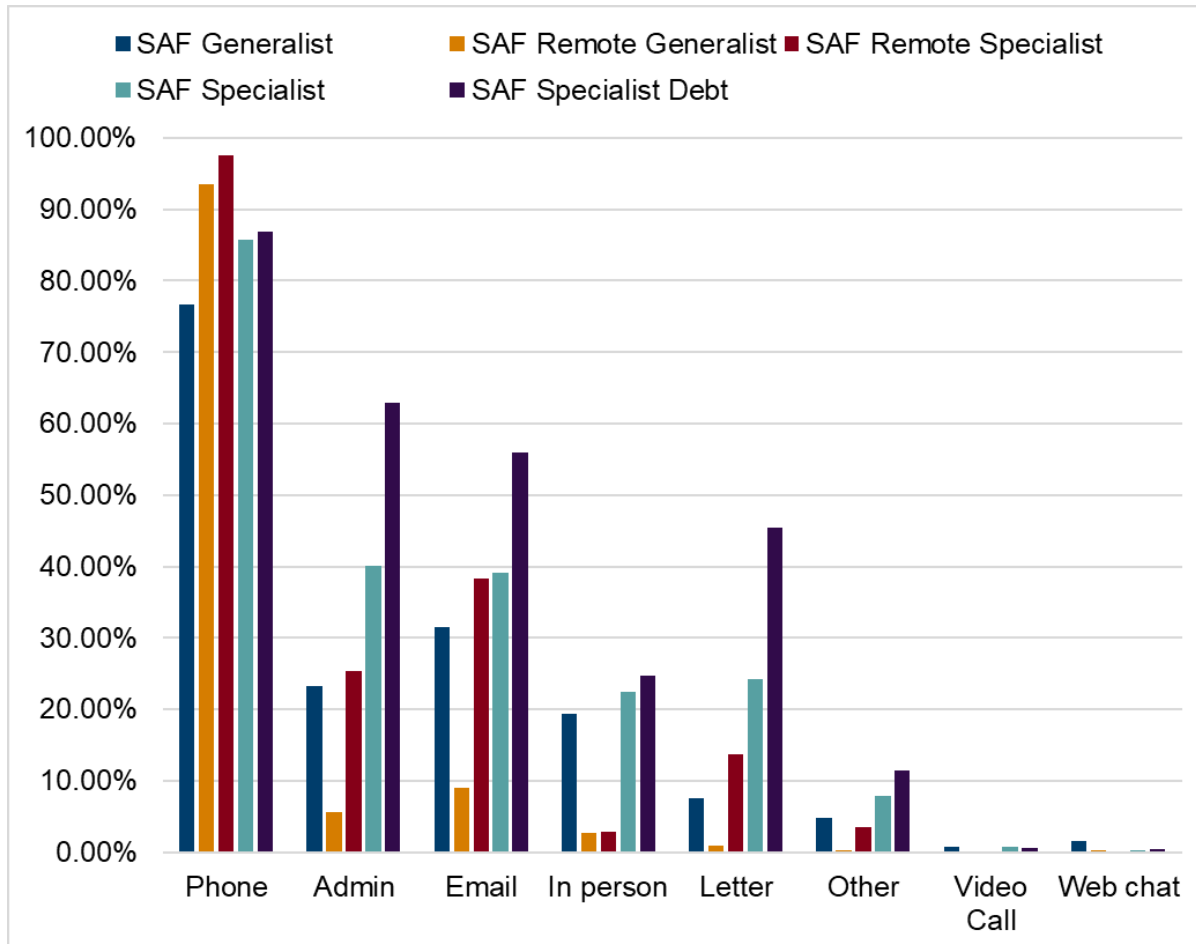
Source: Citizens Advice monitoring data.

[Note 1] The channel "Admin" refers to casework carried out when the client isn't present.

[Note 2] The percentages calculated are the number of unique clients that used a given channel at least once within a specific SAF funded service, out of all unique clients within that SAF funded service. A client can use multiple channels during different stages of their case. Therefore, the proportions for each channel within a given SAF funded service will sum to over 100%. Clients can be present in more than one SAF funded service.

4.38   Description of Figure 6. This clustered bar chart shows that when accessing advice through the SAF, phone was the most frequently used channel across all SAF service types. Regarding the non-remote service types, a greater proportion of clients in the SAF Specialist (85.78%) and SAF Specialist Debt (86.80%) services used the phone channel to access advice at least once compared to the SAF Generalist service (76.65%). The proportion of people accessing advice in person remained fairly consistent across SAF service types (other than remote services). Those accessing the SAF Specialist service in person was 22.39% and those accessing the SAF Generalist service in person was 19.31%. The proportion of clients accessing advice using other channels varied significantly depending on the service type. Those accessing advice via email or letter tended to be higher for the specialist services. For example, those accessing advice via email through the SAF Specialist Debt service was 55.91% compared to 8.96% accessing advice through SAF Remote Generalist service. The SAF Specialist Debt service also had the highest proportion of clients using the letter channel at least once (45.43%). A higher proportion of clients in the SAF Specialist (40.03%) and SAF Specialist Debt (62.99%) services used the 'admin' channel at least once. In comparison, similar proportions of clients in the SAF Remote Specialist (25.43%) and SAF Generalist (23.19%) service used the admin channel. This was much lower in the SAF Remote Generalist service (5.56%). This suggests in the regional-based specialist services, there was a greater need for casework to be carried out when the client is not present.

4.39   In the rest of this section, relating to Figure 7, Figure 8, Figure 9 and Figure 10, the percentages calculated are the number of unique clients that used a given channel at least once within a specific characteristic category (such as an age group), out of all unique clients within that characteristic category. A client can use multiple channels during different stages of their case. Therefore, the proportions for each channel within a given characteristic category will sum to over 100%.

Figure 7: The proportion of clients accessing advice by channel by age group, inclusive of Quarter 4 2019/20 to Quarter 4 2023/24 [Note 1, Note 2]

Source: Citizens Advice monitoring data.

[Note 1] The channel "Admin" refers to casework carried out when the client isn't present.

[Note 2] 'Not recorded/not applicable' is excluded from the analysis.

4.40   Description of Figure 7. This clustered bar chart shows that phone was the most commonly used contact channel for all age groups when accessing advice through the SAF. Excluding admin, email and in person were the next two most commonly used channels, but this did vary depending on the client's age group. For example, email was the second most used contact channel by those under 65, with in person being the second most-used contact channel for clients aged 65 to 74 and over 75. The proportion of clients using the web chat contact channel was low across age groups. However, clients aged under 25 and 25 to 34 were slightly more likely to use the web chat contact channel than other age groups at 1.39% and 1.43%

respectively, compared to varying between 1.09% for those aged 35 to 44 to 0.22% for those aged over 75.

Figure 8: The proportion of clients accessing advice by channel by Disability and Long-Term Health Condition status, inclusive of Quarter 4 2019/20 to Quarter 4 2023/24 [Note 1, Note 2]
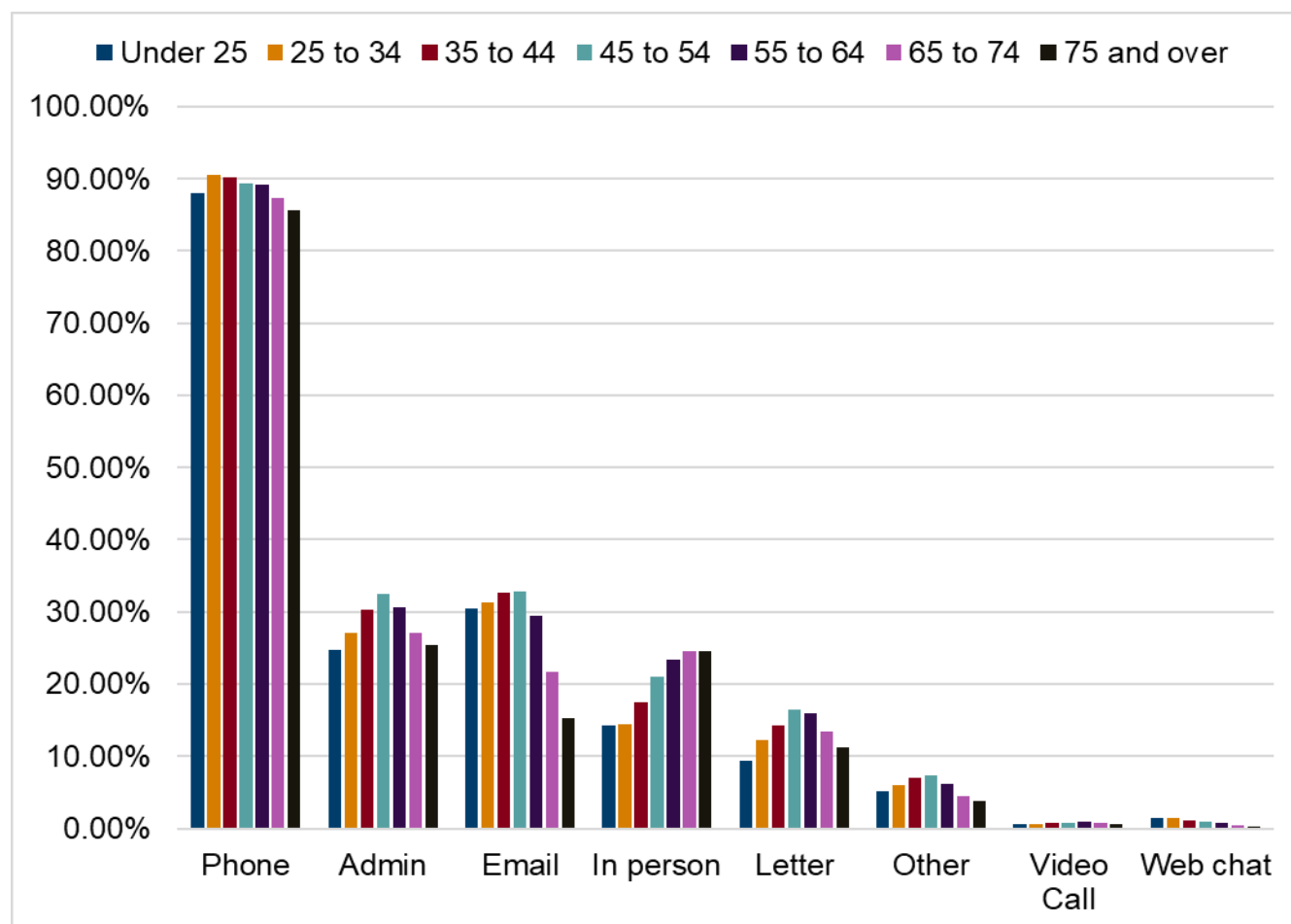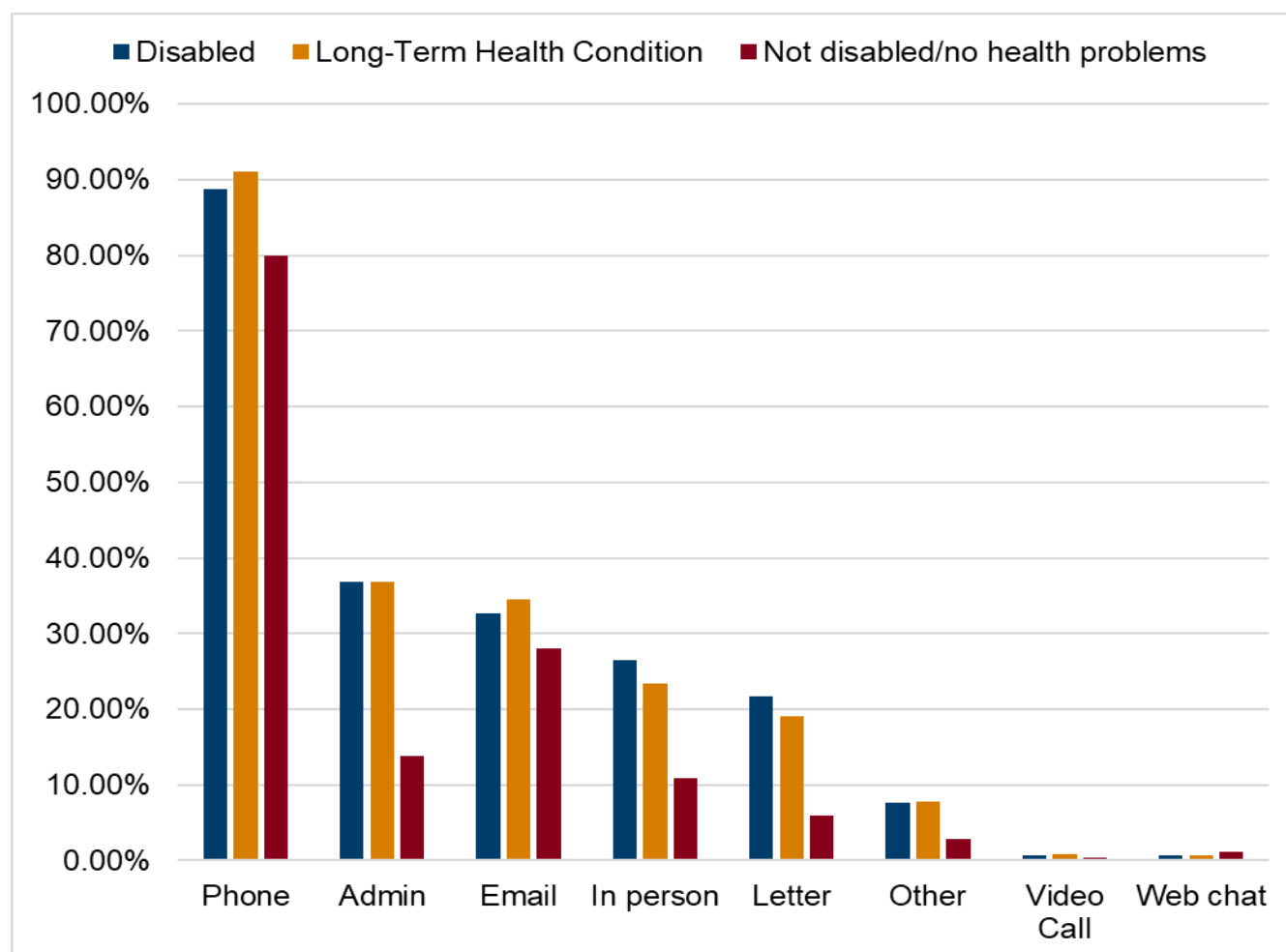

Source: Citizens Advice monitoring data.

[Note 1] The channel "Admin" refers to casework carried out when the client isn't present.

[Note 2] 'Not recorded/not applicable', 'Prefer not to say' and 'Unknown/withheld' are excluded from the analysis.

4.41   Description of Figure 8. This clustered bar chart shows that when accessing advice through the SAF, phone was the most commonly used channel across all groups. Disabled clients and those with a Long-Term Health Condition were much more likely to access advice in person (26.44% Disabled; 23.36% Long Term Health Condition; 10.95% Not disabled) or by letter (21.64% Disabled; 19.01% Long Term Health Condition; 6.00% Not disabled).

Figure 9: The proportion of clients accessing advice by channel by first language, inclusive of Quarter 4 2019/20 to Quarter 4 2023/24 [Note 1, Note 2, Note 3]

Source: Citizens Advice monitoring data.

[Note 1] "Admin" refers to casework carried out when the client isn't present.

[Note 2] 'Not recorded/not applicable' is excluded from the analysis.

[Note 3] The data are for the five most commonly reported first languages only, which are: English, Welsh, Polish, Arabic and Portuguese.

4.42   Description of Figure 9. This clustered bar chart shows that phone was the most commonly used contact channel for the five most commonly reported first languages when accessing advice through the SAF. Excluding admin, email and in person were the next two most commonly used contact channels. Clients who had a first language of English or Welsh were slightly less likely to access advice in-person.

Figure 10: The proportion of clients accessing advice by channel by region, inclusive of Quarter 4 2019/20 to Quarter 4 2023/24 [Note 1]
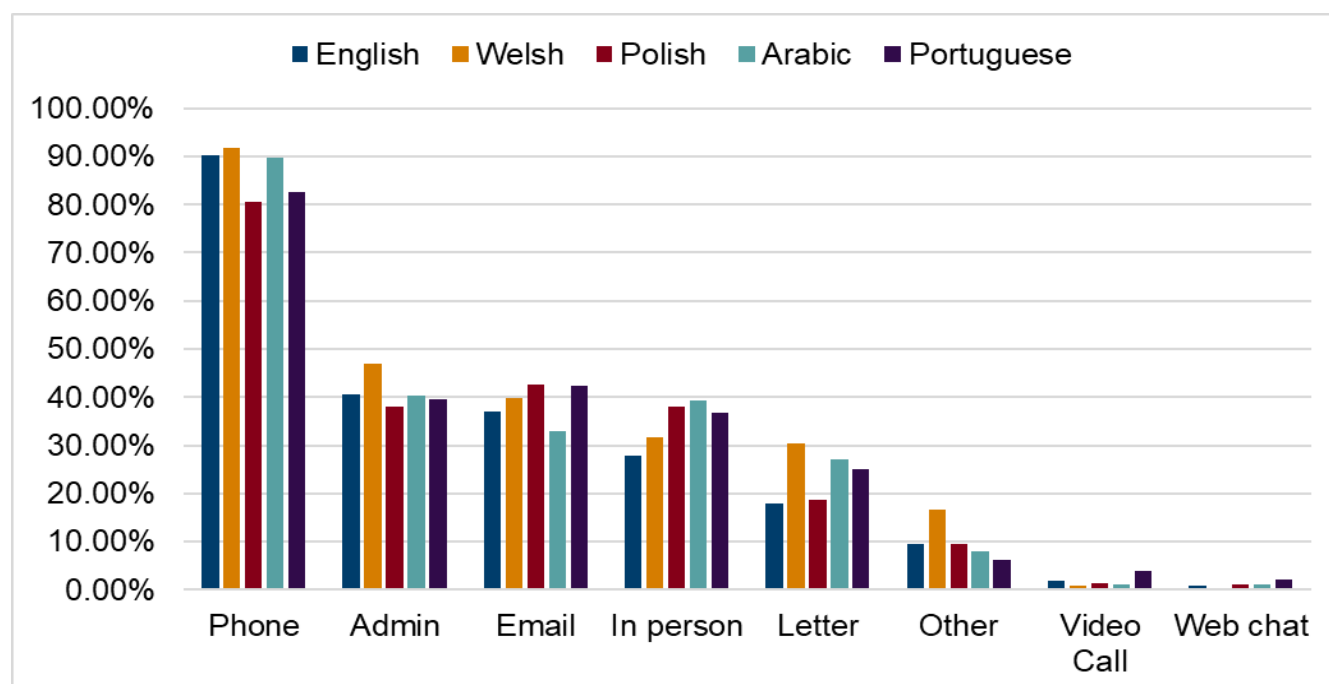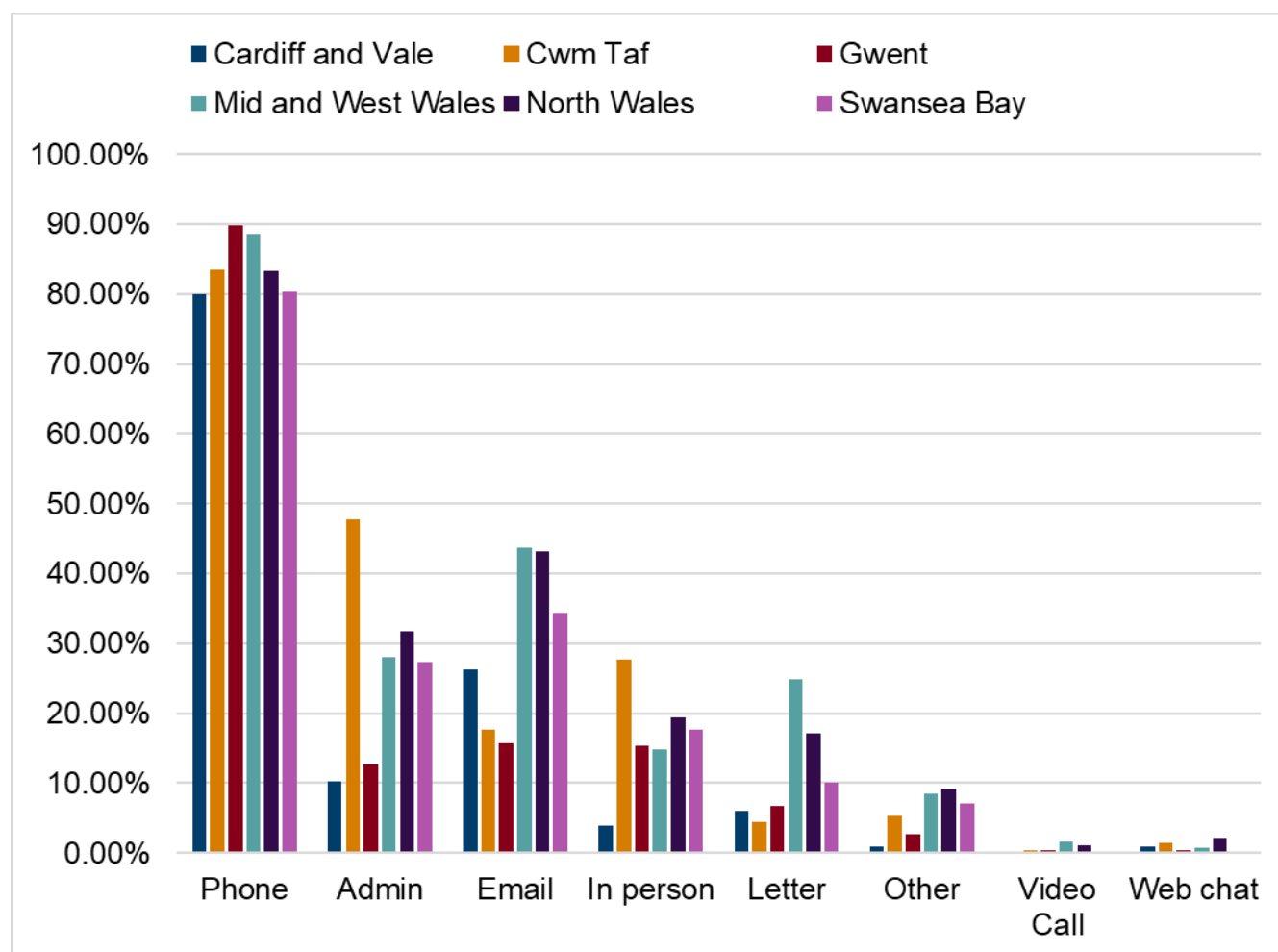

