



Advice in Community Settings Year 3 Evaluation Report

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Executive Summary – Accessing Advice and Support

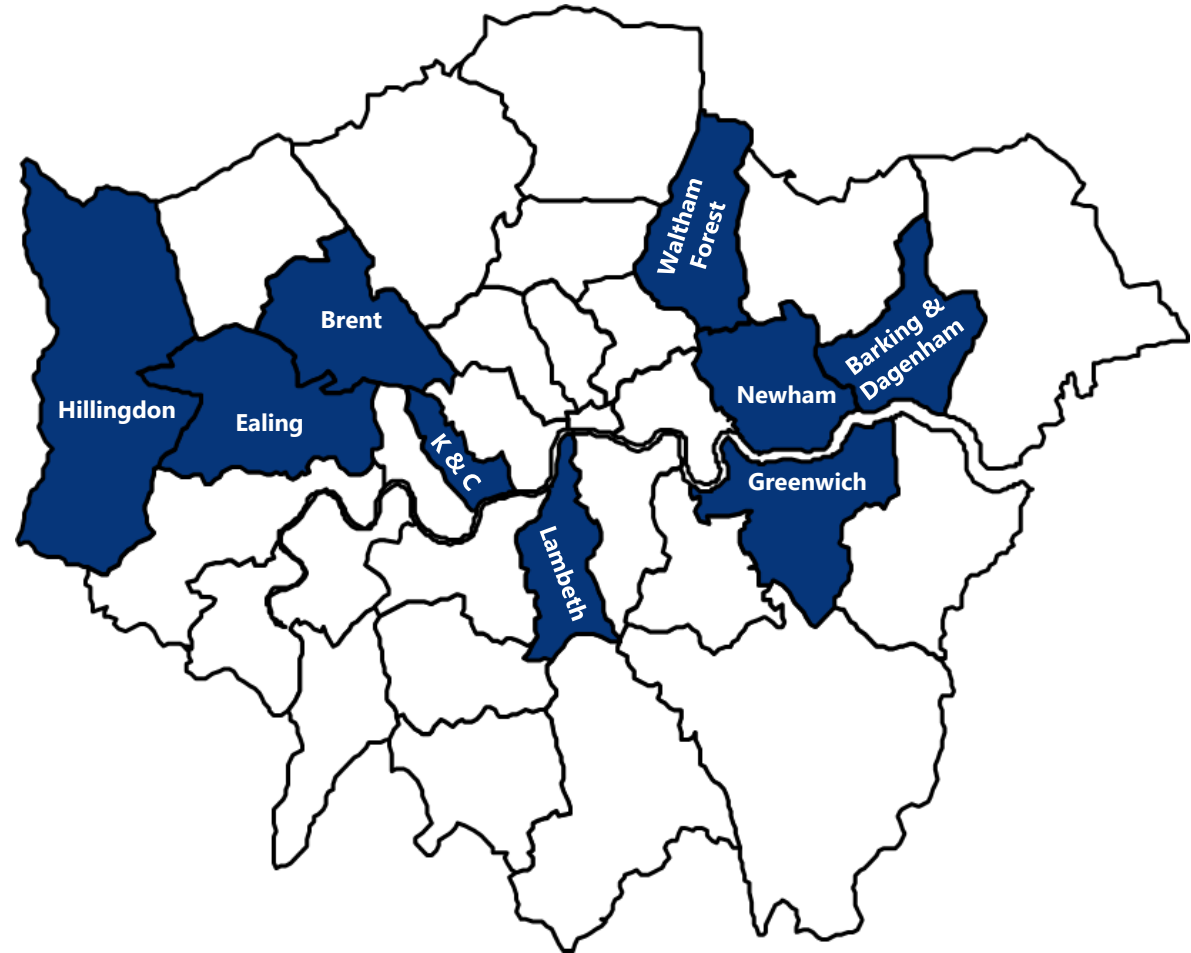
- The Advice in Community Settings (AiCS) programme was launched by the Greater London Authority (GLA) in 2021, funding eleven advice partnerships to support Londoners experiencing, or at risk of, financial hardship
- Across the full three years of delivery, 10,914 clients have accessed support directly through the programme. Including any other household members we know are living with the primary client, the support has impacted at least an additional 9,686 people
- The proportion of clients who had not previously accessed advice increased by 13 percentage points during the programme, from 52% at its start to 65% by the end of the third year of delivery
- Different community settings have effectively reached different client groups, with factors such as trust and familiarity influencing where clients feel comfortable accessing support
- Welfare Benefits has consistently been the main area in which clients received support, followed by housing, which became increasingly common in the third year of the programme's delivery
- There is evidence that clients achieve long-term benefits from accessing support, including financial stability and improvements to their mental health.

Executive Summary – Outcomes and Partnership Working

- More than one in every five clients had achieved a financial outcome as a result of the support provided, with total gains exceeding £8 million at an average of £3,600 per client receiving a financial outcome
- Clients who were older or disabled were more likely to receive a financial gain compared to other demographic groups. Furthermore, the average value of these financial gains were larger, possibly reflecting the greater availability of financial support on offer to these groups
- AiCS programme funding enabled partnerships to strengthen existing relationships and build new ones with organisations, helping reach new clients with more integrated, holistic support
- Partnership working presented some initial challenges, including difficulties in securing referrals, establishing data sharing agreements, and managing cultural and operational differences. Future programmes should address these through an implementation phase, regular and open communication between organisations, and clear partnership agreements
- Partnerships stressed the need for sustainable core local authority funding to maintain advice delivery, expressing concern about its withdrawal.

What is the Advice in Community Settings programme?

- The Advice in Community Settings (AiCS) programme was launched in 2021 to improve access to advice by building and strengthening partnerships between advice services and community settings such as schools, food banks and community centres
- Eleven advice partnerships have been funded to support Londoners experiencing, or at risk of, financial hardship. These partnerships have adopted a range of delivery models from increasing their signposting and guidance offer to funding an adviser to co-locate in community settings.
- The locations of partnerships are shown on the map and [more information can be found here](#).



■ Location of partnerships

NB. Two partnerships are pan-London

Background context

- Delivery of the programme since 2021 has taken place against a background of rising challenges and barriers to delivery, as the cost-of-living crisis becomes more ingrained in the normal lives of low-income households in London. This has resulted in presenting support needs becoming ever more complex
- Demands on the advice sector are increasing, with the sector facing combined pressures from rising operational costs, challenges in securing funding and workforce recruitment and retention issues
- Poverty levels remain persistently high in the capital. An [estimated](#) 29% of Londoners are living in poverty after housing costs, the highest rate of all UK regions and well above the national average of 21%
- Poverty rates vary significantly across different ethnic groups. Bangladeshi Londoners are by far the most likely group to be in poverty, with 62% of this group in poverty in 2023/24. White Londoners are the least likely to be in poverty, with a poverty rate of 18%. Every ethnic group except for Chinese, Mixed and Indian Londoners is at least twice as likely to be in poverty than White Londoners
- Due to benefit freezes from 2015-2020 and subsequent high inflation, the real value of benefits has decreased by approximately 7% since 2013/2014 . Moreover, the benefit cap has remained unchanged between 2023/24 and 2024/25, reducing the real-term total amount of benefits many households can receive
- [Analysis](#) from April 2025 anticipated that Londoners stand to lose £820m because of the proposed changes to Personal Independence Payment (PIP) and Universal Credit, with 360,000 mostly low income and disabled Londoners facing a reduction in their incomes. Tighter eligibility criteria for PIP will cause income losses for disabled Londoners of between £3,800 and £5,700 per year and affect up to 46% of current claimants.

Methodology

- The evaluation of the AiCS programme has utilised a Theory of Change model, which can be seen in Appendix 3
- Throughout the report, we use the language of “client” to refer to the individuals who accessed advice and support through the programme
- An evaluation framework (see Appendix 4) was developed based on the Theory of Change model, utilising both quantitative and qualitative data as follows:
 - Throughout delivery, partnerships submitted person-level management information data on 10,914 programme participants
 - Across Years 1 and 2, 308 clients were interviewed, with 114 taking part in follow-up interviews
 - In Year 3, longitudinal interviews were completed with 32 people. Interviews were conducted a minimum of 12 months following their initial engagement with the programme
 - Interviews with individuals overseeing AiCS delivery or working with clients. These interviews took place in two waves in Year 1 and in one wave in Year 2
 - Partnership leads completed a progress survey each quarter across Years 1 and 2 and an end of programme survey at the end of Year 3.

Impact Evaluation

Impact Evaluation

This section of the report assesses the impact of the AiCS programme across its three years of delivery, which has the following overarching aim:

To facilitate the creation/strengthening of partnerships to support Londoners to maximise their income, reduce debt or other outgoings, and resolve immigration or other social welfare issues. This would be achieved through the provision of community-based access to information, advice, guidance and/or advocacy/case work to enable them to mitigate the impacts of poverty and financial hardship.

The impact evaluation is structured around the following five objectives:

1. Improved access to advice services
2. Advice services meeting client needs
3. Improved financial outcomes for clients
4. Improved health, wellbeing and confidence for clients
5. Increased connection within partnerships

Improved access to advice services



Key Findings

The AiCS programme aimed to improve access to high-quality advice for Londoners in financial hardship. Central to its approach was the development of new, and strengthening of existing, partnerships between advice services and trusted community settings, including schools, food banks, and community centres.

This section demonstrates how the AiCS programme enabled partnerships to reach new client groups they would otherwise not engage, including people from different demographic backgrounds and those who had not accessed advice previously.

10,914

Clients supported

9,686

Additional household members reached by the support received

13%

Point increase in the proportion of clients who had not accessed advice before

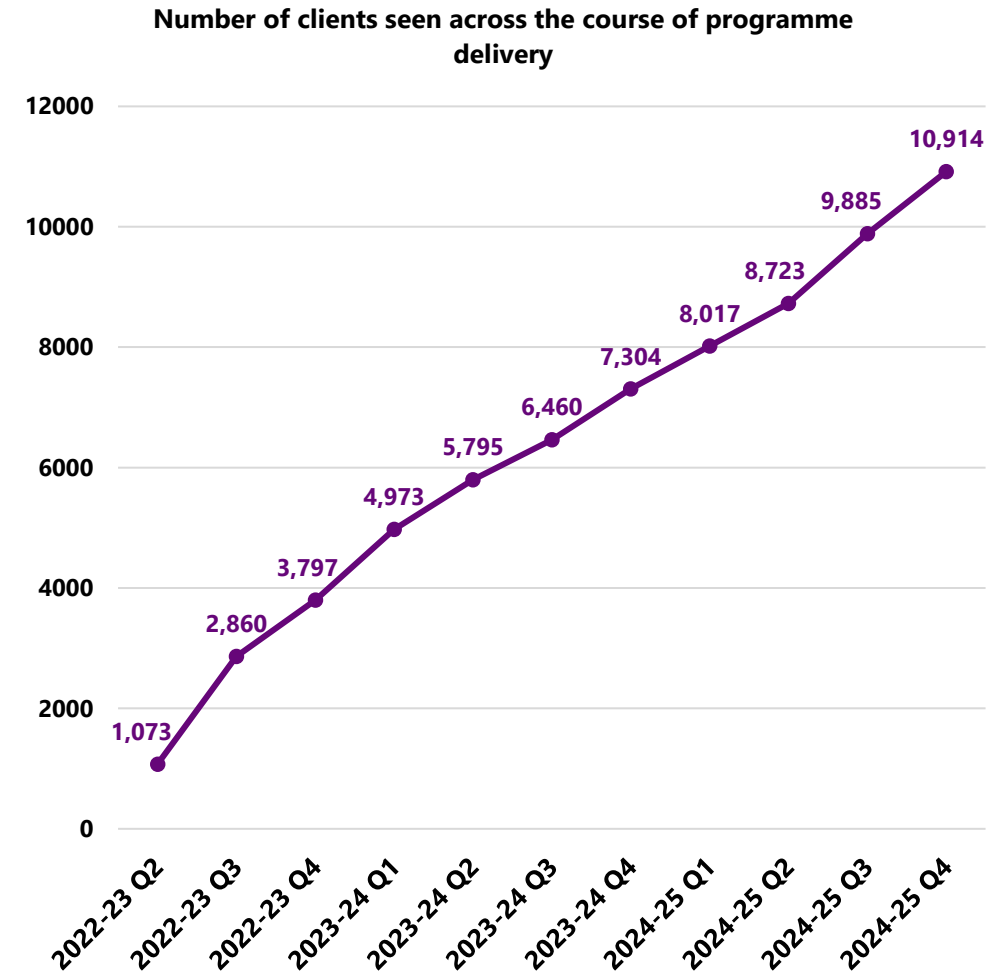
43.9%

Of clients accessed support through a community centre

How many people have accessed the AiCS programme?

