

**ROCKET
SCIENCE**

Getting on with Money Final Report

Process and Impact Evaluation

January 2020



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1. Executive Summary

About Getting on with Money

Getting on with Money is an important and long standing financial capability programme. It provides crisis support and financial resilience training to individuals, group workshops that offer practical, everyday money management training and outreach for financial capability into other organisations in the wider community. Starting its original delivery format in 2013, this is the second iteration of the GOWM programme. The focus in phase II has been on supporting and empowering individuals in contrast to the first phase, which aimed to upskill other organisations and service deliverers as well as work with individuals.

Getting on with Money consists of three parts:

- One-to-one sessions for local residents with GOWM Community Money Trainers
- Structured one-off workshops delivered by GOWM Community Money Trainers
- Volunteer-led workshops and events related to financial resilience

Evaluation approach

Rocket Science UK Ltd was appointed as the independent evaluator in September 2019. This is a final, summative, process and outcomes evaluation. The evaluation takes a qualitative and quantitative approach to interrogating the baseline and measuring impact over time.

The final evaluation of Getting on with Money has six key goals:

1. Exploring the extent to which the four programme outcomes have been achieved and the key factors contributing to the results.
2. Evaluating the impact of the project interventions for the three key participant groups:
3. Responding to the evaluation research questions
4. Exploring the design and delivery of GOWM, identifying the key success factors and the relationship between the design and delivery of the programme and the impact on participants



5. Enabling the evaluators and GOWM staff to map a 'typical' journey through financial crisis within the borough or locality.
6. Supporting the GOWM programme management and BBBC senior leadership to consider to future of GOWM and financial capability work within the Centre

Process Evaluation

A summary of outputs achieved during programme delivery is set out below.

Getting on with Money – participation (at March 2020)				
Activity Area	Year 1	Year 2	Year 3	Total
Number of 1-2-1 session participants	91	128	123	342
Number of workshop attendees	325		118	443
Number of volunteers recruited & trained	8	6	8	22
Number of volunteer-led events	2	16	10	28

Participant profile overview

A 'typical' GOWM participant would be female, of Bangladeshi background, with a health need, living in social housing and struggling to make ends meet while dealing with the impact of Universal Credit or other benefits changes. Key participant statistics include:

- The vast majority of one-to-one session (76%, n=246) and workshop participants (82%) were women.
- The largest single ethnic group of one-to-one session participants were of Bangladeshi background (49% n=111).
- Across the three cohorts of one-to-one session participants, nearly three quarters, 73%



(n=237), have either a mental or physical health need or both.

- Across the three cohorts, more than three quarters of one-to-one session participants, 76% (n=232), are social housing tenants.
- Many participants present with more than one issue. Indeed, close analysis of year three one-to-one session cohort data shows that more than two thirds, 69% (n=71), of participants present with three or more issues.
- Combining the scores for three separate categories relating to welfare and benefits shows that welfare and benefit reform is the most frequent presenting issue, at 30.1% (n=205).

Process evaluation elements

Whole person support, rapport building: One key process element that contributed to the success and positive impact of GOWM was the financial capability knowledge, empathy and dynamism of the Community Money Trainers. CMTs built rapport with one-to-one session clients, successfully imparted relevant content during workshops, were able to speak to participants in community languages and made 'enhanced' referrals, where they introduced the client to the specialist advisors personally and followed up to ensure appointments were made and attended.

Referral and recruitment routes were also well established, both within other departments of the Bromley by Bow Centre and with partner organisations in the community.

Volunteers: The involvement of volunteers was a successful element because it ensured the events reflected community needs and were accessible. The volunteer programme was also valuable to the volunteers themselves, which aligns with Bromley by Bow Centre's strategy of embedding volunteering into its support model.

Delivery model: The delivery model for GOWM is neither brief 'top tips' nor in-depth, multiple contact, 'case management' specialist support. In addition, the delivery model mixes 'straightforward' and 'complex' participants together. These two types of participants will require different levels of support and the potential outcomes will be quite different. However, Community Money Trainers frequently go beyond the strict scope of the GOWM service model to provide multiple contacts and personalised support built on strong rapport and relationships, similar to case



management, to the many people who need this kind of help.

Management information: The outcomes, indicators and measures are not currently designed well in order to capture the full range of value provided by GOWM Community Money Trainers. It is also not well designed to allow for accurate and efficient analysis. In addition, the way in which follow up data was gathered – via a phone call with one of the CMTs – meant that those who had more complex issues were more likely to participate and that there was not a consistent approach to collecting responses.

Outcomes and Impact Evaluation

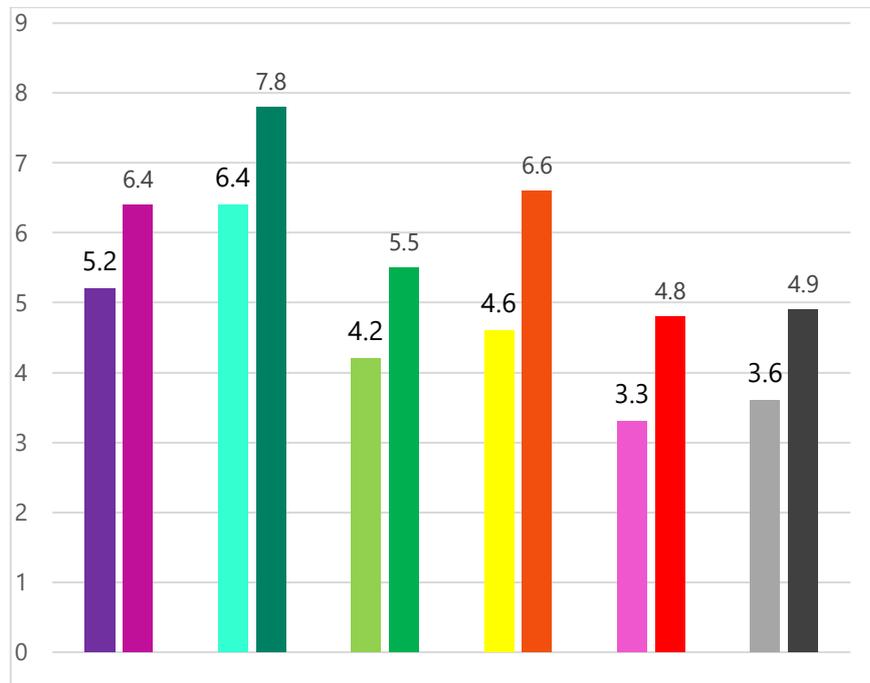
Headline Impact

The headline figures for impact achieved by GOWM are shown most clearly in the positive shift in average scores for the financial capability questionnaire, set out in the chart below. The top three largest increases were:

1. Knowledge of where to get help (+2)
2. Ability to cope in a financial crisis (+1.5)
3. Stress level in connection to financial situation (+1.4)



Figure 8: Average before/ after financial capability questionnaire scores, one-to-one session participants



- Confidence in managing your money
- Secure in maintaining tenancy/ home
- Knowledge of financial products and services
- Knowledge of where to get help and advice
- Stress level in connection to financial situation
- Ability to cope in a financial crisis

Outcomes and Research Questions

The table below sets out a summary of the outcomes and research questions, whether they were achieved and commentary on the reasons why.



	Outcomes	Achieved?	Analysis summary
Outcome 1:	Vulnerable residents, particularly those on low incomes, will experience an improved sense of money management confidence and financial security	✓	<p>The monitoring information and qualitative research suggest that participants did experience an improved sense of money management confidence. There were increases in the scores for confidence in the financial capability questionnaire. There were also increases reported in access to appropriate financial products, enabling participants to manage their money better.</p> <p>The responses to the 'ability to cope in a financial crisis' question reveal that a significant sub-set of participants did not feel they could cope better in a crisis after participating in GOWM. This speaks less to the effectiveness of GOWM and more to the ongoing negative impact on local residents of welfare reform, benefits changes and more aggressive council arrears processes.</p>
Outcome 2:	Vulnerable residents, particularly those with long term support needs, will experience improved mental and financial wellbeing	✓	<p>There is evidence that overall, GOWM made a positive impact on participants' stress levels. However, it is a nuanced picture.</p> <p>The data shows that one-to-one session participants' results polarised into two groups:</p> <ul style="list-style-type: none">• 21% substantially improved their stress levels• 37% reported a continuation of their very stressed state <p>This speaks to the chronic nature of financial issues.</p> <p>To home in on impact for 'vulnerable residents' specifically, a fine-grained examination of feedback from the Year 3 cohort was undertaken, looking specifically at those participants who reported a physical or mental health need, as a proxy for vulnerable and long term support needs. This was compared to results for all participants.</p>



			<p>The results suggest that taking part in GOWM had a less dramatic impact on participants with a long-term support need than participants as a whole. Their starting scores were higher and the shift between before and after reported scores was less in four key areas of financial capability.</p> <p>For the vulnerable group, the fact that only the score for feeling stressed made a substantial positive shift (2.6 points) could indicate that the benefit of a model like GOWM is the relationship with the advisor. Without going beyond the evidence, it is possible that the act of being listened to by an empathetic and informed Community Money Trainer could, in itself, lower stress, despite the external financial situation not changing significantly.</p>
Outcome 3:	Vulnerable residents will benefit from a reduced risk of homelessness	Narrowly missed	<p>Housing is a major issue for participants. A third of one-to-one session participants present with a housing issue. The most robust data for year 3 cohort one-to-one session participants shows that 44.5% (n=46) were referred on to services relevant to reducing the risk of homelessness.</p> <p>The most persuasive evidence of GOWM's impact on risk of homelessness can be seen in the reported rates of action on debt management, of which a substantial proportion will very likely be housing-related debt. Of year 3 one-to-one session participants who provided a response at follow up:</p> <ul style="list-style-type: none">• 43% (n=16) reported they are repaying a debt• 46% (n=17) reported a reduction in their debt amount <p>However, there are substantial issues with the structure and completeness of the monitoring information which generate inconclusive results and limit the confidence with which the evaluation can state whether this outcome and associated indicators have or have not been achieved.</p>



Outcome 4:	Vulnerable people, particularly those who are unemployed, will gain new skills and benefit from improved progression routes	Missed	<p>There is some evidence that participants have gained valuable skills from participating in courses offered at Bromley by Bow Centre, such as ESOL and computer skills. However, there is a substantial gap between the low referral rates to employment, training and ESOL and the high rates of not working, (71%), and the high proportion of people of Bangladeshi background (49%), where there is a greater likelihood of not having strong English language skills.</p> <p>One interpretation is that participants are focussing on improving and resolving their financial concerns and are not yet ready to tackle underlying employment and skills issues. Health limitations and availability of courses could also affect the ability to refer on and the take up of this kind of training.</p> <p>For the volunteers, there was evidence that the experience of helping on GOWM, and at the Bromley by Bow Centre in general, did enhance skills and confidence, through participating in training and leading groups.</p>
Research Questions			
RQ1	To what extent does directly providing community based, culturally informed money management increase financial capability?		<p>There is evidence from this evaluation that direct provision of financial capability achieves greater impact than indirect methods.</p> <p>The experience of phase I of GOWM suggests that there is positive impact in a training model. However, the challenges of engaging frontline staff and the variability in opportunity for staff in partner organisations to put financial capability skills into practice means that investment in direct delivery achieves greater impact for local residents. There is also evidence that the deep embeddedness of the Bromley by Bow Centre in the local community assists in engaging local residents and disseminating financial capability to them.</p>
RQ2	Do one-to-one sessions		The evidence suggests that the one-to-one session format achieves



	characterised by dialogue and a mentorial relationship have a different and/ or greater impact on an individual's mindset and behaviour than participation in a group workshop covering similar themes but delivered via the teaching model? If so, why?		<p>greater impact than a workshop format. Given that many of the one-to-one session participants will have had several contacts with GOWM staff and be supported by a trained advisor responding to their individual needs, it is reasonable to expect one-to-one session participants would record a higher rate of progress.</p> <p>In addition, CMTs noted that participants at workshops were not usually at a point of crisis, so they may have a higher pre-existing level of financial capability or a lower level of stress – so the level of positive change is therefore more muted</p>
RQ3	To what extent does the financial capability field lend itself to direct service delivery by non-professional community members?		<p>The evaluation evidence finds that peer-led initiatives are well suited to financial capability to the extent that the delivery is focussed on 'tips and tricks'. That is, peer led initiatives have much to offer where local participating residents are reasonably financially stable but can get practical tips from others like them on how they manage and avoid pitfalls.</p> <p>Where participants have complex financial issues, the evaluation evidence suggests that professional advice from a trained advisor is more appropriate and effective.</p>
RQ4	To what extent does BBBC add value to its own portfolio of services and to the local services landscape by delivering GOWM?		<p>It is clear from the monitoring information showing referral routes and the evaluation interviews, that GOWM adds value to Bromley by Bow Centre's portfolio of services and that there is a mutually beneficial relationship between the different services within the Centre. GOWM also adds value to partner services, providing a service and an approach that complements the more specialised advice offered by other organisations in the borough.</p>



Conclusions

In undertaking a final evaluation of Getting on with Money, there are a number of observations about its strengths, weaknesses and impacts.