Source: Citizens Advice monitoring data.

[Note 1] The channel "Admin" refers to casework carried out when the client isn't present.

4.43   Description of Figure 10. This clustered bar chart shows that when accessing advice through the SAF, phone was the most commonly used channel across all regions and was fairly consistent across the regions. This ranged from 80.02% of

clients in Cardiff and the Vale to 89.84% of clients in Gwent. There was a high level of variation between regions of those accessing advice via email, in person and letter. For example, those accessing advice via email was lowest for Gwent, with 15.76% of clients accessing advice via this channel compared to 43.74% in Mid and West Wales. Those accessing advice in person ranged from 3.92% of clients in Cardiff and the Vale to 27.65% of clients in Cwm Taf.

Through what language are people needing to access advice and is this being met?

4.44   As the SAF aimed 'To ensure more people throughout Wales have access to the information and advice that they need', it is important for services to meet needs including language requirements.

4.45   Data on language started to be collected in May 2020. Until September 2023, advisers were able to fill in the following information regarding their client: 'Does the client require support in Welsh or community language?' and 'Which one of the following languages will the advice or guidance by provided in for this client?'. These questions were asked when adding a new case to a client's record – this could be for a new client or adding another case to an existing client's record. Figures therefore include clients who have returned to the service and may be counted more than once.

4.46   It is important to note that all language questions were not mandatory and therefore figures represented below may not include all clients.

4.47   In 96.51% of cases where a response to the question 'Does the client require support in Welsh or community language?' was recorded, support was not required in Welsh or another community language. For 3.49% of cases support in Welsh or a community language was required.

4.48   In 97.27% of cases where a response to the question 'Which one of the following languages will the advice or guidance by provided in for this client?' was recorded, support was to be provided in 'English'. In 1.19% of cases support was to be provided in 'other community language' and for 1.54% support was to be provided in 'Welsh'.

4.49   In October 2023 the questions changed and data on preferred language started to be collected. The data aimed to indicate whether advice was able to be provided in the clients preferred language. Advisers were able to fill in the following information regarding their client, 'Were we able to supply the support needed in the clients preferred/required language?' and 'Which one of the following is the client's preferred/required language?'. These questions can also be asked once per case, and so figures include clients who have returned to the service and may be counted more than once. The data below is from 1st October 2023 to 31st March 2024 and therefore not a full years' worth of data.

4.50   In 97.00% of cases where a response to the question 'Which one of the following is the client's preferred/required language?' was recorded, English was recorded as the preferred language. For 1.15% of cases Welsh was recorded as the preferred language, and 1.86% another community language.

4.51   In 97.45% of cases where a response to the question 'Were we able to supply the support needed in the clients preferred/required language?' was recorded, advisers reported support was able to be provided in the client's preferred language, and in 2.55% of cases support was not able to be provided.

4.52   In a high proportion of cases advisers were able to provide support in the clients preferred language. Although more could be done to understand why some needs are not being met, the data does provide evidence to suggest that the SAF is supporting the aim to ensure that that people throughout Wales have access to the information and advice that they need by meeting needs of their clients regarding language requirements.

LanguageLine calls

4.53   Citizens Advice use the third-party provider LanguageLine to offer translation services. Advisers can call LanguageLine to speak with clients who need an interpreter. LanguageLine will connect the adviser to an interpreter – the adviser is required to brief the interpreter before the conversation begins.

4.54   Overall, across the period January 2020 to March 2024, 54 different languages were required for translation services through LanguageLine. There were 6,777 calls across the 19 local Citizens Advice offices which comprise the six SAF regions.

Table 7: The number of calls via. LanguageLine and the proportion of all calls for the top 20 languages required for translation services, inclusive of January 2020 to March 2024

	Number of calls	Proportion of all calls
Polish	1,082	15.97%
Arabic	1,027	15.15%
Romanian	618	9.12%
Slovak	457	6.74%
Ukrainian	343	5.06%
Bengali	310	4.57%
Sorani	306	4.52%
Czech	250	3.69%
Bulgarian	225	3.32%
Portuguese	204	3.01%
Russian	201	2.97%
Hungarian	192	2.83%
Sylheti	184	2.72%
Farsi	170	2.51%
Urdu	163	2.41%
Spanish	159	2.35%
Turkish	139	2.05%
Punjabi	116	1.71%
Cantonese	84	1.24%
Mandarin	56	0.83%

Source: Citizens Advice monitoring data.

Figure 11: Within each SAF region, the proportion of calls for Polish, Arabic, Romanian, Slovak and Ukrainian languages out of all calls for that region [Note 1, Note 2]
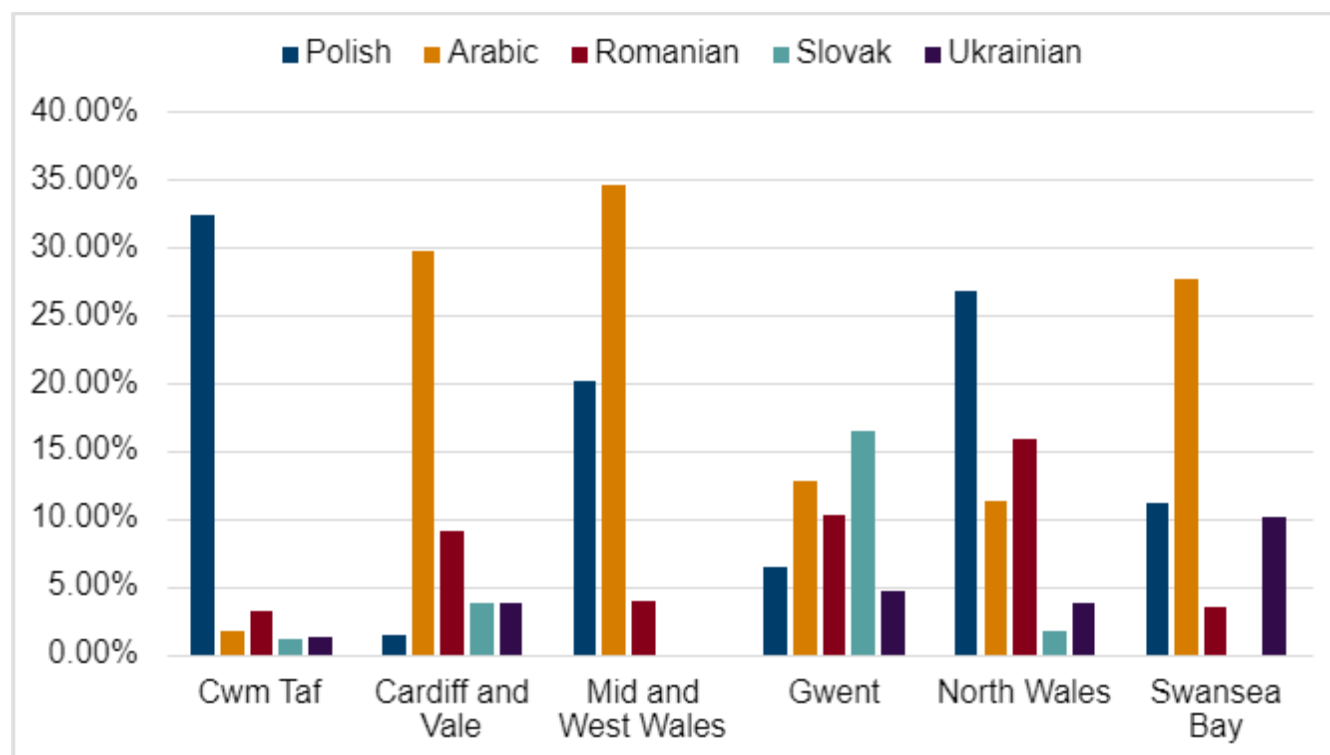
Source: Citizens Advice monitoring data.

[Note 1] For information regarding the local Citizens Advice offices that comprise each SAF region, see Table 1.

[Note 2] Data shown are for the five overall most requested languages (as per Table 7) only.

4.55   Table 7 shows that of all calls across local Citizens Advice offices, Polish and Arabic were the most requested languages. Description of Figure 11: however, this clustered bar chart shows that there is variation across the SAF regions. Where Polish is most requested in Cwm Taf and North Wales, Arabic is most requested in Cardiff, Mid and West Wales and Swansea Bay. Slovak is most requested in Gwent.

What issues are clients coming through the SAF for?

4.56   Issues are the topic or problem that a client wants to discuss and indicate the nature of the client problem, not how much work is needed to deal with the issue.

Table 8: The average number of issues per client in each year from 2020/21 to 2023/24 [Note 1]

	2020/21	2021/22	2022/23	2023/24
Generalist	3.2	3.5	3.7	4.1
Specialist	7.2	7.3	6.8	6.8
All services	4.3	4.6	4.8	5.2

Source: Citizens Advice monitoring data.

[Note 1] Clients can access both the generalist and specialist services within the same year.

4.57   As shown in Table 8, clients can have multiple issues. Clients accessing specialist services have on average a higher number of issues than those accessing generalist services across all years, which is to be expected as specialist advice services are for 'complex and often entrenched problems' (SAF guidance notes, 2019). The average number of issues per client within the generalist service slightly increased over time, suggesting that even in the less complex cases clients require multifaceted support. This data demonstrates that clients being able to access advice on multiple issues in one place is an important element of the service for the SAF to meet its aims of:

- ensuring more people throughout Wales have access to the information and advice they need
- enhancing access to services delivering specialist advice that people need to resolve complex and often entrenched problems

4.58   Regarding the specific types of issue clients are seeking advice for, issues are grouped and recorded within client case notes using Advice Issue Codes, and the highest-level grouping of codes is presented throughout this section. In the highest-level Advice Issue Codes throughout this section, discrimination is a sub-code within all except 'Charitable Support and Foodbanks'.

4.59   Not all clients had a recorded issue on file. Also, the data provided are unique
        clients for each Advice Issue Code, meaning as a client can have multiple issues, a
        client can appear in multiple codes.

Advice Issue Code data by year

4.60   The percentages calculated for each Advice Issue Code in this section are the
        unique clients within the Advice Issue Code divided by the total number of unique
        clients that had a recorded issue in that year. As clients can have multiple issues,
        this means for a given year the percentages across Advice Issue Codes will sum to
        over 100%.

Figure 12: In each year from 2020/21 to 2023/24, the proportion of unique clients with a given advice issue code recorded [Note 1, Note 2]
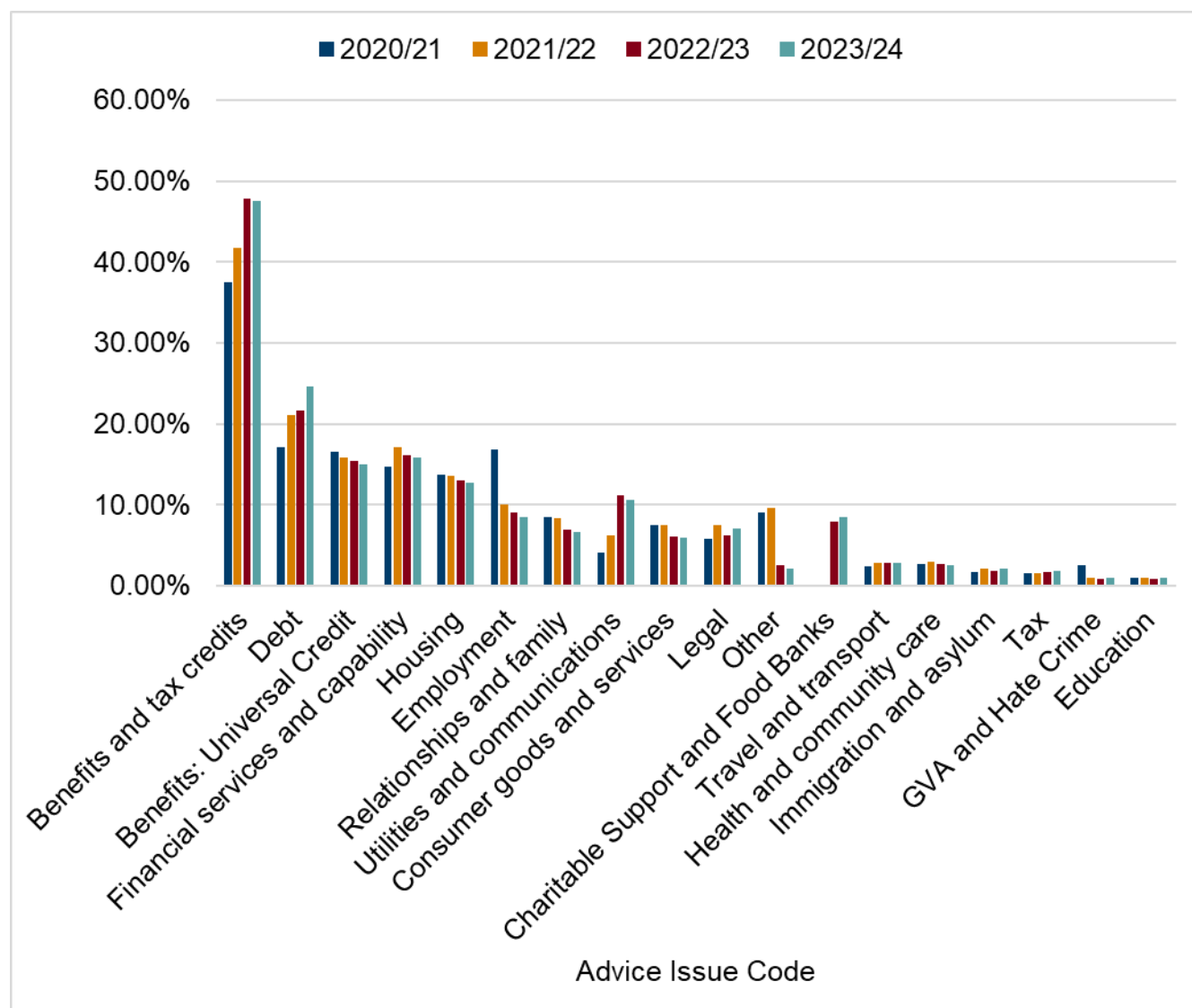
Source: Citizens Advice monitoring data.

[Note 1] The Advice Issue Code 'Charitable support and Food Banks' was used from 2022/23.

[Note 2] There are instances where individuals access the services in different years, so can be present in the data as a unique client in more than one year.

4.61   Description of Figure 12. This clustered bar chart shows that Benefits and Tax Credits was the most common issue that clients sought advice for across all years. Of the unique clients that had a recorded issue on file in 2020/21, 37.42% had a Benefits and Tax Credits issue. This increased by 10.37 percentage points between

2020/21 and 2022/23, to 47.79% of unique clients that had a recorded issue on file. This remained at a similar level in 2023/24 (47.46%). Debt advice was the second most common issue that clients sought advice for across all years. Of the unique clients that had a recorded issue on file in 2020/21, 17.17% had a Debt issue. Demand for debt advice increased across all four years, to 24.62% of unique clients that had a recorded issue on file in 2023/24. Demand for Utilities and Communications advice also increased between 2020/21 and 2023/24. In 2020/21, of the unique clients that had a recorded issue on file, 4.07% had a Utilities and Communications issue. Demand peaked in 2022/23, to 11.14% of unique clients that had a recorded issue on file. This remained at a similar level in 2023/24 (10.52%).

4.62   Although it is beyond the score of this report to understand why demand for advice for certain issues is needed, increases in the proportion of clients accessing these three areas of advice could be in-part due to the COVID-19 pandemic, alongside the cost-of-living crisis where there was high inflation between the end of 2021 to mid 2024 (Rising cost of living in the UK, House of Commons Library, 2024). The Welsh Government webpage regarding help with the cost-of-living crisis (2022) links to a webpage which refers to the SAF funded services available (2022).

4.63   Continuing to describe Figure 12, this clustered bar chart also shows that demand for Employment advice decreased over each of the four years. Where 16.87% of unique clients that had a recorded issue on file in 2020/21 had an employment issue, this was 8.47% in 2023/24. The decrease in the proportion of unique clients with an employment issue was sharp between 2020/21 and 2021/22 at 6.88 percentage points, then decreasing slightly each year after by 0.91 percentage points and 0.62 percentage points. Therefore, the peak in demand for employment advice in 2020/21 may be due to the first year of the COVID-19 pandemic, where various employment measures were put in place in response (Senedd Research, 2020). The Advice Issue Code 'Employment' includes 'Coronavirus' and 'Furlough' sub-codes.