Across the course of delivery, the number of people accessing support through the AiCS programme has increased steadily.

- At the end of three years of AiCS programme delivery, 10,914 clients had accessed support
- Information on other adults and children living with the primary client was provided by 5,078 (46.5%) of the clients accessing support. Including these additional household members, the programme has impacted at least an additional 9,686 people over the three years of delivery, on top of the 10,914 primary clients
- With data on other household members being unavailable for over half of clients, it is likely that the true impact of AiCS programme support is even greater.



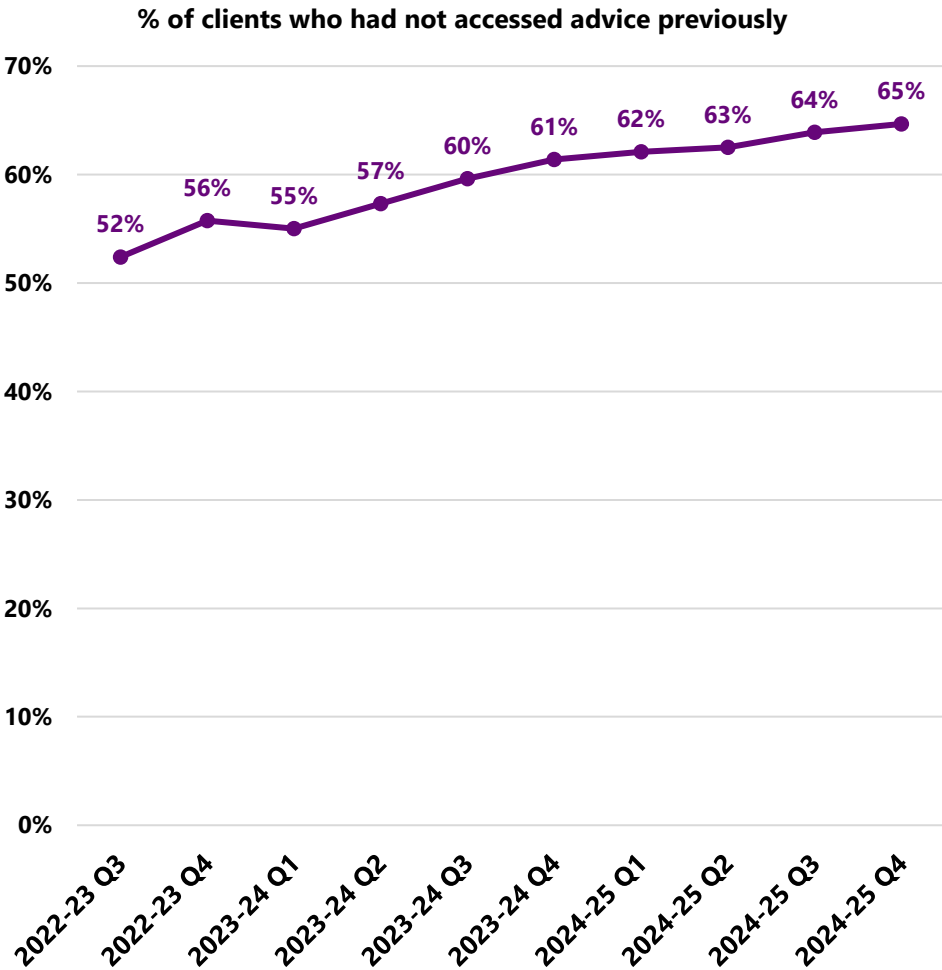
Did the AiCS programme improve access to advice services?

Throughout its delivery, the AiCS programme has reached an increasing proportion of clients who had not previously accessed advice.

- The proportion of clients accessing the AiCS programme who had not previously accessed advice has risen by 13% points throughout programme delivery (from 52% to 65%), reflecting the increased effectiveness of this community-based model of advice delivery in reaching Londoners who had not previously interacted with advice services.

By embedding services within food banks, schools, and local community hubs, we've connected with clients who might not have otherwise sought help, leveraging the existing trust and accessibility of these locations to provide culturally sensitive debt and welfare advice directly within their familiar environments.

Partnership Lead



Note that clients whose previous interactions with advice services are unknown are excluded from this analysis (N = 5,773). Data from 2022-23 Q2 has been excluded from this analysis due to data quality concerns.

What was the demographic profile of clients?

The AiCS programme reached a diverse group of clients throughout its three years of delivery.



66.9% of clients accessing support were **female**



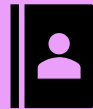
Clients were mainly from a **Black (34.3%)** or **White ethnic background (26.6%)**



43.8% of clients **spoke a first language other than English**



Two in five clients accessing support were **disabled (40.2%)**



61.8% of clients accessing support were **British Nationals or Citizens**



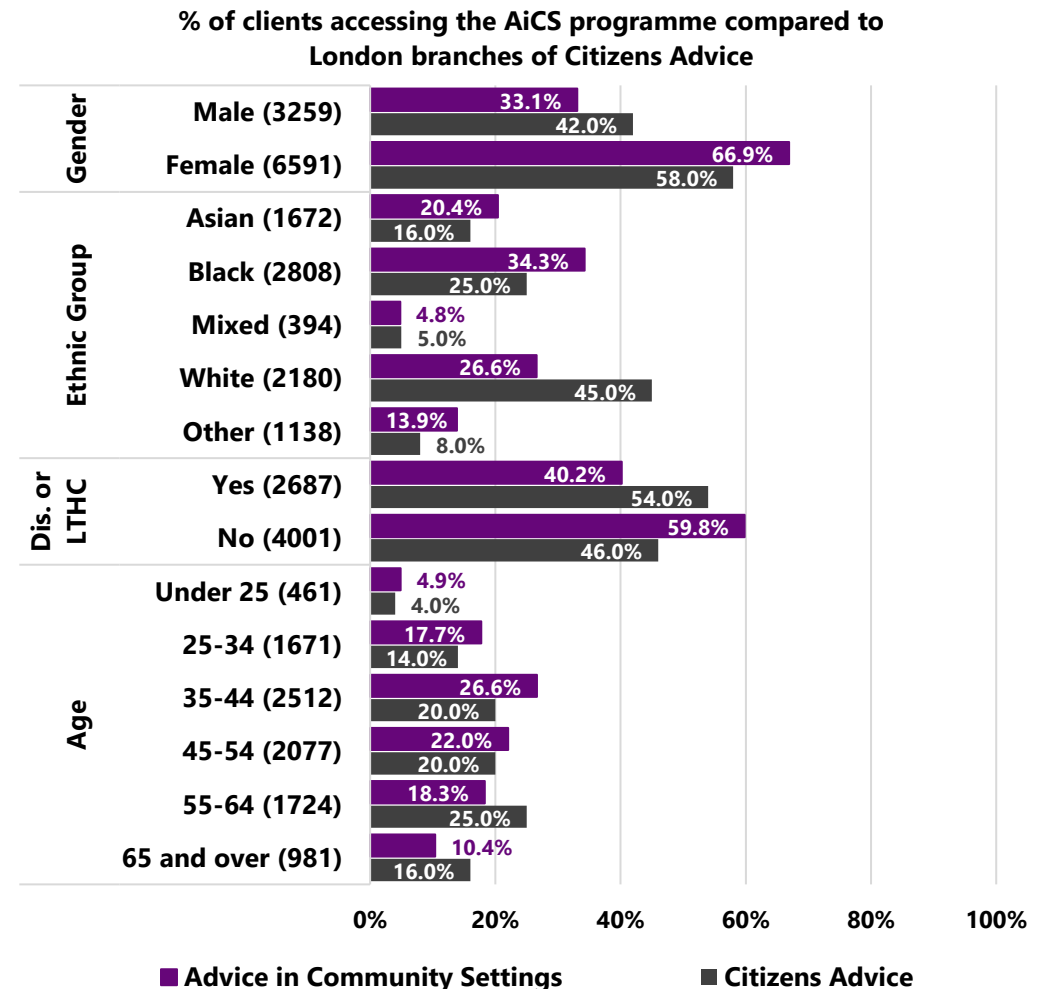
40.7% of clients were **unemployed**, while **25.1%** were **unable to work**

Note that clients with no known data on the relevant characteristic are excluded from this analysis (N = 10,914)

How does the make-up compare to other advice services?

The AiCS programme reached a different cohort of clients compared to those accessing support through London branches of Citizens Advice.

- Benchmarking the demographics of AiCS clients against those accessing London [Citizens Advice](#) branches in June 2025 provides insight into how the programme is enabling access to different groups of clients
- Compared to Citizens Advice, AiCS clients were more likely to be female, Black or Black British, and of working age (25-44)
- However, they were also less likely to be disabled, with only 40.2% of clients accessing AiCS programme support being disabled compared to 54.0% accessing London branches of Citizens Advice. This may be influenced by other demographic factors such as age or ethnicity.



Note that clients with no known data on the relevant characteristic are excluded from this analysis (N = 10,914)

Where were clients accessing AiCS programme support?

The delivery of advice through a variety of community settings is pivotal to reaching different groups of clients.

- Throughout the delivery of the programme, the majority of clients have accessed support through a community centre (43.9%)
- While for many demographic groups this remains true, certain groups predominantly accessed support through alternative settings
- For example, Asian clients were as likely to access support through an advice service (29.4%) or Family Wellbeing Centre (FWC) or School (27.8%) as they were a community centre (27.5%). Meanwhile, Asylum Seekers primarily accessed support through a food bank (31.7%). This may be due to the geographical location of services and the make-up of local communities.

% of clients accessing the programme through different settings

		Advice Service (651)	Community Centre (1698)	Food bank (686)	FWC or School (831)
	All (3866)	16.8%	43.9%	17.7%	21.5%
Accessed Advice Previously	Yes (949)	21.3%	35.5%	32.6%	10.6%
	No (821)	17.8%	30.9%	26.2%	25.1%
Gender	Male (1029)	16.6%	42.0%	22.8%	18.6%
	Female (2112)	20.1%	39.1%	15.7%	25.1%
Ethnic Group	Arab (118)	7.6%	22.9%	43.2%	26.3%
	Asian (472)	29.4%	27.5%	15.3%	27.8%
	Black (1048)	17.7%	43.8%	15.6%	22.9%
	Mixed (122)	13.9%	42.6%	22.1%	21.3%
	White (802)	14.5%	32.7%	26.1%	26.8%
	Other (385)	21.8%	60.5%	6.5%	11.2%
First Language	English (808)	21.7%	51.2%	13.1%	14.0%
	Other than English (1073)	25.4%	48.1%	4.7%	21.8%
Age	Under 25 (130)	21.5%	37.7%	18.5%	22.3%
	25-34 (460)	19.1%	37.6%	13.7%	29.6%
	35-44 (831)	17.8%	36.8%	14.2%	31.2%
	45-54 (710)	22.8%	34.6%	18.2%	24.4%
	55-64 (628)	19.7%	43.9%	21.2%	15.1%
	65 and over (289)	15.6%	42.2%	36.3%	5.9%
Disabled or LTHC	Yes (1145)	20.9%	36.0%	26.5%	16.7%
	No (1699)	17.7%	44.4%	8.6%	29.3%
Immigration Status	Asylum Seeker (82)	12.2%	28.0%	31.7%	28.0%
	British National / Citizen (920)	19.9%	35.0%	12.1%	33.0%
	EU / EEA National (179)	24.0%	43.0%	8.4%	24.6%
	Indefinite Leave to Remain (165)	15.2%	41.2%	6.1%	37.6%
	Limited Leave to Remain (184)	27.2%	38.0%	10.3%	24.5%
	Refugee Status (60)	11.7%	28.3%	10.0%	50.0%
	Other (154)	20.8%	50.6%	9.1%	19.5%
Employment Status	Full-time employment (176)	17.6%	33.5%	6.3%	42.6%
	Part-time employment (174)	23.6%	32.8%	6.3%	37.4%
	Retired (65)	13.8%	55.4%	13.8%	16.9%
	Student (28)	21.4%	28.6%	7.1%	42.9%
	Unemployed (535)	13.3%	48.6%	15.7%	22.4%
	Unable to work (414)	39.9%	30.0%	8.2%	22.0%
	Other (105)	12.4%	45.7%	10.5%	31.4%

Main contact location for each demographic group highlighted in purple. Note that clients with no known data on the contact location or relevant characteristic are excluded from this analysis (N = 3,866)

Why are different settings successful at reaching clients?