- GOWM's culture of whole person support and rapport building effectively gathers the full range of issues in play. This generates both a trusted relationship and an effective model for making appropriate referrals.
- Understanding the community and speaking community languages is a significant advantage. Almost half of participants report that they come from a Bangladeshi background. Familiarity with the language and cultural norms is very helpful in delivering an effective service.
- There is a Centre-wide culture of cross referral, networking and follow up across different services and other local partners. This offers a model of 'enhanced referral', where a client is actively supported on to the next step, rather than being given a leaflet or phone number and expected to make the connection themselves. This increases the likelihood that both the client and receiving organisation will keep the appointment and it will be an effective session.
- The population accessing GOWM faces multiple, complex challenges - 69% of people present with 3 or more issues – yet it is a fairly light touch service. There are two distinct financial populations and their needs are different: 'Squeezed but coping'; 'Overwhelmed, not coping'. Consideration is needed as to whether a more intensive model would be appropriate for a segment of the attending population.
- The delivery model for GOWM is neither brief 'top tips' nor in-depth, multiple contact, 'case management' specialist support. In line with BBBC's ethos of whole person support, Community Money Trainers frequently go beyond the strict scope of the GOWM service to provide multiple contacts and personalised support built on strong rapport and relationships, similar to case management, to the many people who need this kind of help.
- There are issues collecting and collating monitoring information. The monitoring and evaluation framework was not constructed to accurately record the widest possible range of



feedback, nor are the interactions recorded in a way to make analysis efficient. This risks under-playing the full value of GOWM's work.

- There is a strong relationship between GOWM and the Social Welfare Advice Team, but the roles could be clarified to consider how they can best complement and support each other.
- Issues with maladministration and complexity upstream within the benefits system is creating issues downstream for BBBC clients.

Recommendations

Based on these conclusions, the evaluation outlines a set of recommendations below:

1. Volunteers should continue to play a valuable role in increasing financial capability generally in the community.
2. Financial capability workshops should be retained because they offer an efficient route to increasing general financial capability and maintain BBBC's presence as a local institution.
3. Alternative models of one-to-one financial capability support (eg financial coaching) for the 'squeezed but coping' should be considered and those clients explicitly tagged as such in monitoring information.
4. A case management approach, for the 'overwhelmed, not coping', should be considered as part of the financial capability services offered at BBBC and those clients explicitly tagged as such in monitoring information.
5. Outcomes, indicators and measures should be reviewed to ensure they accurately reflect the activity delivered and are at an appropriate scale.
6. The methods of gathering monitoring information should be reviewed to ensure they are articulated so as to represent the value offered by advisors, and to be as efficient and effective as possible.
7. The roles of GOWM and Social Welfare Advice Team should be considered in tandem, to clarify areas of duplication
8. BBBC, as a significant local institution, should consider how to ally with other local stakeholders to improve local benefits administration



2. Overview of the project

About Getting on with Money

Getting on with Money is an important and long standing financial capability programme. It provides crisis support and financial resilience training to individuals, group workshops that offer practical, everyday money management training and outreach for financial capability into other organisations in the wider community. Starting its original delivery format in 2013, this is the second iteration of the GOWM programme. The focus in phase II has been on supporting and empowering individuals in contrast to the first phase, which aimed to upskill other organisations and service deliverers as well as work with individuals.

The aim is to work with vulnerable local people to put financial resilience at the heart of the community. GOWM does this by helping local people to deal with their immediate financial difficulties, equipping them with the tools they need to stay out of debt, supporting those in debt crisis and helping them to address the issues that caused the debt. The project uses a solutions-led approach which provides both preventative and crisis intervention to individuals in need of practical support and information.

Programme outcomes

Getting on with Money has developed four outcomes with associated indicators, as set out in the tables below:

Outcome 1: Vulnerable residents, particularly those on low incomes will experience an improved sense of money management confidence and financial security	
Indicator	Indicator level
People using the service will report better financial resilience and improved confidence in managing their money	150 people per year
People using the service will experience increased access to appropriate financial advice, products or services	75 people per year



People using the service will report having made changes in the way they manage their money.	300 people by end of project
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Outcome 2: Vulnerable residents, particularly those with long term support needs will experience improved mental and financial wellbeing

Indicator	Indicator level
People using the service will report better coping strategies and will be better able to manage a financial crisis	90 people per year
People using the service will report less anxiety and stress	175 people by end of project

Outcome 3: Vulnerable residents will benefit from a reduced risk of homelessness

Indicator	Indicator level
People using the service will report reduced threats of eviction and experience reduced rent arrears through onward referrals	50 people per year
People using the service will be able to access specialist advice and support	50 people per year
People using the service will be better able to manage their tenancy and accommodation	150 people by end of project

Outcome 4: Vulnerable people, particularly those who are unemployed, will gain new skills and benefit from improved progression routes

Indicator	Indicator level
People using the service will report an increase in skills development	50 people per year
People using the service will report increased progression routes into volunteering, training or employment.	100 people by end of project

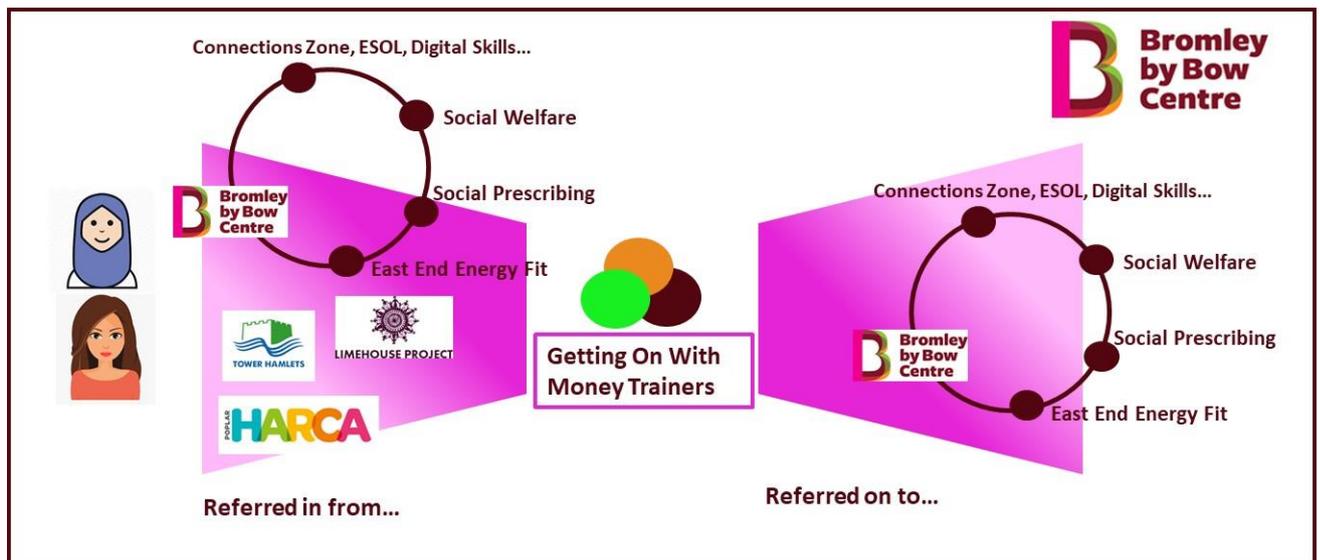


How is GOWM being delivered?

Getting on with Money consists of three parts:

1. One-to-one sessions for local residents with GOWM Community Money Trainers
2. Structured one-off workshops delivered by GOWM Community Money Trainers
3. Volunteer-led workshops and events related to financial resilience

One-to-one sessions: The individual sessions offer advice and crisis intervention support to manage finances effectively and mentoring to avoid further cycles of debt or homelessness. Set out below is a diagram of the referral and support pathway:



Workshops: These were aimed at pre-existing groups, for example parent groups, tenant groups, mental health groups and focus on early intervention to give those at risk the skills to avert crisis and seek early support. They were structured sessions covering subjects including debt, saving, credit and budgeting and are delivered by GOWM Community Money Trainers.

Both workshops and one-to-ones took place in community settings and were offered in community languages working closely with local organisations such as housing providers, foodbanks, community centres, hostels, GP surgeries and children's centres.

Volunteer-led events: GOWM Community Money Trainers worked with participants to co-create community solutions to the problems faced by those on low incomes or those in a crisis situation.



Participants included those from workshops and new participants. Volunteers undertook initial financial capability training and then attended monthly volunteer meet-ups where ideas were discussed and developed. Events have included 'feast for a fiver' cooking workshops and multiple second hand clothes fairs. These sessions ran concurrently with the workshops.



3. Context

Causes of financial pressure in 2019

There is substantial academic literature and commentary from the community support sector, as well as journalistic coverage, that points to financial pressures on lower-income households increasing considerably in recent years. Following the global financial crash of 2007-08, the economy in Britain has not returned to previous growth rates. Several years of 'austerity' budgets have also seen cuts to many public services, which has affected service delivery on the ground, at the same time as welfare reforms have been implemented. Together, these have particularly negatively affected people on lower incomes. The Local Government Association found that,

"A combination of depressed real wage growth, the Government's programme of welfare reforms, and longer term changes in the labour market (including more flexible working patterns and low-paid self-employment) is creating serious financial problems, including a growth in over indebtedness"¹.

In particular, the long delays in paying new Universal Credit payments, where recipients can have no benefits income for up to six weeks, creates a situation where people get into debt. The benefits cap has also substantially affected people with larger families in high rent areas, creating a gap between their new (lower) benefits payment and their pre-existing costs. As a result of these difficulties, more people are falling into arrears on their rent and council tax and, stretched due to funding cuts, councils are taking more aggressive enforcement activity. This creates a stressful environment for people managing on benefits.

Increasingly Indebted to Public Sector Agencies

In the past, the primary cause of indebtedness was unsecured debt. This has shifted in recent years, with individuals owing public sector agencies or, additionally, where their debt has been in part

¹Gibbons, D & Walker C, *Reshaping Financial Support: how councils can help to support low income households in financial difficulty*, Local Government Association, 2019, p4



caused by public sector policies. As reported in the FT, Citizens Advice observed that

“Problem debts are also more likely to be owed to government organisations. The proportion of people reporting debt problems relating to public sector organisations doubled from 21 to 40 per cent in the five years to 2017-18, according to research by Citizens Advice. During the same period, those reporting problems with consumer credit debts fell from 52 to 33 per cent.”²

In the same investigation, the Executive Director of the debt advice support service PayPlan, commented on this increasing trend:

“Before the financial crisis, it was not uncommon to find a nurse with £100,000 of unsecured debt... [Today] the people we’re helping have lower debt levels and lower income levels. All too often, their debts have occurred just through spending on everyday things. Where everything falls down is those clients who haven’t got enough to pay their rent, utility bills and council tax. The underlying problem is, we can’t fix poverty.”

Universal Credit

The shift to Universal Credit from a host of benefits has played a substantial role in causing people reliant on the benefits system to get into debt. Several research institutions, including the National Audit Office, the Institute for Fiscal Studies and Resolution Foundation have pointed to the impact of delays and errors in paying claimants. The six week delay from application to first payment is particularly difficult to manage for people on low incomes and with few savings to tide them over.

In line with many organisations that support people on low incomes and benefits, such as Gingerbread and The Trussel Trust, the Chief Executive of Citizen’s Advice criticised the roll out of Universal Credit, noting that, “Half of the people we help while waiting for their initial payment are unable to keep up with bills or rent.”³

²<https://www.ft.com/content/1ea8527a-5464-11e9-91f9-b6515a54c5b1>

³<https://www.theguardian.com/society/2019/apr/04/study-found-universal-credit-causing-hardship-a-year-and-half-ago>



Benefits Cap

A cap on the total value of benefits a household could claim was introduced in 2013 and then lowered in November 2016. As the Chartered Institute for Housing noted, the lower overall benefit cap “limits the total amount of benefits a household can receive from £26,000 to £23,000 [in London] and £20,000 outside of London”⁴. A wide range of out of work, child and housing benefits were affected, although the cap could be avoided by moving into work. The Institute for Fiscal Studies noted that,

“This cap almost exclusively affects families with large numbers of children or very high rents (who are receiving lots of housing benefit), or both: there is almost no other way to be getting so much in benefits. More than half have at least four children. Two-fifths live in London – where rents and Housing Benefit levels are high. Perhaps more surprisingly, half of those households currently affected rent from their local council or a housing association”.

Housing costs are a significant element in creating financial stress and indebtedness for families affected by the cap. In the catchment served by the Bromley by Bow Centre, many families have been affected by the cap because family size is frequently large and housing costs in inner London are very high. This has had an immediate impact on families’ incomes, as described by the IFS:

“...unlike many of the cuts to benefits being implemented during this parliament, the lowering of the cap will result in affected families seeing cash drops in benefit income between one housing benefit payment and the next. This will feel different to real benefit levels falling as cash payments fail to keep pace with inflation, and changes that are being phased in by only applying to new claimants.”

