

What the people of Wales expect of advice and information services and how to ensure accessibility for all

Research report produced by the Independent Advice Providers Forum

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What the people of Wales expect from information and advice services and how to ensure accessibility for all

The following organisations oversaw this research work on behalf of the Independent Advice Providers Forum



Children in Wales
Plant yng Nghymru



for better mental health
o blaid gwell iechyd meddwl



promoting equality in housing
hybu cydraddoldeb ym maes tai



yn cefnogi pobl ddall ac
â golwg rhannol
supporting blind and
partially sighted people

Summary

This research provides a summary of what the people of Wales want from information and advice services and how to ensure that everyone can access services. The report contains a synthesis of evidence from a number of areas, including: (i) a critical literature review; (ii) the Research Team's own investigations with service users and attendance at the Disability Wales Annual Conference (2013), and; (iv) data from a recent survey of Welsh independent information and advice service users.

Around 600 survey responses were received from service users and passed on to the Research Team by Welsh information and advice organisations. This phenomenal response rate to the questionnaire reflects the strength of feeling around the important topic of what people want from information and advice services and what works for whom and when. It also adds credence to the findings of this report and readers can be assured that the results are service user led.

Key findings include: (i) a requirement for services to be flexible in their method and means of delivery in order to meet people's individual needs; (ii) an emphasis on the need for services to be accessible and for the provision of information and advice to be provided in accessible formats; (iii) the need for more awareness raising of information and advice services amongst the public; (iv) support for the diversity of organisations and approaches to the delivery of information and advice in Wales; (v) the need to place the service user at the heart of service design and delivery (including the development of Peer Mentor methods); (vi) the need for local services to understand what other services in the sector (and beyond) are doing in order to provide a

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streamlined approach, correct signposting, referral and effective joined-up working for information and advice seekers, and, finally; (vii) consideration of the impact of Welfare Changes on people's ability to access information and advice services and the critical need for independent information and advice in today's climate.

We would like to draw your attention to page 73 of this report where you will see our Calls for Action including recommendations for further research using a Peer Researcher method in order to explore the feasibility of the proposed Calls for Action.

Introduction

The definitions of information and advice we have adopted in this report are taken from the Advice Review (2013) and are as follows:

Information Services describe services that give clients the information they need, for them to know and do more about their situation. It can include information about rights, policies and practices; and about national and local services and agencies. Responsibility for taking any further action rests with the client.

Advice Services describe services that diagnose the client's legal problem and any related legal matters; identify relevant legislation and decide how it applies to a client's particular circumstances, including identifying the implications and consequences of such action and grounds for taking action; providing information on matters relevant to the problem, such as advising on next steps; and identifying dates by which action must be taken in order to secure a client's rights.

The Advice Services Strategy for Wales Update (2013) noted that there is a wide variety of service providers in Wales - based in the statutory, private and not-for-profit sectors - and ranging from small, volunteer-based community organisations to professional legal practices with £1m plus annual turnovers. It was noted that a lack of access to reliable information and advice services can be a contributing factor in creating and maintaining social exclusion.

A Civil Justice in England and Wales (2009) report noted that people who sought formal rights-based or personal advice in dealing with justiciable problems do so from a wide range of types of adviser. These include solicitors' firms, Citizens Advice Bureaux (CAB) and other

independent advice agencies, local authorities, the police, health workers, trade unions and professional bodies, employers, insurance companies, politicians, social workers, Jobcentres, financial institutions, court staff, churches, government departments, claims agencies, housing associations, the media, banks, schools and trade associations.

NFP Synergy (2013) report that, of all problem types, people are most likely to seek advice on financial difficulties and from CAB, housing issues from the local council and social security benefits and being a victim of crime from online search engines.

Nevertheless, only 30 per cent of people seek formal advice from both family and friends, as well as from information and advice services (Welsh Advice Services Review, 2013) and this figure varies considerably depending on the specific circumstances. Buck (2010) reports that less than 10 per cent of clients reported having previously sought advice in relation to a debt problem. This ranged from a low of three per cent of clients in prisons/probation settings, to a high of 46 per cent for clients in community centres.

It is essential that research is undertaken to understand the advice seekers' journey and what they want from advice services. This research should include ascertaining (i) the outcomes people want; (ii) the reason they are seeking advice; (iii) whether there is duplication in the system; and (iv) how services can be altered to reach better outcomes for the individual (Advice Review, 2013).

The remainder of this report details findings from a review of literature, the results of a survey of Welsh service users and service user consultation undertaken by the independent researchers. The contents of the report are as follows:

What the people of Wales expect from information and advice services and how to ensure accessibility for all

- i. What the people of Wales want and what works with regards to information and advice
- ii. Modes of information and advice delivery: what works for whom and when?
- iii. Barriers and enablers to ensuring 'hard to reach groups' can access information and advice services¹
- iv. Findings from the Independent Advice Forum survey of service users expectations
- v. The cost benefits of providing appropriate accessible information and advice
- vi. Summary and Calls for Action

¹ Due to the timescales of the research, we were not able to comprehensively cover the literature pertaining to ensuring access for all Protected Characteristics. Nevertheless, we do believe that many of the recommendations arising from the research presented on ensuring access for hard to reach groups does have applicability to all protected characteristics.

What the people of Wales want and what works with regards to information and advice

CAB is an example of an information and advice service that offers multiple modes of delivery. For example they provide face to face advice, access to services by telephone, and online information via their self help website. It has been reported that CAB service users typically require specialist advice, i.e. something more than one-off general advice. According to a recent CAB report, there are a number of factors important to users of CAB services. These can be summarised as:

- i. If an appointment system is used then people want **information on waiting times**
- ii. People **do not want to re-tell their stories** to numerous workers
- iii. People want advisers to **take action** (for those who were only provided with information, some felt that they could have achieved the same outcome themselves)

Recent reports on CAB's service recommend:

- i. Promoting service user **empowerment**
- ii. Ensuring that the service becomes even more **accessible** (for example, an interactive webpage with specific sub sites for young people etc.)
- iii. **Promoting** the **accessibility** of offices
- iv. Improving **communication** within and between organisations
- v. Improving **waiting times**
- vi. Promoting **good practice**

Jones (2009) reported that CAB can be approached for advice from some of the **poorest and most disadvantaged and/or vulnerable** sections of Welsh society and many clients sought advice with **multiple**

and complex issues. After receiving advice, clients described improvements in their health, clients with dependent children reported improved relationships with their children, greater understanding of rights and assertiveness in exercising them, budgeting and problem solving skills (Jones, 2009).

When asked what it was about the information and advice that helped (i.e. what works?), service users explained that:

- i. Services helped them to **understand** their problem
- ii. Services offered **a range of solutions** to their problem
- iii. Services were able to provide **explanations in a clear language** that was easy to follow
- iv. Services played an important role **supporting clients both emotionally and practically**, often over prolonged periods of time

(Jones, 2009)

Key elements of successful information and advice approaches reported by Green (2009) include:

- i. Advice should come from a **trusted and respected source** with well trained, qualified, professional people who are kind and helpful, have good language skills and give technically accurate information
- ii. Help should be **independent, impartial, confidential** and **non judgemental** as well as **easily accessible** (i.e. readily, widely and locally available) and **affordable**
- iii. On-going support with the same person and **continuity of care** should be available
- iv. Help should take account of the **full range and type of problems**, clients' different backgrounds, **specific needs** and

circumstances, and be clear simple, easy to understand and have **practical relevance**.

High quality approachable services, consistency of service and confidentiality are key characteristics of effective legal outreach to 'hard-to-reach' clients (Justice Issue Paper, 2009). Information should also be **consistent, accurate and up-to-date** (The Social Care Institute for Excellence, 2013).

The Social Care Institute for Excellence 2013 noted that it is essential that services are **available at the right time for people who need it, in a range of formats and through a range of channels**. Information must be readily available at the points in people's lives **when it is most needed**.

Speakeasy Advice Centre Check analysed demand for different types of service and also internal failures and external failures. Their Systems Thinking approach highlights elements of Speakeasy services are valued highly by service users:

- i. "You help/represent me with my appeal"
- ii. "You help me understand what I'm entitled to/ what's going to happen?"
- iii. "You help me repay my debts as soon as possible in an affordable way" "I get a food voucher so I / we can eat while our problems get sorted out"

Hence, what is valued is: help to **understand, representation or support with the process and help to achieve a good outcome/result**. People want help understanding their rights and responsibilities in **relation to their individual circumstance**, tailored to

their needs to ensure a **swift and positive outcome** to their problem/s. They want '**someone on their side**' who can offer reassurance.

A report by Portsmouth Council detailed what people wanted from advice services. For 34 per cent of people using the service, it was important that the service was **quick and convenient**. Twenty four per cent said 'that I get **the advice I need to solve my problem**'.

Riverside Advice notes that for people, **accessibility to the correct service** is imperative and that trust is an important factor and "unless a service is **reliable and available** it will fail" (Riverside Advice).

The service notes that there is a direct link between a **diversity of providers** and the ability to deliver **quality, locally accessible** advice services with '**added-on**' **value** to all categories of clients in a seamless **holistic** way.

Riverside Advice states that many advice organisations are developed from recognition of existing needs, both geographical, in terms of deprivation and vulnerability, and have had to remain **flexible** to respond to existing and changing demands. It is important to retain the **strengths of the current diversity of providers** and funders, which has taken many years to develop (Riverside Advice)

Macmillan Cancer Support (A summary of Macmillan's response to the Welsh Government's Advice Services Review) noted that **a move away from specialist support towards more generic provision will not meet the particular needs of people affected by cancer in Wales**. Hence specialist support **understands the needs of the client group**. The response highlighted that people affected by cancer need access to **high quality, timely specialist** welfare rights advice from professionals

who have the **experience and support** to deal with a client experiencing the emotional impact of a cancer diagnosis. There is a need for **joint working** between the Local Health Board, Local Authorities and third sector to plan how the Welsh Government's commitment to a Cancer Delivery Plan is to be delivered.

