Advice, Support and Poverty

Evidence Review

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1 Introduction

1.1 There are many occasions in life when people would benefit from having access to good quality information, advice and support. Having accurate information about our legal rights and entitlements, and the support to realise these, can make a huge difference to how we cope with changes to our circumstances and how we exercise the choices we have available.

1.2 The possible list of issues with which we may need help is long, but includes:

- ‘Social welfare law’ problems, such as housing, employment, debt, and welfare rights.
- Other legal problems, such as divorce or separation, and personal injury;
- Making choices about our use of key services, including childcare, education, or which career paths to pursue.

1.3 Most of us will need some form of information, advice or support in these types of matters at one point or another in our lives. However, the number of occasions that we need help, and the extent of the help we need, is contingent on a range of factors.

1.4 This review has identified these as:

- ‘Life events’, such as the birth of a child, or loss of employment;
- The changing nature of state support; economic and social policy decisions, and changes in the operation of key markets;

1. The terms information, advice and support in this report are used to express a continuum from simple provision of information materials which are designed to make people aware of their entitlements or responsibilities; through the provision of specific advice which provides service users with options that can be taken in response to their particular individual situation, and to support which may, for example, involve the service provider engaging in advocacy on the user’s behalf.

2 The full range of ‘social welfare law’ issues comprises: asylum and immigration, community care, debt, education, employment, housing and welfare benefits.
The levels of human and social capital available to us as individuals.

1.5 Although we are all likely to require help at some point, it is clear that people in poverty are more likely to experience the types of problems where information, advice and support can make a real difference to their lives. As the Low Commission on the Future of Advice and Legal Support recently reported:

"Level of affluence, degree of education or employment status are no determiner of people who will experience social welfare law problems. In particular in a time of economic instability and austerity, anyone can be affected whether they are a newly redundant worker, a highly skilled immigrant, or a disabled person affected by changes to the provision of welfare support. Nonetheless it is the most vulnerable and deprived people in society who are most likely to be affected...”

1.6 The overarching aim of this review has therefore been to provide an assessment of the impacts of providing information, advice and support to people in poverty, and of the role that advice services play in preventing, mitigating and reducing poverty in the UK.

1.7 In so doing, the review seeks to determine:

- The extent to which the impact of advice and support services on people in poverty is proven; and
- How advice and support services can best be delivered to maximise their contribution to wider anti-poverty strategies.

1.8 It should be noted from the outset that the majority of studies which assess the impact of advice services have tended to look at either:

- Specific groups of people who are at the greatest risk of poverty (e.g. young people, refugees, or people with long term health conditions or disabilities); or
- The types of advice issues (e.g. housing, or welfare rights), which people in poverty are most likely to need help with.

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3 The Low Commission was established by a group of charitable trusts to develop a strategy for access to advice and support on social welfare law issues in England and Wales. It was supported by a secretariat based in the Legal Action Group and reported in January 2014.
It is important to recognise that whilst many of the people in these studies will have been experiencing poverty, the selection by broad group and by advice issues, as opposed to the income level of advice seekers, means that they will have reported on outcomes for some people that were not.

**Funding for advice and support services**

This review has taken place at a time when the funding of advice services is under considerable pressure. Although advice agencies have reported rising demand for their services in the wake of the financial crisis of 2008, the Coalition Government’s priority of reducing the national deficit has led to cuts in funding. These have included changes to the scope of Legal Aid as well as reductions in funding from local authorities, whose own budgets are constrained. The Low Commission has recently estimated that around £130 million will have been cut from advice service funding by 2015 in England and Wales alone.

There have also been significant cuts to other forms of support, which is likely to impact negatively on groups of people particularly at risk of poverty. For example:

- The UK Border Agency reduced the level of its grants to Refugee Action and the Refugee Council by over 60 per cent in April 2011, and ceased its funding for the Refugee Integration and Employment Service in its entirety in September of that year;

- The Connexions service, which previously provided careers guidance for young people in schools was ended in September 2012, with responsibility for provision handed to schools themselves. However, funding has not followed and schools are expected to provide the service from existing budgets. Whilst young people can access guidance from the new National Careers Service, this is not available

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4 This is comprised of an £89 million reduction in Legal Aid funding for social welfare law and an estimated £40 million reduction in support for advice services by local authorities in England and Wales.
on a face to face basis, which has raised concerns about the suitability of the service for socially excluded young people\(^5\).

1.12 Nevertheless, a significant amount of expenditure on advice and support services will continue to take place. For example:

- The Low Commission estimates that approximately £400 million will be expended on advice on social welfare law issues in England and Wales in 2015. This comes from a variety of sources mainly comprised of local authorities, the Money Advice Service (‘MAS’), Big Lottery, and what remains of the Legal Aid budget. Whilst the Low Commission considers levels of funding inadequate to meet need (and has called for further investment), it therefore recognises that it is also important to improve the way in which services are provided in order to make best use of the available resource: for example by reducing duplication, focusing on early interventions, and embedding advice in settings where people regularly go for other key services;

- In Scotland, recent research from the Money Advice Service and the Improvement Service indicates that local authorities are investing around £20 million in debt advice and approximately £7.8 million has been made available by MAS and the Scottish Government as a grant scheme administered by the Scottish Legal Aid Board to support social welfare law projects for the period 2013 – 2015\(^6\).

**Demonstrating the impact of advice and support**

1.13 Demonstrating the impacts of this provision on people in poverty, local communities, and on the taxpayer, is essential if a case for increased investment is to be made moving forwards. To realise the overarching aim for our review, we have interrogated the existing literature to draw out findings in respect of **two key issues**:

- Why advice services are *important* to people experiencing poverty; and

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\(^5\) See, for example, paragraph 77 in House of Commons Education Committee’s Seventh Report: Careers guidance for young people: the impact of the new duty on schools.

\(^6\) See [http://www.slab.org.uk/providers/advice/grant-funding/MakingAdviceWork/index.html](http://www.slab.org.uk/providers/advice/grant-funding/MakingAdviceWork/index.html) for further details of this funding programme.
How far households in poverty; public services; commercial firms, and Government can be seen to benefit from information, advice and support provision.

1.14 In assessing the benefits of advice we have also looked at three levels of impact:

- The primary impacts of advice services: for example the improved financial circumstances of households in poverty arising from increased benefit take-up;
- The secondary impacts: for example on the quality of diets or the ability to heat homes;
- The wider outcomes: for example in terms of improvements in physical and mental health, to which advice services contribute.

1.15 There is an extensive literature available on these issues and we have had to be selective. We have limited ourselves to looking at literature concerning those groups of people who are most likely to be in poverty and the most common types of social welfare law problems that they experience. In so doing we have been guided by the literature concerning how socially excluded groups tend to experience specific groups (or ‘clusters’) of problems. We have also focused on more recent studies and papers (generally, those published within the past six years).

1.16 We accept that this selection strategy inevitably means that this review will have captured only the main impacts of advice on people in poverty and that there may be other areas of provision (for example, in respect of community care issues) which also impact positively but which have not been covered in this review. Nevertheless, the approach we have followed could be replicated for these less common problems moving forwards.

1.17 The remainder of this report now presents our findings in respect of the two key issues in turn. It then proceeds to summarise the conclusions from these and draws out the implications for future work to evaluate the benefits of provision as well as for the organisation and delivery of advice services at the local and national levels.

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7 To obtain access to these we used a broad range of search terms and pursued a search strategy as set out in Appendix 1 to this report.
2 Why advice services are important to people in poverty

2.1 This section sets out our findings relating to the reasons why the provision of information, advice and support services is important to people in poverty.

2.2 The section begins by commenting briefly on the definition of poverty and by identifying those groups most likely to experience it. It then moves to discuss the drivers of need for advice services amongst these groups, identifying that these fall into three broad categories:

- ‘Life events’ such as changes in household composition and/or the material circumstances of households;

- The changing nature of state support; economic and social policy decisions, and the operation of key markets including housing, energy, and financial services;

- The levels of human and social capital available to people in poverty, which affects their ability to cope with challenges and use key services, as well as impact on the level the support that they require.

2.3 The section then looks at how low levels of human and social capital can create a barrier to advice for some people in poverty; at how services can be organised to address this, and at how they can be delivered in ways which build the capacity of advice seekers moving forwards.

2.4 We then comment on the main types of advice issues which people in poverty are likely to need help with, drawing on the literature concerning how these also group or ‘cluster’ together.

2.5 Finally, the section concludes by looking at the interplay between the drivers of advice and the clustering of problems and at how these can combine to create a high level of need for assistance and for intensive forms of support for some groups.
What is poverty, and which groups are most likely to experience it?

2.6 The starting point for any analysis of poverty is the level of income received by households and whether or not this is adequate to support a reasonable standard of living. What constitutes a ‘reasonable’ standard of living has, of course, been subject to considerable debate.

2.7 For some commentators, poverty arises when household income is inadequate to pay for the very basics of life. Absolute measures, based on pricing up the cost of essentials for households of different compositions, are used to determine how many people are living in poverty, alongside associated indicators relating to the outcomes of ‘deprivation’, such as homelessness and infant mortality rates.

2.8 However, poverty is most commonly viewed as a ‘relative’ problem: experienced where households have significantly lower incomes relative to the majority of people in the society in which they live. This conception of poverty more closely reflects to the concepts of social exclusion and inequality, which occur when groups of lower income households are left behind as societal living standards, as a whole, are improving. In this respect, the level of income of the poorest households relative to the average (median) income of all households with similar characteristics is just as important as any absolute measure.

2.9 In reality, the extent of poverty in the UK has been assessed by looking at a combination of both absolute and relative indicators. In its most recent monitoring report of poverty and social exclusion (MacInnes et al, 2013), the New Policy Institute report on the five year trends against 37 indicators which include income levels, unemployment and earnings, educational achievement, the number of homeless, and premature mortality rates.

2.10 Against these indicators, there is now a considerable literature concerning the groups of people that are most likely to experience poverty. These are:

- People in receipt of out of work benefits, particularly those living in workless households\(^9\);
- Families with children, especially lone parents\(^10\);
- Pensioner households\(^11\);
- Minority ethnic groups\(^12\), and asylum seekers in particular;
- People with long term limiting health conditions\(^13\), including mental health, conditions\(^14\);
- People with disabilities\(^15\);
- Young people\(^16\) (under the age of 25), particularly those aged 16 to 18 who are not in education, employment or training (‘NEETs’)\(^17\); and


\(^10\) Children in single parent families are twice as likely as children in couple families to live in relative poverty. Over four in every 10 (43 per cent) children in single parent families are poor, compared to just over two in 10 (22 per cent) of children in couple families. (Households Below Average Incomes 1994/5 – 2011/12, Department for Work and Pensions, 2013)

\(^11\) On the relative income measure, Maclnnnes et al report that 14 per cent of pensioners are living in poverty.

\(^12\) Reviewing the literature on ethnicity and poverty, Platt (2007) reports that rates of poverty are highest for Bangladeshis, Pakistanis and Black Africans, reaching nearly two-thirds for Bangladeshis. Rates of poverty were also higher than average for Indian, Chinese and other minority group households.

\(^13\) See, for example, Salway et al (2007)

\(^14\) According to the Centre for Social Justice (2011), children and adults in the lowest income quintile are three times more likely to have common mental health problems than those in the richest quintile and nine times more likely to have psychotic disorders.

\(^15\) In 2005, Palmer et al reported that three in every ten disabled working age adults were living in poverty.

\(^16\) 2.1 million young people, aged 16 to 24 were living in low income households in 2011. 38 per cent were workless. [http://www.jrf.org.uk/austerity-spotlight-young-people](http://www.jrf.org.uk/austerity-spotlight-young-people)

\(^17\) Leaving education aged 16 into NEET status (not in education, employment or training) has been linked to later criminal activity, early parenthood, long-term unemployment and substance misuse (Griggs and Walker, 2008)
2.11 Whilst identifying these broad groups is useful for the purposes of exploring the literature concerning the provision of information, advice and support services and how these are delivered to meet their needs, it should be noted that there can be wide variations in experience both within and between these groups. For example, the National Equality Panel (Hills, et al, 2010 cited in Barnard & Turner, 2011) reports that there are ‘great inequalities within minority groups, often as large as, and sometimes larger than, inequality in the population as a whole’.