These observations were reflected in discussions with GOWM staff, who noted that

“When it came in, we did a lot of work on educating people about the benefits cap. A lot of people, especially those with large families, no longer had enough money for their rent. In

⁴http://www.cih.org/news-article/display/vpathDCR/templatedata/cih/news-article/data/New_benefit_cap_will_have_widespread_and_severe_impact_-_new_research



the old days, the rent was being paid to landlords direct so they almost forgot they were getting Housing Benefit. With Universal Credit the money came into their account and they had to pay it themselves. We had to say to people 'rent is the priority'. You have to pay it."
(GOWM projectmanager)

Council tax arrears

Local Government Association research found that the increasingly wide spread financial difficulties experienced by people on low incomes is leading to more residents in arrears for their council tax,

"The increased financial pressure on low income households has had a knock-on impact on revenue collection, making it more difficult to collect council tax and leading to an increase in enforcement activity. Where they remain directly responsible for the management of housing stock, councils have additional problems with rent arrears."⁵

There has been widespread commentary in the press, community finance and local government sectors around 'enforcement activity' and the appropriate use of bailiffs to recover council tax debt arrears. The additional stress, anxiety and fear residents in arrears feel around the use of bailiffs negatively impacts on wellbeing. Indeed, such is the concern, the 'Stop the Knock' campaign was created, spearheaded by the Money Advice Trust. This seeks to encourage local authorities to sign up to good debt recovery practices.

It is clear that a range of reinforcing changes to the welfare and benefits system, combined with more aggressive arrears enforcement activity, have contributed to many people becoming financial unstable. These factors are part of the dynamic driving local residents to need the support of programmes like Getting on with Money.

⁵Gibbons, D & Walker C, *Reshaping Financial Support: how councils can help to support low income households in financial difficulty*, Local Government Association, 2019, p21



4. Evaluation approach

Rocket Science UK Ltd was appointed as the independent evaluator in September 2019. This is a final, summative, outcomes and process evaluation. The evaluation takes a qualitative and quantitative approach to interrogating the baseline and measuring impact over time.

Responding to requirements

The final evaluation of Getting on with Money has six key goals:

1. Exploring the extent to which the four programme outcomes have been achieved and the key factors contributing to the results
2. Evaluating the impact of the project interventions for the three key participant groups
 - a. Residents who access one-to-one support
 - b. Residents who access workshop activities
 - c. Residents who volunteer with the project or engage in volunteer-led activities
3. Responding to the evaluation research questions
4. Exploring the design and delivery of GOWM, identifying the key success factors and the relationship between the design and delivery of the programme and the impact on participants
5. Enabling the evaluators and GOWM staff to map a 'typical' journey through financial crisis within the borough or locality.
6. Supporting the GOWM programme management and BBBC senior leadership to consider the future of GOWM by mapping financial capability and related support landscape within the borough and situating GOWM within that field, and by taking a theory of change approach, supporting the leadership team to reflect on the findings of the evaluation to inform bids for continuation funding.



Evaluation research questions

Evaluation research questions are usually developed at the outset of a project. In this case, they will be retrofitted to the evaluation.

In drafting evaluation research questions, it is useful to reflect on the original purpose and goals of the project and, as this is an evolution of previous programme, how this iteration at phase II differs from delivery at phase I.

With this in mind, some of the key parameters and elements in play in relation to evaluating GOWM phase II include:

- Shifting from a focus on changing institutional behaviour (housing associations etc) to a focus on individuals
- Taking a highly culturally relevant approach, where cultural considerations are central to delivery
- Shifting from secondary impact via influencing local institutions' behaviour to primary impact via direct service delivery
- Testing the potential to extend the 'asset based' approach into new policy and service fields – evolving the energy champions developed via Empower Energy into volunteer-led money management support
- Testing the difference in impact between group-based support using a teaching model (workshops) with co-produced dialogue taking a mentorial approach (the one-to-one sessions).

EVALUATION RESEARCH QUESTIONS

1. To what extent does directly providing community based, culturally informed money management increase financial capability?
2. Do one-to-one sessions characterised by dialogue and a mentorial relationship have a different and/ or greater impact on an individual's mindset and behaviour than participation in a group workshop covering similar themes but delivered via the teaching model? If so, why?



3. To what extent does the financial capability field lend itself to direct service delivery by non-professional community members?
4. To what extent does BBBC add value to its own portfolio of services and to the local services landscape by delivering GOWM?

Evaluation methods

The evaluation process takes a before/ after approach to monitor and measure impact. It uses quantitative and qualitative data.

There are two primary sources of data that inform the evaluation:

1. The monitoring information gathered by GOWM staff, via a detailed registration form that the Money Trainer completed with the participant. This established the participants' current issues, needs and state of mind. Three months after the session, GOWM Money Trainers then contacted participants again and recorded responses to some key impact and behaviour questions.
2. Fieldwork interviews and a focus group, conducted by Rocket Science, with participants, volunteers and staff members.

Methodology – Summary Table

Monitoring & Evaluation	Who?	Number	Timing	Processes	Impact	Output
Contact Point						
Registration form	1-2-1 participants Workshop participants		On arrival	✓		Demographic profile of participants
Financial situation assessment form	1-2-1 participants	All	On arrival	✓		Financial profile of participants



Financial Capability Questionnaire (pre)	1-2-1 participants	Yr1 - 88 Yr2 - 126 Yr3 - 101 Total: 315	On arrival		✓	Baseline scores on attitudes, mindset, behaviours
Financial Capability Questionnaire (post)	1-2-1 participants	Yr1 - ~15 Yr2- ~43 Yr3- ~36 Total: 94	~4-8 weeks		✓	Comparator scores against baseline attitudes, mindset, behaviours
Financial Capability questionnaire (pre)	Workshop participants	Yr1 - 16 Yr2 - 126 Yr3 - 118 Total:260	On arrival			<i>Note: Year 3 results were not available at the time of the evaluation analysis</i>
Financial Capability follow up (post)	Workshop participants	Yr 1 - 3 Yr2 - 43 Yr3 - 23 Total:69				<i>Note: Year 3 results were not available at the time of the evaluation analysis</i>
Research interviews (Rocket Science)	1-2-1 participants	12	Nov 2019	✓	✓	Detail on impact: knowledge, attitudes, behaviours and satisfaction
Focus group (Rocket Science)	Workshop participants	11	Nov 2019	✓	✓	Detail on impact: knowledge, attitudes, behaviours and satisfaction
Volunteer interviews (Rocket Science)	Volunteers	4	Nov 2019	✓	✓	Data on impact on volunteers
Programme mgmt. interviews (Rocket Science)	Staff	4	Nov 2019	✓	✓	Qualitative interview data on design, recruitment, delivery and implementation

Summary of approach by participant group



One-to-one session participants: The evaluation process takes a before/ after approach to monitor and measure impact for one-to-one session participants.

- On arrival at their GOWM session, participants complete a standard BBBC registration form, a financial situation assessment form and an outcomes star tailored to financial confidence and ability. This sets a baseline.
- Three months after the session, GOWM Community Money Trainers contact the participant to check against progress, in particular to measure change against the outcomes star. This provides a comparative dataset.
- Nearing the end of the programme, Rocket Science contacted all participants who had given consent to participate in research to arrange an interview to collect additional impact information.

Workshop participants: The workshops are one-off events and so there is limited scope for a before/ after comparison.

- On arrival at their GOWM workshop, participants complete a standard BBBC registration form, a financial capability assessment form using smiley faces to rate confidence and record an action to take away from the workshop.
- GOWM staff also followed-up over the phone to get some 'after' responses.
- Nearing the end of the programme, Rocket Science contacted workshop participants who given consent to participate in research, inviting them to a focus group to collect impact information.

Volunteers: Nearing the end of phase II of GOWM, Rocket Science contacted a core group of volunteers to interview them and explore their motivations for becoming involved, role and impact their involvement has had on their lives, in terms of both financial capability and confidence.

Programme managers: Research interviews were conducted with programme management staff.



5. Key findings: process evaluation

Participation summary

Getting on with Money did not have concrete target figures for the number of participants it aimed to engage with. It is therefore not possible to assess whether it achieved the reach it could or should have.

The figures set out below are as at December 2019 and form the basis for the analysis. The complete, up to date figures are set out at appendix 2.

Getting on with Money – participation				
Activity Area	Year 1	Year 2	Year 3	Total
Number of 1-2-1 session participants	91	128	123	321
Number of workshop attendees	325		66	391
Number of volunteers recruited & trained	8	6	8	22
Number of volunteer-led events	2	16	10	28

Participant profile overview

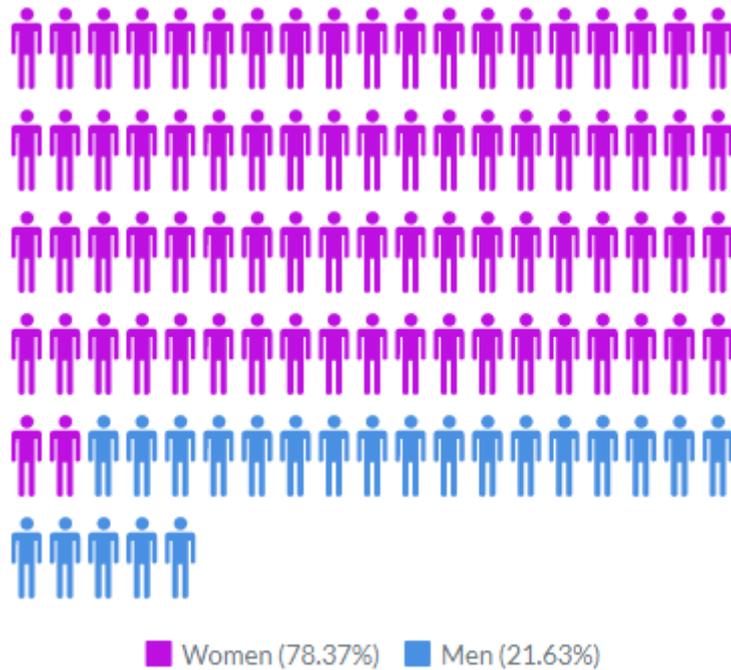
A 'typical' GOWM participant would be female, of Bangladeshi background, with a health need, living in social housing and struggling to make ends meet while dealing with the impact of Universal Credit or other benefits changes.



Participant Gender

Of one-to-one session participants, women made up over three quarters, at 76% (n=246). The figures for attendees at workshops were similarly high: 82% of participants were women.

Figure 1: Reported Participant Gender – all participants





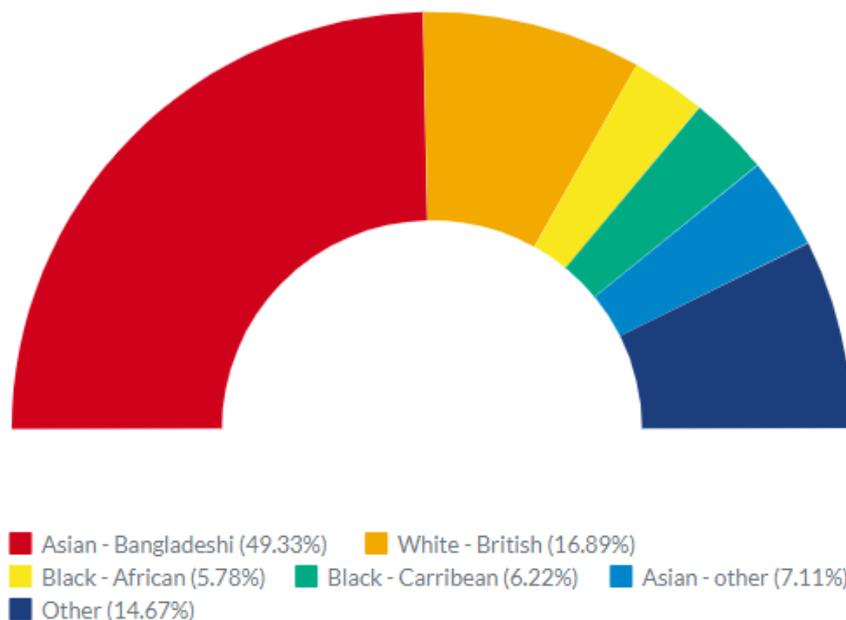
Ethnicity

By far the largest single group of one-to-one session participants were of Bangladeshi background. For the cohorts in years two and three of the programme, and of those who responded to this question, 49% (n=111) nominated themselves as Bangladeshi. The next largest ethnic grouping was White British at 17% (n=38). Other groups represented included Black African, Black Caribbean and Asian – other.

Ethnicity was recorded against different categories for the year one cohort and so cannot be included.

Ethnicity was not recorded for workshop participants.