Trust and familiarity with a community setting are key factors that enable clients to feel comfortable accessing advice within them.

- Insights from partnership leads may be useful in understanding why we see the trends in different groups accessing different settings

[Community Centres] are invaluable as they are often central points for diverse community activities and services. Their multi-purpose nature means people are already comfortable visiting them for various reasons, making it a natural and accessible place to encounter advice services.

Partnership Lead

Engaging with schools provides a unique opportunity to reach families, particularly parents, who might be struggling but are less likely to seek help through traditional channels. Schools are trusted community institutions, and offering advice there leverages that trust. This setting also allows for early intervention, potentially preventing situations from escalating.

Partnership Lead

Case Study – Improved access to advice

- Client X, based in Ealing, accessed support after being unfairly dismissed from their job, encountering the advice team during a visit to a local food bank
- The embedded service model meant support was offered immediately in a trusted, community-based setting – they were approached, offered help, and given a one-hour appointment without needing to navigate complex referral systems. Their appointment identified their advice needs
- Client X described the process as “very easy” and appreciated the welcoming environment, noting that the advisors were warm, listened attentively, and made them feel comfortable and unrushed
- They received guidance on where to seek further legal advice and funding, gaining clearer direction on employment rights and navigating tribunal processes, something they previously felt lost about
- Client X expressed greater confidence and knowledge as a result of the support, crediting the approachable, embedded nature of the service for helping them get started.



**Services meeting
client needs**

The background features large, flowing, wavy shapes in shades of purple and blue. A thin, dark purple curved line is positioned below the text.

Key Findings

The AiCS programme aimed to meet the diverse needs of clients from a wide variety of backgrounds. The programme took a holistic approach in recognition of the interrelated factors that may lead to people experiencing financial hardship.

This section of the report sets out the frequency of advice topics, finding welfare benefits was consistently the most common advice topic. However, some differences did emerge between community settings and demographic groups. For example, unemployed clients received more support with debt than the programme average.

36.3%

Of clients sought
advice on welfare
benefits

91%

Of interviewed clients
reported that the
programme helped
them a lot

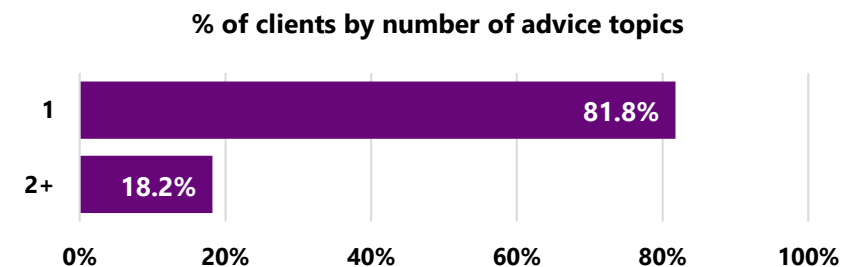
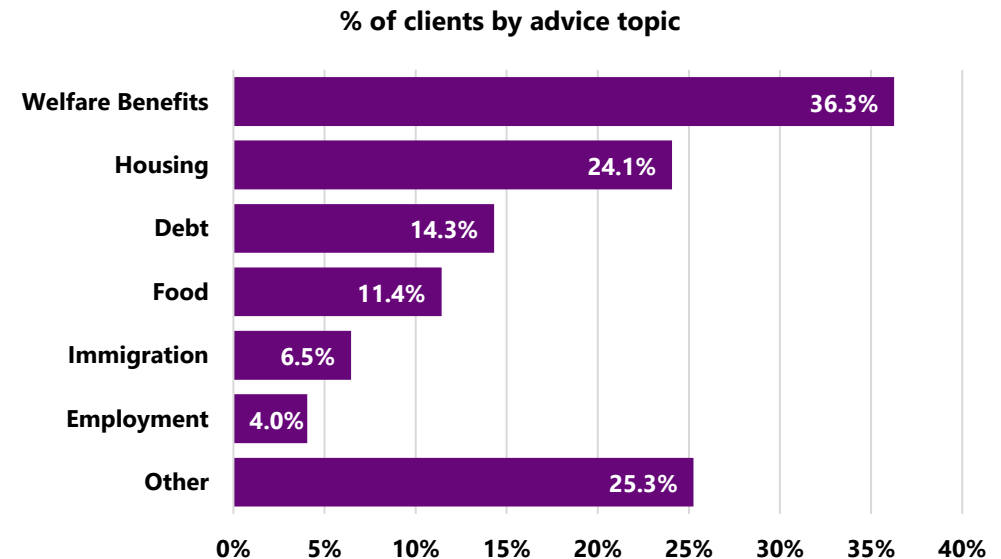
64%

Of interviewed clients
reported that their
financial situation had
got better or a lot
better

What needs did clients present with?

Welfare benefits was the most frequent topic of advice provided to clients throughout the programme.

- Over a third (36.3%) of clients received advice on welfare benefits across the three years of delivery, which has remained the most frequent topic of advice throughout
- Nearly one in every five (18.2%) clients had more than one topic of advice recorded. This reflects the complex needs facing many clients which cuts across multiple topic areas, requiring support from a variety of advisors or organisations
- Partnerships cited this growing complexity as a challenge facing the advice sector, and saw the holistic nature of the AiCS programme as a key way of addressing this challenge.

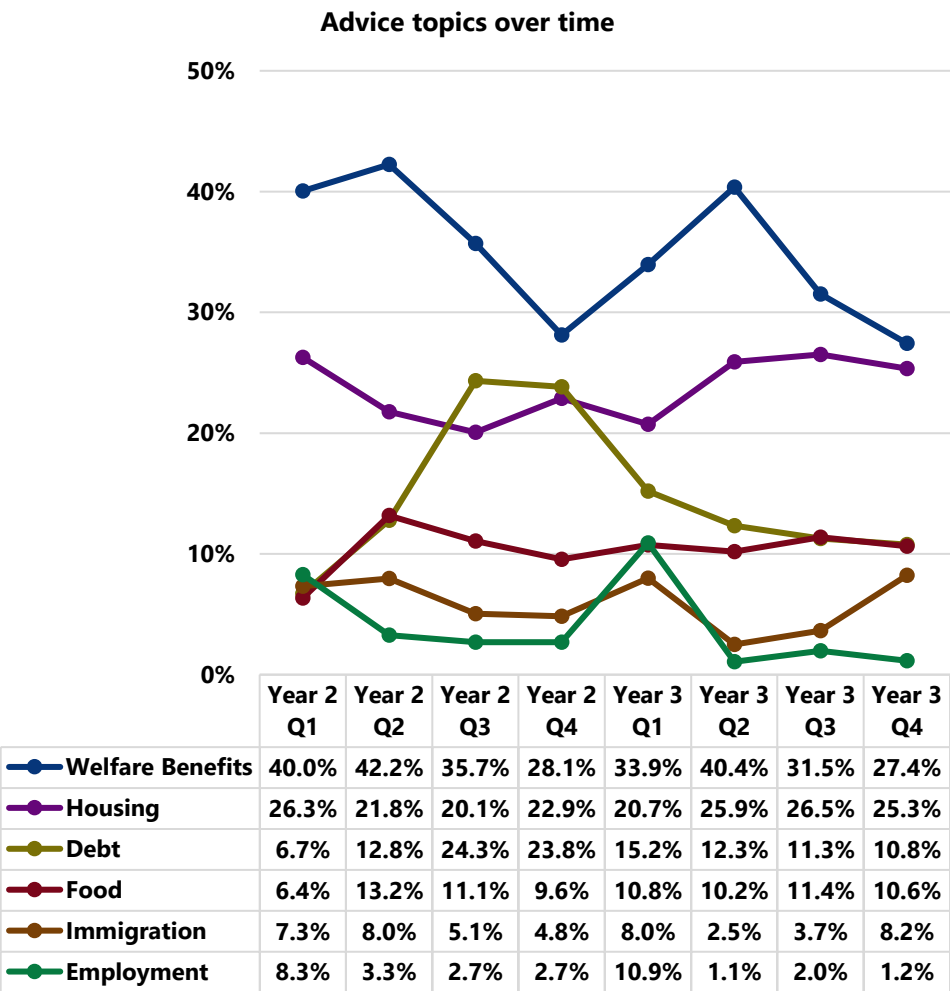


Note that clients with no known data on their advice topic are excluded from this analysis (N = 8,707)

How have these needs changed over time?

Debt has become less frequent as a topic of advice, leaving welfare benefits and housing as the most frequent topics.

- We use the topic of advice received as a proxy to estimate client needs. However, there may be clients who presented with needs for which they did not receive advice or support.
- Despite peaking at the end of Year 2, across Year 3, the proportion of clients receiving advice on debt fell. By the end of Year 3, only around one in every ten (10.8%) clients received support with debt
- Welfare benefits and housing have remained consistently high throughout delivery
- The proportions of clients receiving advice and support with immigration or employment issues have remained relatively low across Years 2 and 3 of delivery.

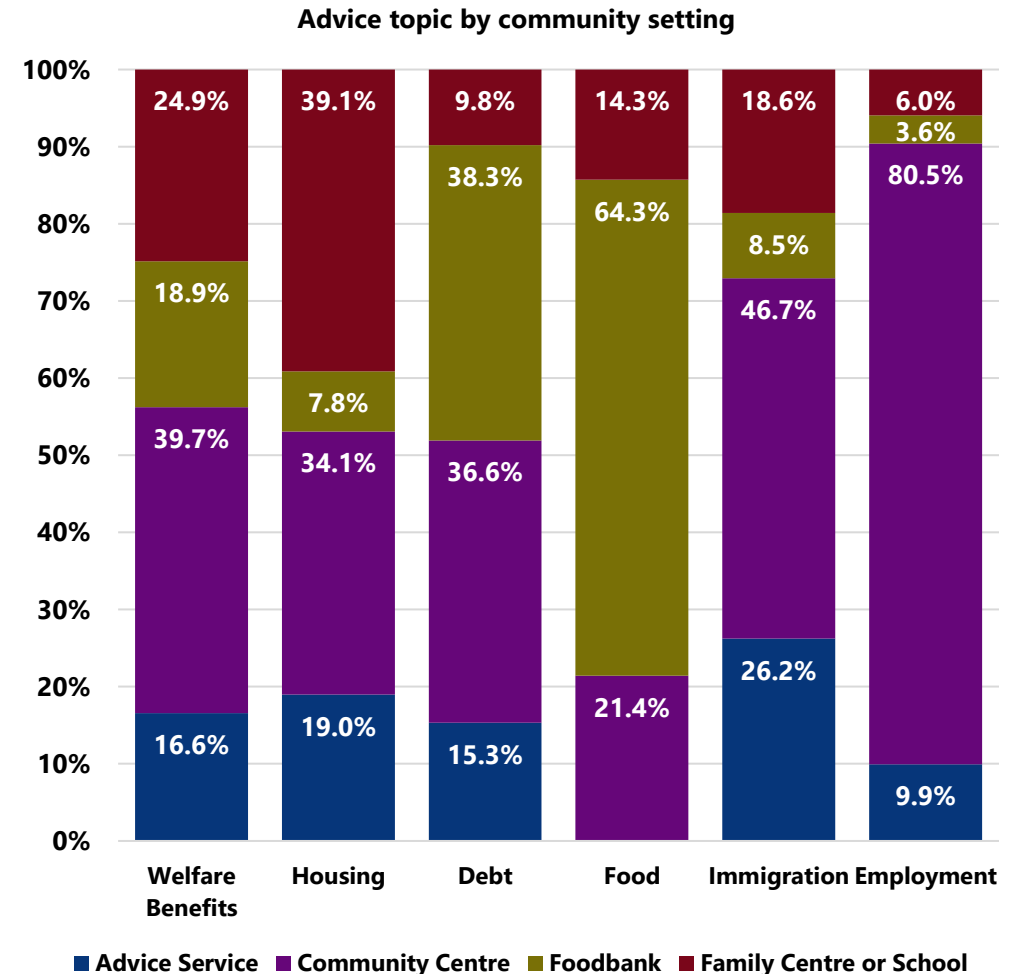


Note that clients with no known data on their advice topic are excluded from this analysis (N = 8,707). Percentages are as a proportion of number of clients. As clients may seek advice on multiple topics, columns will not sum to 100%.