4.64   Although the SAF was set up to primarily fund social welfare information and advice services (which covers benefits, debt, discrimination, employment, and housing),

and as such these issues are some of the most common that advice is sought for, the data demonstrates a broader suite of advice topics that the SAF funded services delivered. This provision aligns with the aim 'To help ensure more people throughout Wales have access to the information and advice that they need.'

Are there regional differences in the issues clients are coming through the SAF for?

Table 9: The number of unique clients that had a recorded issue in the each of the SAF region generalist and specialist services, inclusive of Quarter 4 2019/20 to Quarter 4 2023/24

	Generalist service: Unique clients with an issue code recorded	Specialist service: Unique clients with an issue code recorded
Cardiff and Vale	66,954	8,289
Cwm Taf	20,324	6,183
Gwent	61,649	17,449
Mid and West Wales	18,683	3,945
North Wales	37,204	10,816
Swansea Bay	14,237	3,071

Source: Citizens Advice monitoring data.

4.65 The percentages calculated for each Advice Issue Code in the following sections are the unique clients within the Advice Issue Code divided by the total number of unique clients that had a recorded issue in a given SAF region. This is done separately for the generalist and specialist services. The total numbers are in Table 9. As clients can have multiple issues, this means for a given SAF region the percentages across Advice Issue Codes will sum to over 100%.

4.66 Data are from the start of the SAF to the end of the most recent full year: Quarter 4 2019/20 to Quarter 4 2023/24.

Generalist service

Figure 13: Within each SAF region generalist service, the proportion of unique clients with a given advice issue code recorded [Note 1, Note 2]
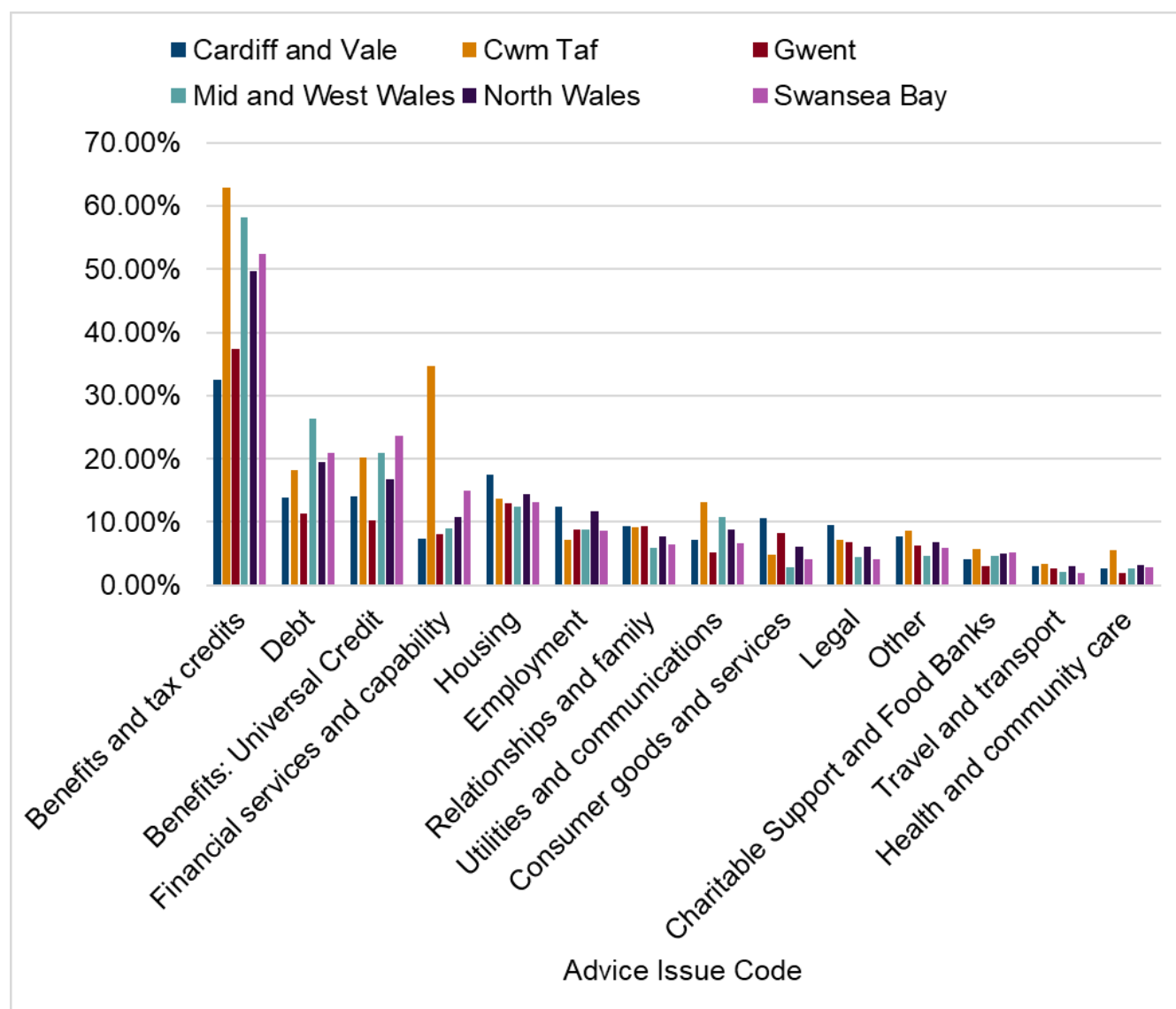
Source: Citizens Advice monitoring data.

[Note 1] The Advice Issue Code 'Charitable support and Food Banks' was used from 2022/23.

[Note 2] The Advice Issue Codes 'Immigration and asylum', 'Tax', 'GVA and Hate Crime', and 'Education' are excluded from the figure. All values across regions are below 3%.

4.67   Description of Figure 13. This clustered bar chart shows that overall, Benefits and Tax Credits was the most common issue within the generalist service that clients sought advice for across all SAF regions. However, there were regional differences. Of the unique clients that had a recorded issue on file in each region, the proportion who had a Benefits and Tax Credits issue varied from 32.60% of clients in Cardiff and Vale to 62.90% of clients in Cwm Taf. The next most common issue that clients sought advice for within the generalist service was different across regions. For both Cardiff and Vale and Gwent this was Housing, for Cwm Taf this was Financial services and capability, for both Mid and West Wales and North Wales this was Debt, and for Swansea Bay this was Benefits: Universal Credit.

4.68   Continuing to describe Figure 13, there is a stark difference across regions for Financial Services and Capability advice, of which the issue sub-codes include things such as bank accounts, loans, insurance, and pensions. Of the unique clients that had a recorded issue on file in each region, the proportion who had a Financial Services and Capability issue was much higher in Cwm Taf (34.66%) compared to the other regions, which ranged from 7.31% in Cardiff and Vale to 15.06% in Swansea Bay. There is also regional variation for Debt advice and Benefits: Universal Credit advice. Of the unique clients that had a recorded issue on file in each region, the proportion who had a Debt issue was lower in Gwent (11.31%) and Cardiff and Vale (13.86%) compared to other regions (which ranged from 18.15% to 26.37%). The proportion who had a Benefits: Universal Credit issue was also lower in Gwent (10.26%) and Cardiff and Vale (14.09%) compared to other regions (which ranged from 16.82% to 23.72%).

Specialist service

4.69   It should be noted that, as outlined in Table 9, the number of unique clients for each SAF region is lower for the specialist service than for the generalist service. Percentages should be interpreted with this in mind, and as such due to lower numbers of clients only certain Advice Issue Codes are displayed in Figure 14, as detailed in Note 1.

Figure 14: Within each SAF region specialist service, the proportion of unique clients with a given advice issue code recorded [Note 1]

Source: Citizens Advice monitoring data.

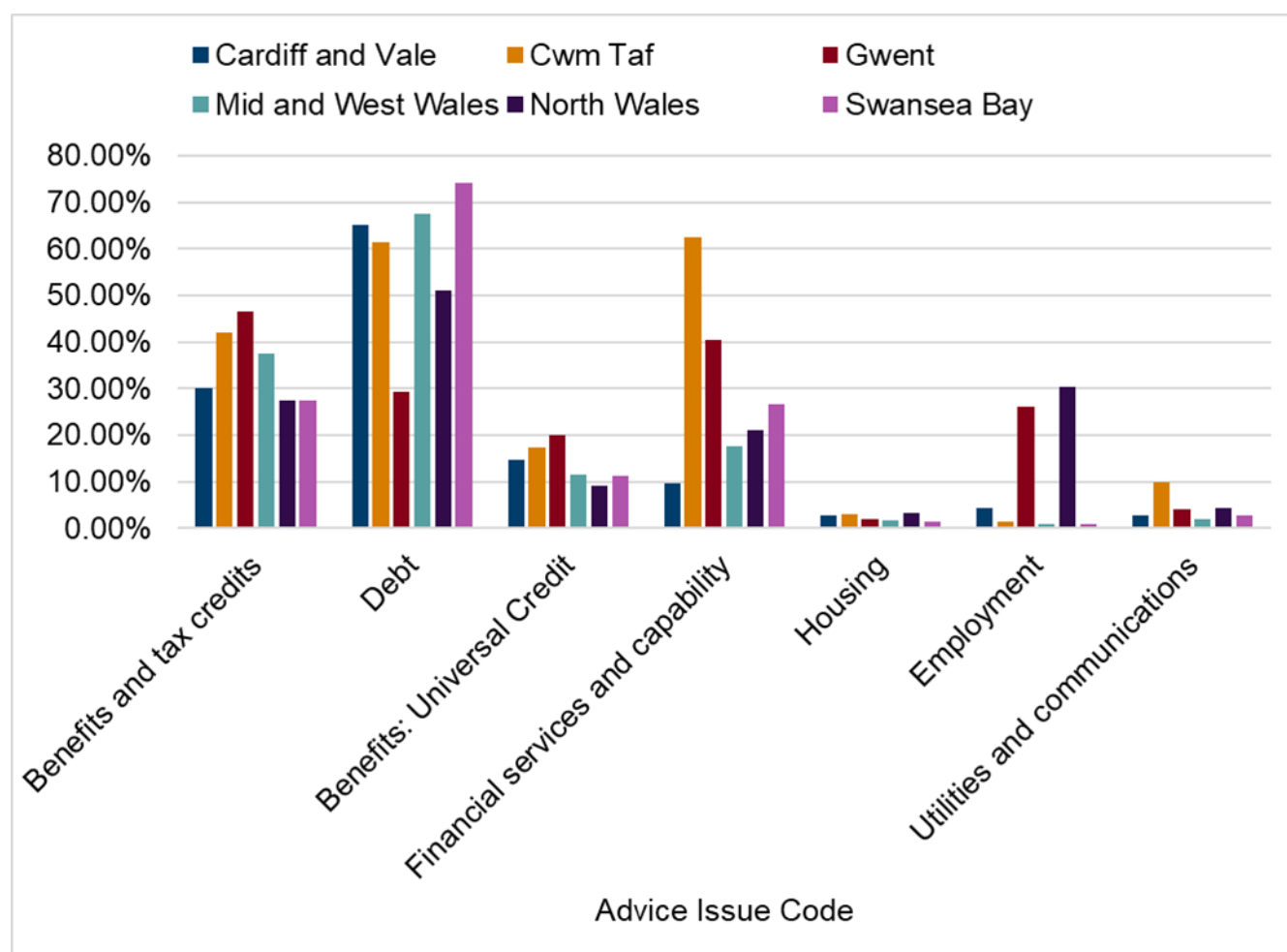[Note 1] The Advice Issue Codes 'Relationships and family', 'Consumer goods and services', 'Legal', 'Other', 'Charitable Support and Food Banks', 'Travel and transport', 'Health and community care', 'Immigration and asylum', 'Tax', 'GVA and Hate Crime' and 'Education' are excluded from the figure. All vales across regions are below 3.30%.

4.70   Description of Figure 14. This clustered bar chart shows that unlike the generalist service where Benefits and Tax Credits was the most common issue clients sought advice for across all SAF regions, for the specialist service the most common issue varied across regions. Benefits and Tax Credits was the most common issue in Gwent only, where of the unique clients that had a recorded issue on file 46.60% had a Benefits and Tax Credits issue. For Cardiff and Vale, Mid and West Wales, North Wales and Swansea Bay Debt was the most common issue. This was highest

in Swansea Bay, where of the unique clients that had a recorded issue on file 74.05% had a Debt issue. For Cwm Taf the most common issue was Financial Services and Capability, where of the unique clients that had a recorded issue on file 62.45% had a Financial Services and Capability issue. This is similar to the generalist service, discussed at point 4.68, where the proportion who had a Financial Services and Capability issue was much higher in Cwm Taf compared to other regions. However unlike the generalist service, for the specialist service this was also high in Gwent where 40.36% of unique clients with a recorded issue had a Financial Services and Capability issue. This compares to the other regions which ranged from 9.68% in Cardiff and Vale to 26.60% in Swansea Bay.

4.71   Debt advice being the most common issue in four of the six regions is likely related to the specialist service containing the 'SAF specialist debt' service. This was a condition of the SAF funding for the specialist service, which stipulated that a certain proportion must be spent on debt advice services. Continuing to describe Figure 14, for the two regions where Debt was not the most common issue, in Cwm Taf it was the second most common issue (61.31%) and in Gwent it was the third most common issue (29.41%).

4.72   There is also regional variation for Employment advice. Of the unique clients that had a recorded issue on file, the proportion who had an Employment issue was higher in North Wales (30.29%) and Gwent (26.04%), compared to other regions (which ranged from 0.85% to 4.25%).

4.73   Despite being target areas for the specialist service, the proportion of clients that had an education issue (Not included in Figure 14, between 0.17% and 0.50%) or a housing issue (between 1.53% to 3.39%) was low across all regions in the specialist service. In comparison, the proportion of clients who had a housing issue in the generalist service was much higher across all regions: as discussed at point 4.67, for both Cardiff and Vale and Gwent this was the second most common issue that clients sought advice for.

Are there differences in the issues clients are coming through the SAF for when considering client characteristics?

4.74   The percentages calculated for each Advice Issue Code in the following sections are the unique clients within the Advice Issue Code divided by the total number of unique clients that had a recorded issue in a given characteristic category, for example within an age group. As clients can have multiple issues, this means for a given characteristic category the percentages across Advice Issue Codes will sum to over 100%. Data is from the start of the SAF to the end of the most recent full year: Quarter 4 2019/20 to Quarter 4 2023/24.

Gender

4.75   There were no notable differences across Advice Issue Codes between clients with female and male recorded as their gender.

Age

Table 10: The total number of unique clients that had a recorded issue in each age group, inclusive of Quarter 4 2019/20 to Quarter 4 2023/24

	Unique clients with an issue code recorded
Under 25	7,473
25 to 34	33,055
35 to 44	35,958
45 to 54	30,238
55 to 64	32,390
65 to 74	19,983
75 and over	11,534

Source: Citizens Advice monitoring data.

4.76   There were 39,435 unique clients with an issue code recorded for which their age was 'Not recorded or Not Applicable', which are excluded from the analysis.

Figure 15: The proportion of clients with a given advice issue code recorded by age group, inclusive of Quarter 4 2019/20 to Quarter 4 2023/24 [Note 1, Note 2, Note 3]
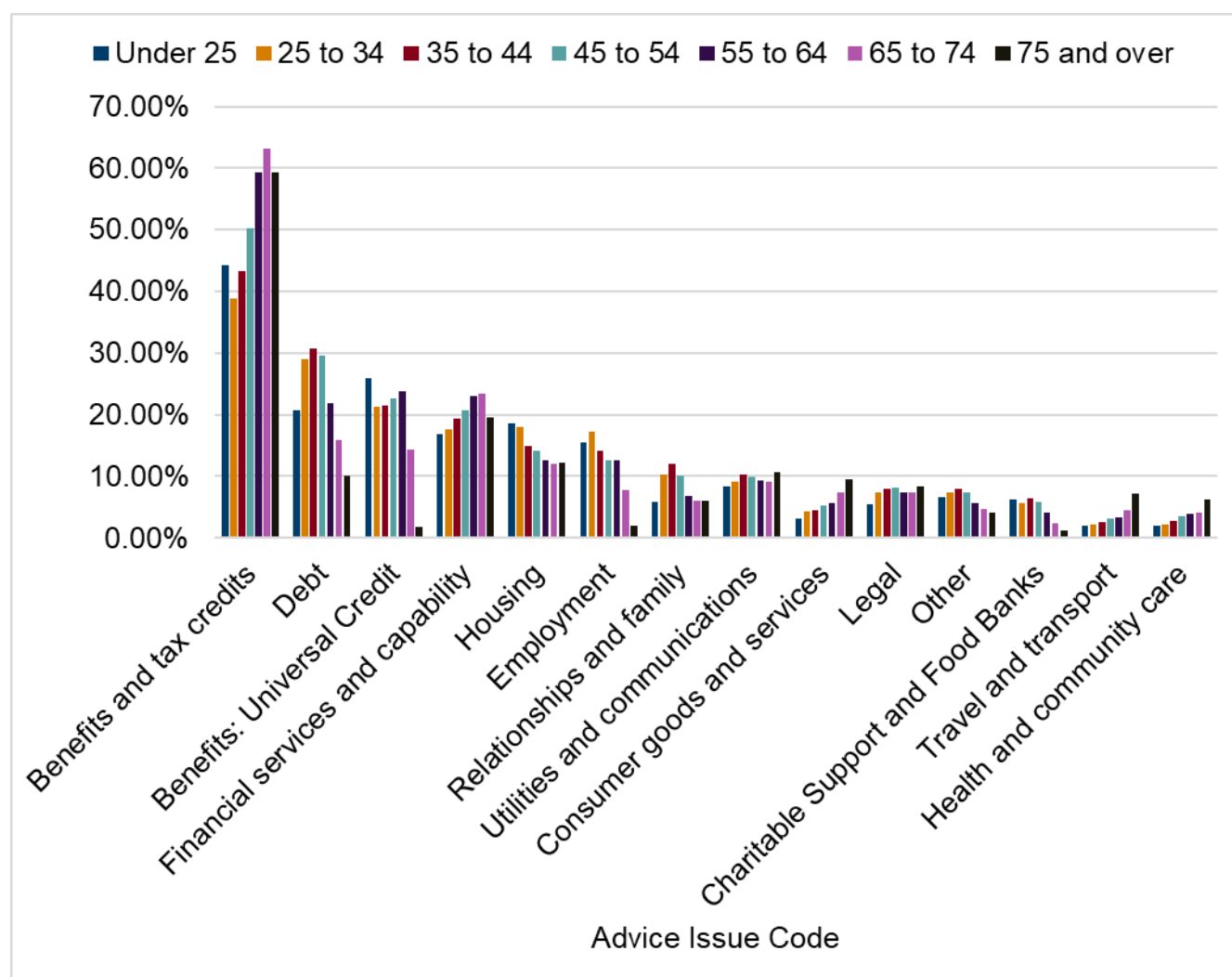
Source: Citizens Advice monitoring data.

[Note 1] The Advice Issue Code 'Charitable support and Food Banks' was used from 2022/23.

[Note 2] The Advice Issue Codes 'Immigration and asylum', 'Tax', 'GVA and Hate Crime', and 'Education' are excluded from the figure. All values are below 3.30%.

[Note 3] Under 15s were excluded from the monitoring data provided as an assumed recording error.