Figure 2: Reported Ethnic Background – one-to-one session participants



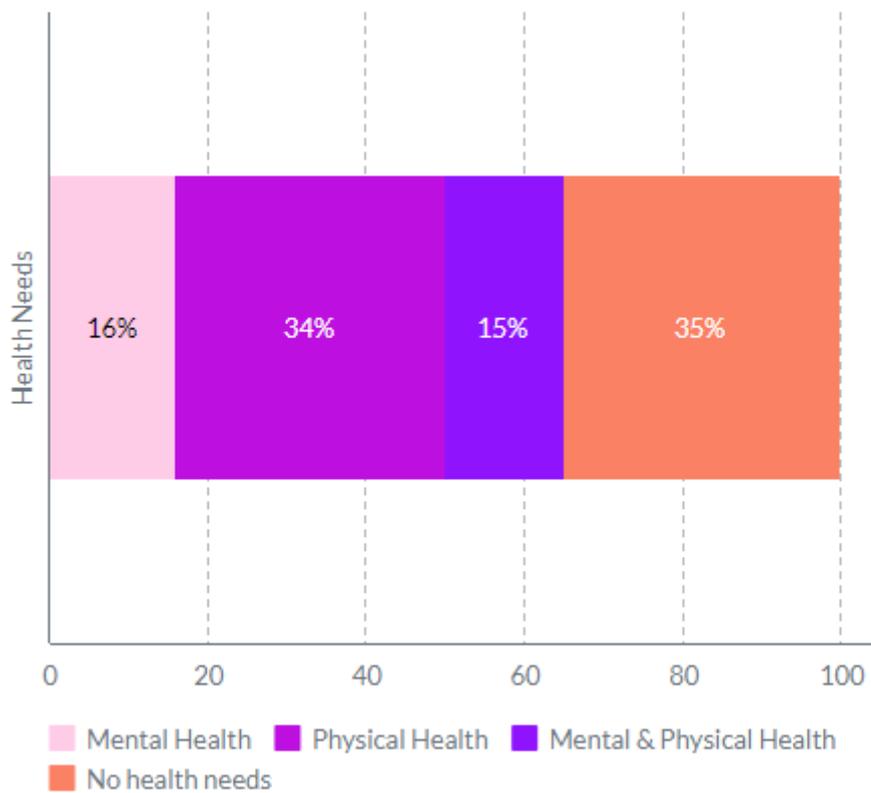


Health Status

Across the three cohorts of one-to-one session participants, nearly three quarters, 73% (n=237), have either a mental or physical health need or both.

Health needs were not asked of workshop participants.

Figure 3: Reported Health Needs – one-to-one session participants



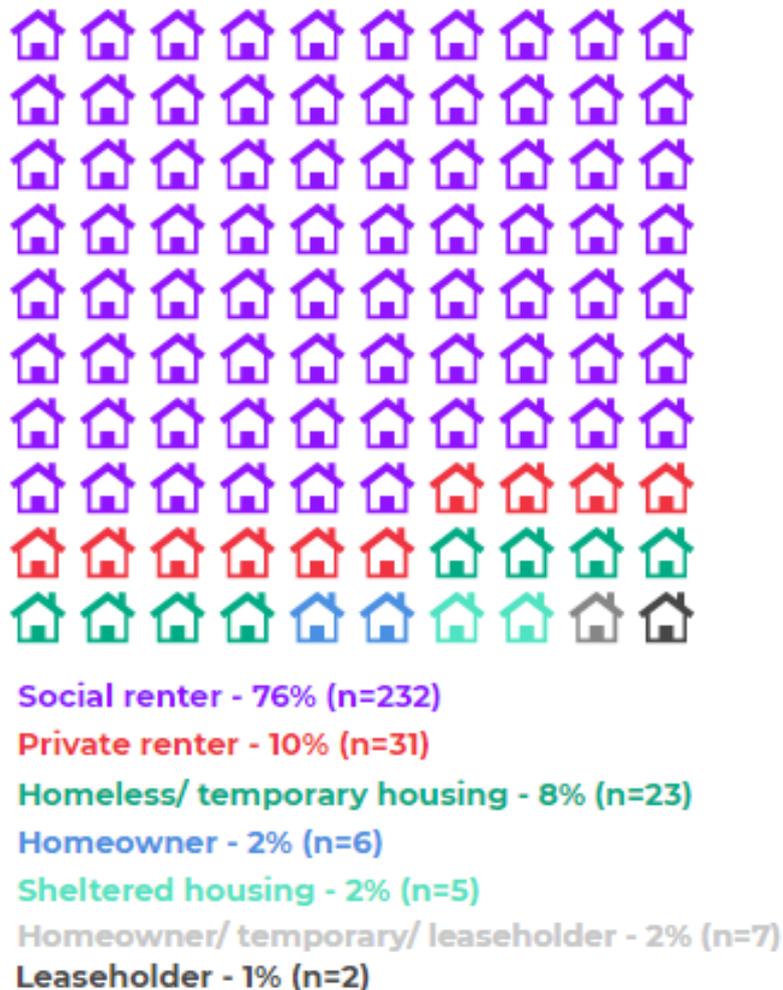


Housing Tenure

Across the three cohorts, more than three quarters of one-to-one session participants, 76% (n=232), are social housing tenants. The next largest group, at 10% (n=31) are private rental tenants, followed by participants who are homeless or in temporary accommodation at 8% (n=23). These figures reflect the referral routes and the strong links GOWM has with housing associations and TowerHamlets housing department.

The tenure of workshop participants is in line with the figures for one-to-one session participants.

Figure 4: Housing Tenure – one-to-one session participants





Presenting Issues

The Bromley by Bow Centre prides itself on taking a whole person approach, where the full range of issues affecting an individual seeking help can be taken into account when considering support and onward referrals. The monitoring information routinely collected about GOWM participants, which is captured by Community Money Trainers at the one-to-one sessions, reflects this concern with a person's whole life, as follows:

- Affected by other benefit changes
- Benefit income reduced
- Breakdown of relationship
- Debt
- Ill health/ disability
- Loss of job
- Mental health causing financial challenge
- Moved to UC
- Rent arrears
- Struggling to make ends meet

This information was not captured in the same way or the same level of detail for workshop participants and is not included in the figures set out below..

Multiple issues: Many participants present with more than one issue. Indeed, close analysis of year three one-to-one session cohort data shows that more than two thirds, 69% (n=71), of participants present with three or more issues.

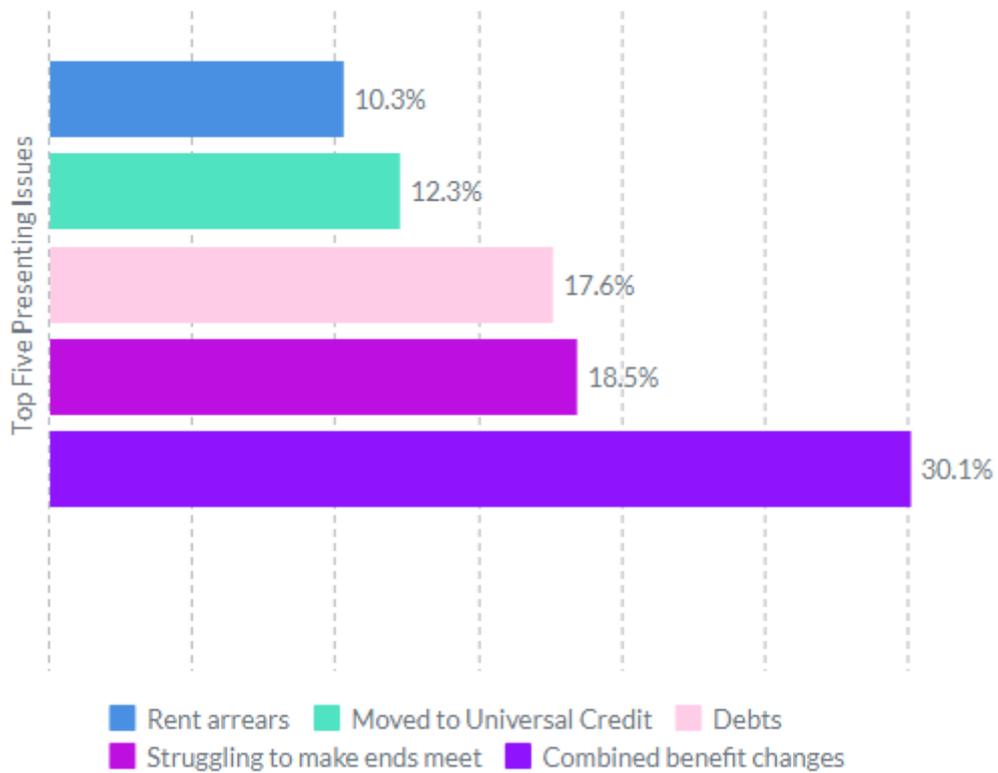
The figures below set out the prevalence of presenting issues across all three cohorts (2016-2019) of one-to-one session participants.

Presenting issues breakdown: The chart below shows that the single biggest reported issue for participants is 'struggling to make ends meet' at 18.5% (n=126), followed by debts at 17.6% (n=120). In line with the discussion above about causes of debt, the third largest reported issue is 'moving onto Universal Credit', at 12.3% (n=84). However, to unpack why local people are struggling and in debt it is important to take into consideration the reinforcing impact of welfare



and benefit reforms. Combining the scores for three separate categories relating to welfare and benefits (*Affected by other benefit changes/welfare reform; Benefit income reduced; Moved onto Universal Credit*), shows that welfare and benefit reform is the most frequent presenting issue, at 30.1% (n=205).

Figure 5: Top Five Presenting Issues – one-to-one session participants



In addition, personal life circumstances is part of the profile presented by participants. Taken together, nearly a fifth, 18.8% (n=128) of participants report personal issues, including mental health issues causing financial challenges, (5.4%), breakdown of relationship (6.2%) or ill health or disability (7.2%).



Recruitment and referral

It is not possible to assess whether GOWM recruited enough participants to either the one-to-one appointments or the workshops, because it did not set project level targets for each category of participants.

To promote GOWM, staff were active in presenting to other local organisations to raise the project's profile and increase awareness with other service staff. Although GOWM commenced at an opportune moment, just as a range of welfare and benefit reforms were introduced, it was not always easy to ensure awareness of the service amongst frontline staff in the area:

"We had mixed results with [promoting GOWM]. We tried to push with a lot of [local organisations] to talk to the frontline staff, but we got a lot of mixed messages. In some cases, those staff are overwhelmed about who to refer where. We did presentations and went to the Housing Forum. They were in a panic about Universal Credit and they said 'yes we want this service', but actually, filtering it down to frontline staff was difficult. We even presented to JCP but then there was some issue with sharing information....". (GOWM project manager)

The relationships established during the first phase of the programme contributed to robust referral routes. GOWM project staff retained and fostered links with those organisations that had been active partners during GOWM's first phase, and they were reliable referrers into GOWM for one-to-one appointments over phase II.

"Through our previous projects we had relationships, for example with housing associations and employment support from previous iterations. We wanted to make GOWM as convenient as possible and the Centre is in a far corner in the borough. We hoped having different venues so we had somewhere nearby for everyone and also have connectivity with those organisations to increase referrals". (GOWM project manager)

One-to-one appointments: The monitoring information provides data on the origin of referrals for year 1 and year 3. The evaluation did not have the referral data for year 2. Referral routes were not always recorded using uniform terminology. This can increase error in the monitoring process and meant that the evaluation ran a manual count to aggregate patterns in referring.



The single largest referrer to GOWM was the Bromley by Bow Centre itself, at 32.5% of referrals in both year 1 (n=30) and year 3 (n=26). This is in part because referral and recruitment built on the 'whole person' philosophy that is a strong ethos and practice at the Centre. The various services and activities that are run out of the Centre are strongly linked together and staff are well networked across the different divisions and alert to probing for additional issues and needs. In practice, this allows a client presenting at one service for one type of support to have a wider range of support needs identified and then referred onward to more specialist support by another division within the Centre.

As outlined above, the relationships built during phase I were also an important referral route into GOWM phase II. Housing providers together rank as second highest referrer in the first year. In the first year of GOWM (2016-17), when the relationships with housing providers were still fresh, Tower Hamlets Housing Options and local housing associations together accounted for 18.5% of referrals (n=17). However, with churn of personnel within those organisations, the referrals diminished. By the third year of GOWM (2019-20), Tower Hamlets Housing Options and local housing associations together only accounted for 10% of referrals (n=8).

From a base of zero, by year 3 schools and children's centres accounted for 7.5% (n=6) of referrals. Self referrals more than doubled between year 1 and year 3, from 7.5% (n=7) to 16% (n=13).

Workshops: Workshop participants were recruited via emailing organisations, introducing the project and topics covered. BBBC also has a number of longstanding relationships with organisations locally, and those colleagues requested workshops on a regular basis. As a well known local institution, requests for workshops came through word of mouth- organisations who have hosted workshops recommending GOWM.

Recruitment or referral routes were not routinely asked of workshop participants because most were regular attendees of the hosting organisation.

Volunteers: Recruitment of volunteer community educators is primarily an organic process, where people who are already attending or helping at another BBBC service are drawn into GOWM. This reflects the Centre's strongly networked, whole person working practices:

"I heard about it at an East Xchange coffee morning at the Centre. That was a Macmillan social prescription service, [which was] working from the Centre and they invited me to join in



while I was getting back on my feet. Then Mok's group came and did a shopping activity. I really liked it and approached Mok and she invited me along. And that was it really". (GOWM volunteer)

"When I first started working here doing exercise classes for another project I went on a course for energy saving. After that I became a volunteer and that's where it started. I got very involved in the first few years with events, workshops, I was super busy!" (GOWM volunteer)



Delivery Model

In considering the effectiveness of GOWM, there is value in assessing best practice in financial capability capacity building.