Did client needs vary by setting?

Marked differences were seen in topic of advice based on the location of first contact.

- The vast majority (80.5%) of those who received support with employment first accessed the programme through a community centre
- Around two in every five (39.1%) clients who had concerns around housing first accessed the programme at a school or family centre
- The data therefore shows clients seek and receive different types of advice provision dependent on the setting attended. By delivering advice across a multitude of settings, partnerships may be better able to support a wider range of clients with diverse advice needs.



Note that clients with no known data on their advice topic or community setting are excluded from this analysis (N = 5,379).

Did client needs vary by demographic group?

There were some differences in advice topic by demographic group.

- 46.0% of disabled clients sought advice on welfare benefits, compared to 30.9% of those who weren't disabled. This is likely related to additional support required for PIP applications and the greater range of benefit eligibility for disabled clients
- A third of clients who were unemployed needed support with debt
- 23.1% of those from a Mixed or Multiple ethnic background sought support with access to food vouchers or food banks, over double the average proportion
- A much larger proportion of women were seeking support around access to food compared to men.

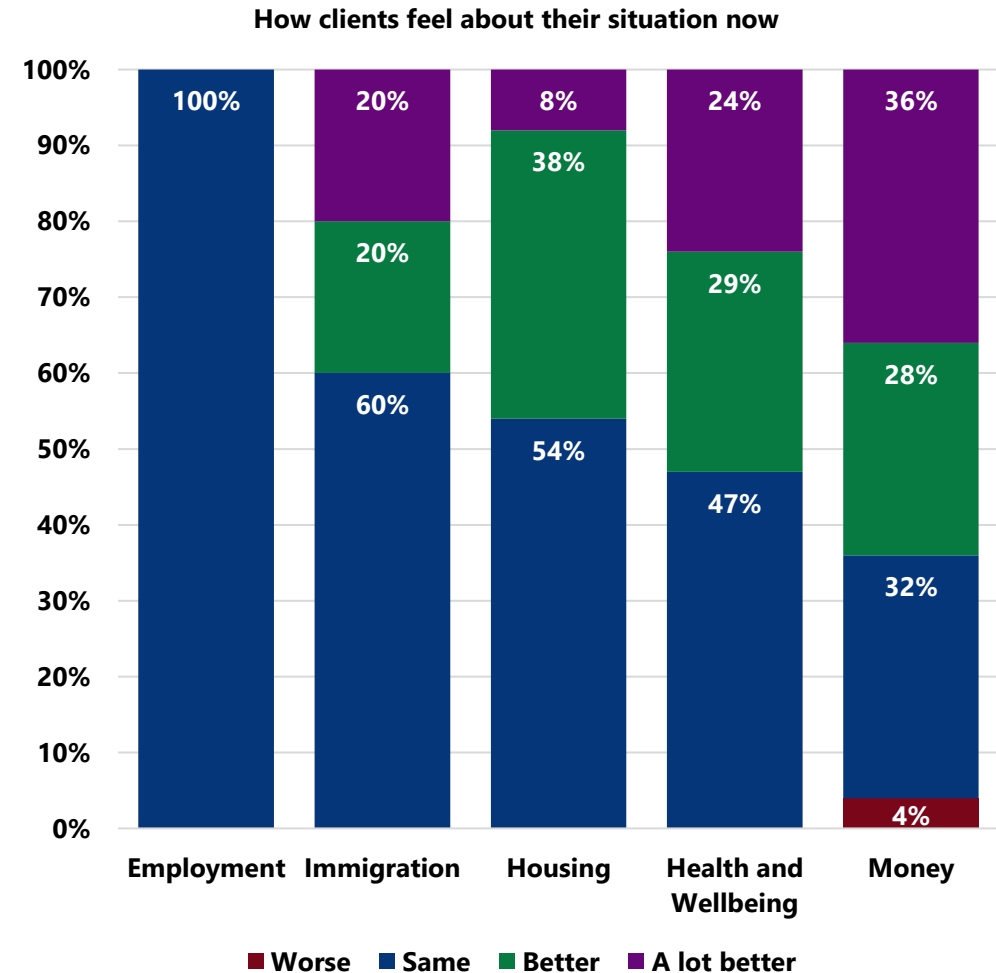
		Welfare Benefits	Housing	Debt	Food	Immigration	Employment
All (8707)		36.3%	24.1%	14.3%	11.4%	6.5%	4.0%
Accessed Advice Prev.	Yes (1802)	42.8%	19.6%	23.0%	3.7%	2.6%	1.2%
	No (2991)	34.6%	12.3%	21.0%	5.8%	8.2%	0.9%
Gender	Man (2542)	34.1%	22.5%	17.2%	3.3%	6.8%	2.6%
	Woman (5513)	37.0%	24.3%	14.2%	16.5%	6.2%	2.0%
Disabled or LTHC	Yes (2254)	46.0%	19.5%	17.6%	3.1%	4.1%	1.8%
	No (3097)	30.9%	27.3%	20.3%	2.8%	10.2%	2.8%
Ethnic Group	Asian (1394)	43.4%	19.7%	12.4%	12.3%	6.0%	1.5%
	Black (2365)	30.0%	24.7%	15.8%	13.2%	11.5%	3.2%
	Mixed or Multiple (337)	38.6%	19.0%	15.4%	23.1%	0.9%	1.8%
	White (1846)	38.7%	22.4%	16.3%	10.2%	2.5%	1.8%
	Any Other (707)	38.8%	35.4%	15.8%	5.9%	3.1%	3.7%
Employment Status	Full-time employment (361)	29.6%	24.9%	24.7%	1.9%	3.3%	2.5%
	Part-time employment (345)	36.2%	13.9%	33.0%	2.9%	4.6%	2.3%
	Retired (203)	46.3%	10.3%	24.1%	0.5%	0.5%	0.0%
	Student (44)	40.9%	22.7%	15.9%	6.8%	4.5%	0.0%
	Unemployed (1273)	46.2%	13.1%	17.7%	5.7%	3.1%	6.0%
	Unable to work (841)	44.2%	13.4%	26.3%	2.3%	6.3%	0.4%
	Other (146)	44.5%	32.2%	11.6%	5.5%	5.5%	2.7%

Note that clients with no known data on their advice topic or relevant characteristics are excluded from this analysis. Sample sizes are shown in the table. Percentages are as a proportion of number of clients in the relevant demographic group. As clients may seek advice on multiple topics, rows will not sum to 100%.

Longer term impacts for clients

Evidence from the longitudinal interviews suggests long-term sustained benefits.

- Of the 32 clients who took part in the longitudinal interviews, almost all (91%) reflected that the project helped them a lot with the problem they faced
- The vast majority reported that their situation was the same or better, excluding just 4% who felt their financial situation had worsened
- When asked about the main difference the programme had made to their lives, clients most commonly reported:
 - Increased financial relief or stability
 - Improvements to their mental health or reductions in stress.



Based on year three longitudinal interviews. N=32

Case Study – Meeting client needs

- Client Y was working part-time and raising four children. They were experiencing a rent dispute that left them fearing eviction and were concerned about receiving important immigration documents for their children by post in case eviction meant they had to move home
- They learned about the advice service online and through word of mouth, then contacted it directly and received an immediate response
- The service provided timely, face-to-face advice that clearly explained their legal protections as a tenant, guided them through updating their address with the Home Office, and referred them to Citizens Advice for further support. They described the support offered as patient and approachable support that helped them feel listened to and empowered
- Client Y resolved their housing issue without eviction, felt far more confident and informed about their rights, successfully managed their immigration concern, and reported a large positive change in their emotional wellbeing and sense of control. Having been able to support the client across both immigration and housing issues demonstrates the value of links provided by the community setting.



**Improved
financial outcomes**



Key Findings

One of the overall goals of the AiCS programme was to support Londoners to mitigate the impacts of poverty and financial hardship through funding community-based advice partnerships. Improving families' financial situations has therefore been crucial to the success of the programme.

This section of the report evidences the positive contribution that the programme has made to alleviating financial hardship, with over 2,000 clients achieving a financial outcome as a result of the advice and support provided.

£8m

Worth of financial gains generated

£3,566

Mean financial gain

60%

Of clients reported improved or stabilised financial situations following support

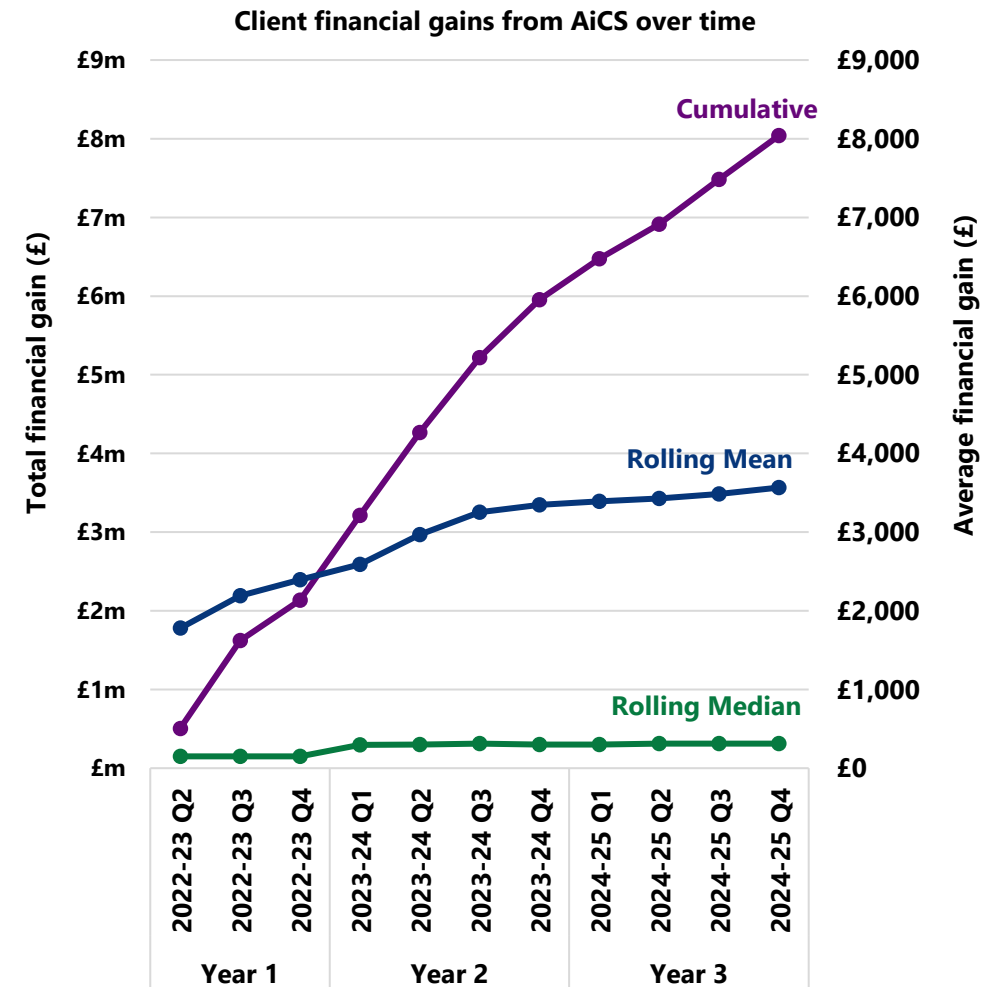
9.4%

Of financial gains could be at least partially attributed to PIP

What financial outcomes were achieved?