4.77   Description of Figure 15. This clustered bar chart shows that Benefits and Tax Credits was the most common issue that clients sought advice for across all age groups. There was variation across age groups, where the proportion that had a Benefits and Tax credits issue was higher in those aged 55 and over compared to other age groups. The proportion ranged from 38.80% of the unique clients aged 25 to 34 that had a recorded issue on file, to 63.12% of the unique clients aged 65 to 74 that had a recorded issue on file. There was also variation by age for Debt advice. Of the unique clients that had a recorded issue on file aged 35 to 44, 30.75% had a Debt issue. This was similar for ages 25 to 34 and 45 to 54. After age 45 to 54 the proportion seeking Debt advice then decreased with age, where 10.09% of those aged 75 and over with a recorded issue on file had a Debt issue.

4.78   Continuing to describe Figure 15, this shows demand for Housing advice was slightly higher for younger age groups. Of the unique clients with a recorded issue on file aged under 25 and 25 to 34, 18.59% and 18.01% respectively had a Housing issue. This steadily decreased with age and compares to 12.02% of those aged 65 to 74 and 12.24% of those aged 75 and over. Demand for employment advice followed a similar pattern to Housing advice, though of the unique clients with a recorded issue on file aged 65 to 74 and 75 and over, the proportion with an Employment issue decreased to a greater extent. This is to be expected due to the age of retirement. Similarly, of the unique clients with a recorded issue on file aged 65 to 74 and 75 and over, the proportion with a Benefits: Universal Credit issue was lower than in other age groups. Again, this is to be expected as individuals must be below state pension age to claim Universal Credit (Universal Credit eligibility, Gov.UK).

4.79   Continuing to describe Figure 15, this shows that although overall demand was lower compared to other issues, the demand for Consumer Goods and Services advice increased with age and was highest for those aged 65 to 74 and 75 and over. Consumer goods and services issue sub-codes include things like home repairs and improvements, home energy efficiency, vehicles, disability aids, leisure, memberships, and fraud. Of the unique clients with a recorded issue on file aged over 75, 9.53% had a Consumer Goods and Services issue, compared to the range of 3.12% of those aged under 25 and 5.54% of those aged 55 to 64. Similarly, the

demand for Travel and Transport and Health and Community Care advice increased with age.

Disability and Long-Term Health Condition status

Table 11: The total number of unique clients that had a recorded issue by whether they are disabled or have a long-term health condition, inclusive of Quarter 4 2019/20 to Quarter 4 2023/24

	Unique clients with an issue code recorded
Disabled	11,188
Long-Term Health Condition	72,615
Not disabled or no health problems	95,787

Source: Citizens Advice monitoring data.

4.80   There were 30,476 unique clients with an issue code recorded for which their disability and long-term health condition status was 'Not Recorded or Not Applicable', 'Prefer Not To Say' or 'Unknown or Withheld' which are excluded from the analysis.

Figure 16: The proportion of clients with a given advice issue code recorded by whether they are disabled or have a long-term health condition, inclusive of Quarter 4 2019/20 to Quarter 4 2023/24 [Note 1, Note 2]
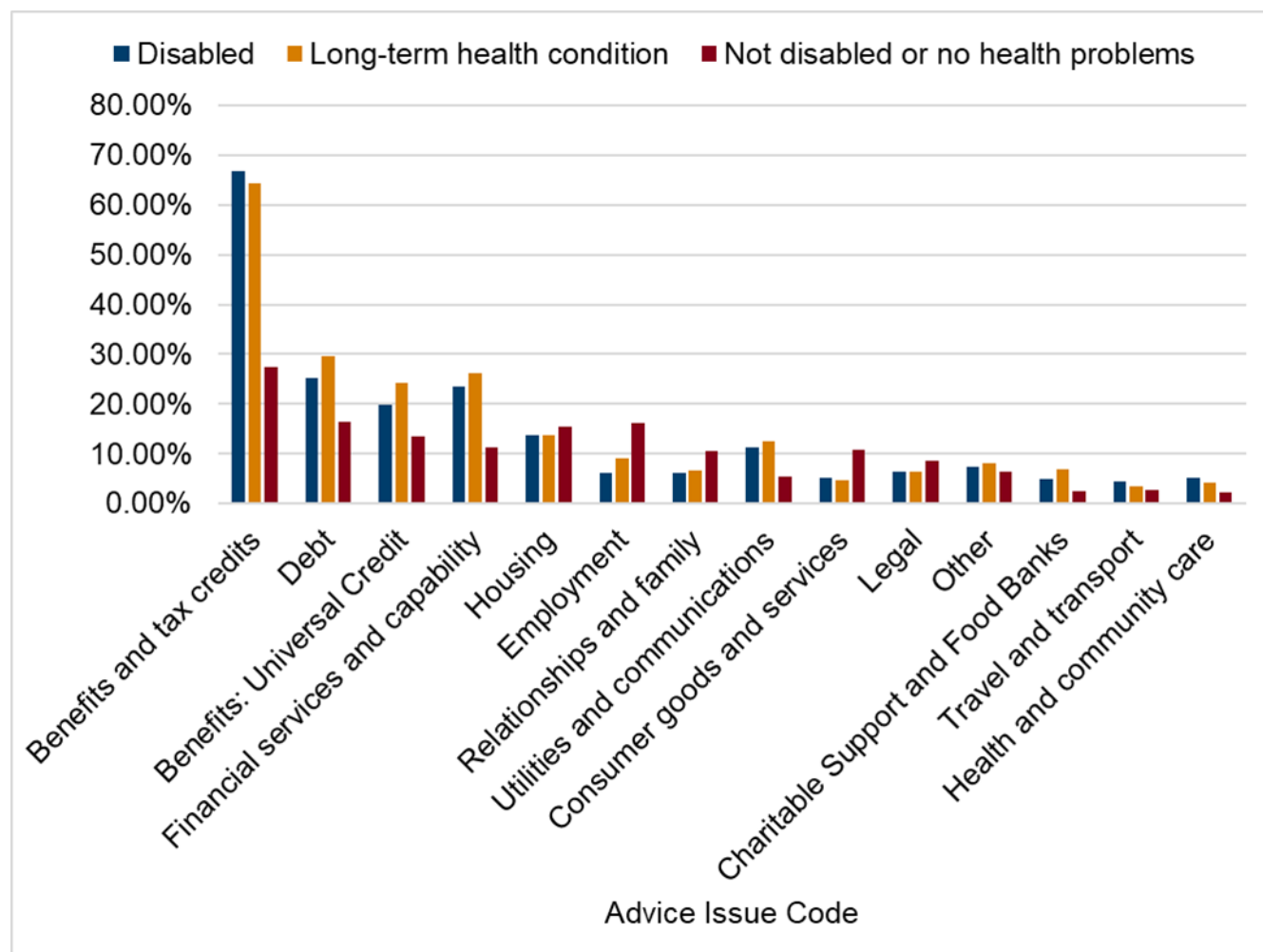
Source: Citizens Advice monitoring data.

[Note 1] The Advice Issue Code 'Charitable support and Food Banks' was used from 2022/23.

[Note 2] The Advice Issue Codes 'Immigration and asylum', 'Tax', 'GVA and Hate Crime', and 'Education' are excluded from the figure. All values are below 3.20%.

4.81   Description of Figure 16. This clustered bar chart shows that Benefits and Tax Credits was the most common issue that clients sought advice for across all groups. There was variation across groups, at 66.67% of disabled clients that had a recorded issue on file, to 64.42% of clients with a long-term health condition that had a recorded issue on file. Demand was comparatively lowest for those who are

not disabled or do not have a health problem, at 27.38%. Debt advice was the second most common issue that clients sought advice for across all groups, and again the proportion with a Debt issue recorded was comparatively lowest for those who are not disabled or do not have a health problem. This aligns with text point 4.22 and Table 6 which shows that disabled clients and those with a long-term health condition represented the greatest proportion of clients in the specialist service, which contains the 'SAF specialist debt' service.

4.82   Continuing to describe Figure 16, this shows demand for financial services and capability advice was higher for disabled people and those with a long-term health condition compared to those who are not disabled or do not have a health problem. The same pattern applies to Utilities and Communications advice. Conversely, demand for Employment advice and Consumer Goods and Services advice was higher for those who are not disabled or do not have a health problem.

Conclusions for characteristics data

4.83   The data shows that there is variation in the type of advice sought depending on the characteristics of the client. While analysis is only possible on certain characteristics in isolation, in reality different combinations of these characteristics will lead to a unique profile of topics or problems that a client wants to discuss. Therefore, to be able to meet the aim of ensuring that more people throughout Wales have access to the information and advice that they need, the provision of advice on a suite of issues through SAF funded services is important.

What was the workload involved in helping clients?

4.84   The metrics 'Activities' and 'Contacts' represent the workload involved in helping clients, for example sending an email or holding an advice session. 'Contacts' are activities where the client is present, and 'Activities' includes all work including where the client is not present.

Table 12: The number of activities and contacts carried out by service type, inclusive of Quarter 4 2019/20 to Quarter 4 2023/24

	Number of activities recorded	Number of contacts recorded
SAF Remote Generalist	141,596	130,011
SAF Generalist	573,349	445,385
SAF Remote Specialist	118,811	95,226
SAF Specialist	137,739	94,176
SAF Specialist Debt	373,995	229,131

Source: Citizens Advice monitoring data.

4.85   Over the SAF period, a total of 1,345,490 activities were recorded, and 993,929 contacts were recorded. Overall, Table 12 shows the SAF Generalist service involved the highest number of activities and contacts, followed by the SAF Specialist Debt service.

4.86   As the number of unique clients fluctuates across each service type, it is important to look at the average number of activities and contacts per client alongside the overall numbers of activities and contacts. For all services combined (SAF generalist and remote generalist; SAF specialist, specialist debt and remote specialist) the average number of activities per client increased in each year from 4.35 in 2020/21 to 5.8 in 2023/24. This pattern was the same for the average number of contacts per client, which was 3.34 in 2020/21 and 4.31 in 2023/24.

Figure 17: The average number of activities per client by service type, in each year from 2020/21 to 2023/24 [Note 1]
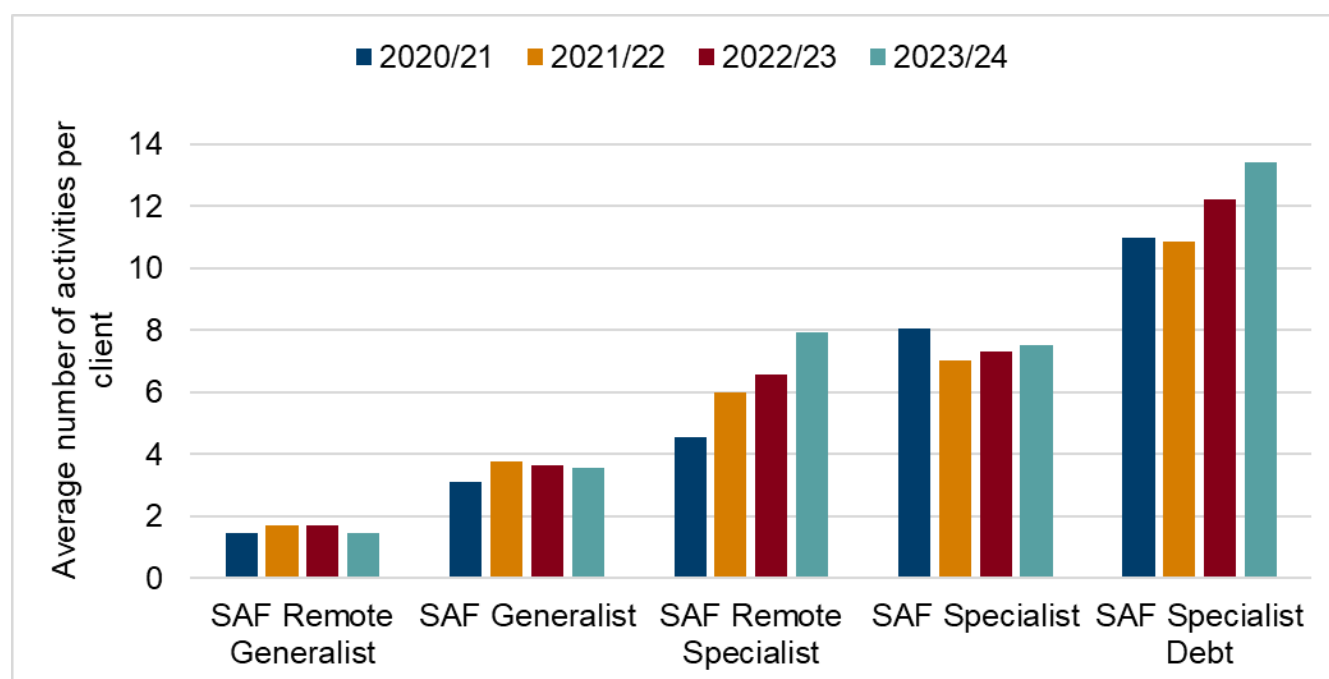
Source: Citizens Advice monitoring data.

[Note 1] The base size for the number of unique clients are those that have a record on casebook where an activity was carried out where they were not present. This includes clients who were referred to Citizens Advice and work was done on their behalf, but they were never present so did not go on to seek advice via one of the services, so would not appear in the base size of unique clients for contacts (Figure 18).

Figure 18: The average number of contacts per client by service type, in each year from 2020/21 to 2023/24
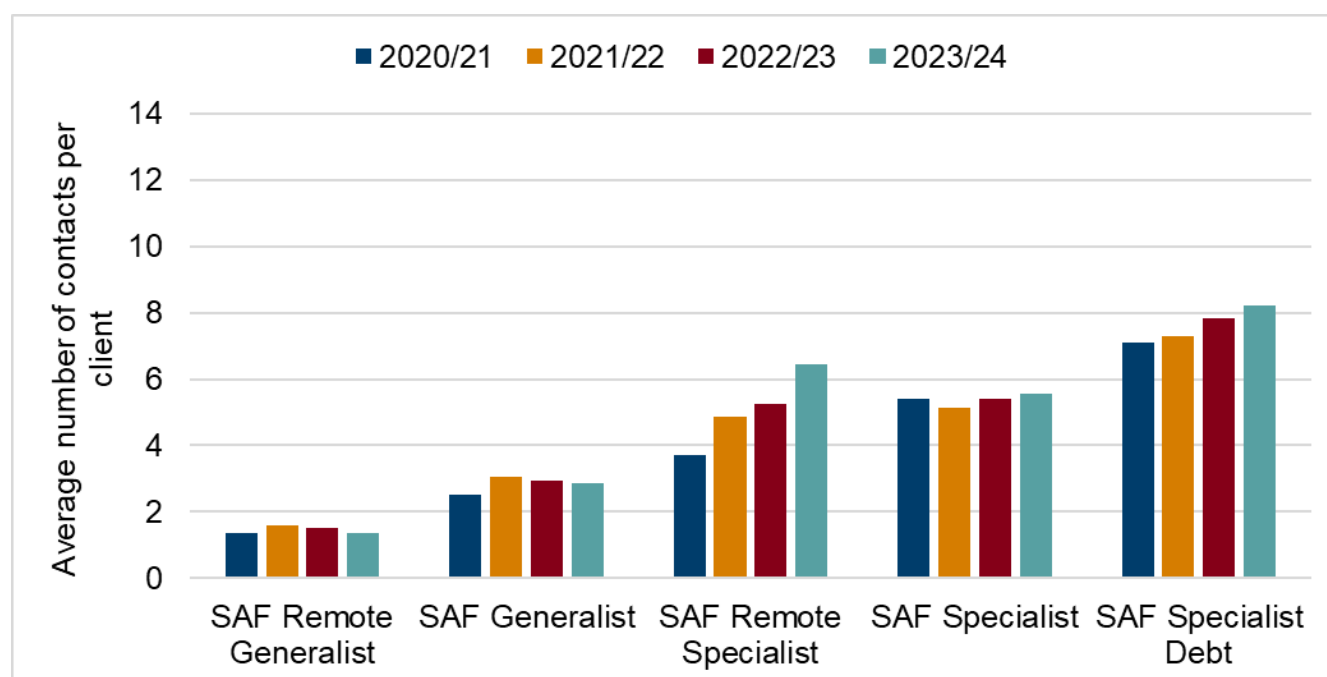
Source: Citizens Advice monitoring data.

4.87   Description of Figure 17 and 18. These clustered bar charts show that the workload to resolve client issues varies by service type. As would be expected, in all years, on average a greater number of activities (Figure 17) and contacts (Figure 18) were required to support clients in the specialist services compared to the generalist services. The average number of activities and contacts per client was highest for the specialist debt service compared to other services in all years, suggesting clients within this service have complex issues to resolve which require a greater workload. Moreover, the average number of activities and contacts per client in the specialist debt service increased over time. There was an average of 10.99 activities per client and an average of 7.08 contacts per client in 2020/21. This rose to an average of 13.42 activities per client and 8.2 contacts per client in 2023/24. The average number of activities and contacts per client in the remote specialist service also increased over time. Overall, in each service type across all years, as would be expected the average number of activities per client is higher than the average number of contacts per client, demonstrating the demand on the service beyond when a client is present with work conducted on their behalf.

Figure 19: The average number of activities per client by Advice Issue Code, within each year from 2020/21 to 2023/24 [Note 1]
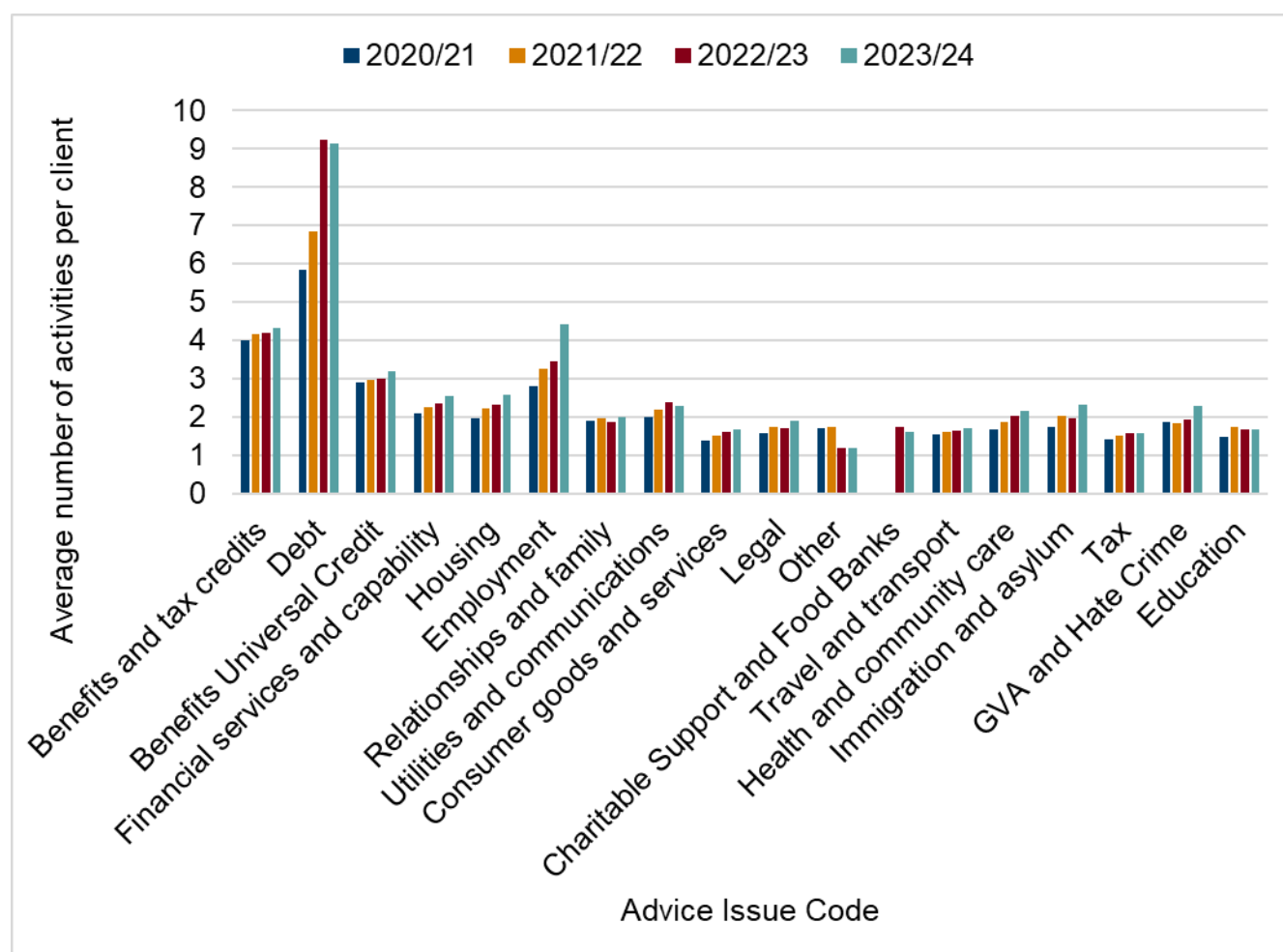
Source: Citizens Advice monitoring data.

