

Easy Read



# How many people will need advice services in Wales up to 2026

## What we found out

This is an easy read version of 'A needs analysis and predictive model of social welfare information and advice services in Wales'. The document was written by Alma Economics for the Welsh Government.

August 2024

# How to use this document



This is an easy read document. You may still need support to read it. Ask someone you know to help you.



Words in **bold blue writing** may be hard to understand. You can check what the words in blue mean on **page 24**.



Where the document says **we**, this means **Alma Economics**. For more information contact Launa Anderson:

**Email:** [SocialJusticeResearch@gov.wales](mailto:SocialJusticeResearch@gov.wales)



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# About this booklet



We are a company called **Alma Economics**. The **Welsh Government** asked us to do some research for them.



It was to find out what **advice services** are needed in Wales and how many people need them. Advice services give people advice for free about various things people need information about.



This is to help make sure the right services are funded by the Welsh Government.



We have looked into the kinds of needs people have. And what issues people may have in the future, to help us decide this.



We found out that there is a high need for advice services in Wales.



It is much higher than the amount advice services can give at the moment.



We also know that lots of people don't get the advice they may need.

There are 5 main topics where advice is needed.  
They are:



**1. Welfare Benefits** – this is to do with the kinds of benefits someone may be able to claim.



**2. Consumer and Finance** – this is to do with buying things. For example, energy prices and people's rights.



**3. Debt** – this is to do with owing money.



**4. Employment** – this is to do with jobs and worker's rights.



**5. Housing and Neighbour** – this is to do with things like housing, homelessness, and tenancy issues.



We think there could be another topic where people need advice. This is to do with **discrimination**. This is more likely to come up under employment issues though.



**Discrimination** is when people are treated unfairly because they are seen as different. For example, because of race, sex or disability.

# Advice services



Advice services are a really important way to support people. They help make sure people know what their rights are. And make the best choices.



The Welsh Government has a way of funding these services. It is called the **Single Advice Fund (SAF)**.



In 2020 over 8 million pounds was given to services that provide advice. This funding lasted until 2024.



This was for all areas of Wales. And included an online and phone advice service, as well as face to face.





Some organisations work together. For example, where people may need advice about a number of different topics.



The work is supported by the **National Advice Network**. This is a group of people from advice and funding services who work together.



They help make sure services work in the best ways.



There is not enough research to show if there needs to be specific advice about **discrimination**.



But we think it needs to be covered as part of the other 5 topics. As it can come up in each of these. But most common is employment.

# Our research



At the moment, the advice services we have exist because they are funded by lots of different sources. This may not show what needs people actually have for advice.

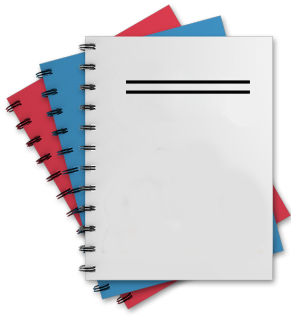


Also, not everyone gets the advice they need. Or knows they can get advice about a topic.



We have predicted people's advice needs by looking at the issues people are having. For example:

- How many people are in debt?
- How many people are worried about losing their job?



We have looked at a lot of information from a study called the **Understanding Society** study. This looked at surveys and information from the population.



This asks people in the UK questions every year. We think this is a good way of learning about the advice people need.



It has been running for 12 years so we can compare information from different years too. We used other information as well. For example, information about homelessness.



We have looked at the numbers of people who answered these questions in each area across Wales.



This has helped us work out how many people need advice in each council area of Wales and in Wales as a whole.



We predicted how much advice people will need in each topic area. But these depend on things that we do not yet know.



For example, if people get increases in their wages, they are less likely to need advice about welfare benefits.



Or if more people lose their jobs, there will be a higher need for advice about employment. And a higher need for advice about housing.

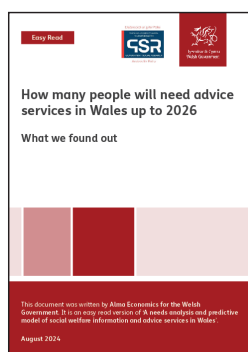


Other things that can have a big effect on the advice people need is when energy prices go up. Or if bank interest rates go up.



These are things that we do not know about yet.

# What advice people will need



This report is about what advice we think **was needed** in 2022 to 2023. Then we use this and other information to help think about what advice will be needed through to 2026.