Across the three years of delivery, £8m of financial gain for more than 2,000 clients was recorded.

- 2,254 clients achieved some sort of direct financial gain from the programme, equivalent to 20.7% of all those who engaged.
- In Year 3, approximately £2.1m worth of financial gains were generated, which is a slowing of financial gains from Year 2, when approximately £3.8m was recorded. Every partnership but one reported smaller financial gains in Year 3, which may be due to a changing of focus by partnerships as the programme came to its end
- The mean financial gain by the end of Year 3 was £3,566 and the median was £312. The large difference between the two is driven by the large number of very small one-off grants; 800 clients had a financial gain of £100 or less.



Note that clients with no financial gains are excluded from this analysis

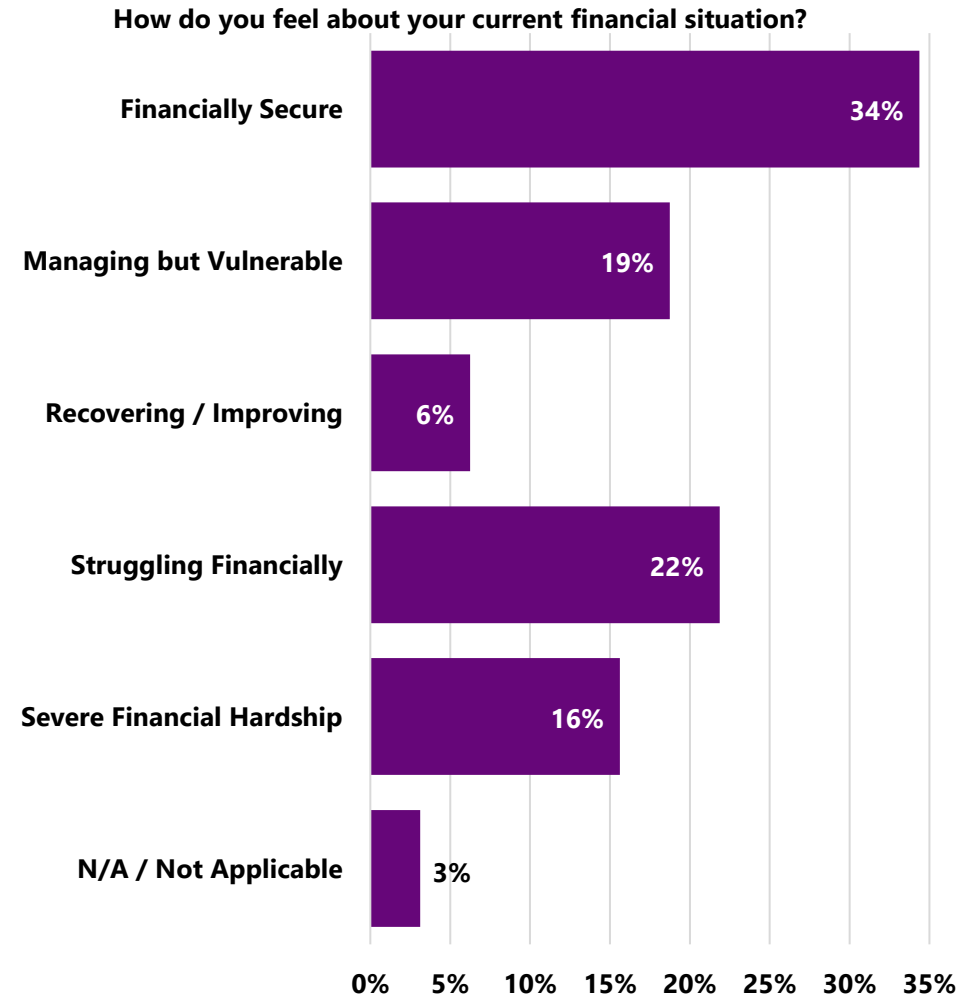
Impact on alleviating financial hardship?

Support led to improved financial stability for many, though challenges and vulnerabilities remain.

- Nearly 60% of interviewed clients reported improved or stabilised financial situations following support, including those now feeling financially secure, recovering, or managing
- Around a third (34%) described themselves as financially secure, meaning they were confident in handling everyday costs and unexpected expenses
- However just over one in five (22%) remained in financial difficulty and 16% continued to face severe hardship, often alongside complex challenges like poor health or housing issues.

I'm managing to keep my head above water just about – I'm treading water not drowning anymore

Client

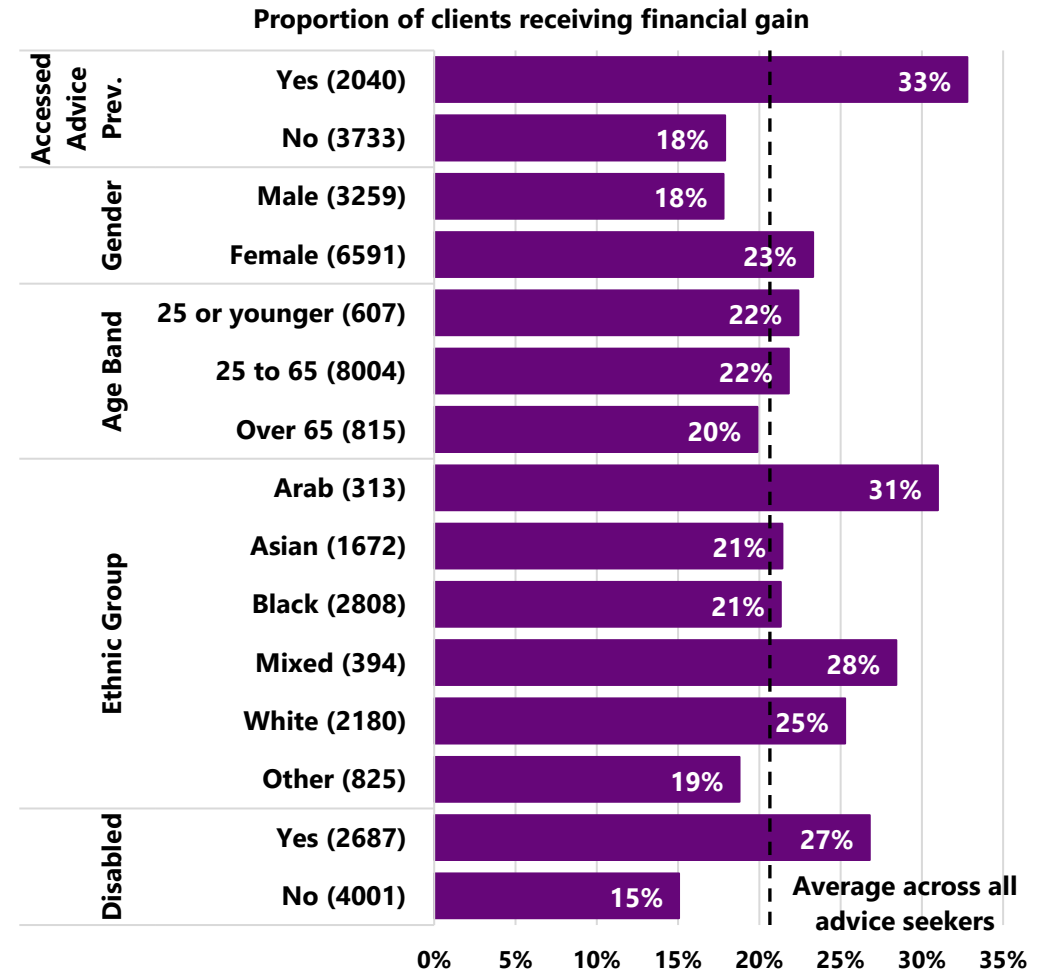


Based on year three longitudinal interviews. N=32

Which groups were most likely to see financial gains?

Disabled clients continue to be more likely to receive a financial gain, while differences also exist between ethnic groups.

- Disabled clients were still far more likely to receive a financial gain than non-disabled clients, likely due to a greater range of benefits available for disabled individuals
- 1 in 3 clients who had previously accessed advice received a financial gain, compared to under 1 in 5 who had not. This may be due to their primary advice needs, as those who had accessed advice previously were more likely to seek support with welfare benefits
- White, Arab and clients from a Mixed or Multiple Ethnic background were more likely to receive a financial gain. In some cases, this may be due to other characteristics. For example, White clients were much more likely to be disabled.

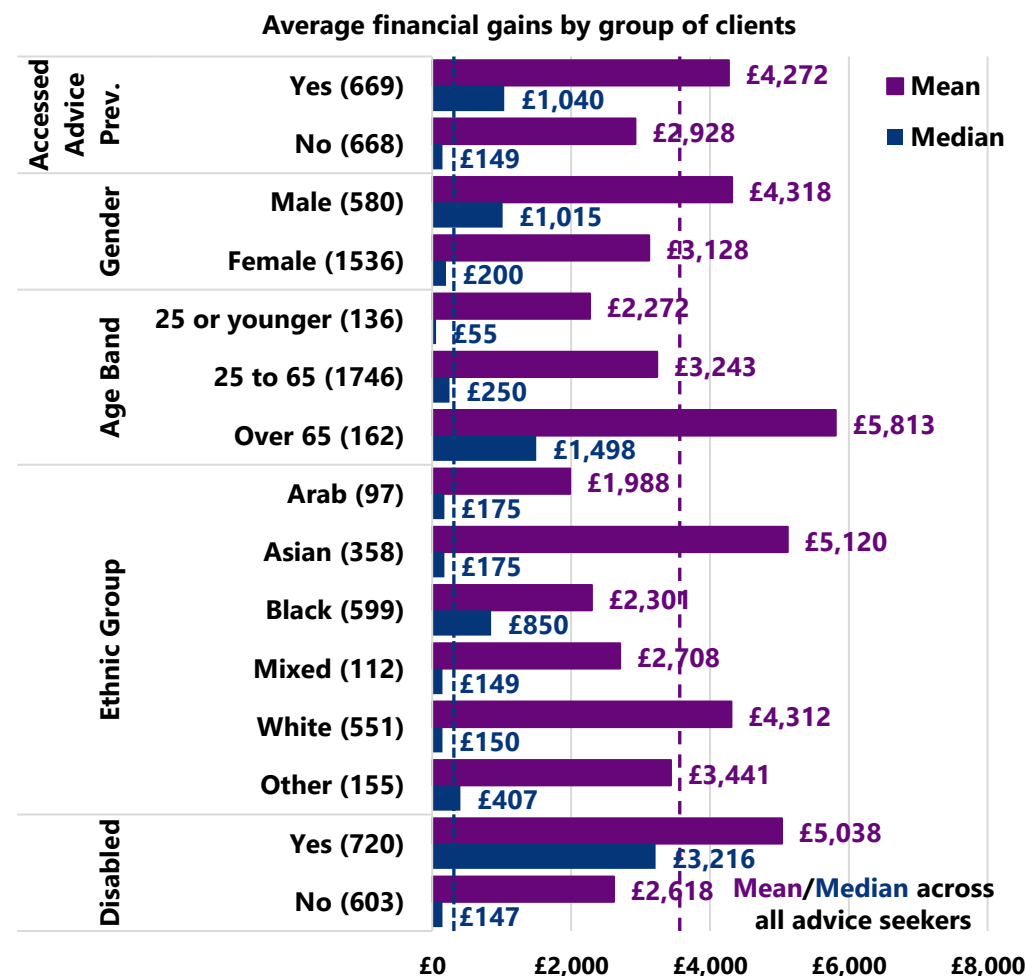


Note that clients with no known data on the relevant characteristic are excluded from this analysis

How did the size of financial gains vary between groups?

The largest average financial gains were seen for Asian, older and disabled clients.

- Disabled clients continue to see larger average financial gains compared to others, which may be driven by a higher proportion of this group receiving sustained gains such as from new benefits compared to one-off grants
- The largest mean financial gain of £5,813 was for clients aged over 65, over £3,500 more than those aged 25 or younger. This may be due to an increased offer of financial support available for older clients
- Compared to other ethnic groups, Asian clients saw the largest mean financial gains. Along with White clients (40%), Asian clients (38%) saw a lower proportion of gains come as a result of one-off grants, which may explain this disparity.