Financial Health Check – active coaching model

Drawing on insights from behavioural science, researchers from MIT and the social enterprise Ideas42 have developed a Financial Health Check (FHC) model to increase the effectiveness of financial education programmes. Their findings suggest that while traditional modes of financial support and advice point clients in the right direction through teaching of financial concepts and skills (such as budgeting), many people then struggle to maintain healthy financial behaviour over time and without a specific plan. The 'Financial Health Check' model – a one-hour, in-person meeting in which a financial coach helps the person to take practical actions such as setting up transactions such as automated savings deposits or credit card/bill payments - can therefore help to "close the gap between intention and action [to] have tremendous impact on the wellbeing of low-income households".⁶ The diagram below illustrates how the 'homework' model of financial education places the burden on the client to navigate a complex array of services, which can be experienced as overwhelming and discouraging. The Financial Health Check Model, in contrast, includes small interventions that equip people to begin to save.

⁶ Antoinette Shoar, MIT and Piyush Tantia, Ideas42 (2014), 'The Financial Health Check: A Behavioral Approach to Financial Coaching', New America Foundation: https://www.ideas42.org/wp-content/uploads/2015/05/The_Financial_Health_Check-1.pdf

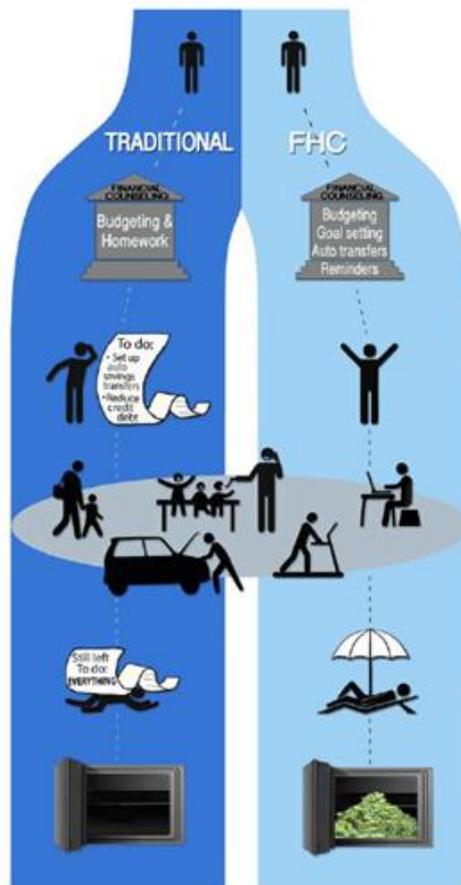


Figure 6. Traditional financial planning vs the Financial Health Check model⁷

The GOWM approach, with its personalised, one-to-one, one hour session fits well into the Financial Health Check model. Evidence from the evaluation interviews and monitoring information shows that Community Money Trainers take an active coaching role in the session and infollow up to:

- Help participants schedule payments with reminders in their phones;
- Help participants itemise their spending and set a budget
- Refer on and make appointments with specialist advisors;
- Help complete complex forms (eg Thames Water; Warm Homes);
- Help write letters or advocate direct to creditors
- Print out and/ or distribute fuel vouchers

⁷https://www.ideas42.org/wp-content/uploads/2015/05/The_Financial_Health_Check-1.pdf



Financial coaching or case management?

The FHC appears primarily aimed at people in financial trouble but who have a reasonably stable, if low, source of income. To the extent that GOWM is aimed at supporting people on low incomes to budget, save and tackle debt through financial education, it is closely aligned to the Financial Health Check best practice model. However, the needs of many GOWM participants involve more than improving awareness of good financial practices and motivating and enabling positive change. Over two thirds, 69% (n=71), of year 3 one-to-one session participants presented with three or more issues and the single largest reported issue is 'combined benefit changes' at 30.1%. In addition, nearly three quarters, 71% (n=228) of all one-to-one session participants are not in work, nearly three quarters, 73% (n=237) have a physical or mental health need or both and a substantial portion do not have strong English language skills.

"I am critically ill. I have so many problems. Everything is messed up. I don't know where to go. I don't know what to do with my housing. My English is not great. I don't know where to go. My husband is ill but he can't provide for me he's ill as well. A few days ago I called Bow Centre for help. I asked them because they know." (One-to-one session participant, evaluation interview)

In this context, to meet the needs of many GOWM participants, Community Money Trainers need to go beyond practical money management to take account of the complex interplay of welfare and benefits entitlements, priority debt, unsecured debt, energy or utility entitlements, plus relationship, health and housing issues. This is closer to a case management model than more 'standard' financial education, even one which has a strong coaching element in line with the best practice Financial Health Check.

Reflecting Bromley by Bow Centre's longstanding ethos of supporting the whole person, GOWM Community Money Trainers saw their role as supporting residents through a difficult time in life – not just improving their money management skills:

"It's about being a friendly face, a navigator, a filter. I think we envisaged at the beginning it would be 'oh you can sort out your shopping' but it's turned about that it's about emotional support and then about what they can do. GOWM works through that with the client and helps explain it to them and what they can do themselves next time." (GOWM Community



Money Trainer, evaluation interview)

"People may present with financial issues but you have to deal with the life issues in order to deal with the debt. In our way of working we wouldn't just do the money work, we'd look at it 360 degrees, to deal with the real issue. Sometimes it's just a poor system and we can only help the client navigate it. We spend a lot of time thinking 'how did you get into this situation' so it doesn't happen again... I guess when there's a lot on a person's plate it's easing that pressure while the person deals with other stuff. We have to support in ways that aren't traditional." (GOWM Community Money Trainer, evaluation interview)

"For the people who are in serious crisis, it is a long running interface, because those kinds of severe crises don't end overnight. This kind of support will never be a one-off service... The way we work here, it's not in our culture, there's never a cut-off point. We will drop everything if someone needs a chat. For people to get to the good place it takes a long time and nurturing. It's the nature of the way we work." (GOWM Community Money Trainer, evaluation interview)

There are a number of implications that arise out of this dynamic.

Firstly, the outcomes, indicators and measures are not currently designed well in order to capture the full range of value provided by GOWM Community Money Trainers. For example, none of the indicators speak explicitly to resolving or untangling benefits errors or disputes. Yet, the CMTs play an important role in supporting participants practically and emotionally on benefits appeal through referral, information and advice, advocacy and, crucially, follow up with the client and the BBBC advice team. It is the BBBC advice team that leads on welfare and benefits advice. However, because resolving benefits issues is important to the financial security for this population, there is value in considering how best to express the role played by Community Money Trainers on benefits resolution within the GOWM outcomes, indicators and measures.

Secondly, the allocated time with clients and the nature of the client-advisor relationship could be reviewed. In line with the culture and values embedded in BBBC, GOWM staff frequently offered ongoing support and multiple contacts to vulnerable participants with complex needs even though this was not built into the delivery model. This 'whole person' approach should be made explicit.



Reviewing the time and contact needed should be done with a view to ensure that those participants with complex needs are explicitly designated as such and are, perhaps, allocated additional time or a more intensive model of support. At present 'straightforward' and 'complex' participants are grouped together, yet the intervention needed and potential outcomes will be quite different. Explicitly allowing for a case-management model within a money management service would reflect the reality of how GOWM already operates for these more complex participants.

Thirdly, it flags the question of how the GOWM team's role overlaps and interacts with the other support teams within the Centre, in particular the advice team. The data on routes in to GOWM and the onward referral journey show that different services within the Centre are well networked – internal referring is the single biggest referral source. To that extent, GOWM appears to act as something of a triaging service, providing guidance to less complex cases and referring on clients with more complex needs for specialist support. In scoping the next iteration of a service like GOWM, there may be value in considering how best to reflect this dynamic while retaining the emphasis Community Money Trainers place on listening, explaining and 'tough love', as one CMT described it. For example, this could involve combining the more 'standard' money management and the specialist welfare and benefits advice within the same advisor. Alternatively, this could involve reframing the Centre's financial capability offer to reflect the ongoing need for case management, boosting the size of the advice team so that specialist advice was even more rapidly available.

Volunteers

The role of volunteers within GOWM phase II reflected Bromley by Bow Centre's longstanding practice of residents volunteering in various initiatives to support their own wellbeing and personal development. Past projects that involved volunteers included Energy Champions, and some volunteers moved on to GOWM when Energy Champions ended. In addition, there was a desire to make financial capability education reflect and respond to community needs and be engaging and approachable to residents.



Evaluation interviews show that many GOWM volunteers also volunteer in other projects at the Centre or have been a participant in other projects at the centre. The various services and projects run across the Centre are highly networked. This means that people often enter at one point to access one service, and through a strong culture of listening and engagement, they are then referred onwards to other services or opportunities in quite an organic way. There is, therefore, a positive and mutually reinforcing dynamic across the Centre, to the benefit of both the Centre and the volunteer.

"I had issues with my landlord and I got some legal advice from the Connection Zone. I got advice about tenancy. The reason I got involved with money matters because I had issues with bills to pay. That's how I heard about GOWM. I heard about switching suppliers and then wanted to pass on my knowledge." (GOWM volunteer, evaluation interview)

It is clear in the evaluation interviews that volunteering has had a positive impact for the individual volunteers across their wellbeing, skills, knowledge and confidence:

"I've really enjoyed being a volunteer. Through volunteering I've learnt there are lots of things available out there for vulnerable people, like the benefits stuff. I'm a lot more confident about what I think I can do and I've built up skills with different projects. If you think 'ok I'll try' then you figure out the skills and then you think 'oh yes I can do it'." (GOWM volunteer, evaluation interview)

"Certainly, the Centre is the one thing and place that gets me out of bed. If I know there's something I need to attend or be there, I look forward to it. Even if I'm not well, I know if I go I'll feel better for it. It has helped. I tell people it's my little heaven." (GOWM volunteer, evaluation interview)

One of the key goals of involving volunteers was to make the financial capability content engaging and reflect the needs of local residents. The evaluation interviews show that GOWM had a strong culture of empowering volunteers and facilitating their leadership of events and activities:

"We generate ideas about activities that the community can join in... [The GOWM staff] really value people's input. They always say 'we're not the ideas people, We're the facilitators'. For example, the wedding on a budget was a volunteer's idea. They asked 'what do you think the



community will respond to?'. The clothes swap was a volunteer's idea too." (GOWM volunteer, evaluation interview)

"Having the volunteers shaping the message is really important. We want to avoid looking like we're preaching or patronising. We want to make sure the approach you're taking, the community has had input into." (GOWM programme manager, evaluation interview)

As the quotes above illustrate, volunteering has given individuals new skills and experiences, and boosted confidence about their capability. In evaluation interviews, some of the volunteers described how being part of GOWM was a catalyst towards further study:

"I always say to [CMT] that I got my confidence back and that made me start thinking about what next. Because of them I got out more, meeting people, feeling better, I applied to study, now I'm going to full time. It's got me out there and doing something I wouldn't do otherwise." (GOWM volunteer, evaluation interview)

The volunteering element of GOWM has clearly been beneficial for the volunteers themselves. It has become woven into the wider practice of closely networked services and volunteers at the Centre and it has ensured that a substantial part of the financial capability education delivered by GOWM reflects need as defined by community members.