[Note 1] The Advice Issue Code 'Charitable support and Food Banks' was used from 2022/23.

4.88   Description of Figure 19. This clustered bar chart shows that the average number of activities per client also depends on the type of issue the client is seeking advice for. Across all years a greater average number of activities per client was required for debt issues. This has also increased over time, from an average of 5.83 activities per client in 2020/21 to 9.13 in 2023/24. This aligns with Figure 17, as discussed in text point 4.87, where the specialist debt service had on average a greater number of activities required to support clients.

4.89   Continuing to describe Figure 19, this shows benefits and tax credits issues had the second highest average number of activities per client from 2020/21 to 2022/23 (4.01 and 4.18 respectively). The second highest average number of activities per client changed to employment issues in 2023/24 at an average of 4.41 activities per client. This was after an increase over time from an average of 2.79 activities per client in 2020/21. For all advice issue codes except 'Charitable support and foodbanks' and 'Other' the average number of activities per client increased from 2020/21 to 2023/24 overall, though in some cases the change was small.

What referrals were made?

4.90   Citizens Advice use a third-party electronic referrals system called 'Refernet'. The following data shows referrals made as part of the SAF through this platform. The data does not include other referral methods including phone, google forms or other localised routes. The first referrals as part of the SAF began on the 25th May 2020. The data are for calendar year quarters, not financial year quarters.

4.91   From 25th May 2020 to 31st March 2024, 18,541 referrals were made on Refernet. Of these referrals, 32.23% were accepted and 62.4% were closed. The remaining 5.37% of referrals came under another status, such as open (unaccepted by the receiving agency), declined (sent back to the sending agency) or forwarded.

4.92   For historic referrals that are still showing as accepted, it is likely these have reached closure for the client, but the advisor has not updated the system to indicate closure. However, in some cases this could mean that the client's case is still ongoing, requiring long-term casework. As expected, Quarter 2 2020 (May to June) has the highest proportion of closed referrals (91.3%) and Quarter 1 2024 (January to March) has the lowest proportion of closed referrals (32.97%).

Figure 20: The number of referrals made in each calendar year quarter from Quarter 2 2020 to Quarter 1 2024
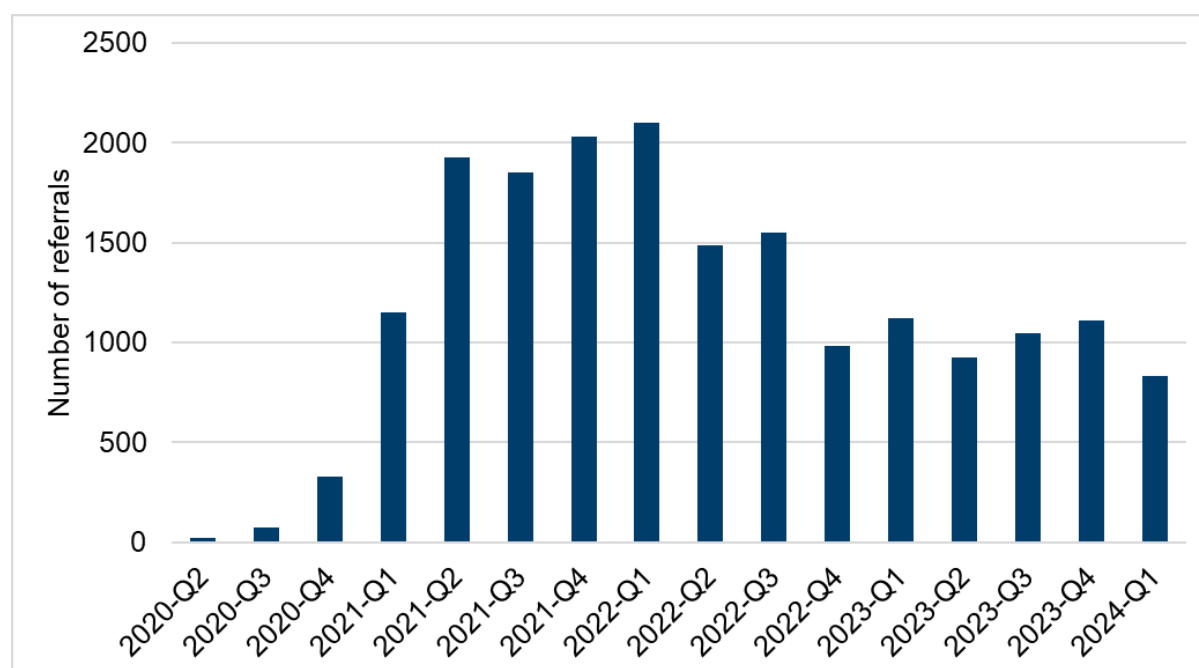
Source: Citizens Advice monitoring data.

4.93   Description of Figure 20. This bar chart shows that the number of referrals fluctuated each quarter. The number of referrals was highest in Quarter 1 2022 (January to March), where the number of referrals peaked at 2,099. The Enhanced Discretionary Advice Fund (DAF) referrals project was within this period, running from October 2021 to March 2022. This accounts for the higher number of referrals in Quarter 4 2021 (October to December) and Quarter 1 2022 (January to March). The DAF was delivered by NEC Northgate on behalf of Welsh Government to support those applying for Emergency Assistance Payments (EAP). During the referrals project Citizens Advice worked with NEC Northgate to support advice referrals for clients identified as vulnerable who had applied for the EAP via. the DAF.

4.94   Continuing to describe Figure 20, this shows the largest increase in referrals was between Quarter 4 2020 (October to December) where 326 referrals were made, to Quarter 1 2021 (January to March) where 1,150 referrals were made. The next largest increase followed, from 1,150 referrals in Quarter 1 2021 to 1,927 referrals in Quarter 2 2021 (April to June). The largest decrease was between Quarter 1 2022 (January to March) where 2,099 referrals were made to Quarter 2 2022 (April

to June) where 1,489 referrals were made. This is likely due to the end of the DAF project. The next largest decrease was between Quarter 3 2022 (July to September) where 1,550 referrals were made and Quarter 4 2022 (October to December) where 986 referrals were made. The number of referrals remained lower than it was in Quarter 3 2022 for all the quarters after this, and though there was not a continual decrease, Quarter 1 2024 was the lowest in this period at 831 referrals.

4.95   Over the period 25th May 2020 to 31st March 2024, there were 101 unique organisations signed up to use Refernet. Of these organisations, 44 sent and received referrals, 12 received referrals only, 19 sent referrals only, 24 never sent or received referrals (though one sent referrals after 31st March 2024). For two organisations no data was provided.

4.96   There are different groups served by the organisations of Refernet, which according to information provided by Citizens Advice are:

- Adult and young carers
- Older people
- Children and families
- Disabled people and those with long-term health conditions, including physical and mental health
- People experiencing Violence Against Women, Domestic Abuse and Sexual Violence (VAWDASV)
- Veterans
- People with housing needs
- Ethnic minority communities

4.97   Of the 75 organisations that sent and/or received referrals during 25th May 2020 to 31st March 2024, 60 were a charity, four were local authority organisations, four were law firms, two were MP/MS offices, two were care services, and three were Welsh Government schemes which were the DAF project, enhanced DAF pilot, and NEST. NEST was a scheme to provide advice and support on energy entitlements.

4.98   Overall, this data shows that the service provided under the SAF has supported referrals of clients between multiple organisations. It is not possible to use this data to directly assess against the aim of the SAF regarding whether collaboration between advice service providers has improved. However, the use of the referral platform by a range of organisations does suggest that there are instances where organisations are taking a collaborative approach to advice provision. This approach will also help to meet the SAF aim of ensuring more people throughout Wales have access to the information and advice that they need.

What were client's experiences?

4.99   Clients who consent to be contacted to provide feedback are sent an online survey five to 17 weeks after they receive advice. Not every respondent of the survey answers every question.

4.100   As noted throughout, clients can return to the service to receive advice across multiple years. It is therefore possible a client could complete the feedback survey more than once, and so appear in the client experience data in more than one year.

4.101   The survey is asked in relation to the specific support received at the time, and so in the case of a client providing feedback more than once across the years, their response may vary. Therefore, the data includes the count of all responses to each question in each year. The data do not show unique clients.

Figure 21: The proportion of clients who selected each answer option in response to "How likely would you be to recommend the service?", within each year from 2020/21 to 2023/24 [Note 1]
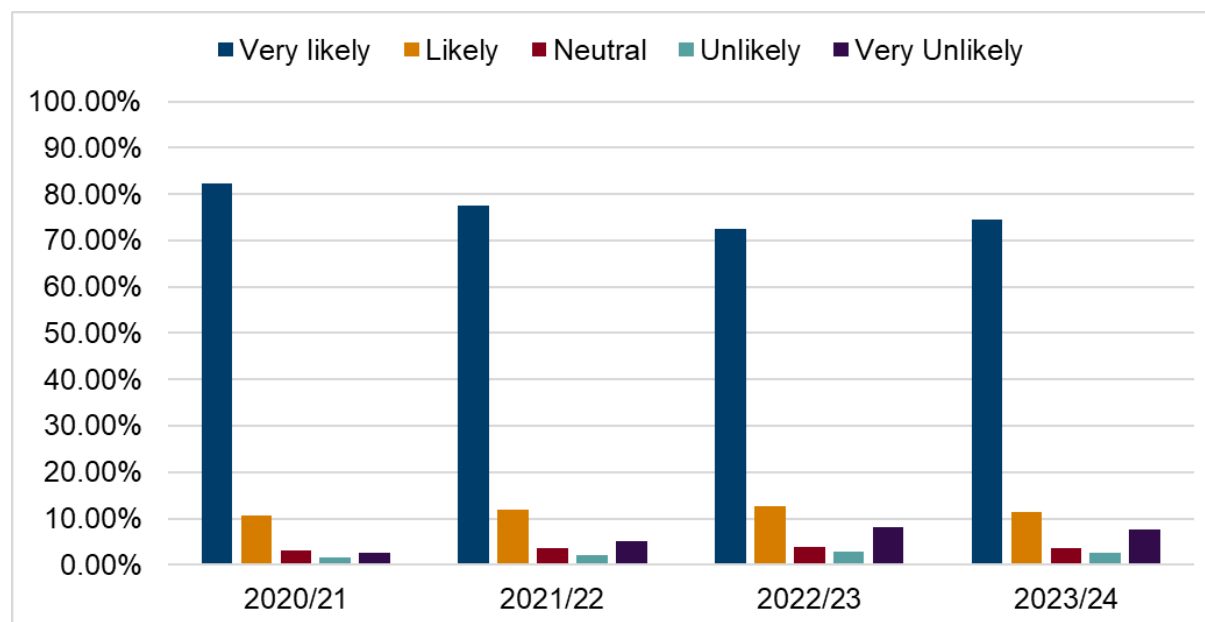
Source: Citizens Advice monitoring data.

[Note 1] The number of responses to this question were 2,466 in 2020/21, 3,509 in 2021/22, 5,345 in 2022/23, 4,380 in 2023/24.

4.102   Whether respondents would recommend the service could be seen as a proxy for overall satisfaction with the service.

4.103   Description of Figure 21. This clustered bar chart shows that across all years, 'Very likely' was the most common response option chosen, suggesting in general respondents would recommend the service. However, the proportion decreased over time, from 82.24% of respondents in 2020/21 to 74.47% of respondents in 2023/24. In parallel, the proportion of respondents choosing 'Very Unlikely' increased over time from 2.51% in 2020/21 to 7.74% in 2023/24.

4.104   Compared to the other client experience questions discussed in this section, the difference in the proportion of respondents selecting 'Very likely' and 'Likely' is large, suggesting that overall respondents hold a strong positive view regarding recommending the service, which could indicate respondents in general were satisfied with the service. It would be useful to undertake further investigation to

understand why an increasing proportion of respondents hold a strong negative view about recommending the service.

Figure 22: The proportion of clients who selected each answer option in response to "How easy or difficult did you find it to access the service?", within each year from 2020/21 to 2023/24 [Note 1]

Source: Citizens Advice monitoring data.

[Note 1] The number of responses to this question were 2,474 in 2020/21, 3,534 in 2021/22, 5,397 in 2022/23, 4,423 in 2023/24.

4.105   Description of Figure 22. This clustered bar chart shows that across all years, 'Very easy' was the most common response option chosen, followed by 'Easy'. The proportion of respondents who chose 'Very easy' decreased over time, from 54.49% in 2020/21 to 44.16% 2023/24. The year with the lowest proportion selecting 'Very easy' was 2022/23 at 42.43%. The proportion of respondents who chose 'Easy', 'Difficult' and 'Very difficult' remained broadly consistent over time, increasing slightly overall between 2020/21 and 2023/24. The proportion of respondents who chose 'Difficult' and 'Very difficult' combined ranged from 5.58% in 2020/21 to a peak of 11.27% in 2022/23, decreasing slightly to 9.74% in 2023/24.

4.106 This suggests that while the majority of respondents reported finding it easy to access the service, there are some who do not find the service easy to access. Particularly in 2022/23 respondents were least positive about the ease of access, and reasons for this should be investigated further.

Figure 23: The proportion of clients who selected each answer option in response to "In your opinion, what describes the state of your problem when you contacted Citizens Advice?", within each year from 2020/21 to 2023/24 [Note 1]
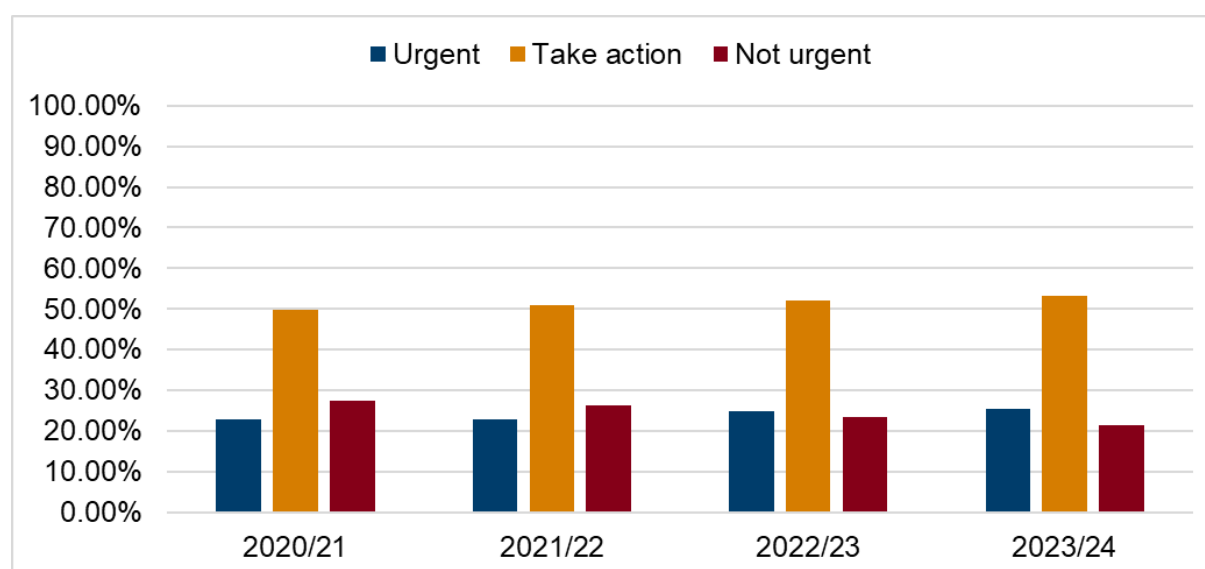
Source: Citizens Advice monitoring data.

[Note 1] The number of responses to this question were 2,239 in 2020/21, 3,154 in 2021/22, 4,732 in 2022/23, 3,873 in 2023/24.
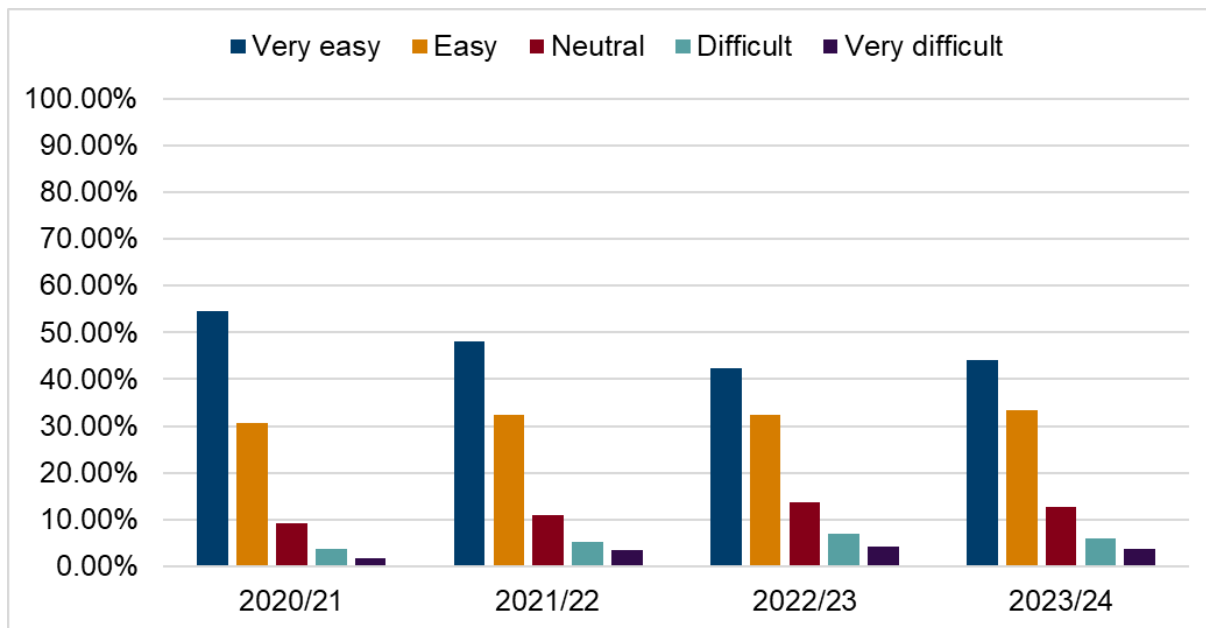
4.107 Description of Figure 23. This clustered bar chart shows that across all years, 'Take action' was the most common response option chosen at around half of respondents. The proportion of respondents who chose this option increased slightly each year from 49.84% in 2020/21 to 53.11% in 2023/24. The proportion of respondents who chose 'Urgent' increased slightly in each year over the period from 22.82% in 2020/21 to 25.46% in 2023/24, and conversely those who chose 'Not urgent' decreased in each year from 27.33% in 2020/21 to 21.43% in 2023/24.