A recent (2012) Shelter Cymru service user consultation indicated that the circumstances that lead people to approach Shelter Cymru were **varied and wide reaching** including; mortgage arrears, benefit issues/rent arrears, issues with landlords (housing association, private and council) and tenancy issues including homelessness. Clients' expectations of the service were:

- i. **Easy access** to the service
- ii. Having access to **correct information**
- iii. Ease of **access to a caseworker** to discuss their case
- iv. They appreciated the **centrally located offices that are easy to access**
- v. The option of **home visits** for those that cannot travel
- vi. The predominance of **face-to-face advice over telephone or online advice.**

"I would like Information / Advice services to be friendly, empathetic and listen to what I am telling them and exactly the type of help I need.

I would like these services to be able to help and advise me or if that was not possible to be able to signpost me to a relevant organisation that could give me more information or advice.

Face-to-face contact would ideally be the best form of contact but some people don't like having to discuss their personal problems this way so

there should always be the direct call option when the service user knows that they are talking to the relevant person and have a name and a contact source rather than an anonymous voice in a call centre.

Easy to reach locations are obviously a must but there should also be a visiting service available for those who suffer physical or mental health problems and are unable to leave their homes but aren't comfortable talking on the telephone.” (Welsh information and advice service user)

There is a continuing need to ensure that more clients can access services and the service should always bear in mind those aspects of service delivery which were most valued by clients – **time, personal care and a willingness to address the person and not the “problem”** (Jones, 2009)

A citizen engagement study speaking to over 250 past current and potential future users of Welsh housing and homelessness services was published in 2012 (Shelter Cymru) and access to advice and information was the single most commonly mentioned form of help spontaneously mentioned during the public engagement exercise.

Some participants stated that they would like **access to short-term information and advice to manage a current crisis** such as a mental health condition linked to loss of employment. Low-level support such as this was seen as **difficult to access** but could be critical in avoiding and preventing homelessness.

Others talked about the need for **more long-term support** to help deal with **complex needs**. Service users want to be, and should be, **involved in the design and delivery of information and advice services** (The Social Care Institute for Excellence 2013; Shelter Cymru, 2011,2012,2013)

Service users stated the importance of **independent advice** not provided by the local authority but many had **lack of awareness** about where to go for this.

Service users valued **swift, reliable timely access to independent information and advice**. The importance of independent advice is apparent in terms of what people want from information and advice services.

The Civil Justice in England and Wales, 2009 reports that in terms of satisfaction, 92 per cent of those who obtained advice from CAB said they would definitely or probably recommend them to others as opposed to 77 per cent of general enquiries at the local council.

Just under a quarter of respondents who obtained advice from general enquiries at the local council said that they would definitely or probably not recommend them.

Specialist information and advice provision by **specialists** ensure the resolution of complex problems. **Interplay** between generic and specialist advice provision is created by advice seekers **multifaceted and complex problems** (Advice Review, 2013).

Modes of information and advice delivery: what works for whom and when?

Modes of information and advice differ between services and many services offer a 'menu' of information and advice provision (**multi channel information and advice**).

In addition, the mode of delivery **can change** throughout the advice period (for example a client receiving face-to-face advice might later switch to telephone advice and vice versa). Modes of delivery are also likely to evolve over time as technologies evolve.

The Civil Justice in England and Wales (2009) report notes that the percentage of respondents who tried to obtain information from a leaflet, book, or booklet decreased from 2004 to 2006-9, while the percentage of those using the internet for their problems increased during this time frame.

In both 2004 and 2006-9 survey periods, calling for advice on the telephone was most common means of establishing contact. It was also relatively common to contact advisers in person in the first instance.

Balmer et al. (in press) noted **differences in the mode of advice sought by different demographics**. The Community Housing Cymru Money Advice Project Survey (Dec 2012) reported that older customers (aged 45+) are considerably more likely not to want to use a telephone service (32 per cent) than those who are 18-34 (15 per cent) or 35-44 (18 per cent).

They concluded that whilst many people would use a telephone service, there are people, particularly older customers, who would still prefer face-to-face contact with Moneyline Cymru. In addition, 25 per cent of

respondents would like to have home visits (possibly due to privacy or mobility problems) and internet advice (26 per cent).

Those in socio-economic groups (SEG) C1/C2 thought the service could offer more specific help, in additional areas. Access to the office was also brought up as a potential barrier and **clients under the age of 18 and clients living with an illness or disability more likely to use face-to-face services.**

Balmer et al. (in press) notes that **language, communication and comprehension barriers for advice delivered by telephone** (Munro et al, 2001). They note that some problem types and **demographic characteristics associated with disadvantage were more likely to tend towards face-to-face advice.**

The authors found a significantly reduced likelihood of telephone advice for those with mental ill health and this is consistent with the view put forth by (MIND & Rethink 2011) that **people with mental health problems or cognitive impairments prefer accessing services in face-to-face settings.**

Telephone advice appears to be used more by people in **higher socio-economic groups** compared to people in **lower socio-economic groups or disabled people**, who appear **less** likely to use them (Advice review, 2013).

Importantly, it is clear that a one fit size all approach is unlikely to be effective due the needs of different groups. In addition, it is important to not put people in boxes. Different individuals within groups would like different information and it is likely to evolve. There needs to remain a fluid balance of delivery methods to meet local need.

Peoples' expectations of face-to-face advice

The advice review (2013) describes face-to-face advice as being delivered by national and local organisations using: outreach locations for targeting specific community localities or client groups; in the organisations' offices; and through home visiting services².

Numerous research reports report that the majority of people prefer face-to-face advice. Green (2009) states that service users prefer face-to-face information and advice because it:

- i. Makes it **easier to understand technical and complex financial matters**
- ii. Allowed respondents to **express themselves** more effectively
- iii. Resulted in eye-to-eye contact which was regarded as reassuring and made discussion of documents and budgeting more **practical**.

Given the **vulnerability** of some clients seeking information and advice, face-to-face advice is a **critical mode** of delivery for some. However, other clients are able and willing to pick up the phone, either to make first contact with reception or to receive telephone advice (Buck et al. 2010).

Riverside Advice note that as well as the need for face to face welfare rights advice for the most complex matters there is a second separate category of people who require face-to-face advice: vulnerable clients, many with mental health and other issues that result in barriers to accessing welfare rights advice. It is important to ensure access to those with 'no voice' or 'no expectations'.

² Although this option is often only available for client groups with specific needs or classified as 'vulnerable'

Disadvantaged or vulnerable groups especially find the offer of a face-to-face service very helpful, as do those with **limited English** language skills.

Green (2009) notes that easily accessible money advice outreach services are the most appropriate for those reluctant to or who do not consider seeking advice.

Jones (2009) highlights the need for the service to continue to deliver face-to-face services, which can devote adequate time to individuals from outreach and other venues in order to achieve positive outcomes.

What people value in outreach advice is:

- i. Accessibility**
- ii. Timeliness**
- iii. Relevance**

(Buck, 2010)

Outreach is reported to be particularly successful in delivering services to **younger, male and non-white populations**, compared to mainstream legal aid services (Buck, 2010).

The importance of face-to-face specialist advice is of **crucial importance to people who are visually impaired** (RNIB Cymru). The 'Out of Sight' (2012) report noted that providing **face-to-face services in the home** can not only mean visually impaired people get advice they might otherwise not be able to receive, it also means the visually impaired person is in familiar and safe surroundings with his or her paperwork to hand.

Some people like drop-in sessions due to:

- i. **Spontaneity**
- ii. **Flexibility**

Nevertheless, Buck et al. (2010) note that the challenge of drop-in is that it causes **bulges of clients** at certain times.

Legal Aid eligible respondents who seek advice are more likely than respondents in general to go to see advisers face-to-face. This is consistent with the hypothesis that the problems reported by legal aid eligible respondents were more severe and that there is a greater likelihood that people for whom other forms of advice may be less appropriate (such as those with **disabilities, language problems**, etc.) will be eligible for legal aid (Civil Justice in England and Wales, 2009).

Green (2009) suggested a number of ways to maximise the effectiveness of face-to-face information and advice services:

- i. The provision of a private room to discuss sensitive issues
- ii. The development of an internet chat room where people could access advice and support after a face to face visit
- iii. Home visiting services for those with mobility problems
- iv. The offer of counselling
- v. Solicitors holding surgeries like MPs/MSPs/AMs do
- vi. Providing local drop in centres
- vii. Making debt advice available in universities and colleges.

To ensure the sustainability of face-to-face advice throughout Wales, partnership working is essential to deliver outreach services and home visits in areas of Wales where access to disadvantaged or vulnerable clients is challenging.

Peoples' expectations of telephone advice

The Advice Review (2013) describes telephone advice as delivering advice through national and local help lines on specific topics or providing general advice to specific clients groups. For example, housing advice via Shelter's national helpline, the Citizens Advice Consumer Helpline or Age UK advice line providing a range of age specific information; or, telephone advice as a means of screening contact to enable effective onward signposting to specialist advisors e.g. Adviceline Cymru.

An environment of reduced funding and advances in technology have resulted in an increase in information and advice delivered by telephone – especially in rural areas in recognition of travel and fuel costs for both advice seekers and providers (Advice Review, 2013).

Research indicates that telephone enquiries consist of **similar queries** to those seeking face-to face help with help on matters relating to benefits, legal rights and employment featured highly.

Evidence suggests that telephone is **a good mode of initial communication** for those with mobility issues or illnesses that prevent the individual leaving the home.

Recent research shows that telephone advice can be **economically advantageous** as only 33 per cent of people said that they needed to have an additional face-to-face appointment for follow-up advice.