2.12 In addition, membership of the groups most likely to experience poverty is not mutually exclusive and living in poverty can result in severe and multiple disadvantage, making it more difficult for households to escape it (see, for example, Duncan & Corner, 2012)

2.13 The length of time that people experience poverty also varies significantly between households. For some, the loss of a job, onset of an illness or the breakdown of a relationship can provide a route into poverty from which they subsequently escape quite quickly as they find new employment, recover their health or enter into new relationships. For others, poverty may become a long-term or ‘persistent’ problem. For example, Adelman et al (2003) report that 29 per cent of British children experienced ‘persistent’ poverty between 1991 and 1999. This was defined as experiencing poverty for at least three years in any five year period over that time.

2.14 For some households, poverty can also be ‘recurrent’: experienced on multiple occasions over their lifetimes. In a review of evidence concerning the problem of recurrent poverty Goulden (2010) found that:

- A majority of people in the UK experience at least a year below the relative poverty line during their lifetimes; and

- Around one fifth of poverty is ‘recurrent’, where people escape from poverty only temporarily.

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18 Fletcher et al (1998) report that ex-offenders are significantly more likely than other groups to be unemployed as a result of employer discrimination; low levels of qualifications, skills, health, and self esteem; and greater behavioural problems than for other groups.
2.15 Examining evidence from the British Household Panel Survey about the characteristics of households prone to recurrent poverty, Tomlinson & Walker (2010) find that this is linked to specific life events, including relationship breakdown and having additional children. In addition, the recurrence of poverty was found to be especially likely for people with low or no educational qualifications and amongst lower skilled occupational groups who were unable to obtain ‘quality employment’, which included opportunities for advancement in the labour market.

2.16 Recognising that people in poverty are not an homogenous group and that the experience of poverty - in terms of its severity, duration, and its likelihood of recurrence - is important to our review because:

- The literature concerning the impacts of information, advice and support does not usually distinguish between groups of service users according to their particular relationship with poverty. Studies are more likely to report on how advice was provided to, and impacted on, different groups of service users (young people, people with disabilities etc.) without specifically identifying whether some, or all, of those service users were in poverty at the time; and

- Most of the literature that we have reviewed has focussed on the impact of providing advice on single issues (e.g. welfare benefits) rather than on the ‘clusters’ of advice problems which people in poverty are likely to experience (see, for example, Pleasance et al, 2010).

2.17 These are considerable limitations, and further research needs to be commissioned to examine the likely different impacts of information, advice and support services on households experiencing ‘temporary’, ‘recurrent’ and ‘persistent’ poverty. In our view, this research should focus on the role that advice services can play in helping households respond to the ‘trigger events’ that are associated with the movement of households into persistent poverty, and in building the capacity of households to move out of this.

2.18 In this respect, and in line with the findings of Tomlinson & Walker noted above, the Department for Work and Pensions (2010) has identified that events including a reduction in earnings or benefit income; fall in the number of full-time workers; increase in the number of children, and becoming a lone parent household are all likely to increase the risk of people moving into persistent poverty. In addition, some 39 per cent of
adults with below ‘A’ level qualifications experienced poverty for three out of the four years between 2005 and 2008\textsuperscript{19}.

2.19 Focusing advice and support services on the development of skills, progression in employment, welfare benefit take-up, and on helping people cope with changes to household composition, including in respect of housing, is therefore particularly likely to assist people in poverty. However, a holistic approach, which reflects the fact that these problems are often inter-related and that living in persistent poverty can give rise to additional needs (including, for example, in respect of physical and mental health), is also required.

What creates the need for advice for those groups most likely to experience poverty?

2.20 Reviewing the literature, we find that the need for information, advice and support for those groups most likely to experience poverty arises from three main causes:

- ‘Life events’;
- The changing nature of state support; economic and social policy decisions, and the operation of key markets; and
- Lower levels of human and social capital available to some people in poverty.

2.21 Whilst these three main causes are \textit{individually} important, they can also occur \textit{collectively}, in which case the combination of needs that arises is likely to require a significant intervention in order to provide assistance to the affected household.

2.22 We now provide further detail in respect of each of the three drivers in turn.

\textbf{Life events}

2.23 All households experience events which give rise to the need for information, advice or support over the course of their lifetimes. These events can be broken down into three main categories:

The establishment of households: for example, when young people transition to independence;

Changes in the composition of households: when relationships are formed or break down; when children are born, or when a member of the household dies; and

Changes in the material circumstances or needs of individual members within the household: incorporating the changes to income or expenditure and other requirements that arise from the movement in or out of employment, change of job or chosen career, returning to education, pregnancy and child birth, onset of ill health or disability, the changing needs of children as they grow, and entering into old age.

The importance of life events as a driver of need for information, advice and support has been explicitly recognised by MAS, whose business plan for 2014/15 notes (p.22):

"Our research suggests that people are receptive to money advice when they are facing big life events - such as buying a home, going through a divorce or separation or retiring. These are also the times when there is a risk of financial detriment if people do not make the right decisions. We want to reach out to people who are experiencing key life events, interrupt their thinking, and prompt them to consider the implications of their choices, including the benefits of seeking more information."

It should be noted that changes do not need to have taken place in order for a need for advice to arise. For example, people may be considering possible changes – such as taking a new job or returning to education – and may seek out information or advice on these prior to exercising choices.

Whilst all households are likely to consider and/or experience changes in each of the three categories at some point, the exercise of choice and/or management of those changes are likely to be significantly harder for households experiencing poverty than for others.

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2.27 This results from a lack of financial and other resources, including, in some cases, skills and social networks, on which they can draw in comparison with wealthier households. These are likely to both (i) constrain the options that are available; and (ii) exacerbate the impact of changes when these occur, particularly if these carry negative implications for income and/or expenditure.

2.28 For example, Speight et al (2010) analysed data from the 2008 Childcare and Early Years Survey of Parents to explore the relationship between multiple disadvantage and childcare. They report that parents from the most disadvantaged families were more likely than parents from other types of families to say they had too little information about childcare. They were also much less likely to receive information about their options by word of mouth from other parents, family, or friends, concerning the cost, quality and availability of childcare. This made them more reliant on formal sources of information and advice. Access to information could, however, be critical in helping new parents to return to employment. Whilst just over a third of all mothers are not in paid work, the proportion increases to 85 per cent for the most disadvantaged. Yet, 62 per cent of those disadvantaged mothers said (p.45) that they would prefer to work if they could arrange ‘good quality childcare which was convenient, reliable and affordable’.

**The establishment of households**

2.29 The transition to adulthood is a difficult time for many young people. Research has shown that the transition is no longer as ‘sequential’ as it may have been for previous generations (see, for example, Morrow & Richards, 1996). The traditional route to adulthood of leaving school, obtaining work, forming relationships and setting up home prior to entering parenthood is no longer, necessarily, the norm. Young people may become adult in one or more of these aspects but not in others, and there is a trend for young people to continue to live with their parents and stay in education for longer than was previously the case.

2.30 However, parental support of these kinds is not always available, and it is particularly likely to be more difficult to obtain for children living in households in poverty or who are in local authority care. This can make a significant difference to the paths that young people take in life and to their ability to support themselves (Fauth et al, 2012).
2.31 Information, advice and guidance can therefore be critical for many young people who are not able to access support from their parents, or where their parents’ ability to provide that support is constrained. This recognition has given rise to a wide network of Youth Information, Advice, Counselling and Support services (YIACS), which provide a universal access point to targeted and specialist services, supporting young people on a diverse range of issues that are frequently inter-related, including:

- Social welfare law issues (particularly, benefits, housing, debt, and employment);
- Mental and emotional health issues e.g. depression, low self-esteem, self-harm, family problems and stress;
- Wider personal and health issues e.g. relationships, sexual health, drugs and alcohol, healthy eating;
- Practical issues e.g. careers, money management, independent living skills.

2.32 However, recent years have seen cuts in funding for YIACS and this has led to a series of mergers. In its latest survey of the sector, the umbrella body, Youth Access (2013) reported that over the past two years the proportion of services receiving funding from their local authority has fallen from 90 to 78 per cent, and that providers have depleted their reserves and are increasingly reliant upon volunteers to support delivery. The sector has also seen a significant number of services merge over the period.

2.33 The need for advice is particularly apparent for young people leaving local authority care. Outcomes for this group are frequently poor. For example, Barnardo’s report\(^{21}\) that care leavers have a significantly lower academic achievement; are more likely to be unemployed, become homeless, and to spend time in prison than their peers. One in seven of young women leaving care is pregnant, or has already had a child, at the time they do so.

2.34 In recognition of the importance of providing advice and support to help address these problems, the Children (Leaving Care) Act 2000 introduced new requirements on local authorities to plan for looked after children

until they reached the age of 25, so that they are able to obtain the support they need. This includes a requirement to develop a care leaver’s ‘pathway plan’ providing information, advice and support on issues including housing options, financial capability, education, training and employment, health and well-being.

**Changes to household composition**

2.35 The main changes to household composition over its lifecycle are due to the formation or break down of relationships; the birth or other arrival (e.g. through fostering or adoption) of children or other family members (e.g. caring for an elderly relative), and the leaving of household members through, for example, the transition of children to adulthood and independence; the movement of people into forms of institutional care, or the death of a family member.

2.36 These changes give rise to a wide range of needs for information, advice or support as they may carry with them significant financial implications and the need to reassess living arrangements or engage with the state regarding entitlements. Likewise, these changes may result in the need to consider what rights people have at work (e.g. to take maternity or paternity leave) or require choices to be made (e.g. to balance working hours and caring commitments).

2.37 Other issues also arise: including in respect of advice concerning legal rights and responsibilities (e.g. for maintenance) on divorce and separation. This can then have a knock on effect. For example, Kempson (2002) finds that relationship breakdown is a ‘trigger factor’ for over-indebtedness as this often leads to one member of the family unit being left to service debts which were previously done so on the basis of two incomes.

2.38 Changes to household composition may also give rise to a need for advice related to housing and employment needs, which may also be more pressing for people in poverty than other groups. For example, people in poverty may be in a weaker bargaining position with their landlord or employer; or face financial constraints which limit their ability to secure suitable alternative accommodation, as well as have a lack of savings to draw upon during a period of unemployment.
Changes in material circumstances or the needs of household members

2.39 Changes to the composition of households can clearly impact on their material circumstances. This is particularly the case where children are born. For example, Kempson (2002) identifies that the birth of a child, which often coincides with, or shortly follows, setting up home is significantly associated with higher levels of indebtedness than for households without children. In the same year, Bridges & Disney identified an association between the number of children in the household and higher arrears levels (both in terms of household bills and credit commitments).

2.40 These findings can, in part, be explained by the higher costs involved in bringing up children. These are significant. Hirsch (2013) uses the Minimum Income Standard (‘MIS’)22 to estimate that the total cost of bringing up a first child through to the age of 18 currently averages £170 per week for couple households and £190 per week for lone parents23. These costs take account of the need for childcare as well as the implications for rent and Council Tax which larger homes to house the family are likely to incur24. Hirsch also provides an estimate of costs for any subsequent children through to age 18, which average between £140 and £156 each per week on the same basis.

22 The MIS is based on detailed research with groups of members of the public specifying what items need to be included in a minimum household budget. The groups are informed by expert knowledge where needed, for example on nutritional standards. The results show how much households need in a weekly budget and how much they need to earn in order to achieve this disposable income.

For further details see http://www.lboro.ac.uk/research/crsp/mis/whatismis/

23 The figures are different for couples with children and lone parents because Hirsch calculates the additional cost of children by looking at the difference that they make to the whole family budget in comparison to households without children. Therefore the cost of a child to couple household is calculated by reference to a couple household without children. The cost of a child to a lone parent is calculated by reference to a single person household. These two different reference points therefore result in different end results.

24 Disregarding the additional costs for rent, childcare and Council Tax the additional costs of a child are reported as averaging £90 per week for couples and £103 per week for lone parents.
2.41 In addition to changes in the composition of households, the need for information, advice and guidance may also arise as a consequence of other changes in the material circumstances or needs of household members.

2.42 Changes in material circumstances include the loss of a job; reduction in working hours; or the loss of a tenancy. Changes in needs may also arise through the onset of ill-health or a disability. It is impossible to cover all of the eventualities in this review, and the most important point is to recognise that income and expenditure shocks of these kinds have long been identified as a cause of debt problems and, for people who are in poverty, these types of events can have extremely serious consequences, which may affect health, including mental health.

2.43 Whilst not attempting to be comprehensive, the literature review has highlighted that changes in the employment status, earnings, and benefit incomes of people in poverty are particularly important (see para 2.18, above), and that providing people with long term support to access ‘quality employment’ is likely to be critical.