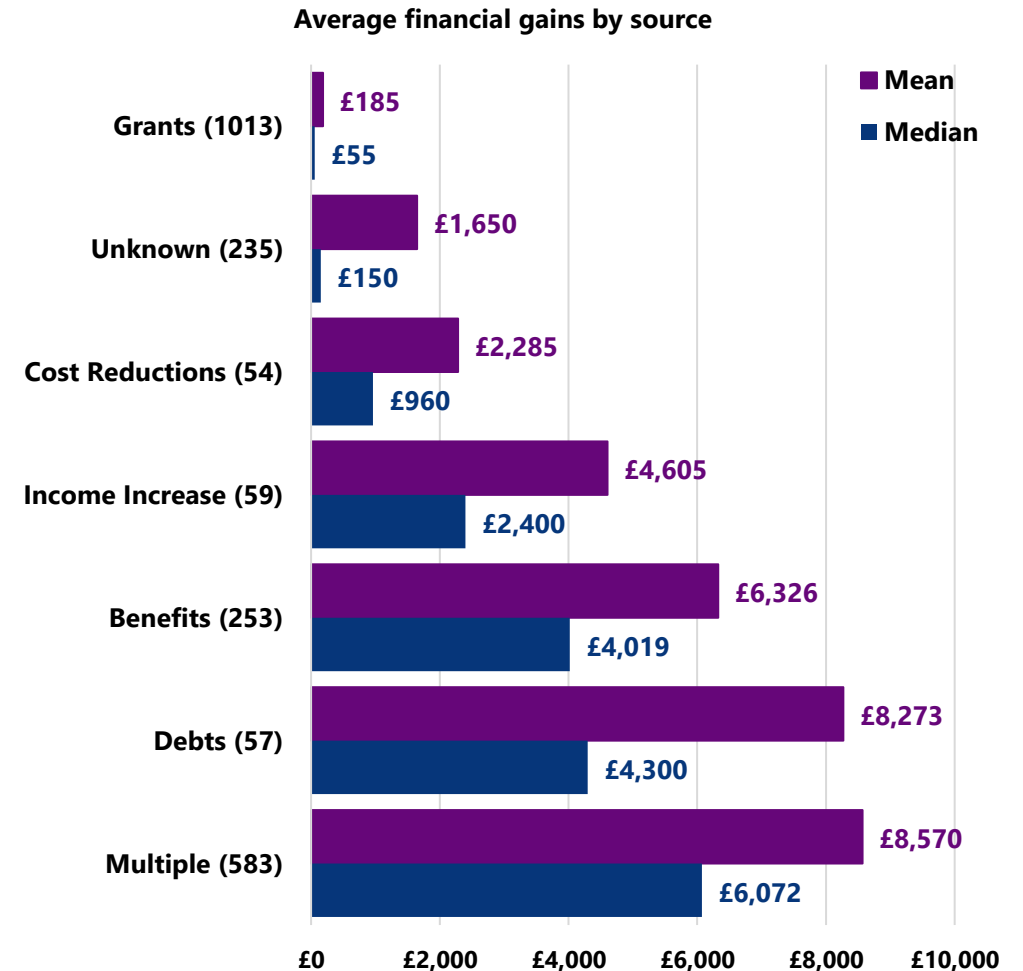


Note that clients with no financial gains recorded or where their relevant characteristic is not known are excluded from this analysis

How did these financial gains vary by source?

The largest average financial gains came from either debt resolution or a combination of multiple sources.

- The most common source of financial gains was one-off grants, with 45% of clients receiving this as their only financial outcome
- The proportion of clients with financial gains from multiple sources increased from 23.7% at the end of Year 2 to 25.9% in Year 3
- Consistent with previous years of evaluation, the largest average financial gains came from either debt resolution or a combination of multiple sources
- Of individuals with financial gains, 212 (9.4%) can be at least partially attributed to PIP, which is concerning in the context of proposed reductions to PIP eligibility (as at August 2025).

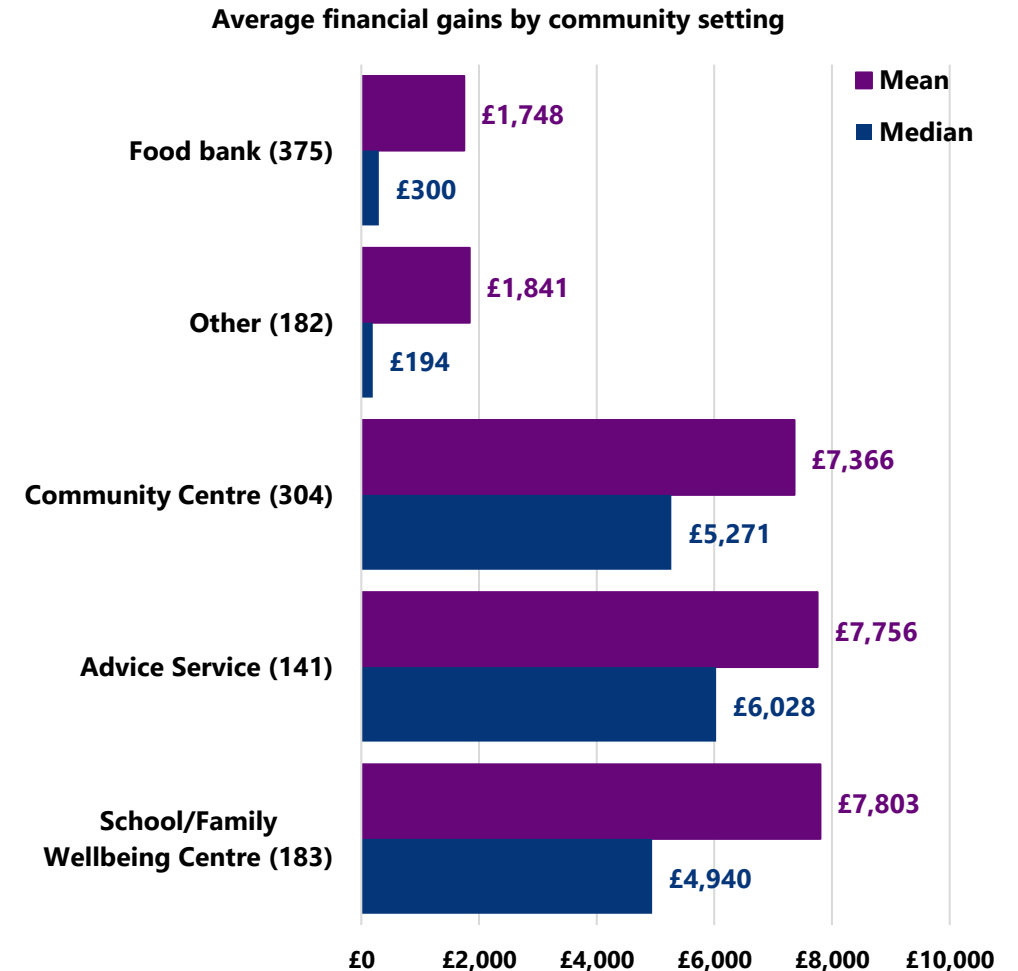


Note that clients with no financial gains recorded are excluded from this analysis

How did these financial gains vary by community setting?

Food banks stood out as yielding the lowest average financial gains, likely due to their reliance on small, one-off grants.

- The average financial gain of those who first accessed the programme at a food bank was £1,748, markedly smaller than at a community centre, advice service, a school or family wellbeing centre
- This is due to the higher rate of one-off grants at food banks. Of those who first accessed the programme at a food bank, 43.2% solely received a one-off grant. This compares to just 2.6% of those who came through a community centre.



Note that clients with no financial or where the community setting of first contact is not known are excluded from this analysis

Case Study – PIP Application

- Client Z lives with long-term health issues that have left them unable to work and struggling to manage daily expenses
- Turning to a food bank for support, they were connected with an advice worker through AiCS
- The advice worker supported Client Z in applying for Personal Independence Payment (PIP), a benefit they had previously been unsuccessful in securing due to language barriers and difficulty navigating the application process
- The application was successful and receiving PIP has been transformative for Client Z. It improved their financial situation, allowing them to pay their bills and reduce reliance on charities for essentials
- Despite this progress, Client Z continues to face housing-related challenges. They also remain anxious about what lies ahead regarding their financial situation

“I don’t know what is coming which makes me worry. I’m in a better situation than I was but I still worry about the future.”

- Client Z’s story highlights both the significant impact of AiCS support and the complex, ongoing needs faced by many.



**Improved health,
wellbeing and confidence**

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Key findings

In addition to financial impacts, the AiCS programme aimed to improve clients' health, wellbeing and confidence through improved access to advice and support.

This section of the report demonstrates the positive impact achieved in improving the health, wellbeing and confidence of clients. Longitudinal interviews further support that, in over half of cases, these improvements were maintained over the longer term.

74%

of clients reported improvements to their health and wellbeing

53%

of clients reported sustained improvements to their health and wellbeing

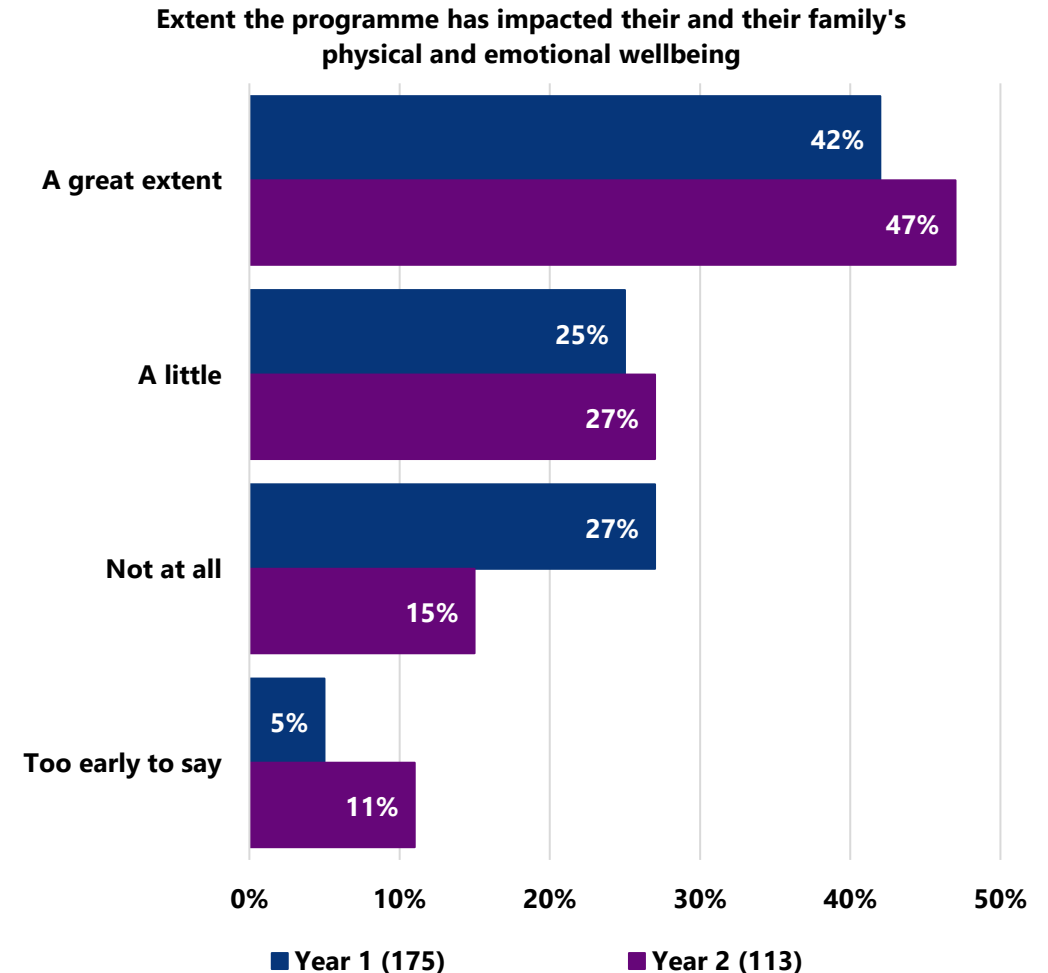
58%

of clients reported being more confident in dealing with future challenges related to their benefits.

What was the impact on clients' health and wellbeing?