Figure 24: The proportion of clients who selected each answer option in response to "In your opinion, what describes the state of your problem when you contacted Citizens Advice?" by Disability and Long-Term Health Condition status, inclusive of Quarter 4 2019/20 to Quarter 4 2023/24 [Note 1]
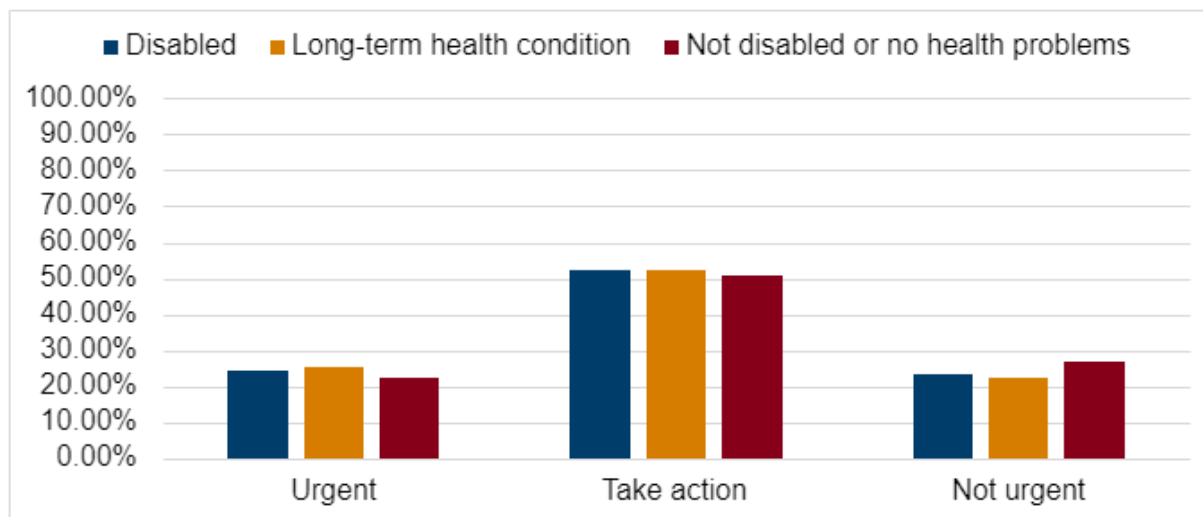
Source: Citizens Advice monitoring data.

[Note 1] The number of responses to this question were 1,346 'Disabled', 7,785 'Long- term health condition', 3,771 'Not disabled or no health problems'.

4.108   Description of Figure 24. This clustered bar chart shows that across all health condition statuses, 'Take action' was the most common response option. This was fairly consistent across all statuses ranging from 52.08% for disabled clients to 51.02% for those who are not disabled or do not have a health problem.

Figure 25: The proportion of clients who selected each answer option in response to "In your opinion, what describes the state of your problem when you contacted Citizens Advice?" by Ethnicity, inclusive of Quarter 4 2019/20 to Quarter 4 2023/24 [Note 1]
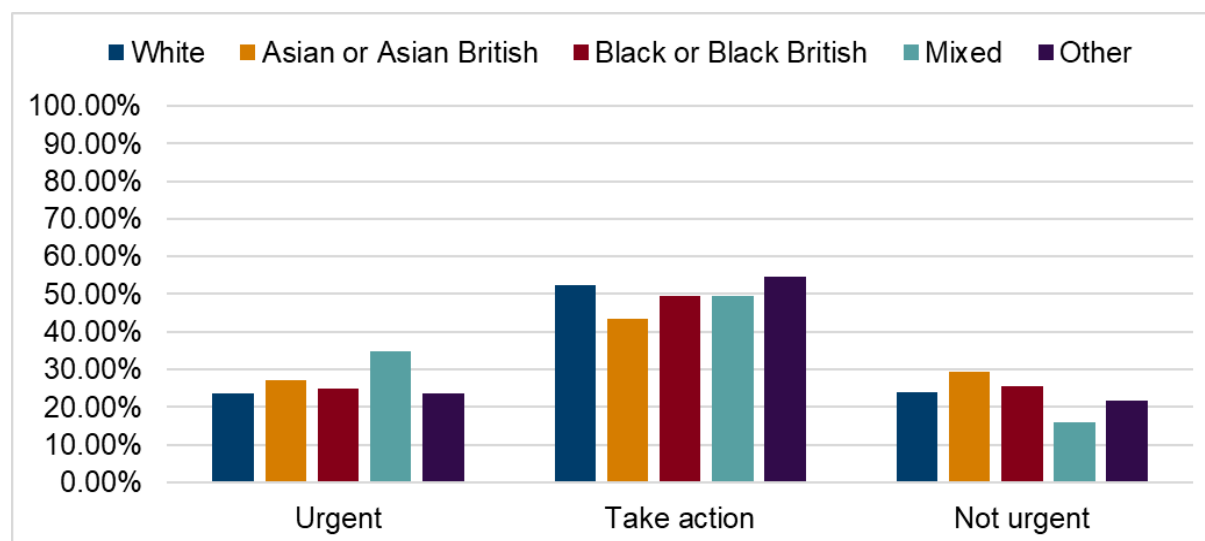
Source: Citizens Advice monitoring data.

[Note 1] The number of responses to this question were 11,378 'White', 262 'Asian or Asian British', 262 'Black or Black British', 158 'Mixed', 207 'Other'.

4.109   Description of Figure 25. This clustered bar chart shows that across all ethnic groups, 'Take action' was the most common response option. This ranged from 54.59% for those who had recorded their ethnicity as 'Other' to 43.51% who's ethnicity was recorded as 'Asian or Asian British'.

4.110   Overall, though the data on the state of the client's problem cannot directly assess whether the SAF met the aim of effectively promoting early access amongst the most vulnerable households, overall this data suggests most respondents sought advice in advance of a crisis ('Take action') (Figure 23). Data suggests that there is little variation based upon disability status (Figure 24) or ethnicity (Figure 25) suggesting within the priority groups they are still accessing support before the issue falls into the 'Urgent' category. It is important to note however that, when looking at the breakdowns of disability status and ethnicity, there is large variation in the number of clients who answered these questions. Therefore caution should be used when interpreting the results.

4.111   Although it does seem like clients are accessing support at an earlier stage, there is a consistent level of those across years who sought advice at the point where they were in crisis ('Urgent').

Figure 26: The proportion of clients who selected each answer option in response to "To what extent did the service help you to find a way forward?", within each year from 2020/21 to 2023/24 [Note 1]
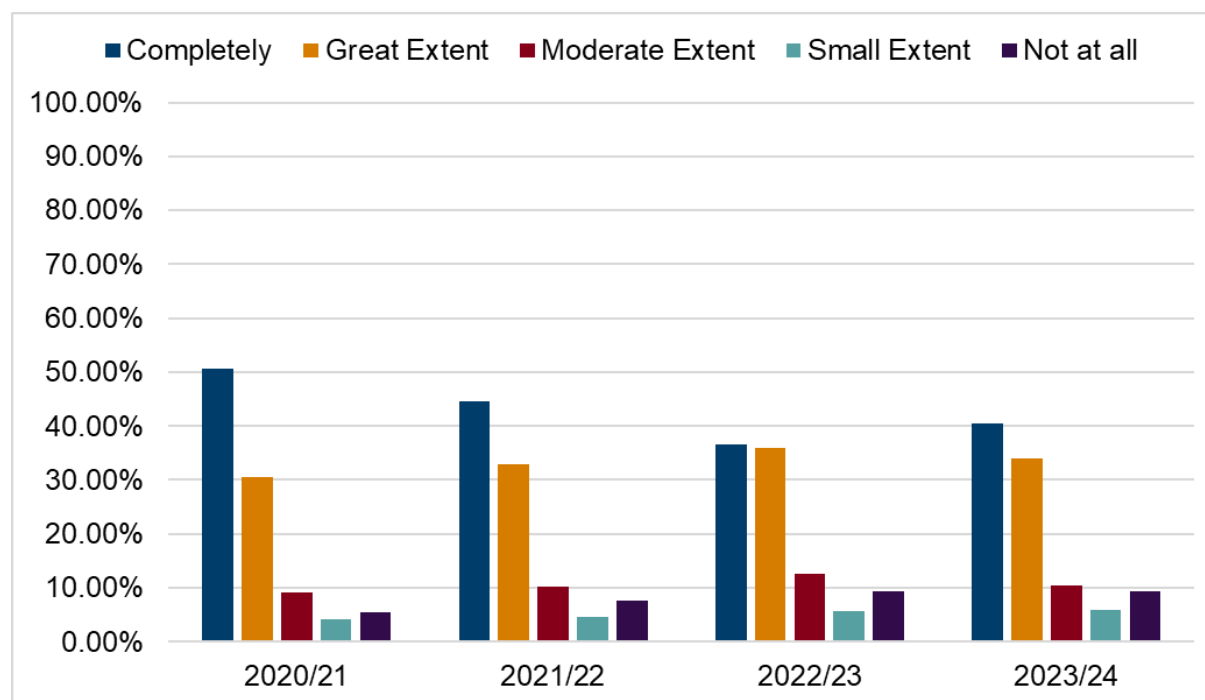
Source: Citizens Advice monitoring data.

[Note 1] The number of responses to this question were 2,442 in 2020/21, 3,476 in 2021/22, 5,315 in 2022/23, 4,354 in 2023/24.

4.112   Description of Figure 26. This clustered bar chart shows that across all years, 'Completely' was the most common response option chosen, followed by 'Great Extent'. The proportion of respondents who chose 'Completely' decreased over time, from 50.61% in 2020/21 to 40.47% 2023/24. The year with the lowest proportion was 2022/23 at 36.56%, which was very similar to the proportion who chose 'Great Extent' (35.90%). The proportion of respondents who chose 'Great Extent', 'Small Extent' and 'Not at all' increased slightly overall between 2020/21 and 2023/24. The proportion of respondents who chose 'Small Extent' and 'Not at all' combined ranged from 9.71% in 2020/21 to a peak of 15.18% in 2023/24.

4.113   Therefore, considering the SAF aims to help to ensure more people throughout Wales have access to the information and advice that they need, the majority of respondents reported the service did help them find a way forward, suggesting the service was useful in relation to their problem. However, there are those who did not feel they were helped to find a way forward and this reporting has increased over time, and it would be useful to investigate reasons for this.

Figure 27: The proportion of clients who selected each answer option in response to "To what extent is your problem now resolved?", within each year from 2020/21 to 2023/24 [Note 1]
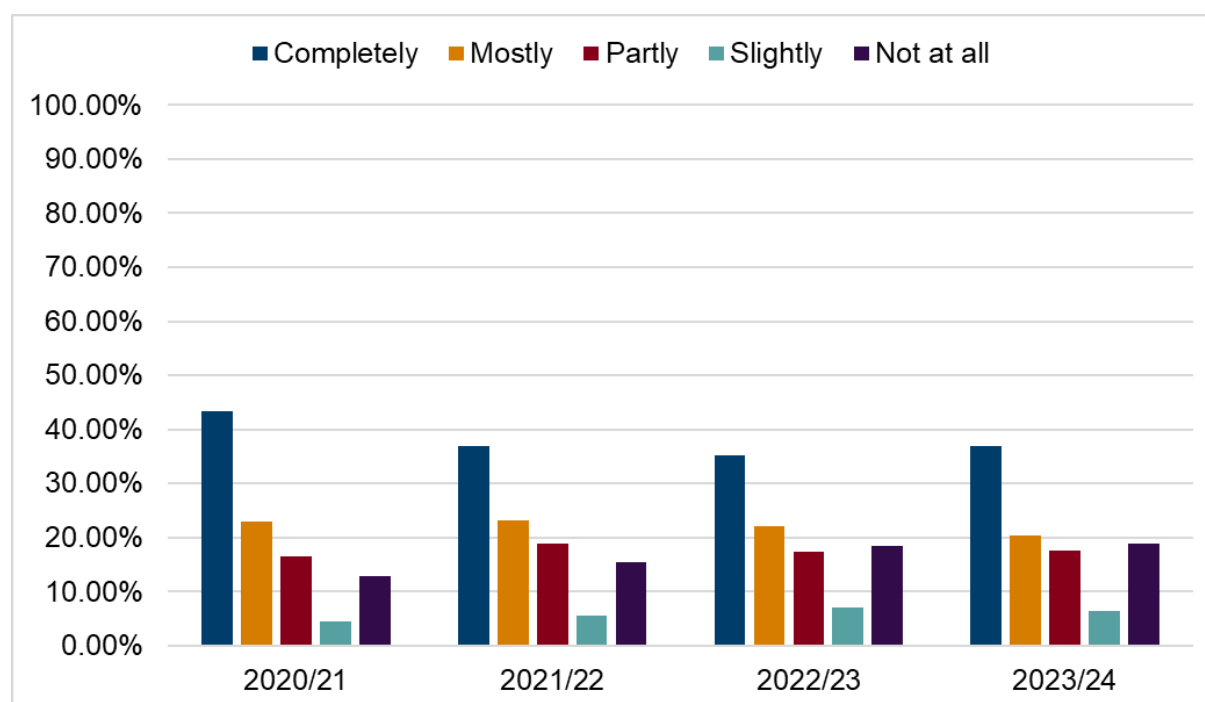
Source: Citizens Advice monitoring data.

[Note 1] The number of responses to this question were 2,342 in 2020/21, 3,270 in 2021/22, 4,988 in 2022/23, 4,092 in 2023/24.

4.114   Description of Figure 27. This clustered bar chart shows that across all years, 'Completely' was the most common response option chosen, followed by 'Mostly'. The proportion of respondents who chose 'Completely' decreased from 43.25% in 2020/21 to 36.88% in 2021/22, after which the proportion of respondents selecting this option each year remained at a similar level with only small fluctuations. Compared to the client experience questions discussed previously in this section, at this question a comparatively higher proportion of respondents chose the mid-point

response option ('Partly') and the 'Not at all' response option. The proportion of respondents selecting 'Partly' ranged between 16.48% in 2020/21 and 18.90% in 2021/22. The proportion of respondents selecting the 'Not at all' response option increased each year from 12.81% in 2020/21 to 18.84% in 2023/24. When combined, around a quarter of respondents chose 'Not at all' and 'Slightly' in 2022/23 and 2023/24.

4.115   Overall, the data show a sizable proportion of respondents were unsure regarding whether their problem was resolved or did not feel their problem was resolved, especially in recent years. Considering the SAF aims to help to ensure more people throughout Wales have access to the information and advice that they need it would be useful to investigate the reasoning behind this and to what extent the SAF helped them resolve their problem, especially as people mostly felt the service helped them find a way forward (Figure 26 and point 4.112).

Figure 28: The proportion of clients who selected each answer option in response to "Would you have been able to sort out your problem without the help of Citizens Advice?", within each year from 2020/21 to 2023/24 [Note 1, Note 2]

Source: Citizens Advice monitoring data.

[Note 1] This question is only asked to those who give a positive response at "To what extent is your problem now resolved?".

[Note 2] The number of responses to this question were 1,950 in 2020/21, 3,233 in 2021/22, 4,592 in 2022/23, 3,148 in 2023/24.

4.116   Description of Figure 28. This clustered bar chart shows that of those who felt their problem was resolved, over 80% of respondents in each year feel they would not have been able to sort out their problem without the help of Citizen's Advice.

4.117   Considering the SAF aims to help to ensure more people throughout Wales have access to the information and advice that they need, this data suggests that the majority of respondents attribute their problem being resolved to the advice they received.

Figure 29: The proportion of clients who selected each answer option in response to "As a result of the help you have received from Citizens Advice, do you feel less stressed, depressed or anxious?", within each year from 2020/21 to 2023/24 [Note 1]

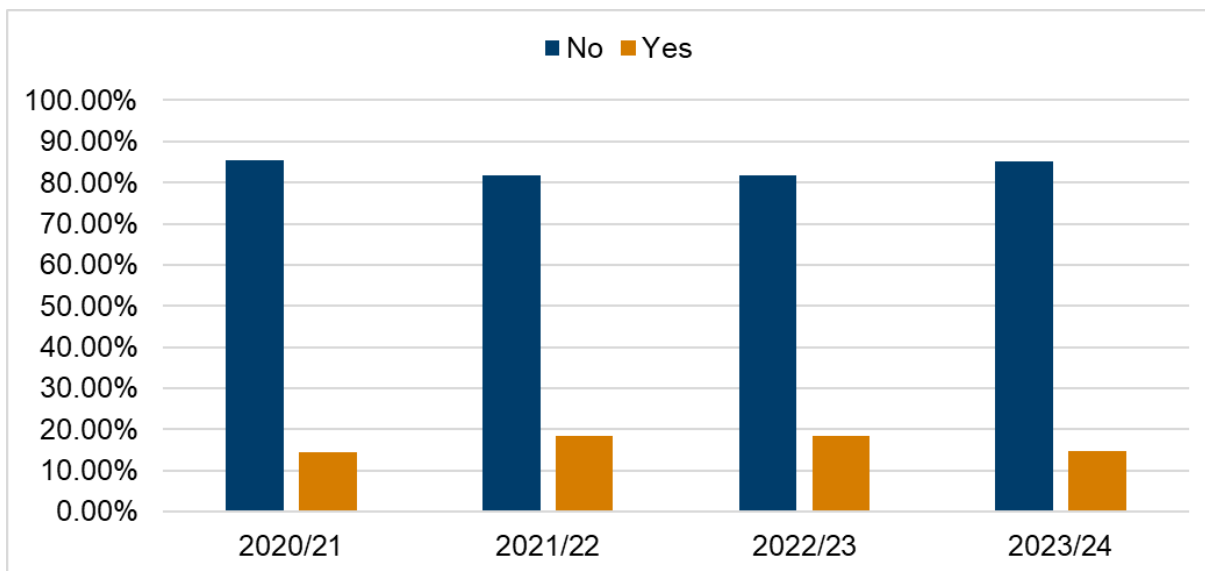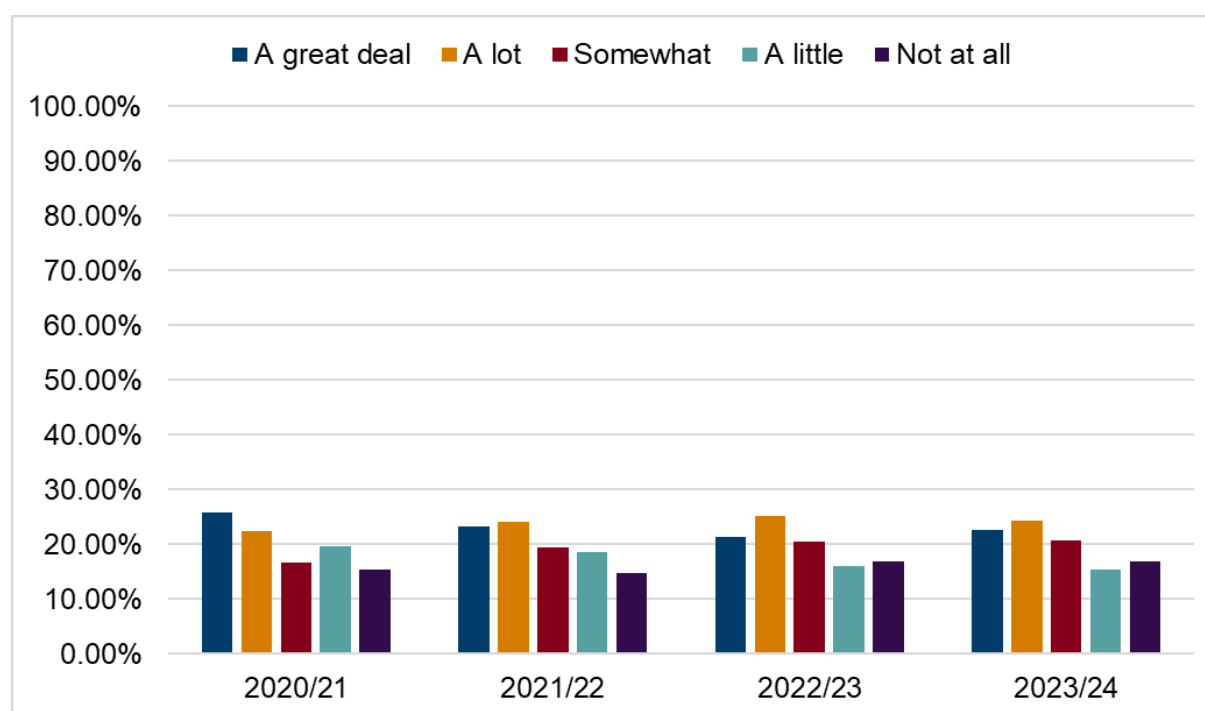Source: Citizens Advice monitoring data.