Nevertheless, if the telephone advice does not progress to some form of face-to-face contact then **the individual might then miss out** on the positive impact of face-to-face contact such as comfort, overcoming any

communication problems (language or disability), the opportunity to build rapport and clarify information, fill in forms etc.

The Advice Review (2013) notes that telephone advice appears most suited to initial advice as opposed to supporting people to address complex problems. Balmer et al (in press) hypothesised that for vulnerable clients where the development of a personal relationship between the adviser and client may be crucial to the successful progress of a case, **the telephone may be an inadequate substitute for face-to-face services.**

In addition disadvantaged clients may be less likely to have a fixed line telephone and be increasingly reliant on pay-as-you-go mobile phones which have higher charges than landlines for non-geographic numbers such as the 0845 prefix (Balmer et al., in press).

Research shows that a considerable number of clients choose to make contact with information and advice services via telephone because it is **convenient and quick**. Nevertheless, only half of those that had tried to contact a particular service by telephone had managed to get through on their first attempt and 15 per cent reported that they had never managed to get through at all.

If services are offering a telephone service then the following issues are important to people:

- i. Ensure calls are **answered quickly**
- ii. Ensure an **adequate level of advice** can be given on the **first call**
- iii. Ensure calls are **answered in person**
- iv. Ensure **reasonable call costs** and operate **flexible operating hours**.

People's expectations of online advice

The Advice Review (2013) describes online information and advice as combining guided self-help information with an online adviser; through responding to specific issues sent to advice organisations; or signposting on to specialist advisers.

It has been reported that there is support for the further development of online services, particularly for people who are able to self help, in order to free up more resources for people who need more support (Advice Review, 2013).

However, the review noted that given the scale of digital exclusion in Wales, online delivery of services is **not suitable for all** people, or all subjects, due to barriers to using the Internet; stating that **younger people, people with disabilities and lower income households are less likely** to access advice online and more likely to show a preference for face-to-face advice

A comprehensive critical review (Welsh Government, 2011) of digital inclusion and exclusion demonstrated that **older people, those with lower socio-economic status, individuals with limiting disabilities and those with lower educational attainment are more likely to be digitally disengaged**, with the lowest levels of digital inclusion found in the South Wales Valleys (Blaenau Gwent, Merthyr Tydfil, Neath Port Talbot and Rhondda Cynon Taf).

Fewer people in Wales than the UK are online, and a smaller proportion of people who are online visit government websites (The Bevan Foundation, date?). A report by the Bevan Foundation noted that almost a third of people in Wales do not have an internet connection in their

home and that **the same groups of people who experience digital exclusion experience other forms of disadvantage.**

Thus a move to the delivery of information and advice online needs to take this into consideration. As noted in the Advice Review, the segments of the population in significant need of, and likely to engage with public services, are more likely to be digitally excluded, which limits the reach of online services and restricts the potential for long-term financial savings.

In a report titled “Paying the Price of Being Poor” (2009), it was noted that the internet, while appropriate for some, is not always suitable for financially excluded consumers.

Not only are they are less likely to personally use the internet, other barriers exist that might make using the internet difficult include literacy/numeracy problems; learning difficulties, or a lack of provision for those whose first language isn’t English.

People do not use online information and advice services because:

- i. A lack of **awareness**
- ii. A lack of **knowledge**
- iii. Cognitive impairment
- iv. Lack of **ability** to act upon information and advice without support
- v. **Computer literacy**
- vi. A lack of **confidence**
- vii. A lack of **access to equipment**
- viii. **Cost**

(The Bevan Foundation and the Advice Review)

There are currently considerable efforts being made in Wales to increase digital inclusion but further efforts need to be made to increase the public's access to the internet (for example, by providing access to the internet in a number of locations, for example, public libraries, and providing training and support to people to use the internet).

It is also imperative that online information and advice services are of the **highest quality**. We know that many service users like face-to-face advice so that they can clarify points and ask questions of advisers on issues they do not understand.

Without this element there is a chance that the effectiveness of the information and advice could be eroded thus reducing the overall cost effectiveness of providing online advice.

Due to the relative new emergence of online services, further research is needed to evidence their impact on resolving people's problems (Advice Review, 2013).

Even when barriers are overcome, it is essential that online advice is just one of the ways in which people can access advice.

Some digitally included individuals do not want their information advice delivered online. It is not appropriate for them and it does not meet their needs. Thus online information and advice should be an option in a repertoire of delivery modes.

Whilst exploring channel shifting, Ellison and Whyley note that there is potential for expanding online service but when people are using multiple channels to access information and advice **then face-to-face work must be maintained for disadvantaged or vulnerable people** and those that cannot access advice remotely or those that would not

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cope in doing so. The Bevan Foundation states that when Welsh public services do go online, **the Welsh Government needs to make a commitment that public bodies will retain offline means of access.**

Barriers and enablers to ensuring 'hard to reach groups' can access information and advice services

Access to disadvantaged clients

The Advice Services Strategy Update noted that '**socially excluded**' **groups** are particularly vulnerable to experiencing legal problems as well as **multiple problems**.

One of the desired outcomes of the Update was to ensure Quality Assured legal information and advice services are available to everyone in Wales based on evidence about the needs of service users and potential users.

Research suggests that people experiencing **multiple justiciable problems** are more likely to be from protected **characteristic groups, on low incomes or have long standing ill health or are disabled** (Advice Review, 2013), therefore it is important that people from these populations can access information and advice as and when needed.

The Social Care Institute for Excellence (2013) state that services must consider the **language, communication and cultural needs** of everyone in the community they serve. They must find ways of ensuring that information is accessible to people with **sensory impairments** and people who **lack capacity**. They must consider how people who are **socially excluded, isolated or housebound** can access information about care and support services.

The Community Housing Cymru Money Advice Project Survey (Dec 2012) noted that customers in socio-economic groups (SEG) C1/C2 were approximately twice as likely as those in D/E to want to see additional help with housing advice (39 per cent compared to 18 per

cent), home visits and internet advice (both 37 per cent compared to 20 per cent). SEG did not have an effect on the likelihood of wanting help completing benefit forms (C1/C2 – 37 per cent; D/E – 34 per cent).

Having a more central office, or surgeries in local community centres, were noted as factors ensuring that Moneyline was more accessible to people who do not want to, or cannot travel far. Offering a telephone service would also improve access for those living further from the existing Moneyline Cymru offices.

Bottery and Holloway (2013) identified eight major barriers to those with social care needs accessing information and advice

- i. The social care system is **too complex** and localised to comprehend
- ii. Decisions are typically taken in a **crisis**
- iii. There are problems with the **quality** and availability of information, advice and referral
- iv. The **availability** and **quality** of council information services and assessments is patchy
- v. There is a **lack of independent support** for the assessment process
- vi. There is a **lack of joined-up advice** covering care and housing/benefits options
- vii. There is a **lack of information** about service availability and quality
- viii. There is a **lack of signposting** to financial advice.

Suggestions to widening access for hard-to-reach communities include:

- i. Face to face advice delivered through **outreach**
- ii. **Adapting** delivery to suit local need
- iii. Using **trusted venues** and people to raise the profile of the advice service

(Advice review, 2013)

Case study

Riverside Advice is a good example of a service that targets disadvantaged and/or vulnerable clients via their specialist casework services. The service targets clients who, due to their situation, experience barriers which means they do not present, and are unable to access to mainstream 'drop-in' advice services. Riverside Advice notes that in order to deliver services to the most vulnerable people they work in partnership with non-advice support organisations. Eighty per cent of Riverside Advice's specialist cases come through referrals from a network of non-advice support organisations and workers in all sectors. To overcome disengagement, Riverside Advice suggests the availability of a support worker is also important in making the process effective. They are currently carrying out a Systems Thinking intervention, looking at the needs and demands of the most vulnerable where trust is one of the most important aspects. Riverside Advice believes that a partnership model between non-advice support organisations and advice organisations can together develop the best effective and supported service.

It is also important to remember that some service users might be part of more than one disadvantaged group. Being a part of a minority or disadvantaged group in addition to being disabled further restricts accessibility to advice services (Disability Law Service).

An **holistic** approach and for advice organisations to take a 'whole person' model of health, social care and disability advice in Wales is important. In order to achieve a positive outcome, service need to view clients as **individuals with a range of potential problems**. The compartmentalisation of subject areas of work needs to be avoided so as to ensure the best service possible for clients (Jones, 2009).

The Money Advice Service report suggests that there is concern that **failure to address the root cause** of some customers' debt problems can ultimately lead to recurrence of problems. Thus a holistic approach to addressing problems as well as active **monitoring of outcomes** is recommended.

A follow-up service could be beneficial for some more vulnerable clients, especially those with mental health conditions. Whilst costly it could ensure that the client has followed up on the advice that will ensure cost savings later.

However, it is important to remember that the terms 'vulnerability' and 'hard-to-reach' not only apply to those with protected characteristics but also apply to those who would not normally be considered 'vulnerable' or 'disadvantaged' such as **highly educated middle income householders** who might require high level information and support in a crisis (Advice Review, 2013).

A report by the Money Advice Service indicates that many people report feeling **embarrassed** and **frightened** about seeking advice, and as a

result, **reluctant** to approach the debt advice sector whereas others do not feel their financial situation is serious enough to warrant seeking advice.

Aside from practical barriers to accessing advice, the Disability Law Service noted a range of social and psychological barriers to obtaining advice, which are loosely labelled as '**self-esteem**'. This includes the psychological worry of being seen to seek advice, the worry about being a source of gossip in a small community, or being seen as a failure by having to seek advice or support.

Awareness raising and effective signposting

A major barrier to ensuring hard-to-reach groups can access information and advice services is lack of awareness of the services and how to access them. It is imperative that people access **timely, accurate advice from the correct services**. Green (2009) notes that many people in debt are getting debt advice from the **wrong places**.