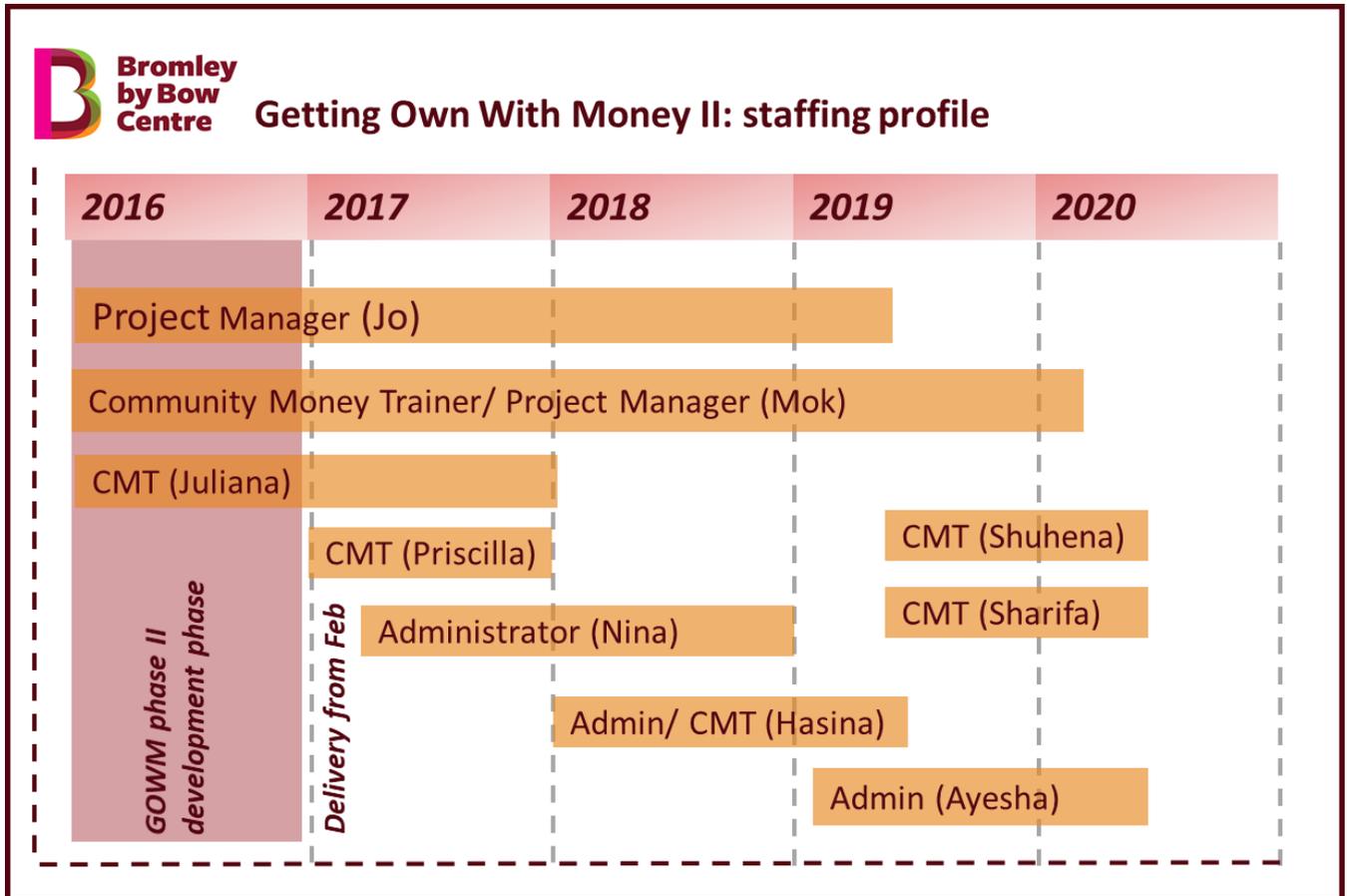
Personnel change

Community based service delivery can be subject to staffing churn as it is frequently grant funded and, therefore, projects are time limited. This can lead to a loss of momentum and traction as staff move from one funded project to another. GOWM appears to have benefited from staffing longevity for the first stage of its inception and years 1 and 2 of delivery. The original Project Manager and one of the Community Money Trainers were lynchpins in GOWM phase I and they remained involved in developing and rolling out GOWM phase II. This kind of background is valuable to the effective implementation of referring based services.

In 2019, there was a period between spring and autumn where staffing for GOWM fell below the previous levels due to the Project Manager moving on and Community Money Trainer roles not being filled. This may be one cause of the lower levels of attendance at workshops and the reduced



number of volunteer events outlined in the participation summary figures table above.





6. Key findings: outcomes evaluation

Assessing achievement of outcome indicators

The analysis and results outlined below draw on the findings of the before and after monitoring information, in particular the financial capability questionnaire, the participant interviews and the focus group for workshop participants.

To measure the achievement of the outcome indicators set for GOWM, ideally the evaluation would combine scores for the financial capability questionnaire questions from the one-to-one session and the workshop participants to provide a total impact score. However, there is a difference in scoring metrics. One-to-one session participants were asked to score questions on a scale of 1-10, whereas workshop participants were asked to rate on a five point Likert-style scale (eg 'not very confident' through to 'very confident' etc). To generate a useable comparator, the evaluation calculated the number of workshop participants who increased their rating on a given question (eg number of people who shifted from 'not very confident' to 'confident' etc) and that total was added to the scores for one-to-one participants.

In addition, advisors recorded actions taken and behaviour change in the monitoring information using a mix of pre-set categories and free text entries. Follow up took the form of a conversation, rather than a series of set yes/ no questions, so it is not possible to be certain that all past participants were asked the exact same set of questions. Finally, the 'actions taken' categories changed between year two and year three. The implications of these challenges for confidence in the results are discussed below in relation to the relevant outcome indicator.

In total, 712 people attended either a one-to-one session or workshop over three years. However, the monitoring data provides a total of ~94 before and after responses from one-to-one session participants (~30% response rate). This is a reasonable response rate for services like GOWM. In addition, there are only 53 before and after responses from workshop participants to the outcomes impact questions (~17.5% response rate). This provides a total of 148 complete responses from which to interpret impact.



To calculate impact across the whole participant population (n=712), for each outcome indicator, the results from the matched before/ after sample were applied – extrapolated – to the cohort as a whole. In the discussion below, this method is clearly set out in the analysis for each outcome and indicator. This method of extrapolation allows the evaluation to assess whether the indicators have or have not been achieved and, therefore, the extent of impact.

Please note: the figures quoted in the analysis below relate to the same two groups of participants (ie completed questionnaire respondents) so results for individual questions cannot be added together.

Headline impact

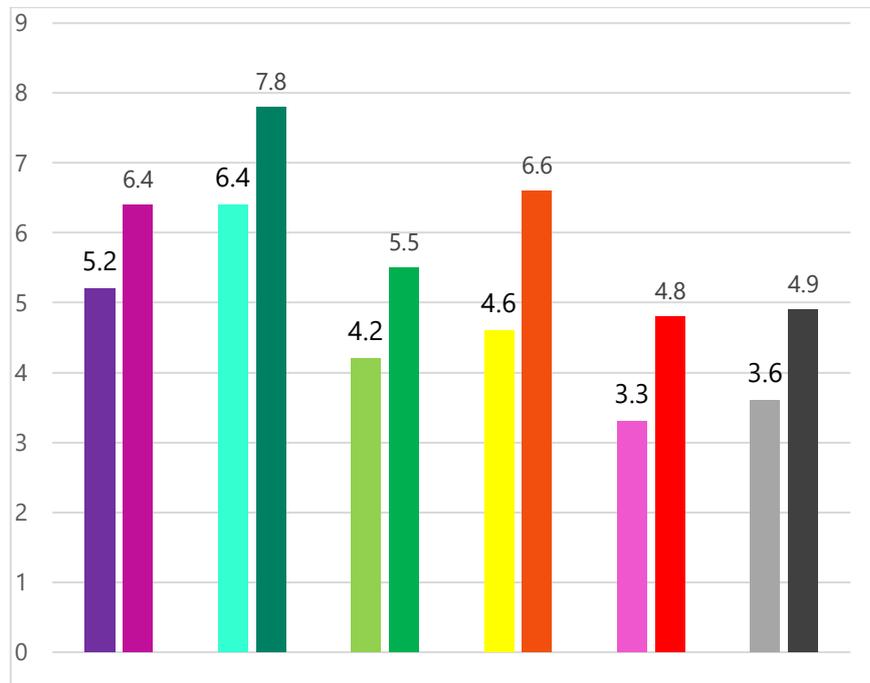
The average scores for the financial capability questionnaire are set out in the chart below. This is indicative of the impact achieved by GOWM for those participants across key areas of financial capability. These headline averages mask some substantial differences within the scoring. These differences are analysed in more detail and discussed at each relevant outcome and indicator point below.

The top three largest increases were:

4. Knowledge of where to get help (+2)
5. Ability to cope in a financial crisis (+1.5)
6. Stress level in connection to financial situation (+1.4)



Figure 8: Average before/ after financial capability questionnaire scores, one-to-one session participants



- Confidence in managing your money
- Secure in maintaining tenancy/ home
- Knowledge of financial products and services
- Knowledge of where to get help and advice
- Stress level in connection to financial situation
- Ability to cope in a financial crisis



Outcome 1

Vulnerable residents, particularly those on low incomes will experience an improved sense of money management confidence and financial security

The monitoring information and qualitative research suggest that participants did experience an improved sense of money management confidence. There were increases across the scores for the financial capability questionnaire on confidence. There were also increases reported in access to appropriate financial products, enabling participants to manage their money better.

On the question of increased financial security, there is sound evidence of impact but the picture is more mixed. The responses to the *ability to cope in a financial crisis* question reveal that a significant sub-set of participants did not feel they could cope better in a crisis after participating in GOWM. This speaks less to the effectiveness of GOWM and more to the ongoing negative impact on local residents of welfare reform, benefits changes and more aggressive council arrears processes.

Indicator 1: People using the service will report better financial resilience and improved confidence in managing their money

Measure: 150 per year

Confidence managing your money

Analysing responses from all three one-to-one session cohorts to the question about '**confidence managing your money**', 95 people provided both 'before' and 'after' scores. Of these, 58 people (61%) increased their confidence score after participating in the one-to-one session. Analysing the responses from workshop participants, of the 54 before/ after financial capability questionnaire responses, 23 people (42%) recorded a positive shift in confidence rating. It is worth noting that these figures do not include the year three workshop respondents for whom returns are not yet available (a total of 118 participants, 23 follow ups).

Therefore, of the total 149 'after' responses, 81 people (54%) recorded an increased score/ rating for *confidence managing your money*.

If this result is extrapolated to apply to the whole participant group (n=712), then 384 people would have recorded an increased confidence score. This would miss the indicator of 150 people



per year, or 450 people in total. Our analysis of the profile of the sample that completed the 'after' responses shows that it does not significantly vary from the profile of the population as a whole, so this is a reasonable extrapolation.

The inclusion of the year 3 workshop results would likely have moved the results towards achieving the indicator.

Digging into these results shows that, of the 36 one-to-one session respondents (37%) who gave very low 'before' confidence scores (1,2 or 3), their 'after' scores jumped significantly, from an average of 1.7 to an average of 6.7. Of the 21 participants who gave very high 'before' scores (8, 9 or 10), their average score dropped from 8.8 to 7.2. Of note is that all six of the respondents who scored themselves 10 on their before responses dropped their 'after' score.

It is common in these kinds of upskilling programmes that participants can drop in their reported confidence during and after a course, as they come to better understand the true scale of the problem. At the same time, the significant jump in scores for participants reporting initial low confidence suggests that GOWM achieved a positive impact for this group.

Confidence can be understood as a result of increased knowledge and feeling able to apply that knowledge. Participants in one-to-one sessions and workshops both emphasised how much they had learnt and how this had boosted their confidence in their money management. The friendly, encouraging and informed support from GOWM's Community Money Trainers was an important part of their boosted confidence:

One-to-one session comments:

"Very helpful and encouraging. Made me feel more independent and get a good job. I'm much better off now thank you to all at BBBC who supported me."

"Good service, I found it very helpful and advisors are very supportive and provided me with lots of information. Thank you to my advisor for all the support."

"Very good and helpful service. Advisors very knowledgeable and provide support when required. BBBC is a good centre for help with all welfare benefits and financial matters."

"Service very good, friendly staff and very helpful. Really happy to be able to get appointment



quickly.”

Workshop participant comments:

“It is really helpful. I learn lots of important information which I can use in my daily life.”

“Very interactive, enjoyable, informative. The person who delivered is energetic, funny and lively which makes it easy to be in tune with the class.”

“It improves your confidence, helps you to know how to manage. Brilliant workshop”

Financial resilience

The financial capability questionnaire question about ***‘ability to cope in a financial crisis’*** can be viewed as an indicator of financial resilience.

Analysis of one-to-one session participant responses to the question about *‘ability to cope in a financial crisis’* shows that all of the 90 participants for whom there are before/ after responses scored themselves very low at the ‘before’ stage, recording either a 1 or 2. Measuring change in score, nearly all respondents, 93% (n=84), increased their score on *‘ability to cope in a financial crisis’* after participating in the one-to-one session.

Of the 54 workshop participants reporting on their ability to cope in a financial crisis, there was a rise of 33% (n=18) in those who reported a positive change compared to their original rating.

Therefore, of the total 144 ‘after’ responses, 102 people (71%) recorded an increased score/ rating for *‘ability to cope in a financial crisis’*.

If this result is extrapolated to apply to the whole participant group (n=712), then 505 people would have recorded an increased *‘ability to cope in a financial crisis’*. This would exceed the indicator of 150 people per year, or 450 people in total.

Caution is needed in interpreting this extrapolation. Our analysis of the profile of the ‘after’ sample shows that there are some variances in comparison to the profile of the population as a whole.

Unpacking the detail, it is of note that the sample of one-to-one session respondents is skewed towards over-representing participants who are pessimistic about their financial resilience. Whereas the matched before/ after data set records very low resilience before scores, looking at all 313



'before' responses, only 61% (n=192) recorded these low scores. One explanation for the disproportionately pessimistic before scores in the matched before/ after responses could be that Community Money Trainers were more likely to follow up with those participants in most financial need. Those in clear distress are offered additional help and they would be more likely to be more receptive to ongoing support. As a result, the CMTs had greater opportunity to ask participants for 'after' scores at those follow up conversations. It is therefore their more pessimistic scores that show up in the monitoring data, rather than their more optimistic peers who did not participate in the 'after' questionnaire.

Further close examination of the one-to-one results reveal two interesting points:

- Around 33% of respondents (n=30) increased their score by only one or two points, to an 'after' score of 2 or 3 on the scale. Although this is technically an increase, it does not indicate strong ability to cope in a financial crisis.
- Around 30% (n=27) of respondents scored themselves very low (1 or 2) and shifted substantially to scores of 7, 8, 9 or 10.

One interpretation of why a substantial group of respondents did not shift much in resilience goes back to the impact of welfare and benefit reform. Many of the participants are on very low incomes, often insufficient for their daily costs. Respondents in interviews pointed out that budgeting assistance as part of GOWM was helpful, but that there were no additional savings to make from within their household budget.