[Note 1] The number of responses to this question were 2,331 in 2020/21, 3,212 in 2021/22, 5,265 in 2022/23, 4,239 in 2023/24.

4.118   Description of Figure 29. This clustered bar chart shows that responses are mixed: there is greater distribution of responses across the response options compared to other client experience questions discussed in this section. 'A great deal' was the most common response option chosen in 2020/21 at 25.87% of respondents. This changed to 'A lot' in all subsequent years, where the proportion of respondents selecting this option remained broadly consistent at around a quarter, peaking in

2022/23 (25.22%). The proportion of respondents selecting 'Not at all' was also broadly consistent over time, with small fluctuations ranging from 14.66% in 2021/22 and 16.92% in 2022/23.

4.119   Overall, while some respondents feel that the advice they received was beneficial to their wellbeing, others are unsure or do not feel this is the case. This is to be expected, as levels of stress, anxiety and depression are not necessarily solely due to the issue someone received advice for. Moreover, the survey question is multi-faceted, so while the advice may have helped one element of stress, anxiety or depression, it may not have helped another, making it difficult for respondents to select an option. It would be useful to consider amending question wording.

Figure 30: The proportion of clients who selected each answer option in response to "As a result of the help you have received from Citizens Advice, do you feel your physical health has improved?, within each year from 2020/21 to 2023/24 [Note 1]
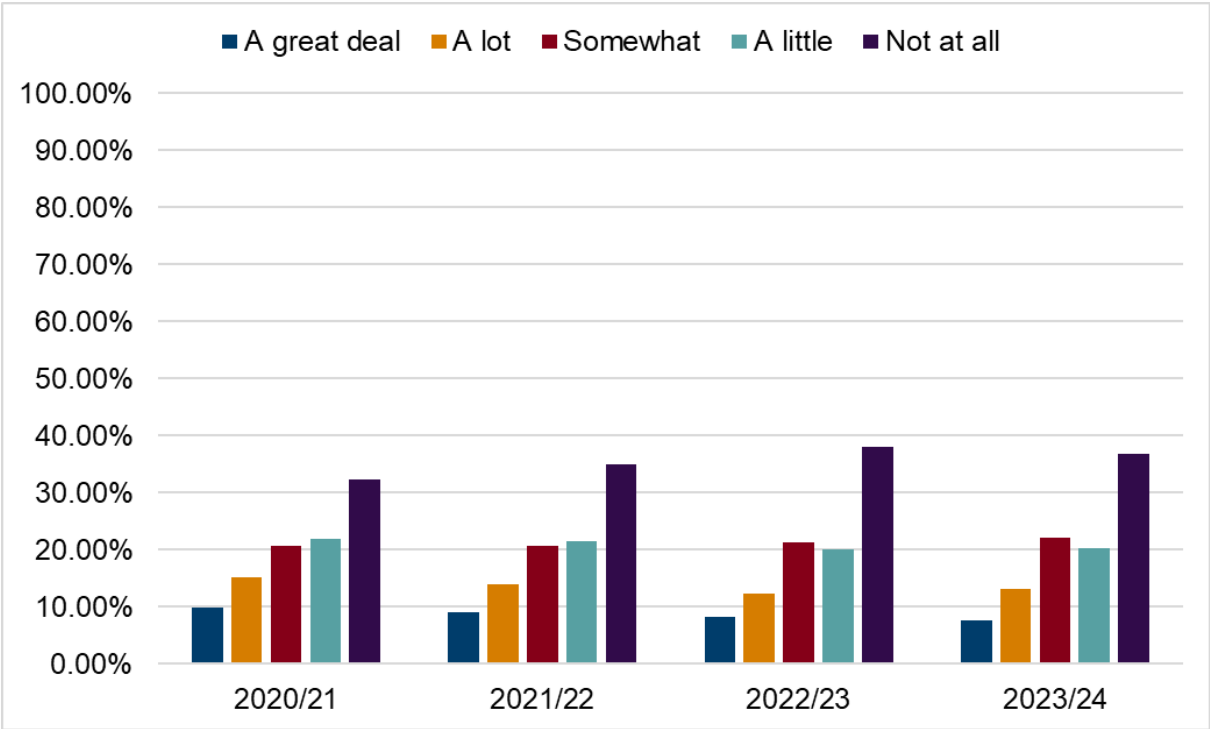
Source: Citizens Advice monitoring data.

[Note 1] The number of responses to this question were 2,282 in 2020/21, 3,154 in 2021/22, 5,161 in 2022/23, 4,153 in 2023/24.

4.120   Description of Figure 30. This clustered bar chart shows that across all years, 'Not at all' was the most common response option chosen. The proportion of respondents who chose this option increased slightly over time, from 32.34% in 2020/21 to 36.89% in 2023/24. When combined, around a quarter of respondents chose 'A great deal' and 'A lot' in 2020/21 (25.15%), which decreased overall to around a fifth (20.76%) in 2023/24.

4.121   Therefore, while for some respondents the advice they received did improve their physical health, for the majority it did not. Considering in Figure 3, as discussed at point 4.20 of the report, those with a long-term health condition made up a high proportion of clients who accessed the services, the negative response to this question is to be expected. Physical health is more complex than simply being due to the issue someone received advice for.

5.   Conclusions

5.1   The aim of the review is to understand the implementation of the Single Advice Fund (SAF) and provide an overview of how it has performed against its original objectives, which are:

- Help meet the ongoing increase in demand for access to advice services.

- Help to ensure more people throughout Wales have access to the information and advice that they need.

- Effectively promote early access amongst the most vulnerable households.

- Ensure that people accessing advice are given the opportunity to develop their resilience to future welfare problems.

- Enhance access to services that can deliver the type of specialist advice that people need to resolve complex and often entrenched problems.

- Improve service efficiency and collaboration between advice service providers.

5.2   This aim was addressed through the following research methods:

- Analysis of monitoring data from the community focused (generalist) and specialist advice services, both regional and pan-Wales, delivered by Citizens Advice through the SAF.

- Interviews with service providers from Citizens Advice within the SAF.

5.3   Section 5 sets out our conclusions, and Section 6 sets out our recommendations. Our conclusions are structured to address the six specific objectives of the SAF.

Did the SAF help meet the ongoing increase in demand for access to advice services?

Level of demand for services

5.4   Although the total number of unique clients accessing services via. the SAF decreased overall between 2020/21 to 2023/24, peaking in 2021/22, overall the data suggests that there has been consistent demand for SAF funded advice services. Not only has the demand for SAF services been consistent, the data for 'all services' shows the average number of issues per client increased slightly between 2020/21 and 2023/24. This was mainly being driven by an increase in issues per client within the generalist service. This suggests that even in the less complex cases clients have increasingly required multifaceted support. Moreover, the average number of activities and contacts per client increased slightly between 2020/21 and 2023/24, mainly driven by increases in activities and contacts per client in the remote specialist and specialist debt services. This demonstrates an increased workload for SAF services and so demand on advisers.

5.5   The demand for services was also supported by evidence provided through the interviews with the service providers. Some felt since the SAF demand has risen due to factors such as COVID -19 and cost of living and food and energy supply, and noted that there has been a year-on-year demand increase they would not have been able to meet without the SAF.

5.6   It is important to note however that even though the level of demand for the SAF appears to be high and consistent over time we are only considering demand in the context of the service, using the data we have available from the service itself. Due to the scope of this review we cannot ascertain the demand for services, and whether this has been met, across the whole population in Wales.

Ability for the SAF to meet demand

5.7 Evidence from both the interviews and monitoring data was mixed in terms of whether the SAF was able to meet demand.

5.8 Through the interviews providers not only discussed their perceptions of the demand for SAF services but also the ability to meet demand and respondents held varying views as to whether they could meet demand.

5.9 Providers noted that the central design and infrastructure of the SAF played huge role in being able to meet that demand and deal with cases, particularly with the ability to offer remote provision. Respondents were unanimous in their view that remote provision provided through the fund had increased both the capacity to provide advice and the demand for advice. Respondents felt that remote service provided a wider reach and variety of services that the public could access.

5.10 Respondents also commented on the advantages of the model covering all of Wales and how that meant there was a 'safety net' which meant that clients benefited from centralised resources which compensated when local demands were high. One respondent noted that this model allowed for improved accessibility and capacity.

'... that client can contact any local office or any number and they will always get through to the right person and hopefully that, that process is sped up for them quite considerably because the capacity is there to deal with it'

5.11 Others felt that waiting times were sometimes still an issue when demand was higher than capacity. Linked to this some providers felt that the funding provided was inadequate to meet demand, this was linked to a general increase in demand due to pressures such as the cost-of-living crisis however, there was also a concern about the level of funding not being high enough or long term enough to allow for sufficient levels of staffing or retention of staff.

5.12 Information relating to calls can also give an insight as to whether the service can meet demand, although data has only been collected since April 2023 due to

changes in systems. Therefore caution should be used when interpreting the results.

5.13   Within the SAF remote telephone service, the high proportion of answered calls, and the relatively short queue time compared to the average call duration, suggests the SAF funded 'Remote telephone service' has been able to meet demand.

5.14   However, there were instances in which the SAF service appeared not to be able to meet demand, for example, for the Employment and discrimination telephone service. Although the service had overall less demand, the length of time in the queue was considerably longer than the 'Remote telephone service' and half of calls in the queue were not answered. Further investigation should be undertaken as to why this is the case before drawing conclusions as to whether the 'Employment and Discrimination telephone service' is meeting demand. However data suggests that this is one area in which the SAF could be improved.

Did the SAF help to ensure more people throughout Wales have access to the information and advice that they need?

Reaching people throughout Wales

5.15   Findings within this review are generally positive when considering whether the service reached people throughout Wales. However, there were some elements of the service that could be improved. This was mainly surrounding gaps in service provision for certain groups. It is also important to note that there are also gaps in evidence that would need to be explored before being able to draw firm conclusions on whether the service reached people throughout Wales, some of which are noted below.

5.16   According to the SAF guidance notes (2019), services should enable widespread access while prioritising those most in need, with those most in need defined in respect of the specific region. Therefore, Citizens Advice were to define priority groups based on their knowledge, and within monitoring data reports the priority groups stated were:

- People under 25
- People over 55
- Ethnic minorities
- Disabled people and those with a health condition, including physical and mental health, and those with multiple health conditions
- Women

5.17   With regards to age, over 55s made up over a third of clients in each year, suggesting that the service adequately reached the priority group. Those under 25 reflect the lowest proportion of clients accessing services in each year. It is beyond the scope of this report to understand why this may be; however, it could suggest that either demand is genuinely lower in this age group, or the services are not reaching those under 25. Further research would have to be undertaken to understand why a lower proportion of under 25s are accessing the service.

5.18   With regards to ethnic minorities, although clients from Asian, Black, Mixed or Other ethnic groups made up a small proportion of those accessing services, this broadly reflects the Welsh population.

5.19   Due to the way the data is collected comment cannot be made regarding physical or mental health and multiple health conditions as these breakdowns are not available. However, the data show the service does appear to be reaching disabled people and those with a long-term health condition.

5.20   With regards to gender, Women made up the majority of clients, suggesting the service adequately reached this priority group.

5.21   Providers commented on how the structure of the SAF had led to consistency across Wales in terms of how advice services were delivered and the range of services that clients could access whilst also providing a safety net so that no client got lost in the system.

        'and because we're part of that network, we have the ability to move people very fluidly through local offices, through, you know, different levels of advice. …that just means that every single client, no matter where they are in Wales, is getting a consistent service.'

5.22   Respondents also felt that overall client journeys were more holistic and efficient. They noted that the integration of advice services within a pan-Wales model meant that there were less chances that peoples need would be missed or go unmet.

5.23   Providers also noted innovation enabled by the SAF had allowed services to set up advice clinics in local venues such as schools and public houses rather than traditional settings like council owned buildings. This had allowed for opportunities to engage members of the public that they might not necessarily reach normally or provided opportunities for people to engage with advice services before they reached crisis point.

5.24   The provider interviews did however highlight some particular groups in which there may be gaps in some areas of service provision. These gaps were regarding specific advice relating to immigration and veterans but also covered wider factors such as individuals with high levels of vulnerability related to mental health issues. One respondent noted that providing advice to vulnerable clients was resource intensive as problems were often complex and were only successful if trusting

relationships were established first. They did not feel that the fund provided adequately for these factors.

Accessing information and advice

5.25 Findings within this review are generally positive when considering whether people were accessing information and advice that they need. However, there were some elements of the service that could be improved. These were mainly surrounding the increased focus on remote methods and the possibility that it may not always match the needs of clients.

5.26 Accessibility is a key component in ensuring that people are able to access advice that they need. Although we are unable to draw conclusions as to whether clients accessed services through the channel of their choice (such as phone, email, in person, letter, video call, web chat or other) the data does show that how people accessed services varied by client characteristics and region.

5.27 Phone was always the most commonly used channel across all groups, when looking at different characteristics and regions.

5.28 When looking at age (and excluding the channel 'Admin'), email was the second most used contact channel by those under 65, with in person being the second most-used contact channel for clients aged 65 to 74 and over 75. Disabled clients or those with a long-term health condition were much more likely to access advice in person or by letter than those who were not disabled or had no health problems. Clients who had a first language of Polish, Arabic, or Portuguese were slightly more likely to access advice in-person than English or Welsh. There was a high level of variation between regions of those accessing advice via email, in person and letter.

5.29 Accessibility was also explored through the client experiences survey, where clients were asked 'How easy or difficult did you find it to access the service?'. Data shows the majority of respondents reported finding it 'Very easy' or 'Easy' to access the service, with the proportion who reported it was 'Very easy' or 'Easy' to access the service ranging from 85.17% in 2020/21 to 74.91% in 2022/23. However there are some who do not find the service easy to access, particularly in 2022/23 where

respondents were least positive about the ease of access (11.27% reported 'Difficult' or 'Very Difficult').

5.30   The notion that support is tailored to individual needs and easy to access was not always borne through in the interviews with providers. Although some suggested that the remote service provided a wider reach and variety of services that the public could access there were others that suggested that this also placed barriers in terms of how support was offered.

5.31   Individual respondents identified challenges within their services such as the increased focus on remote methods not always matching the needs of their clients due to vulnerabilities like mental health difficulties. The disadvantages of remote provision being primarily through phone contact were highlighted by one provider in particular who felt that there was a risk of clients who were unable to access or uncomfortable with using the remote provision missing out on important support. The respondent felt that it was vital to channel more resources towards both face to face access and alternative remote provision like video calls and web chat*:*

'So, one way SAF is good in that is in increase the capacity of people being able to access the through telephone for one off advice, that has improved client journey, and in other ways it is has become a barrier because it's almost forced people to use telephones… sometimes they want face to face. Maybe they want video call and other than delivering video calls locally, that's not done… We've also seen a really big push to telephone and that's also detracted from the web chat service…'

5.32   Ensuring clients are able to receive services in the language of their choice is also key in terms of accessibility. Although data had only been collected since October 2023, it does show that in a high proportion of cases advisers were able to provide support in the clients preferred language. More could be done to understand why some needs are not being met for the very small proportion of cases where support was not able to be provided in the client's language of choice (2.55% of cases). The SAF supporting access to information and advice is in part also supported by 'LanguageLine' data, which shows that the translation services used varied by region, suggesting support can be tailored to particular needs.

The information and advice need

5.33   Findings within this review are generally positive when considering whether people are accessing the information and advice they need, particularly in terms of provision of multi-faceted advice on a broad range of issues. However, there were some elements that could be improved, mainly surrounding the extent to which clients feel their problems are resolved.

5.34   The monitoring data show that on average clients have more than one issue (topic or problem to discuss). Therefore, clients being able to access advice on multiple issues in one place is another important element of the service for the SAF to meet its aim of ensuring more people throughout Wales have access to the information and advice they need. The data for 'all services' shows that the average number of issues per client increased between 2020/21 and 2023/24, mainly being driven by issues per client within the generalist service slightly increasing over time.

5.35   The data also shows that there is variation in the topic or issue advice is sought for depending on SAF region and the characteristics of the client. While analysis is only possible on certain client characteristics in isolation, in reality different combinations of these characteristics will lead to a unique profile of topics or issues that a client wants to discuss. This highlights the importance of being able to offer tailored support on a wide range of issues to ensure that clients are accessing advice on issues that they specifically need.

5.36   Some interview findings aligned with these monitoring data that show the need for multi-faceted and personalised support. Providers noted that the advice provided through the fund was more holistic due to the increased issue coverage and the infrastructure to allow for multiple issues to be dealt with seamlessly. Moreover, providers mentioned how the SAF had allowed a reduction in processes such as filling in detailed referral forms and more efficient selection of advice services to meet clients identified needs, which was not dependent on what services were available at a local level. Clients' journeys were viewed as smoother.

5.37   When looking at the client experience data, it does suggest that at least in part the SAF is helping clients access the information and advice that they need. For example, the majority of respondents indicated that the service did help them find a

way forward ('Completely' or to a 'Great Extent'), suggesting the service was useful in relation to their problem, although the proportion selecting 'Completely' did decline over time. The data also suggests that for those clients who responded to the survey, the majority (over 80% each year) would not have been able to sort out their problem without the support of Citizens Advice.

5.38 However, the data also shows a sizable proportion of respondents were unsure regarding whether their problem was resolved or did not feel their problem was resolved. For those not feeling their problem was resolved this was especially in recent years (around a quarter of respondents reported 'Not at all' and 'Slightly' in 2022/23 and 2023/24). It would be useful to investigate the reasoning behind this and to what extent the SAF helped them resolve their problem, especially as people mostly felt the service helped them find a way forward.

Did the SAF effectively promote early access amongst the most vulnerable households?

5.39 Data and evidence surrounding this aim and objective of the SAF is limited and therefore we are unable to draw firm conclusions as to whether the SAF did or did not effectively promote early access amongst the most vulnerable households.

5.40 The data that is available relating to this aim comes from the client experience survey issued by Citizens Advice (more information on this survey can be found at points 2.23 to 2.25). As part of the survey clients are asked '*In your opinion, what describes the state of your problem when you contacted Citizens Advice*?'. 'Take action', which indicates in advance of crisis, was the most common response across all years and characteristics where breakdowns are available. Data suggests that there is little variation based upon disability status or ethnicity suggesting within the priority groups they are still accessing support before the issue falls into the 'Urgent' category. It is important to note however that, when looking at the breakdowns of disability status and ethnicity, there is large variation in the number of clients who answered these questions. Therefore caution should be used when interpreting the results.