Research from the Disability Law Service shows that many disabled people and their carers are **often unaware** that they have specific rights and entitlements in relation to disability. Thus these people are often unlikely to seek advice. Therefore, programmes to highlight awareness of rights and services that can assist people to **understand their rights** are crucial.

In *Counting the Cost of Cancer*, Macmillan Cancer Support (2012) noted that fewer than half of people with a cancer diagnosis in Wales say they receive financial advice or support from any source. This figure falls even further among the over 65s, where fewer than one in three receive support.

Only a quarter of people with cancer discuss their financial situation with a health or social care professional, and again this figure is reduced among the over 65s to just 11 per cent.

Barriers to accessing information are a particular issue in Wales, **due to rural locations and a disproportionately older population**. The report noted that **awareness raising** of the financial impact of cancer amongst the public, supporters and stakeholders is needed.

Every person diagnosed with cancer in Wales should be routinely offered the opportunity to access financial advice and support as part of the assessment and care planning process.

RNIB Cymru reports that between April 2012 and March 2013, 61 per cent of their clients were not claiming the correct benefit (Personal Correspondence, 25/10/13).

Only 10 per cent of clients referred to Macmillan Welfare Rights Officers in Wales have their full benefit entitlement in place at the point of referral (Personal Correspondence, 25/10/13). In the case of the Salisbury Macmillan benefits advice service, 89 per cent of service users would not have known how to get help if the service didn't exist (results of a 2010 survey).

The Bevan Foundation and Cuts Watch Cymru state that there is a **lack of public awareness** about changes to welfare benefits. Despite good practice awareness raising (for example, running a collaborative 'your benefits are changing' campaign and proactive landlord work speaking to tenants), more needs to be done to inform tenants.

The report calls for the Welsh Government to **increase funding for independent advice services** as well as playing a more active role in

promoting and ensuring access to independent advice services for all people in Wales.

Improving the promotion of debt advice is essential, making clear that advice services will cater for anyone regardless of their financial situation or age and that advice is **confidential and free** (Green, 2009).

The Advice Services Strategy for Wales, 2013 Update noted the need for increased awareness that people in their everyday lives have enforceable legal rights and obligations. Advice services should be **advertised in places visible to the widest range of potential users** including doctors' surgeries, libraries, community centres, pubs, and public toilets (Buck et al. 2010)

People want to be **signposted to other services** if the current service cannot help them. Nevertheless, although signposting to other services if the service cannot help is important, the Disability Law Service noted '**referral fatigue**' whereby service users are signposted from one organisation to the other, the end result being that vulnerable people 'go round in circles', or 'fall through the cracks', to the extent that some people 'don't bother' seeking further advice. Hence a joined up response from information and advice services is required.

The Civil Justice in England and Wales, 2009 also warns about referral and exhaustion among members of the public as a result of being pushed from adviser to adviser. Civil Justice in England and Wales, 2009, notes that referral fatigue can be mitigated by ensuring public education to create awareness among people of appropriate sources of help and assistance.

It demonstrates the importance of equipping those many individuals outside of the recognised advice sector from whom people may initially

seek advice (such as health professionals, social workers and politicians) with the means to effectively direct them on to appropriate advisers if necessary, through professional education and awareness raising and through making appropriate advisers more accessible to those who are referred on to them.

Buck et al. (2010) noted that people found having a range of advisers under one roof facilitated access to specialist advice in multiple areas of law without the need to travel and negating 'referral fatigue'.

Nevertheless, evidence exists that bringing services together in one building does not necessarily provide a more joined up and holistic service for clients due to client confusion about what service they are accessing and when, resulting in service users being signposted and referred on to different elements of the service, much to the frustration of clients.

Instead a **virtual 'hub or a central information point** could serve the purpose of more **joined-up working** as opposed to services physically being in one place (Riverside Advice).

What is needed is a clear and **up-to-date map of what services/organisations provide and where people can access them and when.**

Location of the information and advice service

Buck et al (2010) note that the location of advice services is **key to the accessibility of advice**. Central and city centre locations with good public transport links were important in enabling accessibility, with late night opening hours being useful for those that work during the day time.

Green (2009) states that disadvantaged and 'hard-to-reach' individuals respond most effectively to **outreach advice services** and welcome money advice in locations they are familiar with.

Justice Issue Paper (2009) stated that that properly resourced, appropriately placed outreach legal services, which have solid links to their client group, with skilled advisers and strong referral networks can, amongst other things, reach disadvantaged clients with complex legal needs and who otherwise would not have received legal assistance.

The service needs to be accessible. If an office is not local or does not offer home visit then there will be barriers to ensuring access for hard to reach groups including (i) **financial obstacles**; (ii) **mobility obstacles** (iii) **mental health obstacles** (iv) **other vulnerability obstacles**. In addition people need to **feel comfortable** in the service location (for example in a large imposing government building might not be accessible for some people).

To reach clients with complex needs, **services are best located in places that are frequented and trusted by the target groups and which have a flow of clients through that service.**

Host locations need a private space in which the outreach service can be provided which needs to be accompanied by effective referral systems, appropriately advertised services to the community and adequate service provision (Justice Issue Paper , 2009).

Co-location with other organisations was seen as acceptable dependent upon the other organisation, with another charity and a supermarket having positive responses. Shelter (2007) called for services to review their capacity to meet peoples' needs by implementing outreach surgeries in settings used by older people

(community centres, GP practices etc), and/or by home visiting or **providing free transport to advice centres**. Shelter noted that telephone and Internet services should also play a role.

Buck et al. (2010) reported that some clients are reluctant to explain personal matters or to go into much detail in open reception environments. Thus the option of a personal room is likely to increase engagement in the service.

Buck et al (2009) suggests that the most disadvantaged or vulnerable people had expectations for longer-term support, experienced **multiple problems** and had limited options for income generation. Thus they concluded that whilst outreach debt advice is clearly beneficial, it can only reach 'so far'. In policy and delivery terms, this implies that **outreach advice ideally needs to be supplemented with other help and support for those with reduced levels of capability and difficult life circumstances**. Some people require support in engaging with or in taking forward the advice process. Availability of this advocacy can be critical in achieving successful outcomes for some vulnerable people. Care in the use of the term 'advocacy' in this social-wellbeing context needs to be distinguished from advocacy in a legal or advice context which more narrowly describes an advice provider's actions in presenting arguments on behalf of their client.

Buck (2010) reports that in recent research outreach cases tended to take less time and therefore cost less than mainstream advice work. However, in terms of total project funding, the evaluation suggested that **outreach advice costs more than standard advice services**.

This suggests an unavoidable cost associated with issues such as the need to establish and maintain partner relationships, the challenges of

working in specific settings, the necessity of travel to outreach venues and non-attendance at appointments. Buck suggests more research is required to establish the exact costs of the 'non-advice' element of outreach advice.

The location of delivery of advice is also important as the more local the service is the more accessible the service will be. The Disability Law Service noted that there is a strong appetite for a 'local' advice service, however nebulous the idea of 'local' may appear to be

There are already positive examples from across Wales of where advice is localised especially in Community First areas.

Case Study

A money advice project was run in a north Wales community by Shelter Cymru (2013). The aim was to provide free, independent, specialist money advice to households in north Wales. The project is delivered by specialist money advisers at surgery venues in 'Communities First' areas across Wrexham. The evaluation accrued evidence that the Community Money Advice Project (CMAP) is an effective service. The third party involvement provided by CMAP drastically increased the chances of a debt solution for service users. The **face-to-face, personalised, non-judgemental, community-based approach with clients** was viewed as a key strength and major facilitator of the project success.

The Disability Law Service highlighted that the **burden of basic travel costs may be deterring people from travelling to seek free advice**, particularly in more inaccessible parts of Wales. Geographical barriers, including the paucity of north-south rail links and lack of bus services are important, as are **the isolation in rural areas across Wales** and the lack of services in the vicinity.

People want local services, delivered locally based on local need. However, to ensure a joined-up approach it could be advantageous to ensure that local/regional work connects to a national framework. This will ensure that local services are viewed as part of a system of services and ensure that gaps and duplication can be identified swiftly.

The report of AdviceUK's RADICAL Advice Project 2007-2008 indicated that failings further back in the system are creating failure demands at advice services, leading to unnecessary work and costs.

It is suggested that advice agencies need to understand local advice services as part of one system and work closer together. The report suggests that advice agencies should consider **adopting a systems thinking approach and encourage greater co-operation at local level between agencies.**

Consideration of expectations and access for particular groups – disabled people

Disability Wales' report, *Cap in Hand: The Impact of Welfare Reform on Disabled People in Wales*, noted that Wales has a higher proportion of disabled people than other nations and regions of the UK and noted that disabled people face a number of particular challenges (for example, disabled people are less likely to be employed, earn less, face discrimination and live in a low-income household).

It also notes that cuts to local authorities' spending and budgets will place considerable pressure on the level of resources they can dedicate to social care provisions for disabled people. **The report recommended that the findings of the recent Advice Review to strengthen current provision across Wales are acted on immediately.**

Disability Poverty in Wales reported on 'Want2Work' - an ESF funded scheme ran between 2004 and 2008 in Cardiff, Neath Port Talbot, Merthyr Tydfil, Ceredigion and Denbighshire. The final report suggested that the Welsh Government should **ensure improved provision of information, advice and support for disabled people applying for benefits or seeking support with managing their finances.**

Jones (2009) asked advice seekers if they had found it difficult to access the CAB service for reasons which could make access problematic over a prolonged period of time. Findings show that health problems or a disability made access to the service very difficult or a little difficult for some clients (14 per cent), as did caring responsibilities (four per cent).

The 'Out of Sight' (2012) report noted that accessing benefits advice and support can be difficult for many people and, for visually impaired people who cannot drive and may experience difficulties using public transport, it can be especially hard.