2.44 In this respect, adult careers guidance services have been found to play a particularly valuable role. This is particularly so in today’s increasingly ‘flexible’ labour market. For example, a five year longitudinal study of the impact of careers advice conducted by Bimrose & Barnes (2008) highlights just how complex ‘adult career trajectories’ have become for many people:

"Career trajectories have shifted, reversed, remained static – sometimes transforming themselves beyond recognition, as clients have: progressed in their chosen occupation; changed jobs; moved from unemployment to employment; engaged in a process of up-skilling or re-skilling; and dealt with personal changes in their life. Data collected over a five year period illustrate how adults move between and within both job roles and occupational sectors. It also shows movements into and out of education, training and paid employment."

2.45 Whilst not exclusively focused on people in poverty, the study identified a number of external barriers to careers progression which are likely to be of particular relevance to them. Specifically, these are: financial constraints; childcare; health issues, and skills which did not match local labour market conditions. Of these, persistent ill-health and outdated
skills sets were found to represent ‘insurmountable problems’ for a minority of people within the study.

2.46 Nevertheless, in the majority of cases the study found that careers guidance was ‘useful’ in helping people to navigate through a complex set of options and address their barriers to progression. Whilst the study identified that individuals could have very different ‘decision making styles’, guidance was found to have provided people with:

- Access to specialist information, including local labour market information, details of courses, training and employment opportunities;
- Insights, focus, and clarification;
- Motivation (e.g. progress ideas, try something new or explore options);
- Greater self-confidence and self-awareness; and/or
- Structured opportunities for reflection and discussion.

2.47 Careers guidance can therefore be important in providing people with support to build their human capacity, which is likely to have positive impacts in areas beyond the immediate issue of employability. In this sense, the ‘soft outcomes’ of, for example, increased motivation and confidence can be as valuable as ‘harder outcomes’ relating to qualifications. However, the study also noted (p.92) that successfully addressing external barriers to careers progression relied upon ‘guidance practitioners involving themselves more actively in an advocacy role and engaging more fully with the systems that are creating the difficulties’. This suggests that there is a need to join up careers advice with other forms of advice and support for people who are at risk of recurrent or persistent poverty.

2.48 Finally, it should be noted that the failure to deal with the inter-related, and often cumulative, advice and support needs arising for people in poverty often leads to them experiencing its most severe aspects. For example, Ravenhill’s (2000) study of people approaching the London Borough of Camden Homeless Person’s Unit finds that many of these experienced a wide range of problems over a period of around nine years before finally becoming homeless, indicating that many had fallen through gaps in provision over that period of time.
Changing nature of state support, economic and social policies, and the operation of key markets

2.49 Whilst ‘life events’ and changes within the household are clearly important drivers, other, external, factors also need to be considered. In particular, for people in poverty, changes in the relationship between the household and the state are often critical.

2.50 We can see current examples of these types of impact in the Government’s programme of welfare reform and the need for information, advice and support which arise from this. For example:

- Citizens Advice report\(^{25}\) that 50 per cent of its clients will be affected by the introduction of Universal Credit and that nine out of ten of these will need some form of support to manage the transition by raising their capacity to cope with monthly payments, budget effectively, manage their bank account, stay informed about the changes, or to get on-line. Around one in four (38 per cent) is expected to need help with all five of these issues;

- In March 2012, the Guardian reported\(^{26}\) that the reassessment of Incapacity Benefit claimants for the new Employment and Support Allowance had resulted in around one third of existing claimants failing the work capability assessment, and given rise to 330,000 appeals since 2009;

- The introduction of housing benefit size criteria for social housing tenants (‘the bedroom tax’) in April 2013 is expected to have impacted on around 650,000 households and Housing Associations are reporting that this is leading to widespread rent arrears\(^{27}\); and

- Reductions in Council Tax Support and the introduction of substantial minimum payments for poorer households by some local authorities

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resulted in a significant increase in demand for advice at local Citizens Advice Bureaux.

### 2.51
Changes of this nature clearly have direct financial impacts for those affected with welfare reforms, alongside increased use of benefit sanctions, recently being linked to the rise in the use of foodbanks (Sosenko et al, 2013). In the period April to September 2013, the Trussell Trust reported that over 350,000 people approached it for ‘food aid’ – three times as many as were helped in the same period in 2012.

### 2.52
However, there are likely to be other effects which extend beyond the immediate financial impacts. For example, Blane & Watt (2012) surveyed 100 GPs working in deprived areas of Scotland to ask for their experiences of welfare reform impacts on their patients. The GPs identified that people who were previously well were increasingly reporting mental health problems, and that where people had previously reported mental health problems these were becoming worse - resulting in greater levels of contact with the GP surgeries; increased use of anti-depressants, and more alcohol and drug abuse.

### 2.53
Although the most obvious of impacts on people in poverty can be identified as arising from changes to welfare benefit entitlements and their administration, other economic and social policy decisions are also likely to drive the demand for advice.

### 2.54
This is particularly apparent in respect of housing policy decisions. Following a review of relevant empirical literature published since 2000, Tunstall et al (2013) report that housing costs have a dramatic impact on poverty levels: with an extra 3.1 million people living in poverty once housing costs have been deducted from their income levels. One million of these are London residents, reflecting the high cost of housing in the capital.

### 2.55
Whilst housing benefit restrictions have played a major part in increasing hardship amongst low income households, other housing policy decisions have also had an impact. These include the conversion of social housing tenancies to ‘affordable rents’, (whereby landlords can charge up to 80 per cent of the market rent level) which ‘very strong evidence’ (Tunstall et al...)

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al, p.71) suggests will affect work incentives and create unemployment and poverty traps for tenants. To help improve employment rates, the authors call for encouragement for tenants to take-up ‘in-work’ benefits and the extension of employment and support programmes targeted to tenants by their landlords – something which has also been identified as critical by Simmonds & Gardiner (2012):

"...housing providers have played an increasingly valuable role in tackling worklessness. These activities are set against the government’s full-scale reform to the benefit system, welfare to work provision, and the housing sector itself. Housing providers are also facing reduced overall public funding and a bleak economic outlook. Therefore, the need to respond to the changing policy landscape, and to ensure that activities around tackling worklessness continue to add value and have the greatest impact possible, is becoming ever more apparent."

2.56 In addition to the impacts of housing policy on employment, Tunstall et al (p. 32) also report that poor housing conditions affect child development and adult health:

"After more than a century’s research in the field, housing circumstances have been shown to be important for health. These include: overcrowding (linked to infectious/respiratory disease); damp and mould (linked to respiratory disease, eczema, asthma and rhinitis); indoor pollutants and infestation (linked to asthma); low temperature (linked to respiratory infection, hypothermia, bronchospasm and heart disease); homelessness (linked to a range of conditions); and unpopular, stigmatised or poor housing and neighbourhood conditions (linked to poor mental health)"

2.57 In these respects, information, advice and support concerning housing problems has been reported as extremely beneficial. For example, Citizens Advice has assessed the outcomes arising from the provision of housing advice in 2010/11 to a sample of 9,500 clients. This was done one year on from the contact with the service to allow time for the results to be achieved. One in three clients reported a beneficial outcome, including prevention of homelessness; the improvement of property conditions; the securing of alternative accommodation; financial gain, or the resolution of harassment problems.

2.58 In a separate assessment, the benefits of housing advice provided to 1,000 users of the National Homelessness Advice Service (‘NHAS’), which
25

is provided jointly by Citizens Advice and Shelter, reported that 57 per cent felt that receiving advice had improved their health.

2.59 Whilst these findings are extremely positive, it should, however, be noted that there remain considerable problems in attributing all of these beneficial outcomes to advice interventions. We report further on this in section four.

2.60 It is beyond the scope of this review to undertake a comprehensive assessment of all of the recent economic and social policy changes that have taken place and assess their likely impact on the need to provide additional information, advice and support to people in poverty to cope with these. However, it is notable that most advice services recognise the need to influence policy decisions in order to mitigate the possible negative effects of these on their users. It is important to recognise that this social policy work extends beyond Government decisions and is conducted in relation to other key markets, (particularly including energy, transport and financial services at the current time), and is undertaken at both the national and local level.

2.61 Social policy work conducted by advice agencies also extends to proposing improvements in the way that other key markets operate, and has involved collaboration with a wide range of organisations, including commercial firms, to achieve this. For example:

- In October 2013, Citizens Advice called for a ‘personal shopping service’ to be established for energy customers. This would require energy providers to share data about actual energy use with on-line comparison sites so that customers could find the cheapest deals available;

- Debt advice agencies have recently successfully argued for Government to provide local authorities with guidance concerning their use of bailiffs to collect outstanding Council Tax as a response to widespread bad practice and over-charging; and

- The Money Advice Trust, Royal College of Psychiatrists and Rethink have developed and implemented a training programme for debt recovery staff working in the credit industry to improve their awareness of, and response to, mental health problems amongst debtors.

2.62 It is likely that much of this work is of benefit to people living in poverty: either by helping them to reduce their costs of living or by improving how
they are treated by market players. Policy work of this nature may therefore play an important role in mitigating the negative impacts of poverty. However, there is no specific impact assessment of this type of work on people in poverty, and it clearly also has benefits for a wider section of the population.

**Human and social capital**

2.63 The literature also identifies that a wide range of personal and social factors in poverty can have a bearing on the extent to which people in poverty may need information, advice and support, as well as on the way that advice needs to be provided to meet their needs. In some cases, these factors can require that intensive forms of support are required. In particular:

- **Human capital** (health, knowledge and skills) has been found not only to have an impact on employment but also on people’s capacity to identify and take up opportunities and use services, as well as on levels of personal resilience to cope with challenges (see, for example, Austin et al, 2004). Early intervention strategies with children and young people living in families in persistent poverty have been identified as important to provide them with the required levels of human capital to escape from poverty in later life (Nelson et al, 2013), whilst building financial capability amongst adults (as we report later) has also been found to have a positive impact in reducing the likelihood of debt problems.

- **Social capital** (relationships with family and friends, and the presence of other productive networks) has been identified (see, for example, McCabe et al, 2013) as helping people to cope with problems by providing support and access to knowledge, including about the services that may be available to assist them. Many disadvantaged groups are particularly likely to depend on informal networks of friends and families for advice and support, yet this support from people who are themselves already disadvantaged may give access only to a narrow and perhaps heavily biased body of information (Bimrose and McNair, 2011).

2.64 Whilst there is an extensive literature relating to the links between human and social capital and poverty, our concern in this review has been to examine how these factors impact on the need for information, advice and support and how the provision of advice can, in some cases, help to
build human and social capital — and increase the capacity of people to deal with future challenges themselves or as part of a network.

2.65 There is a long list of possible groups of people for whom low human or social capital may have a bearing on their need for advice. These include, but are not limited to, people with sensory or mobility problems, mental health or learning difficulties; people with drug or alcohol addictions, people leaving a relationship due to domestic violence; rough sleepers and people placed in temporary accommodation, and people with low levels of literacy or numeracy.

2.66 People within these groups are much more likely to experience poverty and simultaneously face greater barriers to obtaining the information, advice, and support that could help them escape it. In addition, they are likely to require more intensive support than will be the case for others in poverty with higher levels of human and social capital available to them (Pearce et al, 1999, cited in Moffatt et al, 2010).

2.67 Whilst we have not attempted to assess the full range of human and social capacity issues identified in para 2.58, table 1, below, has drawn on a number of reports\(^{30}\) to present a basic typology of the impacts of these in terms of the needs for advice that arise; and in respect of the potential positive impacts of advice in helping to build up human and social capital for the future.

<table>
<thead>
<tr>
<th>Examples of human/social capital issues</th>
<th>Impact on need for advice</th>
<th>Potential impacts of advice</th>
</tr>
</thead>
<tbody>
<tr>
<td>Poor English language or numeracy skills</td>
<td>Lack of confidence to engage with ‘the system’</td>
<td>Immediate assistance and resolution of problems with financial and non-financial benefits</td>
</tr>
<tr>
<td>Material constraints on participation (e.g. inability to afford transport/phone/on-line services)</td>
<td>Problems in communicating needs</td>
<td>Improvements in material position and mitigation of prior constraints on participation</td>
</tr>
<tr>
<td>Poor physical/mental health</td>
<td>Lack of knowledge of entitlements or options available</td>
<td></td>
</tr>
<tr>
<td>Rural location</td>
<td>Isolation from family/friends and, in some cases, from formal sources of advice, information</td>
<td>Improvement in confidence,</td>
</tr>
</tbody>
</table>

\(^{30}\) The reports giving rise to these findings are Age UK ‘Information and advice for older people, evidence review’, undated; Austin et al (2004); Hutton & Lukes (2013); Moffat et al (2010); Moorhead (2006); and Phillips et al (2011).
2.68 Further to the above, the need to take account of the fact that many people in poverty will have low levels of human and social capital has been explicitly recognised in the design of a number of advice projects, in terms of both:

- Enabling access to provision; and
- Delivering services in ways which build human and social capital moving forwards.