"I'm dyslexic but good with figures and finance. I'd gotten rid of various things and cut back and yet the rent was still bugging us up. On top of the rent was arrears. Because I'd already worked out a budget, there wasn't much she could tell me that I didn't know." (GOWM one-to-one session participant, evaluation interview)

"After we went through the expenses and came to realisation that actually I have to borrow to survive. I didn't have any expendable cash to put away for the bills/ debts or savings. I'm taking it one day at a time. She said I'm doing the best I can and there's nothing more I could do. [The CMT] gave me advice on how to manage that a bit more and I got a voucher for the



electric, which was very helpful..." (GOWM one-to-one session participant, evaluation interview)

At the same time, those respondents who jumped in their capability scores benefited from the support offered by the CMTs that boosted their knowledge and confidence, as well as practical support to overcome some of the barriers to financial security, in particular benefits issues. The feedback illustrates this:

"Very good service, all advisors helpful. I got good outcomes for all applications made. Overall I'm very happy with service from BBBC.

"[It's] been really helpful for someone who is having a difficult time. Feeling better about all the difficult things that is happening."

"Maximised income by applying for Universal Credit and also got a return of over payment of tax. Council tax reduction also rewarded."

The monitoring information and qualitative research suggest that participants did improve their confidence in managing their money and also improved their financial resilience. The information, guidance and empathetic support from the CMTs was central to these improved scores. In terms of achieving the indicator measures, extrapolation of the data would suggest that GOWM achieved its goal regarding increasing financial resilience and only narrowly missed the goal for increased confidence.

Indicator 2: People using the service will experience increased access to appropriate financial advice, products or services

Measure: 75 per year

The monitoring information and qualitative research suggest that participants did experience increased access to financial advice, products and services.

Analysing responses from all three one-to-one session cohorts to the question about **'Knowledge of Financial Products and Services'**, 94 people provided both 'before' and 'after' scores. Of these, almost all, 94.5% (n=89) recorded increased scores.

Of the 54 workshop participants providing before/ after questionnaire responses, there were 31



people who rated their knowledge as low or fairly low ('not much at all', 'a bit' or 'some'). Of this group, 32% (n=18) increased their rating after the workshop.

Therefore, of the total 148 'after' responses, 107 people (72%) recorded an increased score/ rating for '*knowledge of financial products and services*'. If this result is extrapolated to apply to the whole participant group (n=712), then 512 people would have recorded an increased '*knowledge of financial products and services*'.

This is a very positive result, particularly given that, as discussed at indicator 1 above, the sample of completed financial capability questionnaires from the one-to-one sessions is skewed towards those with lower 'before' scores. None of the 94 complete before/ after questionnaire respondents scored themselves higher than 3 on their knowledge of financial products. By contrast, only 51% (n=160) of all 313 'before' responses recorded these low scores for this question.

Digging into the figures reveals that 41 participants (43%) made significant jumps in 'after' score, shifting from 1, 2 or 3 to 7, 8, 9 or 10. Their average scores increased from 2 to 8. This suggests substantial positive impact of GOWM on financial awareness. This is reflected in the headline impact scores (see chart), which showed that 'knowledge of where to get help and advice' made the greatest jump of 2 points.

However, increased knowledge about financial products is not an exact proxy for '*increased access*' to financial products. On this latter question, there is useful data to be found in the 'actions taken' recorded by CMTs and the open-ended comments made by participants.

Actions specifically relevant to measuring "*increased access to appropriate financial advice, products or services*" that were routinely recorded included:

- opening a new bank account,
- closing an old account
- making a more informed credit decision

Arguably, negotiating a repayment plan and successfully claiming a benefit entitlement are also forms of access to 'appropriate financial advice, products or services'.



Analysing the 'actions taken' recorded by the CMTs in the monitoring information shows:

Financial behaviour change one-to-one session participants, % accessing financial products or services 'after' – cohorts 2 & 3		
Action	Year 2	Year 3
Repaying debt	5.5% (n=3)	43% (n=16)
New or reinstated benefit	5.5% (n=3)	27% (n=10)
More informed credit decisions	22% (n=12)	13.5% (n=5)
Total	33% (n=18)	83% (n=31)

The MI suggests that for year two one-to-one session participants, 54 people responded to follow up. Of that, 18 people (33%) took at least one action relating to accessing appropriate financial products. For year three it appears that 37 people responded to follow up on actions taken. Of that, 31 people (83%) took at least one action relating to accessing appropriate financial products. This gives a total sample of 91 respondents, of which 49 (53%) took at least one action.

If this were extrapolated to the total participant cohort across both one-to-one sessions and workshops (n=712), then 377 people would have taken at least one action relating to accessing appropriate financial products. This exceeds the indicator of 75 people per year, or 225 in total.

However, caution is needed in interpreting the data and in making confident extrapolations. The caveats are discussed in detail at Outcome 2/ indicator 3 immediately below. In summary:

- The structure of the monitoring data required manual counts, increasing the potential for error both by the advisor entering data and the evaluation analysing it.
- The return rate is also low. There were 91 'after' responses on action taken, which is only a 12% return rate out of the total participants (n=712).
- Further, the actions categories between years 2 and 3 were not identical.
- It is not clear whether every candidate asked the same questions within year 3 interviews.

Combining year 2 and year 3 data, and then further extrapolating from it, for the above reasons, is problematic.

Reviewing the open comments in the monitoring information gives additional detail on the specific



actions taken by respondents. These include:

- *Closed Spectrum account which was charging £12 per month and opened basic Barclays account.*
- *Changed payment plan for Barclays debt.*
- *Cleared UC Debt, cancelled appliance insurance.*
- *Client lowered mobile and broadband and making a saving of £7/£8 per month.*
- *Client transferred his credit card to better interest rate credit card*
- *Opened Monzo account (online)*
- *Client stopped using money of her credit cards, but still in her overdraft and trying to keep on top of her minimum payment.*

The research interviews also provide insights into actions taken by participants.

"Yes speaking to [the CMT] boosted my confidence. She helped me make changes to suppliers to get things cheaper. I was paying £60 for broadband and now I'm only paying £20. I'm also saving £40 on not using public transport and I've changed energy suppliers. I also stopped paying the insurance money for overdraft £15 per month". (One-to-one session participant evaluation interview)

Notwithstanding the issues with the monitoring information, the feedback from participants that is included throughout this report shows that CMT played a substantial role in informing, educating and motivating participants to change their financial behaviour. GOWM's approach of offering a full diagnostic of financial and other life issues and giving clients a clear path to resolve these can be seen in the positive results for the number of people who have increased access to appropriate financial products.

Indicator 3: People using the service will report having made changes in the way they manage their money.

Measure: 300 people by end of project



The actions that were routinely recorded at follow up with one-to-one session participants relating to changed financial behaviours are:

- Started saving
- Started budgeting
- Cut back on day to day spending
- Cut back regular spending
- Started prioritising

The structure of the management information limits the extent to which a confident prediction on whether the measure of 300 people by end of project has or has not been achieved. There is no automated way within the current MI structure to link an individual to a specific action. To get around this, the evaluation ran a manual analysis on the one-to-one session participant data separately for year two, and year three.

The MI suggests that for year two one-to-one session participants, 54 people responded to follow up. Of that, 72% (n=39) took at least one action on changing their financial behaviour. For year three, it appears that 37 one-to-one session participants responded to follow up on actions taken. Of that, 97% (n=36) took at least one action. This gives a total sample of 91 respondents, of which 75 (85%) took at least one action. If this were extrapolated to the total participant cohort across both one-to-one sessions and workshops (n=712), then 605 people would have taken at least one action to change their financial behaviour. This exceeds the indicator.

The table below shows the number of one-to-one session participants reporting given actions:

Financial behaviour change, % taking action 'after' – cohorts 2 & 3		
Action	Year 2	Year 3
Budgeting	16.5% (n=9)	43% (n=16)
Repaying debt	5.5% (n=3)	43% (n=16)



New or reinstated benefit	5.5% (n=3)	27% (n=10)
Prioritising spending	0	27% (n=10)
More informed credit decisions	22% (n=12)	13.5% (n=5)
Saving	18.5% (n=10)	13.5% (n=5)
Cutbacks	60% (n=28)	62% (n=23)

However, caution is needed in interpreting the data and in making confident extrapolations.

The first issue was to ascertain which individuals, out of the total one-to-one session cohorts, were contacted for follow up regarding actions taken and, of those who responded to follow up, who made some kind of financial behaviour change and who did not. This was not immediately accessible and manual counts were required, increasing the potential for error both by the advisor entering data and the evaluation analysing it.

The return rate is also low. There were 91 'after' responses on action taken, which is only a 12% return rate out of the total participants (n=712).

Further, the actions categories between years 2 and 3 were not identical. The above table represents a grouping which is in line with year 3, which had fewer categories. Year 2 listed some categories, such as benefits changes under 'Other', and others, such as 'Savings' in year 3, were broken into two separate categories in year 2. Also, the way that year 3 displayed actions as a list, rather than a binary yes/no answer against a predefined set of actions, raises questions about the approach in the survey – whether every candidate asked the same questions within year 3 interviews.

From year 2 data, given that there was no binary yes/no response against an after-interview category, the analysis took the presence of a date to indicate that an interview had taken place.

Combining year2 and year 3 data, and then further extrapolating from it, for the above reasons, is problematic.

To illustrate impact further, details from participants is shown through the open-ended comments, where CMTs recorded the specifics of actions and progress, including:

"Client has not been using Uber Eats since initial meeting – taking food from home."

"Changed Thames Water tariff – now on Watersure plus"

"Budgeting - writes down how much is needed for expenses for the month."



"Changes to Energy provider has helped save a little extra money."

"Client continues to keep an eye on her daily spending. Has been proactive in dealing with her debts and finance by contacting providers and making payment agreements."

"Client cut back on regular spending and also clearing her rent arrears. Has a payment agreement in place to pay £80 from her benefits each week/month."

"It was good, made me aware of and understand the importance of budgeting and saving".

Examining the results for workshop participants shows that they also recorded changes in behaviour and money management. The evaluation research focus group with workshop participants found that, in the group of eight ladies, six had switched utility or phone provider, five were now budgeting regularly and five were now putting some savings aside.

Budgeting and switching utility providers were frequent responses in the workshop participant monitoring information, as well as other actions illustrated below:

"Saved £1 on my piggy bank every week for each of my children."

"Get kids to write shopping list now and use it when shopping. Keeping a diary on their expenditures on a weekly basis."

"Implementing the things learnt at workshop. Doesn't feel as stress as he was initially, regarding his finance. All benefits are upto date. Zero interest from Argos (6 months) for furniture for new property and managing to pay it off."

"Since session client has gone to money saving experts and done a credit score check and gets a monthly update. Client has a good score 970+/999, is aware of how she can increase her rating."

The research interviews with one-to-one session participants support the money management themes outlined above, with participants mentioning budgeting, switching and monitoring spending.

"Before I was going with my children on Saturday and Sunday shopping, but then we'd spend lots of money. Now I don't take them, just once or twice a month. But every week you'll just spend lots of money, so do it [shopping] on your own." (One-to-one session Bengali speaking



participant evaluation interview)

However, it was also clear that some participants were already very financially competent, and the ongoing issue of welfare reform and benefit changes was the root cause of their financial difficulties.

"I had so many admin issues with them sending out the correct rent/ council tax statements and then I'm falling into arrears continually each month... Every week we were getting letters saying different things... I'm already doing all this [budgeting, dealing with debt etc]. It was nice to be told that what I was trying to do was good enough. But my budgeting was already sorted out[because of the constant benefit amount changes]." (One-to-one session participant evaluation interview)

The scale and nature of financial behaviour change reported by participants in both one-to-one sessions and workshops, plus the comments reported at Outcome 1 on the informative and supportive advice staff, suggests that GOWM's Community Money Trainers were able to effectively impart knowledge and motivate energy to make change.

The analysis of the monitoring information suggests that the indicator was achieved – indeed exceeded. However, there are concerns about the completeness and fidelity of the data and caution is needed in interpreting the results.



Outcome 2

Vulnerable residents, particularly those with long term support needs will experience improved mental and financial wellbeing

At Outcome 1, Indicator 1 and Indicator 3, an analysis was presented on whether *all* GOWM participants feel better able to cope through a financial crisis and have better coping strategies. Please see the discussion and chart above.

To add value to this evaluation, and in line with the focus of Outcome 2, impact was considered for '*vulnerable residents, particularly those with long term support needs*'. This was done through a fine-grained examination of feedback from the Year 3 cohort, looking specifically at those participants who completed the financial capability questionnaire *and also* reported a physical or mental health need. Physical or mental health need is taken as a proxy for vulnerable or with long term support needs. The results suggest that taking part in GOWM had a less dramatic impact on participants with a long-term support need than participants as a whole. Their starting scores were higher and the shift between before and after reported scores was less in four key areas of financial capability.

One interpretation is that these vulnerable participants may have more exposure to various public and community sector services and have higher base level of understanding about where to get help which feeds into their confidence and coping. However, the fact that their before/after scores do not shift substantially could suggest that these participants experience chronic financial difficulty, which cannot easily be resolved through a moderate intervention like GOWM. This issue of chronic financial difficulty is borne out in the results for all participants, where a substantial minority (37%) do not shift their 'very stressed' scores at all.