The report also noted that the barriers to claiming benefits faced by people with sight loss are different to those faced by disabled people with other conditions, including lack of awareness of benefits and difficulties in the application process. **Thus a specialist approach to these clients is highly important.**

Advice and support tailored to the specific needs of people with sight loss is a valuable tool to use to reduce poverty (Out of Sight, 2012). There are excellent examples in Wales of RNIB providing home visits to visually impaired clients.

Tackling poverty on a wider level is essential. It was reported by the Bevan Foundation that about a third of people with a visual impairment lives in poverty.

In addition, people with visual impairments face barriers to employment such as being less likely to hold educational qualifications, discrimination by employers, and a lack of awareness of help available by both employers and people with a visual impairment (Bevan Foundation, 2012)

In September 2012 the Welsh Government consulted on the Framework for Action on Independent Living. The Framework identified a number of enablers of independent living, building on the Disability Wales Manifesto for Independent Living. The first of the identified enablers was 'information, advice, advocacy and peer support'.

The working group and stakeholder events that fed into the consultation document raised five key issues in relation to information and advice:

(i) the **fragility** and **patchiness** of advice and information services generally; (ii) the **lack of independent** advocacy services for some groups; (iii) the importance of disabled people's organisations in providing **peer support and peer expertise**; (iv) frustration that public services continue to provide information and advice in **inaccessible formats**; and (iv) the **increasing reliance on the internet** to disseminate information and advice **excludes** disabled people who don't have access to the internet. Thus it is essential that the design of services are fully accessible to everyone. This means working in partnership with disabled people's groups in the design of the new services; ensuring staff are trained to respond to the needs of disabled people; and that information is provided in **accessible formats and facilities are accessible to all**.

The consultation detailed the following Welsh Government commitments:

- To carry out a comprehensive review of advice services (as referred to throughout this report)
- To develop a business case for improving advocacy services for citizens and for older people in particular
- To ensure that the Welsh Government's own publications are available in accessible formats
- To take action to increase disabled people's online access.

Disabled people need to know about services and how they access them. There could be great local services for disabled people but that is irrelevant if people do not know that they exist and/or don't know how to access them.

Disabled people need to be able to access services and all information and advice must be provided in accessible formats for everyone with protected characteristics. Accessible formats must be available to people who are deaf or hard of hearing; for example, any videos produced by services should contain both British Sign Language and subtitles.

The following are important to disabled people seeking information and advice³:

- i. Information and advice in **accessible formats**
- ii. **Choice** in the format that information and advice is delivered
- iii. **Clear** information and advice

³ Taken in main from the findings of the Disability Wales Annual Conference, 2013

- iv. **Timely** information and advice
- v. **Quality** information and advice that is correct
- vi. **Free** information and advice
- vii. People want to **know their rights and how to exercise them**
- viii. **Inclusion in the design and delivery** of information and advice services
- ix. **Better communication** both within and between services and **support to navigate** an often complicated system of services
- x. **Stakeholder training** in barriers that disabled people face in accessing information and advice service as well as training on updated policy and law
- xi. **Sharing good practice** across services on 'what works'
- xii. A national portal of services but always local delivery based on local need.
- xiii. Support and training for **Peer Support** and **Peer Educators** would be useful to disabled people. Knowing they are speaking to someone who has been in a similar situation previously provides reassurance and puts the service users at ease. The system of services can be complicated so having someone who knows the system and understands the barriers disabled people face could help others currently going through the process. Advertising services via a respected peer in the community could also increase access. In addition, peer support could be a way to provide sustainable information and advice service: Peer Mentors could in time train others who have gone through the system who in turn could support the next generation of information and advice seekers.

- xiv. Disabled people want a range of modes of delivery of information and advice that they can select from to meet their needs and support to ensure access to each mode should be increased.

Consideration of expectations and access for particular groups – people diagnosed with cancer

Macmillan Cancer Support's Response to the Social Services (Wales) Bill noted that almost four in ten (38 per cent) people with cancer want information, advice and support about the health and social services available, but nearly half of those people (47 per cent) say that they aren't able to access it.

The report highlighted that many cancer sufferers are not being asked if they need advice, information and support and many are missing out because they don't know what's available. The report recommends that the Welsh Government, and all statutory agencies in Wales, need to make significant steps to **ensure information, advice and assistance is accessible**. People living with and beyond cancer reported **that easy-to-understand information, support and signposting to other services aren't in place everywhere in Wales**.

Macmillan Cancer Support's Response to Social Services (Wales) Bill noted that even if services are promoted patients might feel too unwell to navigate the system to find them. Thus it is vital that local government and the NHS work more closely together to **ensure that the information, advice and assistance is provided to people in a format that suits the needs of people**.

Consideration of expectations and access for particular groups – Black and Minority Ethnic (BME) people

Evidence indicates that information and advice services are not always accessible and appropriate to BME people's needs. Shelter (2007) notes that people from BME communities rarely access independent housing advice services (such as Shelter or CAB) and therefore the advice they receive is usually **neither independent nor expert**. Most people seek a combination of both informal and formal advice, generally approaching a formal source of advice such as their local authority after discussing their problem with family or friends.

A **lack of awareness** of services and barriers to access services was noted. **Language difficulties** were also identified as a significant barrier for people who do not have English as their first language as well as a **lack of cultural awareness amongst staff**. Shelter Cymru recommended **improved advertising of service and that housing providers should develop and promote customer-friendly materials, in all the necessary community languages**, that clearly explain their policies in relation to housing allocations, repairs and homelessness.

Recent research (Shelter Cymru, 2013) found that a number of barriers exist to accessing housing advice and support including (i) **a lack of awareness** of housing procedures and rights; (ii) a **lack of confidence** to enforce rights and (iii) the **visibility, accessibility and appropriateness** of housing information and advice services.

The report suggested a number of ways to increase access to information and advice for BME people:

- i. **Advertise** the available services to all BME people, all services should seek to develop relationships with **community members** in their area
- ii. Ensure adequate access to **quality translation and interpretation services**
- iii. Organisations should **reflect the diversity of the population they service** by proactively adopting recruitment and HR practices that reach out to people of different ethnic backgrounds
- iv. Ensure service **staff are adequately trained** in language support, communication, cultural awareness training or specific support for groups like refugees and asylum seekers

Consideration of expectations and access for particular groups – prisoners

There are logistical and cultural challenges in delivering advice to prisoners (Buck, 2010). The Advice Review (2013) noted the specific needs and barriers faced by offenders and their families in accessing advice.

The particular problems faced by the prisons in South Wales were noted as the churn of inmates is approximately 500 per month, with offenders on short-term sentences having limited access to advice, in particular noting the effect of limited access to debt, housing and financial capability.

Nevertheless, **face-to-face money advice training to small groups of prisoners whilst still in custody has been proven effective** (Shelter 2013). There was evidence that attending the advice course significantly increased prisoners' confidence and knowledge in money and debt management.

The delivery of the course was highly praised by the prisoners. One hundred per cent of participants agreed or strongly agreed that the course was delivered well by the trainers. What prisoners found most effective about the course was the **engaging, easy-to-understand way in which the course was delivered** by the trainer

*“It was run **in small groups**, which worked well.”* (Prisoner).

Consideration of expectations and access for particular groups – people accused of anti-social behaviour (ASB)

Face-to-face advice works best for those accused of ASB (Shelter Cymru, 2012). The style of delivery in terms of how service users are spoken to and treated is important to engagement. People are more likely to access information and advice (and act upon that advice) if they are dealt with in an empathetic, non-judgemental way.

“The project gave my daughter the help and attention she needed in a supportive non-judgemental way...to overcome her aggression issue.” (Valleys Inclusion Project service user, 2012).

Consideration of expectations and access for particular groups – care leavers

Research shows that many care leavers are financially excluded and face barriers to accessing information and advice services in Wales (Consumer Focus Wales, 2011).

The research found that the following needs to happen to improve access:

- i. The Welsh Assembly Government, local authorities and other agencies working with children and young people in care/care leavers need to ensure that when young people leave care they have access to, and knowledge of, appropriate financial products and **advice services that meet their needs.**
- ii. Schools, youth and information services, leaving care teams and other organisations in contact with and trusted by care leavers should **offer information and signposting to appropriate debt advice services** where young people are identified as being in difficulty.

When asked how they would like to have learnt money management skills, many care leavers stated they would like to be taught by **other young people who have been through the same experience as them.** They said they would be more likely to listen to someone they saw as a peer rather than someone in authority. The use of **Peer Educators** is being increasingly recognised as an effective approach for engaging a range of different groups.

Consideration of expectations and access for particular groups - older people (50+)

Many older people experience a complex interaction between living on a relatively low fixed income, declining health and mobility, and risk of social isolation. They need holistic information and advice from services with experience and knowledge of their specific issues.

Evidence from the Age Cymru Partnership demonstrates that older people find it difficult to access information and advice for a range of

reasons, so services should be accessible through a variety of access points and in different ways.

Although written information can be sufficient for many older people, those with the greatest needs may require information and advice delivered personally (face to face or by telephone), often with practical support to resolve their problem.

Age UK run a national Advice Line for older people and those who care for them. It is open 365 days a year from 8am to 7pm to ensure greatest possible access. Age Cymru provides a bilingual satellite service.

Age UK Advice Line statistics for 2012/13 show that 93 per cent of all calls to the line were successfully answered. In addition Age Cymru works with its local partners across Wales who deliver both a face to face and home visit service.

Although poverty among older pensioners has fallen over the last decade, 1.7 million pensioners are still living in poverty. This is despite the fact that up to £5.5 billion of means-tested benefits goes unclaimed each year.

A major role of advice services working with older people is to help people find their way around the complex benefits system and access their entitlements.