**Enabling access to provision**

2.69 People in poverty are subject to a range of barriers when it comes to accessing service provision generally, and these apply equally to advice and support services. Barriers to access come in three broad types (see for example, Phillips et al, 2011):

- Individual barriers specific to the person seeking support: for example, as a result of a health (including mental health) condition or disability; caring commitments, confidence or self-esteem; or lack of English language skills;

- Structural barriers: for example the complexity of access arrangements; bureaucratic procedures governing referral; inappropriate channels of delivery; or a lack of provision generally which gives rise to long waiting times; and

- Cultural barriers: for example the lack of familiarity with, and trust in providers.

2.70 Advice and support services have therefore developed a number of different models in response to these. These include:

- Client group specific services: for example those focused on specific minority ethnic communities, the elderly etc.
- Single issue services: focused on issues likely to be of most concern to people in poverty - notably welfare benefits, debt advice, housing, employment and careers, and childcare;

- Community based services providing advice on a range of advice issues in a specific locality, for example Citizens Advice Bureaux and Law Centres.

2.71 Even within this broad typology there are considerable variations in approach. In particular, services operate at a number of geographical levels (from national to very local) and can provide for a number of channels of delivery (face to face, telephone, on-line etc.). They also operate to different degrees of specialism and not all services have the capacity to provide legal representation in complex cases. The specific capacities of different organisations, including their opening hours and choices concerning channels of delivery are often heavily influenced by funding constraints.

2.72 Whilst the landscape of advice and support provision is varied and, despite often limited resources, seeks to cater for the needs of people with different access requirements there are concerns that those with the most intensive needs are falling through the gaps. This is particularly the case where people have multiple needs and require assistance from more than one organisation.

2.73 In a recent report for the Baring Foundation, Randall (2013) points out that there is a need for advice services to ensure that:

- People with multiple needs get all their problems resolved so that they do not simply come back when their secondary problems develop to crisis point (‘revolving door demand’);

- Clients are effectively and efficiently referred to those advice providers best able to help them (preventing ‘referral fatigue’); and

- Clients are provided with capabilities through the advice process so that they are better able to solve problems themselves or identify them earlier in future (preventing ‘repeat demand’).

2.74 However, many people who may need advice are often not aware of the help that is available to them. To address this problem there have been moves to ‘embed’ advice within other ‘core’ services and attempts to pro-actively identify users who may require advice and support. For example:
Moffat et al (2004 cited by Wiggan & Talbot, 2006) undertook a qualitative study to examine the impact of providing welfare rights advice from GP surgeries in deprived communities of the North East. This found that many of the beneficiaries of the service had no previous experience of welfare rights provision and would not have used this had it not been situated in the GP surgery;

Rhondda Housing Association (RHA) is identified as a good practice case study in the provision of financial inclusion services by the Chartered Institute of Housing\(^3\) due to its incorporation of welfare rights and debt advice into its signup process for all new tenants. Tenants are assisted to complete a budget sheet to show income against estimated outgoings for the property; provided with a benefit check and provided with help with existing debt problems. Originally this service was provided for a tenant in arrears who had received a notice seeking possession, and for tenants who asked for help (usually with existing debt problems or rent arrears). However, RHA identified that a high level of rent arrears were occurring within the first four weeks of the tenancy start date. New tenants are therefore now referred to the officer as part of an early intervention initiative to try to solve problems before they become unmanageable; and

The national evaluation of Sure Start Plus (Wiggins et al, 2005) finds that the young mothers and pregnant young women receiving this service in areas of deprivation particularly valued the practical help that advisers provided with benefit entitlements and housing options. There is evidence from the interviews and focus groups conducted for the evaluation that this may have improved outcomes, with (p.47) young women in Sure Start Plus areas more likely than young women in matched areas to feel they were living in suitable accommodation.

### 2.75
Reviewing issues of access to social welfare law advice, the Low Commission has therefore now called (para 2.9) for advice to be embedded in settings ‘where people regularly go, such as GP surgeries and community centres’.

### 2.76
Evidence from the U.S indicates that co-location of services can be particularly effective in deprived neighbourhoods if the design of these is undertaken with the active input of the local community. As part of a

\(^{31}\) https://www.moneyadviceservice.org.uk/en/static/good-practice-launch
decade long programme of investment in 10 deprived US communities, the Annie E Casey Foundation supported the establishment of a number of ‘Centers for Working Families’. These provided a mixture of services including financial literacy classes; debt advice; employment and education guidance services; job readiness training; employment placement and support; benefits screening and advice on the take-up of tax credits.

2.77 Importantly, the Centers were themselves situated in existing community colleges, family resource centers or other community venues which offered additional support particularly in relation to child care and education. This ‘two generation approach’ – of meeting the needs for adult employment and financial security alongside providing services to improve the life chances of the next generation – has been seen as critical to the success of the programme which reports increased employment, tax credit take-up, household saving levels, and greater engagement between parents and teachers.

**Delivering services in ways which build human and/or social capital**

2.78 In addition to embedding advice services and pro-actively identifying potential beneficiaries in the ways described above, a number of advice providers have also looked to deliver services in ways which build human and/or social capital for people in poverty.

2.79 For example, the Money Mentors programme put in place by Toynbee Hall in 2012\(^\text{33}\) seeks to help people to develop their own financial management skills; provides those completing the course with a nationally recognized qualification; and encourages them to use their skills to help others within their wider family and local community;

2.80 Similarly, the evaluation of the St Giles Trust’s Peer Advice Project (Boyce et al, 2009) has been extremely positive. The project involved the recruitment of prisoners to train for an NVQ Level 3 qualification in Advice and Guidance, and to use these skills in supporting their fellow in-mates to prepare for their resettlement. This was found not only to have helped

\(^{32}\) For information on the Making Connections programme see [http://www.aecf.org/KnowledgeCenter/PublicationsSeries/MCInvSummaries.aspx](http://www.aecf.org/KnowledgeCenter/PublicationsSeries/MCInvSummaries.aspx)

prisoners to better influence the shaping of their own resettlement plans, but for the Peer Advisers to have also ‘increased their skills and self-confidence and build a work ethic and sense of control over their lives’.

2.81 Whilst these examples indicate that advice can be delivered in ways that build human capital, the potential role of providing advice in group settings to encourage the development of social networks has largely been overlooked and is worthy of further study. Whilst it has been recognised that providing financial education to established groups of learners or in a specific local community is easier than drawing a new group together from across a diverse population (Rhodes & Coben, 2007, p. 8), it is possible that the formation of new groups could have additional benefits in terms of widening the networks of people in poverty. However, these potential added values of delivering in group settings have not formed part of the evaluation frameworks for financial education projects to date.

Which advice issues do people in poverty need most help with?

2.82 Life events; the relationship of the individual to the state and their bargaining position in key markets, and their own level of human and social capital are individually important factors in driving the need for advice. However, when these are combined, they give rise to a wide range of issues on which people in poverty require help.

2.83 For example, Moorhead’s (2006) study of how clients using 12 solicitor firms and advice agencies presented with multiple problems (or ‘clusters’) found that there was:

‘...the tendency for a broad range of different problems to occur for clients in unpredictable ways. Problems that involved relationship breakdown/children, home ownership, mental health, domestic violence, employment and homelessness problems gave rise to the most complex, and arguably the most serious, problems’.

2.84 Nevertheless, it is possible to identify some of the most common groups of issues with which people in poverty will require assistance, based on the analysis of several waves of the Civil Justice and Survey conducted by the Legal Services Research Centre. Specifically, this analysis has revealed that people on low incomes are more likely to experience
problems with welfare benefits, housing (including homelessness), their children’s education, employment, debt, and neighbour problems than is the case for wealthier households.

2.85 Further to this, the analysis indicates not only that certain population groups at risk of poverty (including people with a long-standing illness or disability, lone parents, and those receiving welfare benefits) are more likely to experience these problems, but that they are more likely to experience multiple problems and that these feed back in ways which then make it harder for people to escape poverty.

2.86 This complex interaction between different drivers of the need for the information, advice and support; the type of problems; and the number of problems experienced poses a considerable problem when it comes to assessing the impact of advice services on individuals. In particular, the short-term and immediate benefits arising from provision (such as the financial benefits accruing from a successful welfare benefit claim) are likely to form only one aspect of any overall positive effect. However, such gains may not, in fact, be sufficient to move people out of poverty unless accompanied by other forms of support. Indeed, the extent to which the provision of advice is of benefit is not apparent unless assessed through longitudinal research.

2.87 Further to this, there have been challenges concerning the ability of information and advice services to affect long term behavioural change. For example, De Meza’s (2008) review of the financial capability agenda from a behavioural economics perspective concluded that:

"Financial capability involves knowledge and skills, but attempts to improve these may not lead to better outcomes. What people choose to know and what they do with their knowledge may primarily depend on their intrinsic psychological attributes."

2.88 De Meza considered that the available evidence at the time suggested a need to improve the regulation of financial products and provision of ‘crisis counselling’ rather than on financial education programs designed to change long-term behaviour.

2.89 However, providing information, advice and support to people in poverty as part of a package of wider assistance with complex needs – although it may be intensive and therefore require significant resources – has been shown to have a substantial long-term return in respect of reducing their
ongoing demand for public services. For example, the Complex Needs Service in Hertfordshire, has been cited by Turning Point as an example of good practice\(^\text{34}\). The service provides a range of support, including advice on benefits, housing and debt to people affected by drug and alcohol misuse, mental health issues and to those with a learning disability. An assessment of the economic value of the service, conducted by London School of Economics in 2010, has indicated that the service has the ability to reduce the demand for other public services as well as improving outcomes in terms of quality of life. For every £1 invested in the service, the LSE calculated that this resulted in a net reduction in demand for other services worth between 4.4 and 28.5 times that amount, depending on the specific client issues involved.

2.90 The need to demonstrate, through longitudinal research, this 'social return’ on investment is now apparent across the information, advice and support sector as a result of changes in the commissioning approach of Government, notably the move towards payment by results ('PbR’). In its 2012, policy paper concerning not for profit advice services in England, the Cabinet Office therefore encourages providers to explore how to measure and maximise the outcomes of their advice and design services 'around customer needs, focusing on impact and using this information both to improve the service and to inform wider policy'\(^\text{35}\).

2.91 The following section now turns its attention to how the impacts of information, advice and support services have been identified.


\(^{35}\) See [http://www.thesroinetwork.org/sroi-analysis/the-sroi-guide](http://www.thesroinetwork.org/sroi-analysis/the-sroi-guide)
3 Measuring the impact of advice services

3.1 Although the current economic climate and policy decisions of the Coalition Government can be seen to be increasing the need for information, advice and support services, there is growing pressure on the resources available to support these. As a consequence, it is imperative that service providers are able to demonstrate their impact at three levels:

- For households in poverty;
- For commissioners of public services; and
- For Government and policy-makers.

3.2 However, doing so is complex due to the varied factors that give rise to the need for advice. In addition, the problems faced by advice seekers, including their own capacities to plan for the future or take action, are likely to heavily influence the way in which services need to be provided and therefore also the cost of that provision.

3.3 As the previous section has outlined, the effects of providing information, advice and support to people in poverty are likely to be felt in a variety of ways depending on the underlying reasons for advice. In particular, information, advice and support is provided in order to help households in poverty to:

- Plan for, and respond more effectively to, major ‘life events’, so reducing the need for more intensive interventions from public services that could otherwise arise;
- Better engage with the state and key markets, and to deal with the impact of changes to their rights and responsibilities;
- Build their human and/or social capital, including by helping them develop the confidence and skills to better deal with future challenges.

3.4 Accurately capturing impact across all three of these domains is clearly difficult as this would require some element of control and longitudinal
research which has not, in the main, been undertaken. Following a systematic review of evidence concerning the impacts of welfare rights advice, Adams et al (2006) found:

- Outcome variables used in the studies vary widely;
- The majority of quantitative evaluations are uncontrolled, and
- Few of the qualitative studies met Cabinet Office and academic quality standards for such research.

3.5 These findings are supported by Allmark et al’s (2013) more recent review of the evidence concerning the impacts of advice on health. This assessed 87 studies but reported that:

- Few of the studies involved long-term follow up to assess outcomes;
- The evidence did not take account of the fact that demonstrating an impact on health is difficult given that the groups under study were likely to have worse ‘health trajectories’ than the general population. As a result using standard baseline and outcome measurements was problematic; and
- The studies focused on inputs and outputs, but not on the relationships between the two. The authors identified the need for a more detailed understanding of how intermediate outcomes ‘set in train by advice services’ can lead to improved health.