5.41   Though this data cannot directly assess whether the SAF met the aim of effectively promoting early access amongst the most vulnerable households, overall the data suggests most respondents sought advice in advance of a crisis ('Take action'). Although it does seem like clients are accessing support at an earlier stage, there is a consistent level of those across years who sought advice at the point where they were in crisis ('Urgent'), it would be useful to understand what issues and for whom fall into the urgent category to understand if more preventative measures could be put in place to support these clients to access services at an earlier stage.

Did the SAF ensure that people accessing advice are given the opportunity to develop their resilience to future welfare problems?

5.42   Data and evidence surrounding this aim of the SAF are limited. No monitoring data were collected by Citizens Advice regarding this aim. The intention was to capture the views of clients who had accessed SAF funded services through interviews, however as discussed in Section 2: Methodology, client interviews were not completed due to recruitment barriers.

5.43   There were instances during the interviews with service providers where respondents felt that the advice provision approach taken allowed for clients to build their abilities to deal with future problems.

'…the emphasis was...have we actually given them the information they need to actually improve their own understanding and their own self-sufficiency as individuals in moving forward and being able to resolve problems, whatever issue they have...'

'...we try and empower clients to and try and build their capacity, build that kind of knowledge and understanding of how to whatever it might be like, navigate the benefits system, negotiate with creditors, but we try and do that piece of work with them, and that to me is the most efficient way of delivering advice services…'

5.44   However, due to the limited evidence we are unable to draw firm conclusions as to whether the SAF did or did not ensure that people accessing advice are given the opportunity to develop their resilience to future welfare problems.

Did the SAF enhance access to services that can deliver the type of specialist advice that people need to resolve complex and often entrenched problems?

5.45   In general, it appears the SAF has supported the provision of specialist advice services needed to resolve complex problems. However, there were elements of the service, highlighted by providers, that should be considered to help ensure that the service can continue to support people to resolve complex and entrenched problems.

5.46   Under the SAF clients should have access to integrated specialist advice services to resolve complex and often entrenched problems. This includes tribunal and/or court representation services. The specialist service data includes the following: SAF specialist and SAF specialist debt (both regional services), and SAF remote specialist (telephone service). The intention was the remote service complemented the regional services, ensuring people were offered access to face-to-face advice where needed. The specialist service is primarily responsible for the provision of benefits, debt, housing, employment, discrimination and education rights advice.

5.47   51,534 unique clients accessed the SAF funded specialist service. When looking across each year individually, the number of unique clients accessing the specialist service remained consistent, increasing slightly overall between 2020/21 to 2023/24.

5.48   Women represented the highest proportion of clients in both the generalist and specialist services. Those aged over 75 were least likely to have accessed the specialist service.

5.49   Clients who were not disabled or did not have a health problem represented the highest proportion of clients accessing the generalist service. Conversely, clients who had a long-term health condition represented the highest proportion of clients accessing the specialist service. The proportion of disabled clients was slightly higher in the specialist service compared to the generalist service. Due to the remit of the specialist service, this suggests that disabled clients and those with a long-term health condition may have more complex problems regarding benefits, debt, housing, and employment and discrimination (including education).

5.50   Phone was the most commonly used contact channel across all SAF service types. However, regarding the non-remote service types, a greater proportion of clients in the SAF specialist and SAF specialist debt services used the phone channel to access advice at least once compared to the SAF generalist service.

5.51   A higher proportion of clients in the SAF specialist, specialist debt and remote specialist services used email and letter channels to access advice at least once compared to the SAF generalist and remote generalist services. In particular, the SAF specialist debt service had the highest proportion of clients using both email and letter channels at least once.

5.52   The proportion of clients using the in-person contact channel at least once was fairly similar across the SAF specialist, specialist debt, and generalist services.

5.53   In the service provider interviews, two respondents discussed how the SAF had supported clients access to specialist services by providing the capacity needed, particularly by having a local and national network of access. In one instance the respondent noted the SAF enhanced this ability, while in another the respondent noted the SAF helped to protect and maintain the service.

5.54   However, one respondent felt that while the SAF had created more specialist resources for clients, the services were not enough. Another identified that while they had been able to fund one element of specialist advice services through the SAF, they had to rely on alternative sources of funding and referrals for other areas.

5.55   Two respondents discussed difficulties with building relationships with niche or specialist services due to the time and resources required, and often links did not come to fruition. A respondent highlighted this relationship development was not funded through the SAF. This meant there was likely inconsistencies across local offices, where others may not have the time or managerial support to do so.

5.56   Another issue was identified where a partner organisation, who was funded due to their topic specialism, was not collaborating effectively. The respondent felt strongly that there should be a more rigorous approach to ensuring that partner organisations engaged collaboratively, as outlined within the contract.

5.57   Moreover, one respondent noted that because specialist advice needs were often referred onwards, general advisers were losing skills and knowledge. Prior to the SAF the advisers would have often built-up specialised knowledge to meet need, and there was concern that if the SAF didn't continue then the staff would not be equipped to provide the necessary advice.

5.58   Sufficient resources, a range of engaged partners with different specialisms, and maintaining the skill of advisers are important for the specialist service, considering the complexity and range of issues clients have and the workload involved in resolving these.

5.59   Within the monitoring data, in both the generalist and specialist service clients had on average more than one issue. However, across all years, the average number of issues per client was higher in the specialist service (6.8 to 7.3) compared to the generalist service (3.2 to 4.1). In all years, on average a greater number of activities and contacts were required to support clients in the specialist services compared to the generalist services. In particular, the average number of activities and contacts per client was highest for the SAF specialist debt service compared to other services in all years. Moreover, contact channel by service type data show that a higher proportion of clients in the SAF specialist and SAF specialist debt services used the 'admin' channel at least once, compared to other service types. This suggests in the regional-based specialist services, there was a greater need for casework to be carried out when the client is not present.

5.60   Regarding the specific type of issue clients sought advice for in the specialist service, there was regional variation. Benefits and Tax Credits was the most common issue in Gwent. In Cardiff and Vale, Mid and West Wales, North Wales and Swansea Bay Debt was the most common issue. In Cwm Taf the most common issue was Financial Services and Capability, which includes issue sub-codes such as bank accounts, loans, insurance, and pensions. Debt advice being the most common issue in four of the six regions is likely related to the specialist service containing, as a funding requirement, the 'SAF specialist debt' service.

5.61   Despite being target areas for the specialist service, the proportion of clients that had an education issue or a housing issue was low across all regions in the

specialist service. In comparison, the proportion of clients who had a housing issue in the generalist service was much higher across all regions: for both Cardiff and Vale and Gwent this was the second most common issue that clients sought advice for.

5.62   Although representing a small proportion of clients, there were clients in the specialist service across regions who had issues on wider topics (Relationships and family, Consumer goods and services, Legal, Charitable support and foodbanks, Travel and transport, Health and community care, Immigration and asylum, Tax, GVA and Hate Crime).

5.63   In conclusion, in general it appears the SAF has supported the provision of specialist advice services needed to resolve complex problems. Clients should continue to be able to access advice on multiple issues in one place. Monitoring data do show that the SAF funded specialist service was accessed consistently over time, and in some instances service providers highlighted the role of the SAF in helping to provide the capacity for specialist services.

5.64   There are however some elements to consider, to help ensure specialist services can deliver the advice needed by clients to support complex problems, detailed in recommendations 6, 8 and 9.

5.65   The intention was the remote specialist service complemented the regional services, ensuring people were offered access to face-to-face advice where needed. The data do suggest that clients in the specialist service have been able to access services via. multiple contact channels. Therefore, the specialist service should remain accessible via. multiple channels.

5.66   As the need for this service appears to be greater for disabled clients and those with a long-term health condition, it may be beneficial in future to collect feedback from clients regarding any barriers in accessing the specialist service, to enhance their user journey.

Did the SAF improve service efficiency and collaboration between advice service providers?

Service efficiency

5.67   The consensus from interviews with service providers was that the SAF had improved service efficiency in their organisations. A key efficiency noted by participants was the ability to provide remote or in-person advice depending on needs.

5.68   The pan-Wales model was also noted as a key efficiency of the SAF. Clients benefited from centralised resources and less dependency on services and resources at their local level. Not only this but having a centralised system meant providers benefitted from a reduction in processes (such as referral forms) and could make a more efficient selection of advice services to meet client needs. This meant clients had a smooth journey and were unaware of their movement through different organisations. Also, having SAF deliver core services allowed ways of improving the funding of other services.

5.69   A key efficiency also noted by service providers was the process of moving away from signposting to another organisation to warmer referrals or handovers. This notion of improved relationships between agencies had an impact on partnership working and service efficiency.

5.70   However, there were ways in which providers felt the element of the SAF which has pushed to telephone advice had reduced efficiencies. Some providers felt that clients who were unable to use or uncomfortable with telephone support may miss out. Some providers felt that further resources are needed for in person, video call and webchat advice not only to support those who are uncomfortable with telephone but also to meet demand and reduce wait times.

5.71   There were also service providers who discussed issues with remote services when dealing with local level issues. For example, advisers through the pan-Wales telephone services are unable to issue food or fuel vouchers, so clients have to be referred in at the local level, where previously they'd come straight to the local level. This additional step can create delays in receiving the vouchers and can lead to gaps in advice provision.

Collaboration between advice service providers

5.72   In interviews with service providers, respondents indicated that the aim to improve collaboration and joint working amongst advice services in Wales had been successful overall. Specifically, respondents noted the way the SAF is set up focused attention on working across agencies. Similarly, respondents noted that where prior to the SAF collaboration was an ambition, the SAF provided the opportunity and resources to do this.

'It helps it by giving us the opportunity to set up platforms to set up relationships with a wide range of organisations which, you know, it's not alien to the way (organisation name) have worked, but the fact it is integrated into the project design gives us the opportunity to pursue that.'

5.73   Respondents also discussed improved collaboration through a better understanding of the services of other providers and working towards a multi-agency approach to support through thinking about referrals both in and out of the service.

5.74   Some of the service efficiencies discussed under the previous subheading 'service efficiency', such as the central system for case notes and more comprehensive referrals as opposed to signposting, were also elements noted as helping to improve collaboration.

5.75   Monitoring data show that from 25th May 2020 to 31st March 2024, 18,541 referrals were made on Refernet. Referrals did fluctuate by quarter over this period, and were highest while a specific project was running which supported referrals for vulnerable clients who applied for Emergency Assistance Payments (EAP).

5.76   There were 101 unique organisations signed up to use Refernet. These organisations were charities, local authority organisations, law firms, MP offices, care services, or Welsh Government schemes (DAF project, enhanced DAF pilot, NEST). The majority of organisations (44) sent and received referrals, 12 received referrals only, 19 sent referrals only, 24 never sent or received referrals.

5.77   While all respondents in the service provider interviews felt that collaboration had improved as a result of the SAF, there were some difficulties. These included instances where a paid partner was not engaged. For example, the provider sent

referrals to this partner agency but did not receive any referrals nor any feedback. So, the partner did not participate collaboratively.

5.78   Other difficulties mentioned by service providers was the ability to be able to partner with smaller local organisations. The SAF model preferred partners tend to be bigger, well established organisations where as in some instances smaller organisations are important for specific groups where trust is already established.

5.79   Overall, service providers feel the SAF has helped to improve collaboration, and monitoring data show the service has supported referrals of clients between multiple organisations. Taking a collaborative approach will also help to meet the SAF aim of ensuring more people throughout Wales have access to the information and advice that they need.

5.80   The use of the referral platform by a range of organisations – where most organisations both sent and received referrals – does suggest that there are those who are taking a collaborative approach to advice provision. However, there are those who were signed up to Refernet who never sent or received a referral – perhaps suggesting the intention to collaborate which did not come to fruition.

6.   Recommendations

6.1   Although findings from the review are generally positive there are lessons learnt, which taken into consideration could improve any future iteration of the SAF. The following chapter summarises recommendations that have been developed based on the key findings from this review.

Service provision

6.2   **Recommendation 1:** Further investigation should be undertaken in to the 'Employment and Discrimination telephone service' to understand any issues with service delivery. This could allow for further insight and the possibility of implementing changes to improve specialist services for clients.

6.3   **Recommendation 2:** Further work is undertaken with service providers to understand potential gaps in provision (particularly around immigration, veterans and individuals with high levels of vulnerability related to mental health issues) and how these gaps could be filled, to ensure that a) the SAF is able to meet demand and b) people are able to access advice and services that they need.

6.4   **Recommendation 3:** Further investigation is undertaken to understand what issues and for whom fall into the 'urgent' category to understand if more preventative measures could be put in place to support these clients to access services at an earlier stage.

6.5   **Recommendation 4:** The way certain characteristics are defined and measured by the SAF should be reviewed to ensure that these definitions and measures are in line with harmonised standards and Welsh policy need. This is particularly for protected characteristics which include age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex and sexual orientation.

6.6 **Recommendation 5:** The remote provision is reviewed to ensure that:

- It is meeting the needs of clients and ensuring that clients can access services in a channel of their choice in which they feel most comfortable (such as those who would prefer face to face, video call or webchat, or who are highly vulnerable, are not missing out).

- It is not putting barriers in place for processes in which alternative channels may be more appropriate (such as the example given regarding issuing food or fuel vouchers).

6.7 **Recommendation 6:** For any future iterations of the SAF, a process is put in place to ensure that partners who provide advice are collaborating as required to ensure the advice service is integrated across providers of advice and so seamless for the client.

6.8 **Recommendation 7:** Further investigation should be undertaken with organisations who are not sending or receiving referrals despite signing up to do so, to understand why this is and be able to support the organisation with this process if needed.

6.9 **Recommendation 8:** For any future iterations of the SAF, provisions are made to ensure staff are developing the necessary specialist skills and knowledge, and that this is consistent across regions.

Funding

6.10   **Recommendation 9:** For any future iterations of the SAF it is recommended that the funding provision for specialist services is reviewed so:

- It is suitable for enabling access to specialist advice on a broad range of issues (considering the need to access advice on issues outside the six key topic areas)

- It is suitable for fostering relationships with niche services (considering the resources needed to build these relationships)

- Levels of staffing are appropriate (considering the greater workload of the specialist services)

- Funding provision is made for smaller organisations who have trusted links with specific groups in the community

6.11   **Recommendation 10:** The level of funding for SAF services should be reviewed to ensure that it allows for sufficient and consistent delivery of services in light of general levels of demand, some issues with waiting times, the staffing numbers and longer-term retention required to meet the demand, and the resource needed to support highly vulnerable clients.

For future monitoring and evaluation

6.12   **Recommendation 11**: From the outset, data sharing agreements between the commissioned service and Welsh Government are set up to ensure secure data sharing between the two organisations. This would allow for more timely and robust evaluation processes. This should outline, as a minimum, how data is shared securely, what data is shared and in which format. This should be proportionate to the evaluation requirements placed upon the commissioned service.

6.13 **Recommendation 12:** The review and/or collection of the following data metrics should be considered in order to gain a deeper understanding of SAF provision and services.

- Collecting metrics capturing unique and repeat clients to ensure a better understanding of the level of access to services.

- Collecting metrics on the average length of time from case open to case closure to gain a better understanding of the demand on the services.

- Collecting metrics on whether clients were able to access services in the channel of their choice to gain a better understanding of whether clients are able to access services they need.

- Collecting metrics on wider referral methods i.e. not just those via Refernet.

- Collecting metrics on whether clients feel they have developed resilience to future problems.

- Collecting metrics on whether the SAF effectively promoted early access amongst the most vulnerable households. This includes developing and agreeing a clear definition of 'vulnerable'. This also includes amending the framing as advice is provided on an individual, not household, basis.

- Reviewing metrics related to stress, depression or anxiety. The current question *"As a result of the help you have received from Citizens Advice, do you feel less stressed, depressed or anxious?",* is multifaceted and so while the advice may have helped one element of stress, anxiety or depression, it may not have helped another, making it difficult for respondents to select an option.

- Collecting feedback from clients regarding any barriers in accessing services.

6.14 **Recommendation 13:** An analyst should be involved in the monitoring data set up process of any further commissioned service to ensure that any future data collection is proportionate, appropriate and of suitable quality.

6.15 **Recommendation 14**: If future iterations of the SAF were to be evaluated it is recommended that:

- Further research be undertaken to understand why a lower proportion of under 25s are accessing services.

- Further research be undertaken as to why, for a small proportion of clients, some needs are not being met. For example, not being able to access services in their language of choice; why issues are not resolved after accessing support from SAF.

- A mixed mode approach to inviting clients to interview should be considered to ensure the sample includes those who are not online. This is particularly important considering that the services aim to reach vulnerable people, which may include those who are digitally excluded. This would require a data sharing agreement that includes information other than name and email address, for example postal address to send a letter invitation.

- Other modes should be considered to capture the views of those who may not be able to complete online surveys, as at present the client experience data collected by Citizens Advice after clients have received advice are by online survey only.

- A rolling approach to recruitment of clients to take part in any interview element of the evaluation should be considered, especially where funding spans across multiple years. This would ensure that the views of clients accessing the service in different years can be collected which may enable the assessment of any changes over time.

- Evaluators use similar metrics where appropriate to those collected during this iteration. So that comparison between iterations 1 and 2 can be made, which may enable assessment of questions regarding whether things have changed/improved. This is not possible in this report as pre-SAF data are not comparable.

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Annex A: Service provider interview probes

<u>Role and Involvement with advice services & Advicelink Cymru</u>

1. Can you tell me about your role and your involvement in delivering Advicelink Cymru?

FOLLOW UP:

- How long have you been in the role?
- What are your responsibilities in relation to delivering Advicelink Cymru?

2. What was your understanding of how the SAF would improve the provision of advice services when it was introduced?

<u>Introduction of the Single Advice Fund</u>

3. What are the key differences in the provision of advice and support to citizens pre and post introduction of the Single Advice Fund?

PROMPTS:

- Entering the service
- Signposting to the right support
- Managing access to multiple advice/support services

4. How has the way Single Advice Fund operates enabled you to deliver improved co-ordination of advice/support services to citizens?

PROMPTS:

a. Briefing information for service providers on the changes to the service
b. Capacity to deliver the increased co-ordination of services – staff numbers and expertise
c. Funding and other resources

5. What barriers and/or gaps are there to greater collaboration and co-ordinated delivery of multiple support services?

USE PROMPTS AS IN Q4

<u>Service Efficiency</u>

6. How would you define improved service efficiency when providing advice/support services?

7. In what ways does the SAF (i) enable or (ii) provide a barrier to improving service efficiency?

PROMPT: Delivering both single and multiple services for citizens

<u>Accessing multiple services</u>

8. With regard to accessing multiple services, can you comment on the following;

a. the process of accessing different services at once and how easily the combined advice service addressed multiple needs;

b. effectiveness of those different support services to address multiple support needs at once

c. co-ordination of different forms of support

PROMPT: was the different support to address different issues complimentary or are there negative effects / outcomes from trying to engage multiple support for service users at the same time?

<u>Accessing niche services</u>

9. In what ways has the SAF altered the way citizens access niche services?

10. Has the SAF ensured access to funding for niche providers?

COVER: Resources to provide niche service and what can be accomplished with those resources, how they prioritise partnering with service providers to deliver the most in-demand niche services.

11. What additional data (beyond the nationally agreed KPIs) do you think would be most useful to collect to evidence the impact of implementing the funding and operational model of the SAF?

PROMPT

 a. Impacts on service users – more timely and better quality support

 b. Impacts on service providers e.g. improved efficiency