There is a continuing need for this support in order to reduce poverty and low income. Age UK reports that for every £1 invested in the Age network's information and advice service, there is an average return of £29 in benefit for older people (Age UK Information and Advice for Older People Evidence Review, updated 2013).

Older people seek information and advice on a number of topics. The most sought-after topics include benefits and money, health, residential care, finding help at home, non-residential care services, housing-related issues, bereavement, end-of-life issues and consumer issues.

There is increased debate about the ability of older people to move into more suitable housing. Advice and information plays an important role in allowing older people to consider a range of housing options. Older people should not feel pressured to move into housing that does not recognize their individual needs and aspirations.

Furthermore, provision of advice and information for older people looking for care and support can be crucial. It helps people understand their rights and entitlements from the local authority as well as their local options based on their need and ability to purchase support.

Research shows that an unwillingness to seek information, a low perception of needs, the complexity of the system, and professional withholding or ignorance of information can all obstruct older people from gaining useful and timely information and advice (Tinker et al., 1993).

Access to information and advice services in light of changes to Welfare Benefits

Changes to Welfare Benefits have had, and will continue to have, an impact on people's need for information and advice services.

Disabled people will face a 'multiple hit' in relation to the Bedroom Tax alone, being more likely to be assessed as under-occupying than all households in social housing; less likely to be able to find suitable alternative accommodation; less likely to be able to access Discretionary

Housing Payments (DHPs) in authority areas where disability-related benefits are counted as income in DHP applications; and with the potential to lose out in respect of 'overnight carer status' (permitting an extra bedroom) if middle rate care is lost.

The move from Disability Living Allowance (DLA) to Personal Independence Payment (PIP) requires all claimants to be reassessed and this will also have implications for people's need for information and advice.

But while welfare reform is creating higher demand for information, advice and advocacy – particularly face-to-face provision for vulnerable people – simultaneously the scope for assistance has been cut by changes in Legal Aid. This has created a paucity of provision despite the increasing demand for tribunal work.

Shelter Cymru has recently assisted a number of people who, before the changes, have not required information and advice. The Shelter Cymru caseworker reported that there is widespread lack of understanding of how the new maximum eligible rent rules, PIP and Employment and Support Allowance (ESA) work.

In addition, the reduced funding for specialist welfare rights work is resulting in more service users coming forward to seek Shelter Cymru services.

One such service user was a 57 year old disabled gentleman living in a rural location. The gentleman cannot walk very far without pain and has a number of medical conditions that have resulted in his poor health. He was refused DLA and, more recently, has been deemed capable of work

What the people of Wales expect from information and advice services and how to ensure accessibility for all

and had his ESA cancelled after a medical assessment. He has also been affected by the 'Bedroom Tax'.

The Shelter Cymru caseworker has assisted the service user to appeal the DLA decision, apply for DHP and appeal the ESA decision.

The caseworker notes that: "Due, we think, to the increased demand upon GPs for letters for maximum eligible rent appeals, ESA, DLA appeals and PIP applications, it has been difficult to get timely supporting letters from the GP. This is becoming a noticeable issue with other service users."

The advent of Universal Credit has implications for advice and information services to support claimants to navigate the new system and manage their claim online. There is also an increased risk of households running into financial difficulties since the monthly direct payment of Universal Credit will force many to have to manage their income in new ways.

In addition, a report from Citizens Advice, The Children's Society and Disability Rights UK (2012) highlights that Universal Credit changes will hit disabled people hardest. The report concluded that some disabled people will gain from the changes, tens of thousands will get very much less help than they do now.

The Welsh Government's Tackling Poverty Action Plan (2012-2016) commits to strengthen advice, information and advocacy services to help people with protected characteristics understand and exercise their rights and make informed choices.

What the people of Wales expect from information and advice services and how to ensure accessibility for all

In light of changes to Welfare Benefits and Legal Aid, they have pledged to review support for advisory services drawing together programmes from across the Welsh Government. As well as this they are providing Citizens Advice Cymru with £2.2m per annum for consolidated benefit take-up and advice provision, to help people access the support to which they are entitled.

Findings from the Independent Advice Forum survey of service users' expectations

In a recent survey of Welsh independent advice service users, around 600 responses were received and analysed by an independent researcher. Unfortunately, a number of responses were received a considerable time after the deadline for responses, once data analysis had already taken place and these responses are not included in the below quantitative analysis⁴.

There were no noted differences in the information contained in the quantitative responses received before and after the deadline. The below quantitative analysis is based on the 473 responses received in time for analysis.

What information and advice do people seek and from where?

Service users were asked what information and advice they received⁵. In *general*, **benefits advice** was the most sought after type of information and advice (39 per cent).

Due to the high response rate from service users of education advice and information services (166 SNAP Cymru clients responded to this question⁶), the category of **health/social care/education** was indicated by 36 per cent of respondents.

Housing advice was also frequently sought after (18 per cent of respondents) and 11 per cent of respondents sought **debt/money**

⁴ However, it was possible to use some qualitative evidence collected via survey after the deadline for responses

⁵ Participants could tick more than one option

⁶ Users of the SNAP Cymru service are parents of children with additional needs. People who access services are often parents and the information and advice they receive will impact their families as a whole.

management advice. Consistent with previous research many **participants indicated that they sought information and advice on multiple issues** – the most popular combination being both **benefit and housing advice** (eight per cent) with a combination of **housing advice and debt management and money related issues** mentioned by three per cent of respondents.

However, the picture is slightly different when we analyse information and advice organisations separately.

For example, of those attending SNAP Cymru for information and advice, 84 per cent went for issues relating to health/social care and/or education, whereas the most common reason to go to CAB was for benefits advice (47 per cent) and debt management and money related issues (30 per cent).

CAB service users looked to CAB for information and advice for multiple issues, the most popular combination being benefit advice and housing advice (five per cent); housing advice and debt management/money related issues (five per cent); benefit and debt management/money related issues (three per cent) and benefit advice, housing advice and debt management/money related issues.

The most frequent reason to access RNIB was for benefit advice (100 per cent) and 88 per cent of the people who approached Shelter Cymru did so for housing information and advice. The most common reason to contact Care and Repair was benefits advice (74 per cent).

This suggests that different services in Wales are approached with requests for information and advice on different issues, hence the specialist nature of the diverse organisations that have evolved to meet their individual client's needs.

How do people find out about information and advice services?

Figure One highlights the ways in which service users find out about information and advice services in Wales. Most service users found out about the service via recommendations from friends, family or professionals. The use of media and the internet was less common: 59 per cent of people first made contact with the organisations via telephone.

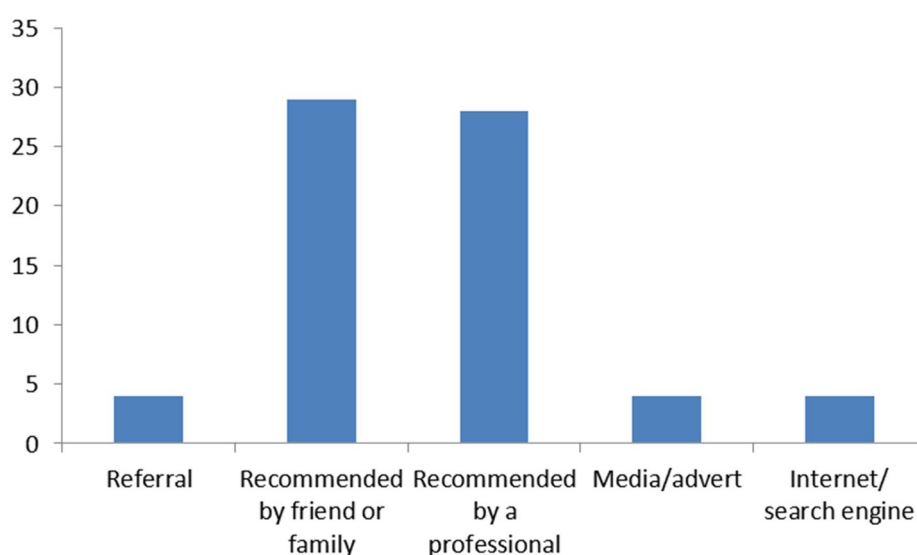


Figure One: how people find out about information and advice services (percentage of survey respondents)

In addition to the above, a proportion of the respondents stated that they had always known about the service or that they had used the service previously.

How do service users receive information and advice and does it work for them?

Overall, the most common way of receiving advice⁷ was face-to-face (64 per cent), followed by over the telephone (51 per cent) and a home-visit

⁷ Participants could select more than one option

(22 per cent). Online advice was a **popular way to receive education advice** (22 per cent), but an **unpopular way to get other advice and information for other services** (one per cent)

Service users often received services for information and advice in various ways with the most common being a combination of **face-to-face advice and telephone advice** (seven per cent), **face-to-face advice and a home visit** (eight per cent) and **face-to-face, over the phone and a home visit** (seven per cent).

This indicates that service users use multiple modes of delivery within one service and tailor their access to the service dependent on their individual needs.

Consistent with research in the literature, many service users **appreciated and preferred face-to-face delivery** of information and advice and the **flexibility** of mode of delivery some services offer.

“It was easier for me as I had recently lost my husband and I couldn’t deal with things over the phone and being visited in my home and speaking to someone face-to-face was better.” (Service user)

“I am very nervous and meeting you in my home put me at ease.” (Service user)

“Face-to-face and a home visit is best for me as I don’t use computers.” (Service user)

Sometimes telephone delivery suited the needs of the person:

“Phone was best for me as I was short of time to get to an appointment.” (Service user)

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“(Telephone) is more anonymous so I could open up without embarrassment or tears.” (Service user)

However, some respondents could not access a service by phone so dropped into the service to receive face-to-face advice instead.

The research indicated that the option of home visits is essential to ensure access for some clients.