3.6 As a consequence, Allmark et al constructed a ‘logic model’ setting out the possible links between the advice interventions that were made and the primary (direct) and secondary (indirect) outcomes that could arise from these in terms of the health, financial, and non-financial, benefits for service users. These were then mapped across to three potential long-term outcomes in respect of physical health, mental health, and well-being.

3.7 For example, the authors found it plausible that increased welfare benefit take-up (the primary impact) could lead to improvements in diet (the secondary impact) and to improved physical health (the long-term outcome), but that further work is required to ‘test the causal chains’:

"Currently, the link between advice and financial outcomes is well demonstrated, with further work required to investigate other relationships in the proposed model.”
3.8 In addition, the research raised the need for economic modelling to be undertaken in order to examine ‘financial outcomes in relation to intervention costs’.

3.9 The remainder of this section therefore reviews the recent literature concerning the impact of advice services and draws out the lessons for future evaluation in this area. Section four then proceeds to examine in further detail the methodologies employed to calculate the Social Return on Investment (‘SROI’).

**Impacts on households in poverty**

3.10 Most of the studies concerning the impact of advice have been conducted at the individual and household levels and have been concerned with the direct outcomes from advice in a single area of social welfare law. As relayed in section two, this ignores the fact that people in poverty often experience multiple problems.

3.11 Nevertheless, studies do clearly identify a number of important primary impacts of advice. These are financial and non-financial in nature, and we provide more details of these in turn.

**The primary financial impacts of advice**

3.12 The primary financial impacts of advice have been most commonly reported in respect of welfare benefits take-up and debt advice. We therefore begin by reviewing the evidence from single issue studies in these two areas before going on to consider further evidence of direct financial impacts relating to other advice issues and for specific client groups at risk of poverty.

**Welfare benefit take-up**

3.13 Reviewing the literature concerning the take-up of benefits Finn & Goodship (2014) report that:

"Patterns of non-take-up of benefits and tax credits are the result of the dynamic interaction between policy reforms, administrative structures and different eligible population groups. The research findings confirm the enduring relevance of a range of well-established explanatory factors that continue to shape the claiming process and that are associated with non-take-up. The most significant of these
factors appear to be level and accuracy of knowledge about an entitlement and its eligibility rules, linked with the perceived cash value of the benefit net of the transaction costs involved in claiming and maintaining entitlement.”

3.14 The authors further point out the importance of ‘independent and authoritative’ welfare rights advice in promoting take-up, especially where advice workers supplement the work of other front line staff in a range of service settings. In these circumstances, access to advice is found to:

"...improve attitudes towards claimants, knowledge of the welfare system, and the support given to potential recipients in determining eligibility.”

3.15 The financial impacts of benefits advice are significant. Reporting on the outcomes of its welfare rights advice for the year 2010/11, Citizens Advice (2012) highlight that over £256 million worth of additional benefits and tax credit entitlements were obtained for clients, with the average back payment amounting to £2,100 and the average ongoing entitlement to £5,600 per year, or £107 per week.

3.16 Many similar such findings have been reported by advice services and evaluators in recent years, although the specific value of benefit take-up can be seen to vary depending on the type of service provided and the client groups on which these are focused, with take-up efforts focused on disability benefits often yielding higher levels of payment. For example:

- Adams et al’s (2006) systematic review found evidence among those studies reporting full financial data that welfare rights advice delivered in healthcare settings leads to worthwhile financial benefits with a mean financial gain of £1026 per client seen in the year following advice;

- Hoskins et al (2005, cited in Wiggan & Talbot, 2006) report the outcomes from a take-up campaign focused on Attendance Allowance. Initial screening was conducted by community nurses and referrals made to welfare rights workers to assist with the completion of claims. Of 630 participants in the project, over half of these (57 per cent) subsequently qualified for benefit payments totalling £1,136,424 – an average weekly award of £60.70;
Plymouth City Council reports that benefit take-up activities undertaken as part of its wider financial inclusion strategy, and which include the commissioning of Citizens Advice in the City as well as work done within its Family Information Service, helped over 5,000 people obtain a total of £9.1 million in additional benefit payments in 2010/11 – an average of £34.50 per week; and

An evaluation of Sandwell’s Welfare Rights Service conducted by Local Economy Solutions and MEL Research (2010) reveals that this achieved around £14 million in additional benefit awards (including ongoing entitlements averaging £46 per week for its 5,000 users as well as more than £2 million in backdated benefits and one-off payments.)

However, whilst it is clear that welfare rights advice plays a major role in assisting low income households to obtain additional benefit income, the measurement of that impact is not as simple as it may, at first, appear. In particular:

- Additional benefits accruing to the household as a result of the intervention may be short lasting or long-term, depending on future changes in the household’s circumstances; and
- The intensity of the advice intervention varies, which has a bearing on the degree to which the outcome is ‘anticipated’ or ‘known’. Providing information to a potential claimant about a benefit to which they are entitled and informing them how to claim this for themselves is very different to completing the claim form for them and monitoring the outcome of that claim; or for that matter providing representation at an appeal and recording the actual results of this.

In view of these problems, two key conventions in the reporting of impact have emerged (Finn & Goodship, p. 41):

- Firstly, the additional weekly benefit entitlements that have been gained have tended to be converted into annual amounts – although some entitlements will actually be received for much shorter periods and others (notably disability benefits) are likely to be received for much longer ones; and

36 http://www.plymouth.gov.uk/homepage/communityandliving/socialinclusion/financialinclusion.htm
Secondly, some advice agencies and researchers conducting evaluation studies have attempted to categorise additional benefit take-up according to whether or not this is ‘anticipated’, ‘known’, or, following a later interview with the claimants, ‘established’.

We return to these issues later in the following section when considering the methodologies used to calculate SROI.

**Assisting with debt problems**

3.19 A major research programme to examine the impact of debt advice was established by the Department of Constitutional Affairs in 2004, with this conducted by the Legal Services Research Centre (‘LSRC’) in four linked projects conducted over the following two years. The four projects comprised:

- A longitudinal advice agency study involving quantitative interviews with 176 clients of 14 debt advice agencies at the time of advice and followed up at the 6 month and 12 month points. A total of 61 clients remained in the project at the 12 month stage;

- Analysis of quantitative data drawn from the Civil and Social Justice Survey (‘CSJS’) of 2004. The survey was conducted with a nationally representative sample of 5,015 adults;

- A qualitative follow up study was conducted with forty two CSJS respondents who had reported debt problems; and

- A randomised control trial involving 402 participants identified as having ongoing debt problems for which they had not received any formal advice. The participants were drawn from over 3,000 individuals screened for debt problems at Jobcentres in England and Wales. 205 of the participants were then randomly selected to receive an offer of advice from National Debtline. The control trial was originally intended to have two stages of follow up interviews but due to a high attrition rate the second of these was cancelled.

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37 Finn & Goodship report that the Citizens Advice Service routinely uses these terms to record outcomes for their clients.
3.20 Reporting the results from the four projects, Pleasance et al (2007) indicate that the financial circumstances of the vast majority of participants improved ‘as a result’ of the debt advice that they received:

- In the longitudinal advice agency study some 70 per cent of participants indicated that they were making headway against their debts at the 12 month follow-up;

- 61 per cent of respondents to the 2004 CSJS who obtained advice in relation to a debt problem reported that advice brought about a better result to their problem;

- Qualitative interviews with these respondents indicated that many were prepared to attribute the improvement in their circumstances to the advice that they received: stating that this had put them ‘back on the right road’, and in some cases that they would have ‘lost everything’ without the advice they had received; and

- The participants in the control trial who were offered advice were also more likely than others to have reported, at 20-week follow-up, that their financial circumstances were ‘better’ or ‘much better’ than at the time of baseline interview. The difference between the two groups was statistically significant.

3.21 The findings from the four projects indicate that the improvement in financial circumstances experienced by participants is caused by a number of factors:

- Benefit take-up, and other income maximisation efforts, such as providing advice on tax issues, which are undertaken as part of the debt advice process. 15 per cent of participants in the advice agency project reported an increase in income, and this was also reflected in the qualitative interviews conducted with respondents to the CSJS;

- The obtaining of one-off grant payments to clear the arrears with priority creditors, such as water; and

- Improved budgeting and lower repayments negotiated with creditors. This has the impact of raising disposable income and often results in the freezing of interest and other fees and charges.

3.22 To these we can also now add evidence from Orton’s longitudinal study of the impact of debt advice on 59 low income households. This found
(2010) that by year three of the study, there was an ‘overall positive picture of declining total indebtedness’ and 16 of the households had become ‘debt free’ – mainly as a result of the use of insolvency procedures which involved the write-off of debt. Nevertheless, given the persistently low levels of income received by many households, ‘only a very small minority of interviewees reported being able to keep up with all bills and commitments without any difficulty’.

3.23 Debt write off may, however, be a significant component of the financial benefits of debt advice. In its review of service outcomes for 2010/11, Citizens Advice report that over 18,500 clients from a total sample of 135,000 (13.7 per cent) had debts averaging £17,170 written off as a result of the advice that they received.

3.24 Subsequent to the work conducted by the LSRC, YouGov has also provided further evidence to the Money Advice Service (2010) concerning the impact of debt advice. 4,020 members of the YouGov panel were interviewed between 16th and 22nd March 2012. Although those interviewed were drawn from a range of income bands, they had all previously reported ‘being in debt’ to YouGov since 2006. Respondents were asked at which points their debt had been ‘manageable’ or ‘unmanageable’ between 2006 and the date of the interview; if they had sought debt advice, and their experiences of being in debt. Following the initial survey, an additional sub group was then identified who had maintained ‘manageable debt’ throughout the period and had also sought debt advice. A follow up survey was then conducted with this sub-group to determine their experiences; motivating factors to seek advice, and the outcomes they achieved. YouGov then employed a regression analysis to determine the effectiveness of debt advice at moving people from ‘unmanageable’ to ‘manageable’ debt.

3.25 The key findings from the YouGov surveys are:

- Those with unmanageable debt typically had lower household incomes than long term ‘manageables’ and a higher scale of debt. The average (median) annual household income for those with unmanageable debt is £22,500 compared to £27,500 for those with long term manageable debt;

38 The attrition rate in the study was low, with 53 people interviewed at the 3 year stage.
Those who have unmanageable debt and sought debt advice are 93 per cent more likely to be out of unmanageable debt within a 12 month time-frame than those who have not sought debt advice after taking into account other variables such as the scale of debt, type of debt and the reasons for being in unmanageable debt; and

83 per cent of advice seekers claim that their ‘debt has remained manageable’ compared to 72 per cent of non-advice seekers. However, 19 per cent of those who didn’t seek advice fell into unmanageable debt again.

Other direct financial benefits from advice

3.26 Although the take-up of welfare benefits and management of debt are the two most commonly evaluated sources of financial benefit arising from the provision of information, advice and support services, they are by no means the only ones. Indeed, there are a wide range of possible financial benefits possible, notably including:

- Payments arising as a result of employment advice, for example in respect of redundancy; action to recover unpaid wages including minimum wage entitlements; and compensation payments in response to findings of unfair dismissal, or for claims of disability, gender, or racial discrimination; and

- Compensation from landlords, notably in respect of failure to repair or to ensure ‘quiet enjoyment’, or action to recover deposits.

3.27 For example, in 2010/11 Citizens Advice helped 290,000 clients with 570,000 employment problems and from a sample of 6,220 of these could identify an average financial award of £7,880 as a result of the employment advice provided. It further identifies that between one in three and one in four employment outcomes involves a financial award for the client39.

3.28 Likewise, Citizens Advice report that one in three of their clients with housing problems have a positive outcome, and that the average financial gain is £5,000 per client.

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39 Based on the sample of 6,220 clients the figure is one in three. However, specialist employment advice services funded by the Legal Services Commission and operating from 33 local CABx report that financial awards comprise a quarter of all employment outcomes.
Financial capability

3.29 Whilst the above financial impacts have concentrated on traditional forms of advice provided with the intention of increasing income or managing debt, it is worth noting that other forms of information, advice and support, which aim to help people develop improved money management skills and change financial behaviours are also important to households on low incomes.