Longitudinal interviews suggest that short-term improvements to health and wellbeing are maintained into the longer term.

- Nearly three-quarters (74%) of clients in Year 2 reported improvements to their health and wellbeing as a result of the AiCS programme. This was an increase from the 67% of clients who reported improvements in Year 1
- Immediate impacts were often due to reduced stress and "peace of mind" as a result of the support and advice
- Longitudinal survey feedback suggests that these wellbeing effects have lasting impact, with 53% (9/17) reporting that their health and wellbeing were 'better' or 'a lot better', and no respondents reporting a decline.



Partnership perspectives on health and wellbeing impacts

Partnership staff and volunteers corroborated these improvements to health and wellbeing.

- Advice managers and workers engaging directly with clients also reported improvements in wellbeing of clients. Often, this was the result of clients knowing they have somewhere they can reliably access support
- The programme reduced clients' stress by providing emergency relief to address their immediate needs, for example through access to support via a food bank or provision of food vouchers
- The adviser played an important role in improving clients' mental health by either resolving their issue or helping them with the paperwork. Many clients noted how the advisers listened to them, made them feel understood and were compassionate. The way the support was delivered has directly contributed to improved health and wellbeing outcomes
- As clients can access funding and benefits they would otherwise have not received, this has a major impact on their wellbeing. Improvements to housing and living conditions also improves wellbeing, with many clients being able to remain in their homes and avoiding homelessness as a result of the advice they received
- 58% of clients reported being more confident in dealing with future challenges related to their benefits, which contributed to observed health and wellbeing improvements.

Case Study – Impact on Health and Confidence

- Client A, living in social housing, had recently lost their job after 29 years of continuous work. At the same time, their husband's health was deteriorating. They were struggling with low mental health, stress from job loss, caring responsibilities, and a lack of income
- Referred by their GP, they approached the service for help with applying for Employment and Support Allowance (ESA), a process they were not in the headspace to navigate alone
- Client A received in-person support from a staff member, who patiently helped them complete the ESA forms, explained the process, and offered additional guidance and signposting. The support provided a calm, supportive environment that allowed them to feel heard, safe, and supported
- While their ESA application was ultimately unsuccessful, the experience led to significant personal progress. Client A reported coming off their depression medication, feeling more confident, and is now engaging in talking therapy, calling the service a "stepping-stone" to their recovery. They described a "large positive change" in their mental health and wellbeing, and said they feel reassured knowing the service is there if needed again.



**Increased connection
within partnerships**

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Key findings

The AiCS programme has supported the creation and development of partnerships to administer and deliver the support and advice to clients in their communities.

Delivery of the programme has facilitated greater connection across organisations within partnerships and enabled partnerships to deliver holistic support to clients. The evidence shows that as well as building new partnership connections, existing partnership connections have continued to strengthen.

It has allowed us to have the staff and resources to be able to partner with the family wellbeing centres in [the local area]. This partnership is now deemed vital, with [the partnership] being invited to meetings with the deputy mayor of London and the Minister for the DWP who have praised the working model. This work would not be possible without this funding.

Partnership Lead

We managed to improve our relationship with primary care networks and social prescribers within it as we got a stronger presence in GP surgery.

Partnership Lead

What was the impact on partnership connection?

As well as building new partnership connections, existing partnership connections have continued to strengthen.

- At the end of the programme, all surveyed partnership leads agreed that funding had enabled them to build relationships with other types of organisations beyond the official AiCS partnership
- Partnership connections have been built through food banks, schools and community hubs. As the programme has matured, there has been a greater focus on developing connections with health and social care settings, such as GP surgeries
- The increased accessibility and visibility of the advice services as they have become further embedded within community settings has allowed partnerships to expand their network and reach new clients
- Better integrated support has also allowed organisations to help those with more complex needs, who may require more specialist services
- The challenges involved in this have been identifying the right community groups and settings to engage with and then securing their involvement in delivery
- Several stakeholders have continued to expand their partnership networks. Often, this was in response to new advice and support needs arising among clients. Expanding partnerships was, therefore, a way to offer more holistic support to clients within the network.

What enabled this increased connection?

The funding enabled this increased connection through increased credibility and resource.

- Examples of how funding enabled these wider connections include:
 - **Increased Visibility and Demand:** Other organisations learned about the funded advice service and actively sought to join the partnership
 - **Time, Capacity and Resource for Relationship Building:** Funding allowed staff to dedicate time to forming partnerships, attending meetings, and building referral pathways, which wouldn't have been possible otherwise. This included stronger engagement with statutory agencies, schools, family wellbeing centres, and faith-based organisations
 - **Increased Credibility and Trust:** Backing from the GLA lent legitimacy to the service, making other organisations and institutions more willing to engage and collaborate
 - **Long-Term Planning and Consistency:** Multi-year funding created the stability needed for partnerships to mature, moving beyond one-off interactions to sustained collaboration.

We managed to improve our relationship with primary care networks and social prescribers within it as we got a stronger presence in GP surgery (once a month).

Service manager

It's put us on the map as one of the providers that provides those services. We always wanted that funders recognise the need in our area and being part of AiCS helps with that.

Advice manager

Case Study – Rooted Finance

- Rooted Finance leads a Black-led partnership that provides wrap-around debt and welfare advice, addressing systemic barriers faced by Black communities
- AiCS funding enabled the organisation to build connections and partnerships beyond the official AiCS partnerships by:
 - Providing essential staff capacity to proactively build relationships e.g. by attending meetings with potential partners, create referral pathways, and deliver consistent, embedded advice in trusted community settings
 - Enhancing organisational credibility through GLA backing, making it easier to secure engagement from potential partners
 - Supporting sustained collaboration that goes beyond the limitations of short-term funding cycles
 - Demonstrating service impact through data strengthened partner confidence, helping to embed and sustain collaborative working models
- Partnerships with food banks, schools, and health providers embedded services in trusted community spaces, expanding access to underserved individuals. The Black-led partnership was especially important in building trust and delivering culturally appropriate advice, while collaboration with diverse partners enabled holistic, integrated support for those facing complex challenges.



Process Evaluation

Added value delivered for clients and advice organisations

Added Value for Clients

- Increased accessibility and visibility of advice services
- Better reach for more vulnerable people and/or those with complex needs
- Provision of a more holistic service by bringing together partners with different areas of expertise
- The development of longer relationships with clients, enabling continuity and sustained support
- Helping clients to be more prepared for future issues
- Clients have a better sense of more security and/or control of situations in their lives.

Added Value for Organisations

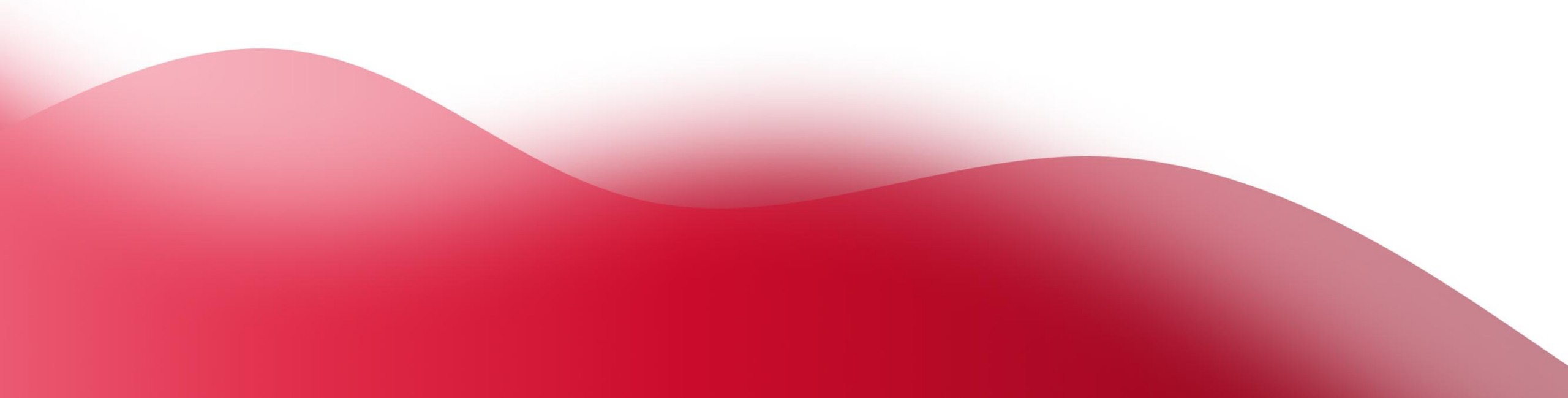
- Enabled a stronger presence in community
- Improved relationships/connection with primary care and/or referrals from GPs/social prescribers and other health professionals such as midwives and health visitors
- Increased sharing of resources
- Improved signposting from partnership working
- Help with attaining future funding and organisational sustainability
- More training for staff and volunteers
- Increased capacity to improve the delivery of services to clients.

Challenges

- Partnership leads were also asked about challenges arising as a result of working as part of a partnership:

Challenge	Solution
Difficulties in the early set up of partnerships including securing referrals from other organisations and setting up data sharing agreements.	Effective collaboration across partners and regular communication. Partnerships emphasised the need for an implementation phase for similar future projects.
The diversity of organisations included within partnerships created difficulties in navigating cultural and operational differences (e.g. between statutory bodies and Voluntary, Community, and Social Enterprise (VCSE) organisations).	Regular joint meetings and a culture of open communication to foster mutual respect. The use of partnership agreements or a Memorandum of Understanding (MoU) to clarify boundaries.

Summary & Recommendations

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Summary

Overall, the evaluation has demonstrated the deep impact of the AiCS programme across its three years of delivery:

- Nearly 11,000 Londoners have been directly supported by the advice provided by the programme
- Nearly two-thirds of clients accessing the programme had never received advice before
- AiCS clients were more likely to be female, Black or Black British, and of working age (25-44) compared to London Citizens Advice branches
- Total financial gains of the programme exceeded £8m and 74% of clients reported improvements to their health and wellbeing
- The programme has also allowed advice services to develop and strengthen their partnerships with community settings, resulting in them providing a more holistic service for clients.

As the programme now draws to a close, there are recommendations for future strategic developments of community advice provision and for the design and delivery of similar future programmes.

Recommendations for strategic development

To progress the strategic development of community advice provision, the GLA should:

- Facilitate discussions with health partners, such as ICBs, to explore potential funding options
- Lead work to convene advice sector partners across the capital to develop a pan-London advice strategy.

Funders should:

- Recognise the value of embedding advice services in community settings, particularly those in the health and social care sector, to reach new groups of Londoners
- Review arrangements on multi-year programmes to better accommodate rising costs from inflation and consider year-on-year funding options for multi-year projects to better support recruitment and retention of staff
- Prioritise advice programmes which allow multiple, intersecting issues to be addressed. As clients tend to present with complex challenges, any intervention to address just one of these is likely to be less effective and therefore an emphasis should be placed on identifying holistic advice support as a minimum standard for future delivery
- Work together to standardise core data collection across different grant programmes, linking to the work by the Funders Collaborative on building a [DEI Data Standard](#).

Recommendations for future advice programmes

When designing future community advice programmes, funders should:

- Prioritise partnerships between advice services and a diverse range of community settings, as this is key to expanding access to advice for a diverse range of Londoners. These partnerships should include community settings that are led by or have strong relationships with minoritised and vulnerable communities
- Ensure they have appropriate resource to embed an implementation phase to develop or strengthen partnerships. During this time, partnerships can recruit the required staff or volunteers and establish agreements, data sharing protocols and referral pathways
- Ensure staff and volunteers are representative of the communities being served and that there is adequate provision made for interpreting and translating services
- Build in flexibility to cope with the rapidly changing social, economic and political context
- Build in opportunities for cross-partnership support and sharing of best practice throughout delivery, but especially during implementation phases.

Appendices

Appendix 1: Management Information Data

The table below summarises the management information data provided by each partnership. Core demographic data is data on age, gender, ethnicity and disability status.