“I am partially sighted and unable to get out and about on my own and I am very anxious about this. Having a home visiting service is ideal for me as it meets my needs.” (Service user)

In addition, evidence suggests that service user preference for mode of information and advice delivery can be fluid and evolve over time.

“At the time (over the phone and a home visit) was the best way to have received the information and advice. Now I am able to receive email! Email will now be my preference.” (Service user)

Over 90 per cent of respondents stated that the way they received the advice was the best way, indicating that people are using a combination of means to receive advice in a way that suits their particular needs.

As noted earlier, those seeking education advice used the internet or telephone frequently and this suited the needs of a number of people.

One service user noted *“The information being emailed to me was far more beneficial than just being given the information over the phone which I would have probably forgotten. At least I can always go back to it.”* (Service user)

“Due to work/family commitments, a phone call has been more convenient” (Service user)

However, conversely, many service users of the particular service (SNAP Cymru) appreciated the option of a face-to-face meeting where necessary, indicating that advice seekers are not homogenous and make decisions based on their own personal circumstances. It is the menu of options that works for people: *“It was a varied mix of options that made sure everything was clear to me.”* (Service user).

However, we can say that patterns of mode of delivery can be seen between services. The majority of SNAP Cymru users received information and advice by telephone (80 per cent) and face-to-face (54 per cent) with online also being relatively popular (22 per cent).

Home visits were only involved for 12 per cent of clients. Nevertheless, 32 per cent of the Age Cymru Partnership service users received a home visit, 80 per cent of care and repair clients and 88 per cent of RNIB’s respondents did.

Many respondents from service users at the Welfare Rights Unit received home visits as well as officers visiting users in diverse places such as the hospital and residential homes – a practice that was greatly appreciated by service users: *“First class service.”* (Service user)

Between home visits it is not uncommon for service users to be contacted by telephone. Shelter Cymru usually gives out information face-to-face via their drop-in surgeries; nevertheless one person in the sample received a home visit and another accessed information and advice online as well as over the telephone and is due to attend a drop in surgery to speak directly to a housing law caseworker in the near

future. **Thus it is clear that services are tailoring their methods to the varied needs of their clients.**

It was clear that many services have a menu of approaches and service users are able to access the service in a number of ways.

Six per cent of Age Cymru Partnership clients received advice both over the phone and face to face; 28 per cent of Care and Repair clients received advice and information via face-to-face, home visit and over the phone; seven per cent of CAB had face-to-face and over the phone.

In terms of whether this mode of delivery was the best for people, the majority of respondents agreed. Positive responses ranged between 90-100 per cent for each service when users were asked whether they had received information and advice in the best format, **which suggests that independent advice services in Wales are working successfully to deliver information and advice to their client depending on need.**

One hundred per cent of service users from most services said that they would recommend the service to family or friends (apart from SNAP Cymru where 91 per cent said they would). The **independence** of the advice contributed to some service users stating that they'd recommend the service to others:

“Yes (I would recommend it to family and friends), because it is independent.” (Service user)

Ninety-nine per cent of respondents stated that the information was given in the preferred language and format of choice, and 87 per cent found the information and advice easy to understand. For those who stated the information was not in the preferred language or that it wasn't

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easy to understand, the most common reason was communication and language difficulties when telephone advice was delivered.

“English is my second language. Language difficulties.” (Service user)

“Because of my limited English, I need to see someone face-to-face.”
(Service user)

It was noted that face-to-face information and advice facilitates understanding and makes for a more comfortable and personal experience for the service user when language and communication issues are barriers.

Many service users stated they did not encounter barriers to accessing the services. Some stated that there were physical barriers (for example, mobility problems, financial barriers to travel etc.) but these were overcome either by receiving a lift to the service from a friend or family member or having a home visit from the service.

Ninety-nine per cent of respondents noted that the information and advice received had helped them.

Service users were asked how the services they used could be improved and the vast majority either did not answer this question or stated that there was nothing that could be done to improve the service.

The majority of respondents were extremely complimentary and grateful to the service for assisting them at the time of their crisis:

“I am very grateful for help. I don’t know where I’d be without it.” (Service user)

Of suggested improvements, the most common were:

- i. To make the service accessible to more people through increased awareness of the service
- ii. The provision of more offices and staff
- iii. To make the service quicker

Frequency of service use by people

Figure Two indicates that, overall, the majority of service users use the service once or twice.

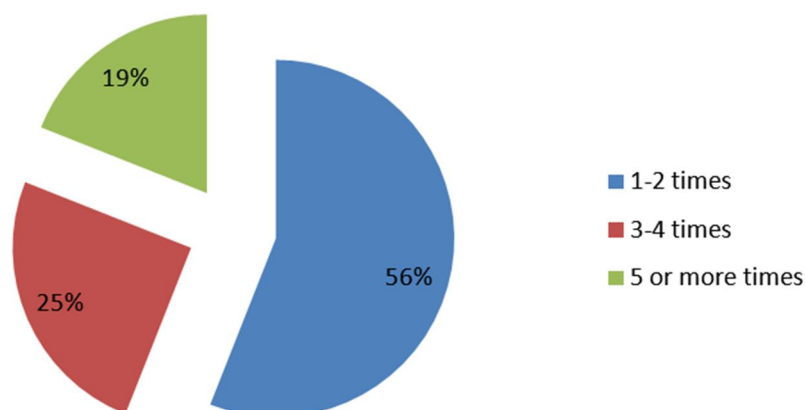


Figure Two: frequency of service use

Again there was variation between services. The most frequent use of most services is once or twice in the last two years (this is true for SNAP Cymru, Shelter Cymru, the Age Cymru Partnership, Care and Repair, CAB, Disability Wales, the Welfare Rights Unit).

However, 35 per cent of RNIB users have used the service 3-4 times in the last two years and 41 per cent have used it five or more times in the last two years. We received one questionnaire from the Disability Advice Project in Cwmbran that indicated that their client also used the

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service five or more times in the last two years. **Hence different services have different requirements of the frequency of level of information and advice required by users.**⁸

⁸ The incidence of a higher frequency of contact is likely to relate to the complexity of the client's needs and the inclusion of tribunal work. In addition, in the case of those in poor health, it is not always appropriate to deliver information and advice in one sitting. Rather, it might be more comfortable and appropriate for the service user to have multiple visits which are more manageable for their personal circumstances.

The cost benefits of providing appropriate accessible information and advice

The Social Care Institute for Excellence (2013) reported that quality information enables people to understand their options and make choices, and is a key preventive service.

Jones (2009) identified a need for financial capability provision for adults to help them to identify and address their problems at an earlier stage. Green (2009) also notes that financial capability initiatives have substantial cost benefits for the financial services industry and government while also helping individuals to manage their personal finances and either prevent or deal with debt more effectively.

The Law Commission reports that **if people cannot access the right information and advice as early as possible then they could become unemployed, homeless or in debt – and, not only will they suffer distress, but the state will incur increased costs.**

Timely outreach debt advice may have direct financial benefits for clients (for example, in terms of reduced debts, increased income and a 'clean slate') and can prevent issues from (further) escalating in seriousness because they remain unaddressed (Justice Issue Paper, 2009).

Shelter (2007) notes that advice networks need to make a much stronger case for advice, highlighting what it can do, the contribution it makes to individuals in terms of social justice, and its cost-effectiveness in terms of avoiding other costly interventions (such as eviction or re-housing), as well as the broader benefits to society.

Green (2009) notes that a benefit of debt advice is increasing benefit uptake which in turn profits local economies; reducing debt as a factor in

criminality and avoiding court action by improving negotiations between debtors and creditors; and decreasing student drop-out. Green (2009) reported a clear positive impact of debt advice including improvements in emotional outlook; levels of stress; health and wellbeing; levels of debt and income; knowledge and understanding; and relationships with creditors and family.

The Community Housing Cymru Money Advice Project Survey (Dec 2012) found that more than half of service users felt that the services provided by Money Advice have either already helped them access mainstream financial services or will help them do so in the future.

The 'Out of Sight' (2012) report noted that specialist advice and support to claim benefits can dramatically increase household incomes – more than half of cases dealt with by RNIB Cymru's welfare rights service in the last year successfully claimed additional benefits, with the average increase being £57 a week per outcome⁹.

Every £1 spent on providing RNIB's Welfare Rights Service, it was hypothesised, brought an additional £10 in benefits, on an on-going year-on-year basis. MacMillan Cancer Support (2011) reported that for every £1 spent on Macmillan supported benefits advice, an average £14 is claimed back in benefits.

Over the course of one year, debt advice resulted in nearly £1.9 million income for clients and nearly £6 million of debt was written off. Other positive outcomes included payment plans, crisis avoidance and averting the loss of a home or utilities disconnection (Buck, 2010).

⁹ Therefore if a person got three new benefits that means their new additional benefit would be £171 per week. In RNIB Cymru's experience clients are often entitled to multiple new benefits

The RNIB Cymru Welfare Rights Service Outcomes and Impact Pilot noted that 68 per cent of the 147 respondents said that their general health had improved either a little or a lot as a result of information and advice. Fifty-five per cent of respondents said that their social life was improved as a result of the extra benefits from the welfare rights service. Sixty-five per cent indicated that as a result of the increased income they could do a little or a lot more independently, travel independence being the most common benefit. Sixty-eight per cent said that they felt better about themselves and life as a result of the increased income. Finally, 79 per cent said that family and carers were a little or a lot better off as a result of their increased income.

Evidence for the cost benefits of providing timely advice is demonstrated in a longitudinal study of Citizens Advice Service clients in Wales, which that provided evidence of the improvement over time in clients' health as a direct outcome of the advice and support they have received.

Thus funding the delivery of the CAB service remains key to saving costs to the public purse on health and mental health as well as improving the lives of disadvantaged and often very vulnerable people (Jones, 2009).