3.30 For example, an evaluation of short financial capability training sessions provided by Citizens Advice workers to social housing tenants in Warwickshire in 2011/12\(^{40}\) indicates that these were successful in changing financial behaviours. 150 people, two thirds of whom lived in households with no earned income, took part in the sessions over a nine month period, and their financial behaviours were baselined and compared to a control group with follow up interviews conducted between 6 and 8 weeks after the delivery of the training. Reporting on the outcomes of the project, the evaluators from the University of Bristol’s Personal Finance Research Centre highlight:

- 76 per cent had taken some action in relation to money matters in the time since the baseline survey, compared with only 43 per cent of the comparison group. Tenant learners had nearly seven times higher odds of taking some kind of action compared with the comparison group. Where tenant learners had taken action, this was in all cases a direct result of CAB financial skills training.

- 78 per cent of tenant learners had changed how they managed their money since the training, compared with 36 per cent of the comparison group. These changes resulted in positive financial benefits for tenants, most commonly through a reduction in outgoings.

- Financial gains – Tenant learners had six times higher odds of achieving financial benefits than the comparison group. They were on average £10 a week better off as a result of their actions. Qualitative interviews with tenant learners showed that these behaviour changes had persisted several months after CAB financial skills training.

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\(^{40}\) ‘Quids in: The impact of financial skills training for social housing tenants. Key research findings, September 2012’. Citizens Advice.
Saving behaviour – 20 per cent of tenant learners had changed their saving behaviour in some way since CAB financial skills training, almost twice as many as the comparison group (11 per cent). Notably, 12 per cent of tenant learners had started to save, compared with seven per cent of the comparison group. And 10 per cent of learners had increased the amount they saved, compared with only one per cent of the comparison group.

Savings accrued – On average, tenant learners who changed their saving behaviour were saving an extra £11 per week. In the qualitative interviews, tenant learners talked about saving up for a family holiday, for car insurance, or towards a car to improve chances of finding work.

Choosing bank accounts – 13 per cent of tenant learners had either opened or switched bank account or opened a credit union account, compared with three per cent of the comparison group.

Access to credit unions – 18 per cent of tenant learners planned to open a credit union account. None of the comparison group had any such plans.

Whilst these outcomes appear very positive it should be noted that the group was ‘self-selecting’, which may have biased the comparison with the control group. In addition, the findings would have more weight if the research had included a follow up survey to determine whether or not the behavioural changes were sustained.

The primary non-financial impacts of advice

3.31 Aside from the financial impacts identified above, research also indicates a wide range of directly attributable non-financial benefits of information, advice and support services for households in poverty. These have been identified in a number of ways: according to the setting in which advice is provided; by type of problem on which advice has been provided, or by population group.

3.32 For example, Allmark et al (2013) find that the non-financial benefits of providing advice in health care settings include access to free prescriptions and dental treatment; council tax exemption; respite care; meals-on-wheels; disabled parking permits, aids and adaptations around the home; and community care alarm schemes. These can be viewed as
'in-kind' benefits arising from the awareness of advisers to the personal circumstances of people using the service in these settings.

3.33 Non-financial benefits can also be identified as arising from advice on specific issues. For example, Citizens Advice, point to the prevention of homelessness as one of the main outcomes of its housing advice. In 2010/11 the service dealt with more than 91,700 cases of actual or threatened homelessness. From a sample of 9,500 clients who had a reported housing advice outcome, some 6,500 of these (68 per cent) had homelessness ‘prevented or averted’. Additional housing outcomes reported included improvements in the condition of properties; the easing of over-crowding, and resolution of landlord and neighbour disputes.

3.34 In relation to employment, Citizens Advice indicates that in 2010/11 the primary non-financial impacts of its advice included the terms and conditions of employment being improved and, in some cases, the reinstatement of clients who had been dismissed from their jobs. Although, there is no specific analysis of the impacts of employment advice on people in poverty, it is likely that this does play a role in either preventing or mitigating poverty by enabling people to stay in work and by helping to improve conditions.

3.35 Finally, assessments of the advice needs of specific groups at risk of poverty also indicate a considerable number of potential non-financial benefits. Examples include:

- Age UK report\(^{41}\) that older people receive non financial benefits from advice by receiving appropriate health and social care and support; accessing social activities and other local services; accessing home improvements including measures to enable the better heating of homes, and moving into more appropriate housing. Again, although there is no specific assessment of the impact of these effects on older people living in poverty, it is likely that there are benefits in this respect.

- Pittam et al (2010) found that brief, low intensity interventions by employment advisers were sufficient to help people with mental health conditions to retain employment, provided the adviser is well integrated into the clinical team in primary care (particularly those providing

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\(^{41}\) Previous citation, see footnote 29
specialist psychological inputs). The interventions that were found to be most helpful (careers guidance, including psychological profiling, and developing strategies to negotiate and communicate with employers) appeared to build human capacity, including by raising confidence levels.

Access to careers advice can make a significant difference to outcomes for young people, with Bowes et al (2005) reporting that this can help improve the chances of young people making successful to adulthood.

The secondary impacts of advice and relationship to longer term outcomes

Both the financial and non-financial benefits of information, advice and support have been identified as having a broad range of secondary impacts which support improvements in the overall quality of life of households and are capable of either preventing poverty from occurring, mitigating the impacts of this where it does occur, or providing people with the opportunity to progress out of poverty. Table 2 summarises these and we provide a commentary on its contents thereafter.

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Concerning the primary **financial gains from advice**, there is a significant body of research to indicate that the additional money is spent on basic living costs. For example, Adams et al (2006) reports that gains were commonly spent on healthier food, avoidance of debt, household bills, transport and socialising. Following a qualitative study of a dedicated welfare rights advice service for people affected by cancer, Moffatt et al (2010) found that the income generated as a result of the advice enabled people to afford necessities and additional items that were required as a result of their condition.

Finn & Goodship (2014, citing Gregg, 2012) make the specific point that improved take-up of in-work benefits supports employment:

"Rigorous evaluation evidence shows that tax credits and other financial supplements paid to low paid workers have contributed to increased employment outcomes, greater employment retention and reduced in-work poverty."

They also report on Mason et al’s (2011) evaluation of the Local Authority Child Poverty Innovation Pilot. This included projects to test out innovative approaches to tackle child poverty, including by increasing the take-up of benefits and tax credits. The evaluation highlights that financial gains from advice alleviate the immediate and medium term impacts of household poverty and make it possible for parents to more effectively engage in a ‘progression pathway’, which in turn delivered more sustained outcomes, such as employment.

The direct financial impacts associated with advice services also appear to support improvements in mental health. In this respect Burrows et al (2011) reports qualitative interviews with CAB clients referred from health settings in which participants described the impact that advice had made in terms of relationships, social gains and improvements to daily living. Many of the users talked about the benefits to their mental health, which they attributed not only to the practical outcome of the advice, but also to the support they received from the advisers. Likewise Age UK identify
that, following advice resulting in welfare benefit gains, older people reported a reduction in anxiety or frustration; relieved pressure on carers, and being enabled to become more active.

3.41 Similar findings are apparent from studies concerning the impact of debt advice. For example, Turley & White (2007) report the findings from qualitative interviews with debtors obtaining advice from Citizens Advice. Many of these expressed their ‘relief’ once payment arrangements had been negotiated with creditors, which resulted in them being ‘less depressed and hopeless about their situation. As a consequence of being helped by the CAB, respondents reported feeling emotionally stronger.’

3.42 Analysing data from the British Household Panel Survey, the Consumer Financial Education Body (2011), reported that a person’s financial capability has, in some cases, ‘relatively large and statistically significant impacts’ on their outcomes in later years and suggests that:

“...improving people’s current financial management skills – and in particular relating to their ability to make ends meet – will not only have immediate effects on, for example, their psychological wellbeing, but also have longer lasting effects on their mental health, living standards, savings behaviour and household income.”

3.43 Improvements in the financial position of households in poverty – whether through benefit take-up, improvements in the management of debt, or as a result of financial education – are therefore likely to have significant secondary impacts in respect of quality of life. Moffatt et al (2006) found that the perceived impact of extra money was reported to lead to increased affordability of necessities and occasional expenses (including household equipment), savings (and thus a means to deal with potential emergencies) and ‘peace of mind’. Similarly, Moffatt and Scambler (2008) argue that improving the financial position of households in poverty has a positive impact on personal wellbeing and that the overall effect was to increase independence and participation in society.

3.44 Whilst compiling a comprehensive set of secondary impacts arising from the considerable range of non-financial benefits of advice for all groups at risk of poverty is beyond the scope of this review, the examples of non-financial benefits provided previously indicate that these are likely to assist in respect of four areas often critical to providing routes out of poverty. Specifically these are:
Suitable and affordable housing;

Education, training and sustainable employment;

Health and appropriate social care; and

Improvements to relationships, including involvement in social and leisure activities and the development of networks.

3.45 The secondary impacts of advice in these respects are likely to be considerable, but capturing these types of outcomes is clearly difficult for advice agencies to do. Some efforts are being made in this respect. For example, Toynbee Hall is currently developing a Money, Access and Participation (‘MAP’) Tool to enable providers of financial inclusion services to better evaluate their services and demonstrate their value. The tool has nine different components, which can be used to assess a person’s financial wellbeing when they access a service including their income and expenditure, capability, attitudes and their resilience to future financial pressures. It is being designed to track changes in client wellbeing over time, and is currently being trialled in 28 organisations.

3.46 However, until tools such as MAP are widely embedded in advice service delivery, the emphasis will remain on the conduct of research studies to improve our understanding of the secondary impacts of advice and how these contribute to longer term outcomes.

3.47 Most recently, an analysis of the outcomes of advice for 80 CAB clients across a range of issues in Bath and North East Somerset has been conducted by the Institute for Policy Research at the University of Bath. The ‘Bath study’ indicates that ‘in most cases’, clients reported significant improvements in personal health and wellbeing as a result of the advice that they received (as measured in follow up interviews conducted over a two year period and as measured on the Warwick-Edinburgh Mental Wellbeing Scale). Further to this, the clients also reported ‘significant increases in their ability to deal with problems, which confirms interview findings that CAB advice has an important empowering effect’ and which can therefore be viewed as a contribution to the development of human capital.

3.48 The Bath study is important in a number of respects, as it pursued a logic model similar to that suggested by Allmark et al, but which extended beyond health outcomes to provide for individualised ‘impact maps’ which reported the outcomes of the advice. Advice interventions were
monitored over an 18 month period and follow-up interviews used to assess the degree to which impacts could be attributed to these and to determine gains in well being. Aside from not including a control group (which was rejected by the researchers on ethical grounds) the study therefore represents the most thorough assessment of advice impacts available to date, although given the complexity of designing the impact maps and the need for considerable follow-up activity the sample size in the project was limited. There was also considerable attrition in the number of participants over the lifetime of the project, with 38 responses obtained at the final stage.

**Towards a logic model of advice impacts on people in poverty**

3.49 Table 2, presented above, provides the basis of a logic model to help guide further research concerning the impacts of advice on people on poverty. The primary impacts of advice – particularly in respect of those issues which most commonly affect people in poverty (notably welfare benefits, housing, debt, and employment) – are well established in the literature. Likewise, the broad range of secondary impacts which arise from these are well-documented but tend to be scattered across studies because these have been focused either on specific groups of people in poverty or because they have been specific to one or two types of advice problem.

3.50 Bringing the findings together in this way provides an insight into the possible causal pathways that exist in terms of the impact of advice on people in poverty and longer term outcomes.

3.51 In particular, table 2 suggests that further work is needed to assess the impacts of advice on people in poverty in a holistic way, and to track through the likely benefits for households. As well as identifying that advice services make a contribution to preventing and mitigating poverty, the table suggests that they are likely to play an important part in supporting people out of poverty, although further work to assess (on a longitudinal basis) how advice services contribute to this alongside other service provision is now required.
The impacts of advice for organisations

3.52 Aside from the wide range of potential benefits for households themselves there is now a growing body of evidence which indicates that information, advice and support services impact positively on a range of other organisations, including statutory agencies.

3.53 For example, locating CAB advisory services within general practice has been reported to be time-saving for doctors who were left free to focus on clinical issues (Burrows et al, 2011), a finding which is further supported by Macmillan Cancer Research (2012) evaluations of their local benefit advice services. Reviewing the findings from seven impact assessments for these services, Macmillan report that freeing up the time of healthcare professionals delivered productivity gains of between £13,475 and £108,434 per year for healthcare professionals. In addition, it was estimated that by addressing debt related mental health problems, the advice services delivered savings for other local organisations of between £63,320 and £511,212.

3.54 However, the detailed analysis of impact maps conducted in the Bath study for individual CAB clients has taken this type of assessment considerably further. In their study, the authors identify a considerable range of wider organisational impacts including through:

- Homelessness prevention, which in one case would also have led to the disruption of education for children in the household;

- Savings to the NHS, including in respect of prevention of in-patient psychiatric care; suicide prevention; relief or reduction of stress and depression, and the cessation of alcohol misuse; and

- Other state savings through the detection of fraudulent activity reported by the client to HMRC, and an application for the power of attorney which enabled money to be accessed to pay for social care where social services had previously been paying.