To do this we have looked back at the issues people have had. Then looked at things happening in society to see if they are linked.



So, for example, when people had an increase in their wages they were less likely to need advice about welfare benefits.



When mortgage interest rates are higher people were more likely to need debt advice. This is because some people will pay more on their mortgage when interest rates go up.



Higher mortgage rates also show a higher need for housing advice.



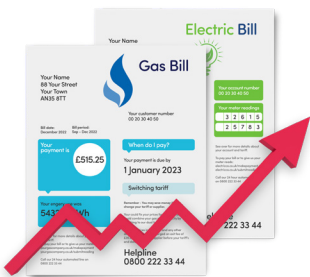
Higher rates of unemployment show there is a higher need for employment advice.





When the **economy** is doing well there is less need for advice about money and other issues.

The **economy** means how much money a country has.



But when gas prices go up there is more need for advice about money and other issues.

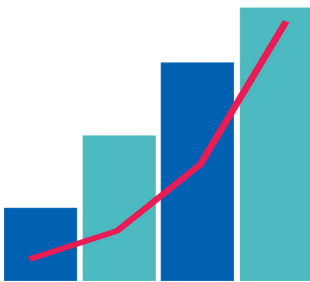


We think more advice services were needed in Wales than what were available.



We will now talk more about each issue:

## 1. Welfare benefits



This is the most common issue people ask for advice about.



We think over 1 in 10 people would have found this advice helpful in 2022 to 2023.



Areas that are poorer have a higher need for this type of advice. Rhondda Cynon Taff and Neath Port Talbot were the areas that needed the most advice.

## 2.Consumer and Finance



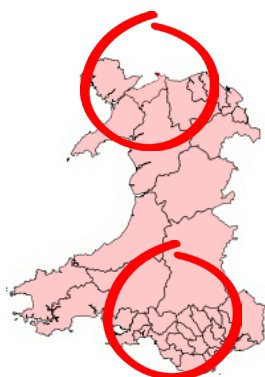
This is the second highest issue of need.



We think around 7 in every 100 would have found this advice helpful in 2022 to 2023.



Examples of these issues would be energy, pensions, insurance and other issues.



Conwy and Neath Port Talbot had the highest number of issues in this area. This makes sense as these areas also had the highest spending on fuel.

### 3. Debt



This is a common reason for needing advice services.



In most local council areas around 5 in every 100 would have found this advice helpful in 2022 to 2023.

### 4. Employment



We think around 5 in every 100 people in Wales would have found this advice helpful in 2022 to 2023.



These could be about things like working conditions, rights and many other things to do with employment.



Monmouthshire and Merthyr Tydfil needed the most advice about employment. This could be because of job security and how happy people are in their jobs.

## 5. Housing and neighbour issues



We think around 6 in every 100 people in Wales needed advice about housing and neighbour issues in 2022 to 2023



For example, support with social housing or renting privately.



Cardiff has the highest level of need. This makes sense as it also has the highest level of homelessness.

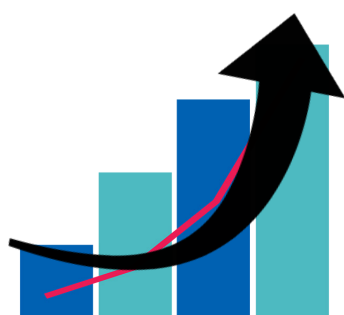
## What will be needed up to 2026



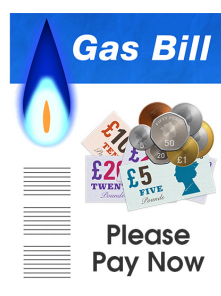
We have looked at the advice services we think will be needed up until 2026.



We think needs will stay about the same in welfare benefits and employment.



We think advice about the other issues will all need to increase.



If gas prices go up and wages stay the same there will be more need for consumer and finance advice.



Higher mortgage rates will mean more people needing advice about debt and housing.



We think employment advice needs will stay about the same.



But all of these issues will be affected by things going on in society, as we have talked about. We need to remember things can change.



We also think that people will need advice about more than 1 topic at the same time.

# Hard words

## Discrimination

This is when people are treated unfairly because they are seen as different. For example, because of race, sex, or disability.

## Economy

The economy means how much money a country has.