As noted in the Advice Review (2013) recent research (ESRC, 2011 and CAB England and Wales, 2010) of outcomes of Legal Aid expenditure on social welfare law suggests a return on investment through preventing downstream costs associated such as homelessness, ill health, and poverty as follows:

- i. For every £1 spent on housing advice, the state potentially saves £2.34**

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- ii. For every £1 spent on debt advice, the state potentially saves £2.98**
- iii. For every £1 spent on welfare benefits advice, the state potentially saves £8.80**
- iv. For every £1 spent on employment advice, the state potentially saves £7.13.**

Summary and Calls for Action

When we speak of people's expectations of information and advice services, we must be cautious of generalising, as it is apparent that different people expect different things of different services and these expectations can evolve and change over time.

Nevertheless, regardless of individual needs, there are common themes regarding what people expect of advice and information services and what works for whom and when.

What people want from services

Synthesis of the available evidence suggests that people want the following from information and advice services in Wales:

- i. People want to know what services are available to them and how to access them
- ii. People want independent, impartial advice
- iii. People want accessible and convenient access to locally delivered information and advice services delivered to them in a mode and format that is accessible to them based on their individual need
- iv. People want a choice of ways of accessing information and advice
- v. People want services to be available when they need them and be reliable
- vi. People want specialist advice to solve their often complex problems
- vii. People want services to be flexible as to how they receive information and advice, as their needs change and evolve over time
- viii. People want help to understand their rights and their current problem

- ix. People want to be treated with respect, empathy and a non-judgemental attitude from experienced, well-trained staff delivered in an environment of openness, trust and honesty
- x. People want consistency from information and advice services
- xi. People would like to see the inclusion of Peer Mentors in the delivery of information and advice services to improve the design, advertising and delivery
- xii. People want timely, quick access to relevant and correct information when needed
- xiii. People want a quick and positive resolution to their issue
- xiv. People want to be helped to access other services if the current service is unable to help them. This needs to be streamlined and requires excellent joined-up working between services.
- xv. People sometimes need more support to access information, advice and advocacy services and support to navigate the 'system of services' is warranted
- xvi. People want input into the design and delivery of information and advice services
- xvii. If there is to be a national framework then it is essential that it underpinned by local delivery reflecting local need

How people want services delivered

There are differences in the mode of information and advice sought by people with different demographics. Hence the diversity of independent advice services in Wales, with their range of modes of delivery tailored to the needs of their clients, is justified in delivering specialist, tailored services, especially to vulnerable people.

A one-size-fits-all approach is not suited to the needs of people and there needs to remain a fluid balance of delivery methods to meet local need as well as the consideration of national need.

This is important to ensure that there is a range of specialisms and modes of delivery offering the people of Wales choice and autonomy in where they seek their information and advice from dependent on their individual needs and wants.

Generally speaking, face-to-face advice - whether delivered at specified offices, outreach locations or home visits (dependent on need) – are most effective for people. Face-to-face services:

- i. Help facilitate rapport and trust between advisor and client
- ii. Allow barriers such as language, communication and comprehension issues to be mitigated as well as physical barriers (if home visits are offered)
- iii. Facilitate the understanding of complex matters
- iv. Are practical in terms of the need to complete forms
- v. Feel more 'personal' and the personal touch is valued by people

These factors are likely to be essential components of successful engagement for vulnerable clients in order to progress their case and achieve a positive outcome.

An environment of reduced funding and advances in technology have resulted in an increase in information and advice delivered by telephone and online and there is scope and appetite to further develop these modes of delivery.

Telephone advice is often a helpful first means of communication with services and is quick and convenient for some people. However, telephone and online options should be seen as 'added extras' to a repertoire of delivery modes as the provision of these services alone exclude a number of people (including some of the most vulnerable people in Wales) so should not be relied on solely as a way of delivering information and advice to the people of Wales.

Service user preferences for a particular delivery mode varied within services as well as between services highlighting that people approaching a particular service are not homogenous in their expectations and needs and an individualised approach is required.

However, we can say that there are patterns of mode of delivery required from different services depending on the populations of people most likely to access them.

For example, home visits for people seeking education advice were present only 12 per cent of the time; whereas 32 per cent of Age Cymru Partnership service users received a home visit, 80 per cent of care and repair clients and 88 per cent of RNIB Cymru's service users also received a home visit, reflecting the different populations seeking advice from different information and advice services.

Certain modes of delivery are essential for some clients. For example home visits for people who are unable to leave their home for a range of reasons but still require face-to-face information are essential to ensure access for all people in Wales.

Importantly, service users should have choice and autonomy and even if people are able to access information online and via telephone, the fact remains that many people do not want their information delivered that

way. To ensure that information and advice is acted upon it is imperative to give service users choice regarding how they access information and advice services to best suit their needs and preference.

Ensuring access for hard to reach groups

It is imperative to ensure access to information and advice services for 'hard-to-reach' groups. These include isolated people and those living in rural locations in Wales. Essentially services must consider language, communication and cultural needs of everyone in the community they serve and use innovative ways of overcoming barriers to access for people.

How this is achieved is likely to depend on the community in question; nevertheless, the use of Peer Mentors within the community designing, advertising and helping to deliver services is likely to be effective for a number of populations. In addition, advertising in venues where large numbers of community members will see it, using community outreach in trusted venues and adapting delivery to local need is pertinent to enabling hard-to-reach people to access services.

Effective joint working across services (including with non-advice support organisations) can ensure access to more disadvantaged groups in the community.

A proactive response on behalf of the service is required to ensure equal access for all people. Due to the multiple and complex problems often seen at information and advice outreach services, some services could benefit from being supplemented with other help and support for service users who exhibit reduced levels of capability and face on-going difficult life circumstances.

Information and advice services are used by some of the most disadvantaged and/or vulnerable people in Wales. Due regard has to be given to hard-to-reach groups (including those with protected characteristics) to ensure accessibility.

Clients' needs must be judged holistically as many clients will present with multiple complex issues and the root cause of their issues must be acknowledged and addressed in order to achieve sustainable outcomes.

'Vulnerability' needs to be judged on an individual basis on level of need as opposed to just belonging to a particular 'at risk' population. In order to make a robust assessment of people's different needs we suggest that it would be useful for services to focus on strengthening frontline provision, to enable users to be triaged according to their circumstances.

Such an approach would help to minimise numbers of missed and repeat contacts, while identifying whether people would be good candidates for 'channel-shifting' away from more resource-intensive methods, or whether their specific vulnerabilities would require a more specialist, face-to-face approach.

Furthermore, additional barriers to accessing advice such as raising awareness of the right to access information and advice and the stigma attached to asking for help need to be addressed.

Different services in Wales are approached with requests for information and advice on different issues, thus the specialist nature of the diverse organisations in Wales has evolved to meet their individual clients' needs.

Service users often use multiple modes of delivery within each service and tailor their access to the service dependent on their individual

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circumstances. Services need to offer a flexible menu of delivery options to the people of Wales. Evidence suggests that the mode of delivery that best suits people can change over time meaning that services need to remain flexible in their mode of delivery.

Calls for Action

The people of Wales would need a clear and up-to-date map of what services/organisations are available, what they provide and where people can access them and when.

Local delivery based on local need is essential and the more local the service, the more accessible it is. However, to ensure a joined-up approach it could be advantageous to ensure that local/regional work connects to a national framework.

This will ensure that local services are viewed as part of a 'system of services' and ensure that gaps and duplication in services can be identified swiftly. Local advice services need to understand their service within the 'system of services' locally in order to streamline and simplify service users' journeys through the information and advice network in Wales.

There is excellent evidence demonstrating the cost benefits of providing timely, correct and accessible information and advice to people; therefore, this is an area worthy of considerable attention and resource.

There are a number of ways to ensure that information and advice services meet service users' expectations and ensure that services are accessible for hard-to-reach groups.

Calls for Action:

- i. Ensuring a wide range of methods, which need to be planned according to a robust analysis of services' client base – face-to-face is always most important, especially for disadvantaged and/or vulnerable people, but some people do prefer telephone or online access. The analysis of the client base needs to include

- identification of potential barriers; for example, language, literacy and physical barriers, and measures should be put in place to overcome any barriers found.
- ii. Local services should understand their services in light of the delivery in the 'system of services'. Local services need to understand what other services in the sector (and beyond) are doing in order to provide a streamlined approach, correct signposting and referral and effective joined-up working for information and advice seekers. Services need to understand how their service operates in the 'system of services' available
 - iii. Joint-working is required between services including with non-advice support services in order to enable more disadvantaged and/or vulnerable clients to access services and ensure they are adequately supported to do so
 - iv. Services that work with disadvantaged and/or vulnerable people should form strong working relationships with relevant support services, which may include co-location and co-delivery of specific projects
 - v. Ensuring a streamlined referral and signposting system is in place including, if necessary, support to help people to attend referral meetings
 - vi. Ensuring that services are supported to develop service user led ways of designing and delivering services with service users at the heart of their service
 - vii. It is important that services are delivered right the first time in order to avoid deterring disadvantaged and/or vulnerable people attending. Services need to ensure that there are sufficient frontline staff to deal with the volume of enquiries. There may be

- potential for strengthening frontline services to provide a 'triage' function so that people's needs can be identified effectively
- viii. There needs to be increased awareness raising amongst the public about the information and advice services in Wales, including information on how to access the service. People should be informed of their rights
 - ix. Services should be supported to develop the 'Peer Mentor' method to help raise awareness of the service amongst communities as well as assist in designing and delivering the service ensuring that services are based on people's needs.
 - x. Due regard needs to be paid to the impact of changes to Welfare Benefit that have had, and will continue to have, an impact on people's need for information and advice services
 - xi. Further research is required using a user-led Peer Researcher method to explore the feasibility of these Calls for Action.

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