3.55 Taken together, the authors found evidence of 42 such outcomes and calculated that the total value of the CAB advice interventions giving rise to these for external organisations was just under £70,000. We comment further on the method of calculation in this respect when discussing the Social Return on Investment in the following section.
The findings support those from a study conducted for Citizens Advice Scotland by the Fraser of Allander Institute (‘FAI’) at the University of Strathclyde (2012). This used data from the CSJS to determine the likely ‘downstream’ costs associated with unresolved legal problems in respect of stress illness, physical illness, loss of employment and loss of income. The CSJS dataset includes information concerning the incidence of ‘adverse consequences’, such as stress, homelessness or loss of employment and income, that are experienced by people with legal problems. These propensities were then applied to the dataset of clients approaching Citizens Advice services for help with benefit, employment, housing, debt, and relationship problems. FAI then proceeded to use proxies for the likely costs of the adverse consequences which it obtained from other research studies.

For example, FAI estimated that a person with benefit problems and experiencing ‘stress illness’ would be likely (on average) to visit their GP on three occasions, and that each of these would present a cost to health services of £35. This was based on data published by the Royal College of General Practitioners in Scotland. Estimates for prescription costs were then derived from research undertaken by the Personal Social Services Research Unit at the University of Kent. On this basis, FAI estimated that the total cost of stress illness amongst the CAB clients in the study was £7.8 million in 2011/12. To estimate the impact of advice in reducing these costs, FAI then proceeded to apply findings from the Legal Services Research Centre which had reported that around 70 per cent of people obtaining advice on benefit problems receive a ‘substantial benefit’ from this. FAI therefore assumed that this resulted in a solution to the benefit problem and that this would result in savings to mental health services of £5.5 million.

Similar exercises were then conducted by FAI to provide estimates of the impact of CAB services on homelessness, and on employment and the prevention of job loss - with homelessness prevention alone estimated to result in savings of £15.3 million.

**Community and societal impacts**

Further benefits arising from the delivery of information, advice and support services have also been claimed in respect of the community and societal levels.
3.60 At the community level, the most common approach has been to aggregate household impacts and then apply a local multiplier effect to estimate the value of primary financial outputs for local economic development.

3.61 In this respect, the New Economics Foundation (‘NEF’) has developed a ‘local multiplier tool’ to help assess the sources and destinations of expenditure to determine how money circulates prior to ‘spilling out’ of the local economy. Following two pilot projects undertaken by NEF with London Borough of Newham Council and Lancashire County Council, Ambrose and Stone (2003) subsequently used this method to calculate the local economic impacts of Brighton and Hove CAB’s welfare rights work. The CAB had secured an additional £676,000 in benefit entitlements (calculated on an annualised basis) and this was used as a ‘first run’ figure in the local multiplier model, with the effect that the local economic benefit was estimated to be 1.7 times as much.

3.62 The FAI (2012) study previously mentioned also proceeded to estimate the wider impact of money raised by Citizens Advice on jobs across Scotland by applying a multiplier effect derived from patterns of spending reported by the Office of National Statistics. With some £63 million in additional welfare benefits obtained by the services in the study in 2010/11, FAI estimated that this would support over 1,600 jobs.

3.63 Other local studies following this general approach have also taken place. For example, Dayson et al (2009) determine the economic impact of services designed to tackle financial exclusion for Leeds City Council, by using surveys of service users to quantify the benefits of interventions and compare this to the cost of provision and to the wider economic benefits. The report finds that the impact of services was to increase the disposable incomes of users (through, for example, benefit take-up and the replacement of high cost borrowing with cheaper loans) by £26 million. In contrast, the operating costs of the organisations providing these services were only £3.3 million. The authors also proceed to explore the impact on the regional economy, and used information from the Family Resources Survey from 2005/06 to estimate how much additional spending would take place in the regional economy. The figure arrived at in this respect was £28 million.

3.64 Whilst there is no difficulty in accepting that some form of local multiplier effect occurs, it should, however, be noted that there is no single, accepted means, of calculating this. As a consequence, further work is
necessary to standardise the approach and ensure its acceptance amongst wider stakeholders, including public service commissioners and in Government.

3.65 In addition to the impact of debt and benefit services on local economic development, Evans & McAteer (2011) have presented a business case for the provision of debt advice centred on the way that this reduces the operational costs of social landlords. The study included surveys of social tenants to determine the extent to which positive outcomes (such as prevention of eviction) could be attributed to debt advice interventions; analysis of rent arrears levels over a 12 month period, and cost-benefit analysis of the impacts for social landlords. The study reported extremely positive findings in all three of these areas:

- 48 per cent of survey respondents attributed either the avoidance of eviction or court proceedings to the debt advice that they received;

- Residents that received some form of debt advice via their landlord saw their average level of arrears fall by 37 per cent over the 12 months following the referral, whilst arrears levels amongst residents that did not receive advice rose by 8 per cent over the same period; and

- The cost-benefit analysis suggests for every £100 invested in direct debt advice interventions there is a financial gain of £122 (a return of 22%) in the form of reduced arrears and associated costs for social landlords.

3.66 A similar attempt has also been made to model the impact of debt advice on levels of debt recovery for creditors. Wells et al (2010) indicate that creditors are likely to obtain a higher level of repayments from people who have obtained debt advice, and that there are also benefits in terms of reductions in collection costs. However, the data on which the estimates are made was limited and the author’s indicate that the model presented by the study is an ‘Aunt Sally’, provided to ‘encourage dialogue, challenge and further research’.

3.67 At the societal level, the monetary value of the impact of advice services on people in poverty is difficult to assess, although this is likely to be substantial. For example, Citizens Advice’s Social Policy Impact report for 2011/12 emphasises its work to influence the Welfare Reform Bill, through which amendments were secured in the House of Lords and a number of concessions from Government were obtained which are likely
to have protected some groups of people in poverty from further difficulties. This included:

- Protecting people with deteriorating health conditions from proposed changes which would have seen them lose their entitlement to contribution based Employment and Support Allowance;

- Securing a nine month ‘grace period’ for families before any cap on benefits is applied; and

- Boosting the budget for discretionary housing payments to be made by local authorities to people in financial problems.

3.68 As well as influencing legislation, social policy work is often focused on the administration of key services. For example, Citizens Advice were influential in ensuring that Government’s claims helplines are provided through telephone numbers which are either free or low cost to callers.

3.69 In addition, Citizens Advice also point to their successes in helping to improve practice in key markets. For example, Citizens Advice worked with a wide range of creditors to improve debt collection practices through the Addressing Financial Difficulties good practice working party (‘AFD’). The AFD published a statement of best practice in 2011 and this has resulted in a number of creditors changing their collection practices and how they communicate with vulnerable groups. Likewise its work on payday lending – which has involved the monitoring of commitments provided by lenders in their Code of Practice – has been influential in securing commitments from the Financial Conduct Authority to introduce tighter responsible lending requirements in this sector.

3.70 It should be noted that social policy work also takes place at the local level. This encompasses an extremely broad range of issues, but many of these are focused on public services of particular importance to people on low incomes. For example, in response to a large rise in the number of people approaching it for help with Council Tax arrears and problems with bailiffs, Newcastle CAB has worked with the City Council to put in place:

- A hotline for advisers;

- A protocol for collection involving an agreement to put recovery action on hold pending CAB assistance;
A programme of joint surgeries for Council and CAB staff to provide advice to people with Council Tax problems; and

A shadowing programme so that CAB advisers could see Council staff at work and vice versa.

This work has been nationally recognised in an award provided by the Institute of Money Advisers.

3.71 Findings confirming that much of the demand for advice services arises as a result of problems in public service administration have also been made by Advice UK following a pilot of a ‘systems thinking’ review of the role of advice services conducted in the city of Oxford and county of Powys in 2007 and 2008. However, the potential value of advice services in working to improve the administration of public services is often overlooked by commissioners, who focus on targets for advice interventions with individuals. As a consequence ‘...opportunities for learning, for joint work to tackle waste and for service improvement are being missed.’
4 The Social Return on Investment (‘SROI’)

4.1 The previous sections of this report have indicated that there are a wide range of factors that drive the need for advice amongst groups of people more likely to experience poverty, and consequently that the provision of information, advice and support can lead to a large set of primary and secondary impacts which are likely to prevent ‘adverse consequences’, and mitigate against extreme poverty, including homelessness and deprivation. They are also likely to contribute to positive outcomes in the key areas associated with pathways out of poverty.

4.2 These findings support the case for investment in information, advice and support services, although the precise value of provision remains difficult to assess – because of the wide range of possible impacts and because there is currently no consistent methodology for doing so.

4.3 Recent years have, however, seen an increased interest in developing methods for calculating the Social Return on Investment (‘SROI’) both in respect of raising funds for investment through Social Finance Intermediaries (including Social Impact Bonds) and informing public service commissioning, especially in relation to contracts which focus on payment by results (PbR). To support the development of these approaches to funding for services in complex policy areas, the Cabinet Office and Big Lottery are jointly providing up to £60 million through the Commissioning Better Outcomes and Social Outcomes funds.

What is SROI?

4.4 SROI is a principles-based method used to calculate the value of services and express these in monetary terms relative to the cost of provision (‘the SROI ratio’). Guidance provided on the use of SROI (Cabinet Office, 2009) indicates that it can be used by commissioners of services to assess:

- Costs and benefits that specifically relate to their area of responsibility;
- Costs and benefits to the public sector as a whole;
• Costs and benefits to society that government policy does not presently consider to relate to the public sector, but that are important to stakeholder groups.

4.5 The method of calculating SROI relies upon determining the direct and secondary impacts of the service intervention and calculating the value of these to the service user and other stakeholders. However, a number of difficulties arise in undertaking the calculation. Specifically, these are:

4.6 Outcomes may not be easy to validate. For example, service users may report that they have been depressed about their financial circumstances prior to seeking advice, but this may not have been at a level which incurred costs for the NHS or had, for example, an impact on their employment. Ascribing cost savings in these respects would be difficult to justify without first conducting an interview designed to gather information on the severity of the depression. Alternatively, advice could be provided which would be expected to lead to a positive outcome, but the advice may not have been acted upon.

4.7 Outcomes may not be easy to attribute to advice agencies, at least in their entirety. For example, advising someone about childcare availability and costs in their area may contribute to a mother’s return to employment, but it is only one part of their pathway to work. Decisions therefore need to be made about how much value should be attributed to the provider of information, advice and support even where an outcome has been proven.

4.8 Assessing the value of an outcome can be difficult. In reality, the values of outcomes are individual – for example savings to local authorities by preventing homelessness will depend on how intensive their support would need to be to find someone suitable accommodation. It is clearly not possible to undertake an individualised assessment of value for all service users so proxies need to be used which are typically based on the average cost savings that could be expected.

4.9 Some outcomes would have been achieved regardless of the intervention. This is known as deadweight and the value of a proportion of validated outcomes therefore needs to be discounted.

4.10 Similarly, some outcomes have displacement effects and also need to be discounted. For example, in the recent project to assess the outcomes of advice conducted by the University of Bath, the researchers noted that
debt advice may result in the repayment of debt over a longer period of time but not involve any element of write-off. In these circumstances only if the client saved money in the value of their repayments over a five year period would this be included in the SROI calculation.

4.11 The value of outcomes also ‘drops off’ over time as other factors start to have an influence on the service user and the degree to which long-term outcomes can be attributed to a specific intervention decreases.

4.12 In addition to the above, it is important for SROI calculations to observe the principle of caution and to avoid over-claiming of outcomes and their value. In this respect, the guidance indicates that the assumptions made in any SROI calculation should be subject to a sensitivity analysis, and steps taken to ensure that final claims are reasonable – for example by reducing the degree of attribution or increasing the proportion of drop off.

4.13 The remainder of this section now examines each of these aspects in further detail. In so doing, we pay particular attention to the need to develop a consistent method for calculating the SROI for advice services and we therefore highlight a number of issues from previous sections which we hope will stimulate further debate and discussion by stakeholders concerning the approach to be taken moving forwards.

**Issues for the calculation of SROI in advice services**

**Validation**

4.14 Given the wide range of potential impacts of advice services, conducting a validation exercise based on individual records covering all possibilities would be extremely resource intensive. In particular, the validation process requires follow up surveys to take place to determine the ongoing longer-term impacts of advice interventions. Although many of the studies referred to in this report have used this approach, the length of time considered appropriate to assess outcomes varies significantly, even within studies focused on the same type of advice issue. Greater consistency in this respect would therefore be beneficial.