	Any Demographic Data	Core Demographic Data	Complete Demographic Data	Any Activity Data	Any Outcome Data
All	93%	51%	13%	96%	47%
Citizens Advice, Barking and Dagenham	100%	77%	29%	96%	38%
Community Links	100%	29%	21%	95%	35%
Ealing Mencap	100%	72%	0%	100%	3%
Help 4 Hillingdon	91%	41%	17%	88%	49%
Indoamerican Refugee and Migrant Association	54%	42%	0%	93%	51%
Little Village	100%	9%	0%	100%	52%
Peabody Community Foundation	100%	86%	0%	98%	42%
Rooted Finance	100%	78%	36%	100%	73%
Royal Borough of Kensington and Chelsea*	100%	35%	0%	100%	100%
Salisbury World Refugee Centre	99%	32%	12%	54%	47%
Citizens Advice, Waltham Forest	100%	54%	1%	100%	10%

* Royal Borough of Kensington and Chelsea did not receive funding for the delivery of the third year of the AiCS programme so management information data was not collected from the partnership during this period

Appendix 2: Demographics of Interviewees

The table below compares the demographic make-up of interviewed clients with the demographic make-up of the overall cohort of clients.

		Year 1/Year 2 Interview Participants	Year 3 Interview Participants	All Clients
Age	Under 25	2%	2%	5%
	25-34	16%	16%	18%
	35-44	34%	35%	27%
	45-54	22%	20%	22%
	55-64	16%	15%	18%
	65 and over	10%	13%	10%
Disability	Disabled	49%	50%	40%
	Not Disabled	51%	50%	60%
Ethnic Group	Asian or Asian British	20%	20%	20%
	Black or Black British	44%	39%	34%
	Mixed or Multiple	3%	4%	5%
	White or White British	27%	30%	27%
	Any Other	6%	7%	14%
First Language	English	44%	48%	56%
	Other than English	56%	52%	44%
Gender	Male	26%	28%	33%
	Female	74%	72%	67%

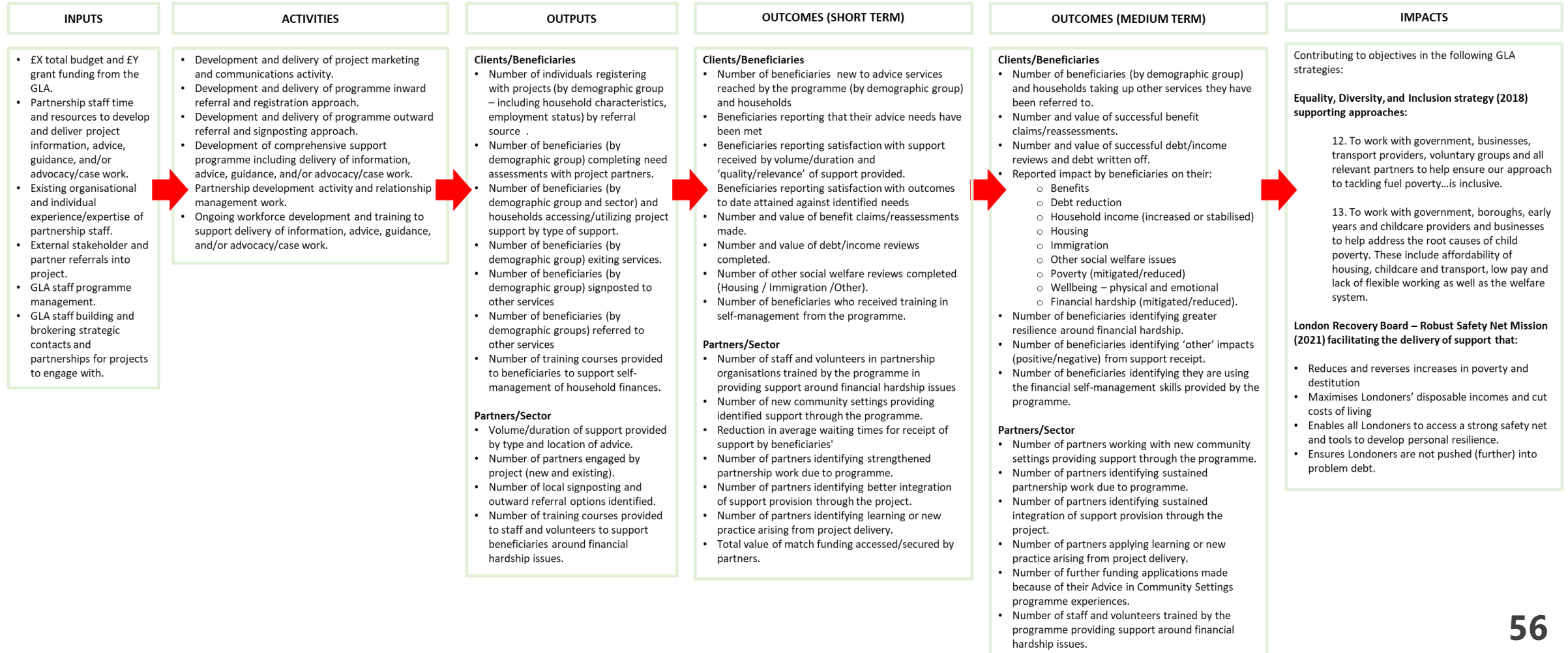
Note that clients with no known data on the relevant characteristic are excluded from this analysis

Appendix 3: Theory of Change (1)

ADVICE IN COMMUNITY SETTINGS PROGRAMME

GOAL / VISION

“To facilitate the creation/strengthening of partnerships to support Londoners to maximise their income, reduce debt or other outgoings, and resolve immigration or other social welfare issues through the provision of community-based access to information, advice, guidance, and/or advocacy/case work to enable them to mitigate the impacts of poverty/financial hardship”



Appendix 3: Theory of Change (2)

ASSUMPTIONS

- Community based provision of information, advice, guidance, and/or advocacy/case work is the best way of delivering the programme to tackle financial hardship amongst Londoners.
- Londoners want additional community-based access to information, advice, guidance, and/or advocacy/case work.
- Community based settings are visible to, and accessible for, families facing financial hardship.
- Clients/beneficiaries are happy to share detail of their financial circumstance to advice providers.
- Selected community settings are the right ones to be delivering information, advice, guidance, and/or advocacy/case work services to Londoners.
- The advice sector in London wants involvement in the programme, has capacity and adequately trained staff to support its delivery, and will be able to support identified needs.
- Needs assessment practice and process will correctly identify the right support needs.
- Advice workers have the capacity and skills to support the needs of beneficiaries
- Funded partnerships can deliver the project/programme as designed.

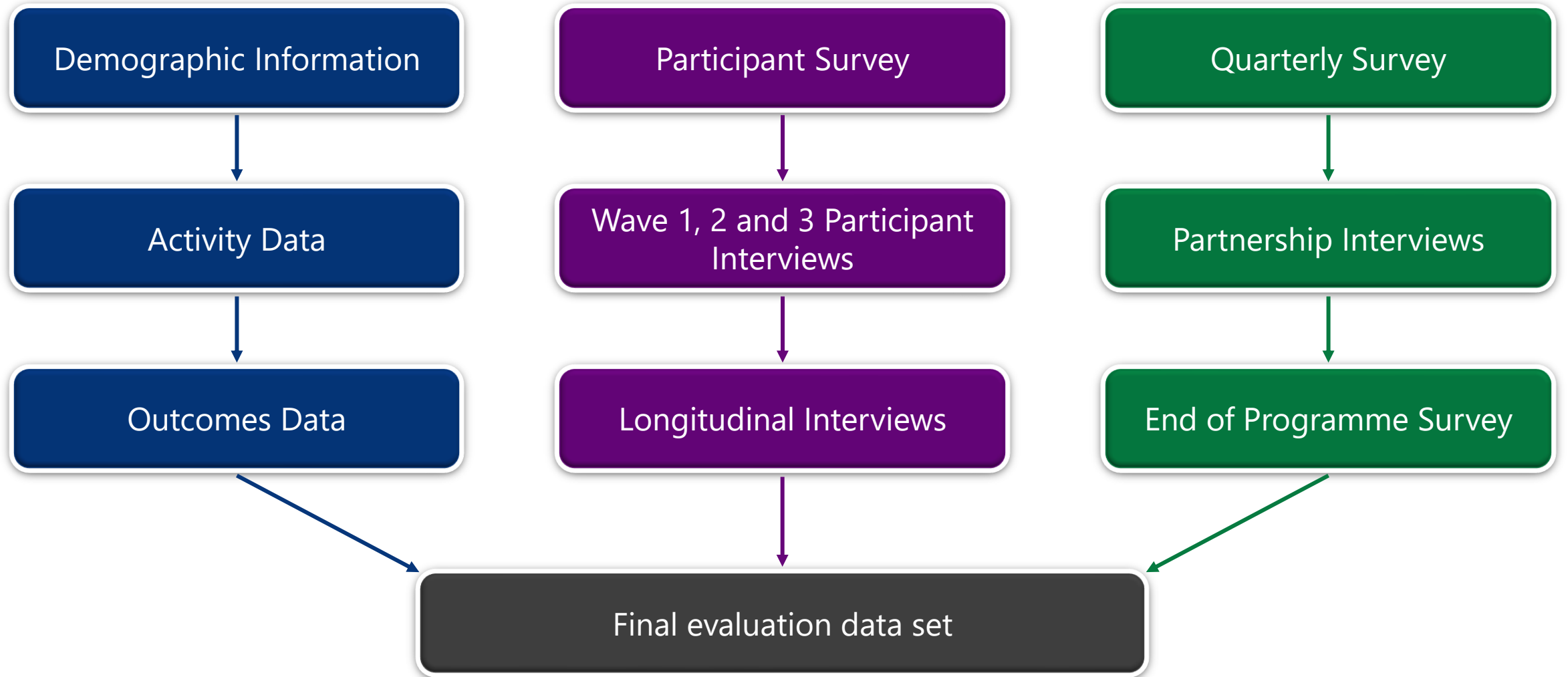
BARRIERS

- Some financial hardship issues are influenced by national and local Government policy which cannot be changed by the actions of programme/project staff.
- Clients/beneficiaries may expect too much of, or resolution to, cases, that is not possible in the timespans available to projects.
- Beneficiaries face language barriers that prevent them engaging with services.
- Clients/beneficiaries are reticent in engaging with services because of previous poor experiences with such services, are unclear of the nature of support offer, or worry that existing benefits might be negatively affected by working with the programme/projects.
- Some clients/beneficiaries may believe their case is too complex to be dealt with by the programme/projects.
- Some clients/beneficiaries may believe there is a stigma attached to them engaging with the support provided by the programme/projects.
- Some clients/beneficiaries may be reticent to visit some community settings (e.g. schools, cultural centres) because of previous poor experiences in them, or lack of understanding or knowledge of those settings.
- Some clients/beneficiaries may not share full details of their circumstances preventing programme/project staff from fully understanding their needs.
- Advice workers may not have the capacity or skills to support the needs of beneficiaries.
- Recruitment challenges and inflationary wage pressures mean partnership organisations, particularly smaller organisations are unable to recruit appropriately skilled staff to support their project delivery.
- Uncertain future funding beyond existing funding agreement
- Current economic circumstance creates additional demand that partnerships are unable to support
- Cases supported are more complex than initially planned for meaning project see lower volumes of clients.

ENABLERS

- The diversity of experience, skills and resources programme partners provide.
- Marketing and partnership development work by funded partnerships.
- Consistent and rigorous needs assessments undertaken.
- Clear menus of support provision available for prospective clients/beneficiaries.
- Partnership development and stakeholder engagement work.
- Holistic needs assessment work to identify clear areas where projects can support needs and pinpoint where outward referrals/signposting might be needed.
- Skilled advice workers to tailor delivery to the needs of particular groups and sectors.
- The programmes' links to the London Recovery programme
- Partnership services are given extra legitimacy by use of Mayoral branding in publicity material and the greater trust the current Mayor has from some service users.

Appendix 4: Evaluation Framework



Appendix 5: Qualitative Tools

The following qualitative tools were used in the evaluation:

- Initial client survey
- Light touch follow-up client survey
- Detailed follow-up client survey
- Partnership and stakeholder survey
- Partnership and stakeholder depth interviews
- End of programme partnership survey.

Complete copies of the surveys can be provided on request, please get in touch with the evaluation team.

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mime.org.uk

The logo for wavehill.com features the word "wavehill" in a white, lowercase, sans-serif font.

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