4.15 It should also be noted that the Bath project attempted to develop generic impact maps for the most common types of advice provided to CAB clients, but found each of the 100 clients in their study had specific
outcomes that were particular to their case. They therefore opted to construct individual impact maps for each of the participants. Whilst this has shed light on the wide range of outcomes arising from advice work, it is likely that conducting SROI assessments of advice services on a larger scale will, due to resource constraints, need to accept that not it is not feasible to capture all outcomes, and that it will be necessary to start with the most common ones.

**Attribution**

4.16 Assessing how far longer term outcomes can be associated with the specific advice intervention also relies heavily on the use of interviews with service users, and it would be beneficial if advice services were to embed the collection of this information in their service delivery, such as is being attempted by the development and trialling of Toynbee Hall’s MAP project.

4.17 Even with this, there is a danger of over-attributing outcomes to advice services. Again, in the Bath project it was noted that some clients were not able to specify the degree to which advice had contributed to improvements in their circumstances relative, for example, to other service provision that they had accessed. As a consequence, the author’s had to infer the level of attribution from interview notes. In view of the dangers inherent in this process, and the possibility of bias, the sensitivity analysis conducted as part of the SROI calculation later reduced attribution by 25 per cent in all cases. Again, an accepted, standardised, approach for the sector needs to be developed.

**Deadweight**

4.18 Interviews with clients were also used by the Institute for Policy Research at Bath University to determine the extent of deadweight. It should particularly be noted that consideration of this issue is largely absent from other studies that have attempted to measure the impacts of advice. The interviews were used to calculate a deadweight percentage ranging from 0 to 100, with 100% meaning that the outcome would have happened regardless of the intervention of the CAB. Caution also needs to be applied at this point, and Farr et al assumed deadweight at 50% for the relief of stress and depression, as ‘there are likely to be other causal factors within this outcome’. This contrasts, for example, to the Fraser of Allander Institute work for Citizens Advice Scotland which does not appear
to have considered this issue in its calculation of the benefits of advice in reducing the costs for health services.

**Displacement**

4.19 Consideration of the displacement effects that can be attributed to advice interventions is complex, and the Bath project drew on the work of NEF (2010) in this respect. They particularly looked at possible displacement effects related to debt and benefits:

For **debt**, they looked at the total amount owed and at the impacts of debt rescheduling and write-offs. With respect to debt rescheduling the study assessed the amount of monthly payments being made before and after the advice intervention. If any money was saved over a five year period then this value was included. With respect to write-offs, the author’s acknowledged that this represented a benefit to the client but a loss to the creditor.

4.20 However the calculation of displacement varied according to the type of creditor. For example, it was recognised that credit card companies and other lenders allow for a proportion of debt to be written off within their business models. In general, the write off of debts to these creditors was not considered to have a displacement effect although in two cases the amounts written off were very large and steps were therefore taken to treat these as exceptions to reduce their overall impact on the calculation of the SROI.

4.21 The study did however recognise a displacement impact for Council tax write-offs due to the fact that the Council funded the CAB service and this had a direct impact on its revenue position.

4.22 In respect of the **treatment of successful appeals against benefit decisions**, the study took the view that these helped to address ‘systemic failures’ including poor decision-making in respect of claims for ESA. Noting that ATOS failures themselves have cost the taxpayer more than £64 million the decision was taken not to include any displacement for money raised for clients on appeal as ‘the money due to the client is a legal entitlement, which ensures equity within public provision’.

4.23 However, there clearly is an impact on the taxpayer of increased benefit take-up which was not factored into the study and which is also notably absent from previous evaluations of the impact of welfare rights services.
In this respect, the benefit to the household is offset by the cost to the taxpayer unless additional outcomes arising from the use of the additional benefit payments have secondary impacts (as is widely suggested by the literature). Monetising these secondary, added, values of advice services could therefore be seen as more important than the nominal level of benefit take-up achieved.

**Drop off**

4.24 In accordance with guidance on the conduct of SROIs, the Bath project also examined the likely impact of drop off projected benefit gains for five years with a 50% ‘drop off’ each year. It also undertook a sensitivity analysis on different periods of benefit at a minimum of one year as well as a maximum of five where outcomes could reasonably be considered to have lasted that long.

4.25 Specific issues were considered as a consequence of benefit changes. For example:

- Whilst the introduction of Personal Independence Payment (PIP) will affect DLA applicants, the study considered that this is less likely to affect current claimants within the next 5 years. It therefore calculated a 5% drop off rate for all DLA claims and calculated the duration to be up to 5 years unless other case information was available that contradicted this.

- If clients were in the ESA work-related activity group, contribution-based ESA would only be paid for 12 months, whereas if they had been placed in the support group there is no time limit on ESA claims. Where the study had information that clients were in the support group the value of the claim was calculated for 5 years with a 25% drop off rate to take account of any potential changes. Where clients were in the work related activity group the value was calculated benefit for 1 year.

4.26 This was therefore a much more sophisticated approach than has previously been used, and compares to the long standing convention of adopted by advice agencies of ‘annualising’ weekly entitlements. In our view, further work needs to be done to root the calculation of the financial gains arising from benefit take-up more closely to the realities but that this also needs to take account of the fact that other outcomes from advice could make it more likely for some benefit claimants to access employment. In this respect there are tensions between some
non-financial outcomes from advice, such as greater confidence and improved access to education and training, which could reduce time in receipt of out of work benefits and therefore the financial gains of benefit take-up, but which are arguably more important in helping people to escape from poverty in the longer term.
5 Conclusions and Recommendations

5.1 This review has considered both the drivers of need for information, advice and support services and the impacts of provision on people in poverty. We report our conclusions and make recommendations for each of these aspects of the review in turn.

The need for advice

5.2 We find that the need for advice services arises from a broad range of ‘life events’; the need to engage with the state and in key markets, and as a consequence of the human and social capacity of people in poverty themselves.

5.3 Tailoring information, advice and support services to the needs of people at specific ‘life points’ therefore makes sense, and this is a strategy that has been adopted by advice agencies, including for example, the Money Advice Service. We support this approach, and the Low Commission’s recommendation that advice provision should be embedded in services which groups of people in poverty are most likely to use in relation to major life events: for example in health and welfare to work services.

5.4 There is much that can be learnt from the Making Connections programme supported by the Annie E Casey Foundation in the U.S. In particular, engaging the local community in the design and location of services, and adopting a ‘two-generation’ approach which looks to meet the needs of both adults and children in deprived neighbourhoods appears to hold some promise for improving outcomes.

5.5 Our review also indicates that there is a need to focus local provision on those advice issues which are of greatest importance to people in poverty – specifically on welfare benefits, debt, housing, childcare and employment and on careers guidance and support services for young people in poverty.

5.6 However, the fact that much of the demand for advice arises directly from changes in Government policy – for example to welfare entitlements – has
largely been overlooked. Whilst there can be no doubt that the Government’s programme of welfare reform is driving demand for advice, there has not been a lack of focus on the important role that advice services can play in helping people to respond to these changes.

5.7 Although equality impact assessments are conducted by Government when introducing changes to policies and delivery arrangements, these do not routinely consider the likely impact on the demand for advice provision. In our view, this is a major omission as advice can be critical in helping people to adjust to changes and will often aid with implementation. A good example of this is currently available from Citizens Advice evidence concerning the needs of its service users to manage the changes that will be introduced by Universal Credit.

5.8 **We therefore recommend that Government consider the likely impact on the demand for advice in any future equality impact assessment of proposed changes to policies and administrative arrangements which are likely to affect people living in poverty.** These will particularly include welfare benefits, housing, and employment policies.

5.9 **We would also like to see this approach extended to the regulators of key markets,** including energy and financial services, as decisions made in respect of these are also likely to have significant implications for people in poverty – either in terms of the prices that they pay, or in respect of their ability to access provision.

5.10 Further to this, **assessments of the impact of changes in the design and delivery of public services at the local level are also required.** Local advice agencies are well placed to inform these and will invariably face additional demand when changes are made. Following on from the recommendation that services should be embedded in settings which people in poverty are likely to need following major life events, we would like to see **local public sector commissioners conduct audits of the extent of current provision and provide an assessment and develop strategic plans for local provision.**

5.11 This review has particularly highlighted the need for advice services to ensure that they provide access to people with low levels of human and social capital, for example by pro-actively identifying these for the purpose of increasing the take-up of welfare benefits. In addition, **we find that some methods of advice delivery can increase levels of**
human, and possibly social, capacity amongst service users and we therefore recommend that local strategic plans consider how these approaches can be extended further. This includes the development of peer to peer advice and mentoring services, and the delivery of advice in group settings.

The impacts of advice

5.12 Concerning the impacts of advice, we have found an extensive literature on the primary benefits of provision which indicates that the direct, financial, benefits of provision are effective in mitigating the worst effects of poverty, for example by raising disposable incomes through benefit take-up or by helping people to restructure their debt repayments. Studies also indicate a wide range of beneficial non-financial effects including in respect of housing, education, training and employment, health, and relationships. The literature also clearly indicates that these give rise to beneficial, secondary, impacts, including, for example, improved diets and mental health.

5.13 Whilst these are outcomes are evidenced in many studies, it should be noted that these have often been focused on single advice issues or on groups most likely to experience poverty. There has not, however, been a specific study of how information, advice and support contribute to the development of pathways out of poverty. In particular, many of the studies do not consider in any detail the specific relationship of service users to poverty.

5.14 It would be beneficial for future research in this area to assess the differential impacts of advice services on groups who are in persistent or recurrent poverty. A study of this nature should also examine the holistic impacts of advice services rather than focus on single advice issues in order to more accurately reflect the ‘clusters’ of advice problems that people in poverty experience.

5.15 Best practice in the evaluation of the impact of advice services to date would suggest that such a study also:

- Incorporate the use of a logic model to identify the relationship between primary, secondary and longer-term outcomes; and
- Utilise the tools that have been developed to measure Social Return on Investment.
5.16 However, **there is a need for a consistent approach to be adopted and for agreements to be reached between the advice sector and other stakeholders, including Government, concerning appropriate treatment of issues in SROI assessment including in respect of deadweight, displacement and drop off effects.** The recent study by the Institute for Policy Research at the University of Bath, although small scale, provides evidence of the need to consider the following critical issues:

- How benefit take-up is to be treated, given that this can significantly improve the financial circumstances of households but also represents a cost to the taxpayer;

- Likewise, how debt restructuring and write-offs, particularly in respect of debts to public sector organisations are to be treated;

- How collection of information concerning outcomes can be embedded in advice services in order to reduce the cost of this and to ensure a consistent approach; and

- Which proxies should be used to assess the impact of advice services on a range of other stakeholder organisations, particularly those involved in the provision of housing, health, and employment.

5.17 **Further research is also needed to monetise the social policy impacts of advice provision, with evidence suggesting that these are likely to be substantial at both the local and national levels.** It is apparent from Advice UK’s work in this area that a move to greater use of targets for advice interventions with individuals threatens to reduce the capacity of the advice sector to undertake this work, particularly at the local level. Building the evidence base to support this is therefore likely to be crucial moving forwards.

5.18 **Future research should also focus on how different forms of delivery contribute to the development of human and social capital, particularly amongst those people who experience the most extreme forms of poverty.**

5.19 To develop a consistent approach to the future measurement of advice services impacts, **we recommend that a national stakeholder group be established, with the involvement of the Cabinet Office, advice funders and providers, and representative associations of local authorities and other key public sector bodies.** This should
be focused on developing the business case for social investment in advice provision.
6 Appendix: Search Terms

6.1 This project has taken the form of a purposive literature review focused on evidence concerning the impact of advice services on people in poverty. An initial search was conducted using both academic databases and general on-line engines. This involved a wide range of search terms which were informed by constructing a matrix with three components – a poverty, advice services, and outcome component - as summarised in the table below.

<table>
<thead>
<tr>
<th>Poverty component</th>
<th>Advice Service component</th>
<th>Outcome component</th>
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6.2 Each initial search term therefore included one of each of the three components. This gave rise to a large number of reports, and a decision to limit the search to literature published in the last six years. However, this time limit was extended in some respects in areas were evidence was later considered weak, or where we had prior knowledge of seminal publications.

6.3 Abstracts and summary information were then reviewed to determine the relevance of each piece of literature to the two key research questions set out in paras 1.13 and 1.14 above.

6.4 Finally, a number of further sources were then identified from the bibliographies and references in the initial reports.
7 Bibliography


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