For the vulnerable residents group, the fact that only the score for feeling stressed made a substantial positive shift (2.6 points) could indicate that the benefit of a model like GOWM is the relationship with the advisor. Without going beyond the evidence, it is possible that the act of being listened to by an empathetic and informed Community Money Trainer could, in itself,



lower stress, despite the external financial situation not changing significantly.

Indicator 1: People using the service will report better coping strategies and will be better able to manage a financial crisis

Measure: 90 people per year

At Outcome 1, Indicator 1 and Indicator 3, an analysis was presented on whether *all* GOWM participants feel better able to cope through a financial crisis and have better coping strategies. On managing through a financial crisis, this showed that, of the total 143 'after' responses from both one-to-one session and workshop participants, 94 people (65.5%) recorded an increased score/ rating for '*ability to cope in a financial crisis*'.

Of the 54 workshop participants reporting on their ability to cope in a financial crisis, there was a rise of 33% (n=18) in those who recorded a more positive response 'after' than 'before'.

As noted above, if this result is extrapolated to apply to the whole participant group (n=712), then 505 people would have recorded an increased '*ability to cope in a financial crisis*'. This would exceed the indicator of 90 people per year, or 360 people in total.

Having considered the group as a whole, there are helpful insights to be gained from drilling down further into this analysis.

Outcome 2 is articulated as '*vulnerable residents, particularly those with long term support needs*'. To home in on impact for this group particularly, a fine-grained examination of feedback from the Year 3 cohort was undertaken, looking specifically at those participants who reported a physical or mental health need. Physical or mental health need is taken as a proxy for vulnerable or with long term support needs.

A comparison was undertaken between the financial capability questionnaire scores of the whole 'completer' group of questionnaire respondents (n=94) and the year three cohort participants who reported a physical or mental health need *and also* completed the questionnaire (n=22).

The results, set out in the table below, suggest that taking part in GOWM had a less dramatic impact on participants with a long-term support need than participants as a whole. Their starting scores were higher and the jump between before and after reported scores was less in four key areas of financial capability.



Average scores for...	All completed questionnaires (n=94)			Yr 3 Physical or mental health needs (n=22)		
	Before	After	Change	Before	After	Change
Confidence	4.8	6.5	1.7	5.9	7.1	1.2
Cope in a crisis	1.3	4.9	3.6	5.3	5.5	0.2
Stress	1.2	4.8	3.6	2.1	4.7	2.6
Know where to get advice & help	1.9	6.6	4.7	5.6	7	1.4

On the goal of vulnerable residents reporting better coping strategies, examining the open text comments in the monitoring information and interview feedback shows that, for those with a physical or mental health need, they tend to implement similar strategies at a similar rate to the whole group. That is, both groups report budgeting, prioritising, saving, cutting back and appealing or clarifying benefits claims. In addition, for both groups the rate of reported behaviour change is around 2.6 actions per person.

One interpretation for these findings is that participants who have health challenges may have more exposure to various public and community sector services. They therefore may have higher base level of understanding about where to get help and, consequently, feel more confident and more able to cope in a crisis because they have a working knowledge of support routes. However, the fact that their before/ after scores do not shift substantially could suggest that these participants experience chronic financial difficulty, which cannot easily be resolved through a moderate intervention like GOWM.

Indicator 2: People using the service will report less anxiety and stress

Measure: 175 people by end of project

Of the ~94 completed responses by one-to-one session participants to the question **“Stress Level in Connection to Financial Situation”**, 91% (n=86) improved their score on stress level. Of the 54 completed responses by workshop participants, 20% (n=11) of people improved their score.

Therefore, of the total 148 ‘after’ responses, 97 people (65.5%) recorded an improved score/ rating for *‘stress level in connection to finances*. If this result is extrapolated to apply to the whole



participant group (n=712), then 463 people would have recorded a reduction in stress. This exceeds the indicator.

Looking at the results from the one-to-one session participants shows that the average score (where 1 = most stressed and 10 = least stressed), more than trebled from 1.2 to 4.8, showing a reduction in stress levels. For 'vulnerable' residents, as defined above as participants who have a physical or mental health need, their average before and after stress scores shifted by 2.6 points, from 2.6 to 4.7. This is a smaller shift than the group as a whole, whose average scores jumped by 3.6, from 1.2 to 4.8.

As discussed above in relation to other indicators, the respondent group is skewed towards more pessimistic participants – those reporting worse stress levels. Of those 94 one-to-one session participants who completed the questionnaire, all of them scored themselves either one or two (ie very stressed) at the 'before' stage, in comparison to only 48% of the total group (all 313 participants).

Unpacking these figures shows that there are two substantial sub-groups within the completed questionnaire respondents:

- 21% of these respondents reported substantially less stress, with a large increase in their score from one or two to eight, nine or ten at the 'after' follow up point.
- 37% of these respondents reported little change in their very stressed state. They scored themselves a one and did not increase their score much, rating themselves one, two or three at the 'after' follow up point.

Many participants' financial issues will take some time to resolve. Feedback shows that a sympathetic and well-informed advisor can reduce the burden of stress, even if the issues cannot immediately be resolved. In addition, for many of the participants in GOWM, raising their awareness can reduce stress:

"It's a very good service, very happy. I got a better understanding of my eligibility and what I can claim; eg water sure, warm home discount."(One-to-one session participant feedback)



"[The advisor] helped a lot, kept me calm and kept stress levels low as I know what's happening with my financial situation. I feel good as I know the process is in place". (One-to-one session participant feedback)

"It's helpful, I feel I am getting somewhere by staying in contact with Bromley by Bow Centre. I am no longer stuck". (One-to-one session participant feedback)

"What I liked was the advice on how to go about dealing with my debt . They advised me that direct debits were good. I felt not alone, that there was a way out."(One-to-one session participant feedback)

However, for the more than a third (37%) of respondents who did not report a substantial reduction in their stress levels, it perhaps reflects their ongoing difficult financial situation. As one Community Money Trainer noted in the monitoring information, "Client still very stressed about working on zero hour contract as career and finding it difficult to keep on top of the bills". In these kinds of tough circumstances, it is reasonable to see that participants remain feeling stressed.

Extrapolating from the data suggests that the indicator for reduction in anxiety and stress was exceeded. However, there remains a substantial sub group of 37% of participants who reported no positive shift in stress. For the vulnerable residents, who have health challenges, the fact that only the score for feeling stressed made a substantial positive shift (2.6 points) could indicate that the benefit of a model like GOWM is the relationship with the advisor. Without going beyond the evidence, the act of being listened to by an empathetic and informed Community Money Trainer who can offer the reassurance that they're managing as best they can could, in itself, lower stress, despite the external financial situation not changing significantly.



Outcome 3

Vulnerable residents will benefit from a reduced risk of homelessness

Tenancy issues and arrears are often long-running and complex to resolve. It would not be reasonable to expect complete resolution of arrears as an outcome of participation in GOWM. It is perhaps more helpful to see resolution of rent arrears as a process and examine data on the participant making steps towards resolving the arrears as evidence of reduced risk of homelessness and increased housing security.

Housing is a major issue for participants. A third of one-to-one session participants present with a housing issue. GOWM staff respond to this need, and 44.5% (n=46) of year 3 cohort one-to-one session participants were referred on to services relevant to reducing the risk of homelessness.

The strongest evidence of GOWM's impact on risk of homelessness can be seen in the reported rates of debt management. Of year 3 one-to-one session participants who provided a response at follow up:

- 43% (n=16) reported they are repaying a debt
- 46% (n=17) reported a reduction in their debt amount

There are substantial issues with the structure and completeness of the monitoring information which generate inconclusive results and limit the confidence with which the evaluation can state whether this outcome and associated indicators have or have not been achieved. In the absence of concrete arrears data, the evaluation uses a combination of financial capability questionnaire data, plus referral pathways, reported debt levels and the open text comments as the evidence base for interpreting progress towards 'reduced risk of homelessness'.

Indicator 1: People using the service will report reduced threats of eviction and experience reduced rent arrears through onward referrals.

Measure: 50 people per year

To calculate the achievement of the measure, it would be ideal to track those participants who reported arrears on arrival at GOWM, link them to those who were referred on to services relevant to reducing the risk of homelessness (benefits advice, debt advice and housing/



homelessness support) and then, during the follow up calls, compare their reported arrears situation and other positive actions taken. The data does not allow this level of analysis to be done. At follow up, participants were not often able to report their level of ongoing arrears.

There are four sets of results:

- evidence of ongoing rent arrears after participating in GOWM, as would be expected of this population and the difficulty of resolving arrears quickly.
- evidence of referrals made by GOWM to services relevant to reducing the risk of homelessness
- evidence that participants feel more secure in their housing after participating in GOWM.
- evidence of debt repayment plans and level of debt:

This is supported by open text comments on the support provided and some positive outcomes from that support.

Ongoing arrears: Of the 321 one-to-one session participants, 33.5% (n=108) report rent arrears or eviction processes on arrival at their GOWM appointment. The vast majority of this total (n=101) are rent arrears. Rent arrears was not asked of workshop participants. Of the ~94 people who participated in a follow up call to check in on progress, 24.5% (n=23) reported ongoing arrears issues, as would be expected of this population and the difficulty of resolving arrears quickly.

Referral to support secure housing: As noted below at indicator 2, looking at the referral patterns for this cohort shows that, of 104 year 3 one-to-one session participants, 46 (44.5%) were referred on to a service relevant to reducing the risk of homelessness: benefits advice, debt advice and housing/ homelessness support.

Feeling secure in tenancy: The results for the question '*Secure in Maintaining Tenancy/Home*' in the financial capability questionnaire suggests that GOWM had positive impact on managing tenancies and accommodation. Average scores reported by the ~94 participants who completed the financial capability questionnaire at before and after stages shows a substantial jump of 4.4.



Further, 97% (n=92) increased their score on secure in maintaining a tenancy/ home.

Evidence of positive action: Given the prevalence of arrears for GOWM participants and the nature of referrals made by the CMTs, it is reasonable to presume that action on debt will likely be focussed on tackling rent arrears. The data on debt and repayment is reasonably robust for year 3 one-to-one session participants. Year 2 and year 1 data are presented differently and so do not combine effectively. Therefore, the figures set out below use only cohort 3 data.

Of year 3 one-to-one session participants who provided a response at follow up:

- 43% (n=16) reported they are repaying a debt
- 46% (n=17) reported a reduction in their debt amount

Extrapolating the 43% (lower value) to the whole one-to-one participant population (n=321), would result in 138 people reporting they are repaying a debt, of which a substantial proportion will be housing-related debt. This would narrowly miss the target of 150 people by end of the programme.

The important role played by the CMTs is seen in the open text notes. The monitoring information shows that GOWM advisors have supported the process towards resolving debts and made positive impact for participants through onward referral:

"Benefits now in place after being seen and helped by the advice team. There was a backdated payment that covered rent arrears - so now clear."

"Rent arrears has been appealed and is now covered by HB ... Rent of £150 now has appealed and client won housing benefit supported by [BBBC advice team]."

"Client has ongoing issues with her rent arrears. Has made payment agreement to clear arrears. Has applied for DHP and is being looked into. Awaiting re-issue of an award letter for HB paid between 21 July and 7 August (£855)."

"1. Client has paid £400 towards her rent arrears and will be making arrangement to pay the rest over 2 more lump sums. 2. Has requested an appointment with work coach via UC journal, in order to make an alternative payment arrangement for rent to be paid directly to"



her landlord.”

“Set up payment plan with One Housing for rent arrears (after receiving eviction notice)”

“Appointment made with [BBBC advice team] to look at CTR and HB. Client not receiving either and has accrued arrears. Bailiff threatened and court summoned.”

“Client cut back on regular spending and also clearing her rent arrears. Has a payment agreement in place to pay £80 from her benefits each week/month.”

It is reasonable to collectively interpret these five data sets as evidence that participating in GOWM made a positive impact on housing related debt for participants, reduced risk of homelessness and increased housing security, even though the indicator was narrowly missed.

Indicator 2: People using the service will be able to access specialist advice and support

Measure: 50 people per year

The monitoring information is not set out in such a way to enable efficient or effective analysis. Of the referral data for year one participants in one-to-one sessions:

- onward referrals to benefits advice is not explicitly recorded and is included ad hoc in open text comments
- onward referral to debt advice is recorded ad hoc in open text comments in two separate columns across 93 participant entries
- the bulk of referrals are recorded as ‘other’ (70%, n=52)

For year two, the referral data fields are so sparsely populated – 28 recorded referrals out of 130 participants – that it raises doubt about the robustness of the MI.

The workshops by their nature were not personalised advice sessions and onward referrals were not part of the model nor were they recorded, if they were made.

However, the data for the year 3 cohort of one-to-one session participants is robust. Looking at the referral patterns for this cohort shows that, of 104 participants, 46 (44.5%) were referred on to a service relevant to reducing the risk of homelessness: benefits advice, debt advice and housing/homelessness support. If this rate of referrals were applied to the whole one-to-one session



cohort (n=321), then 141 people could be expected to have been referred on to housing support. This would narrowly miss the indicator measure of 50 people per year, or 150 people in total.

Examining the open text comments in the 'Actions for Advisor' field reveals the types of referrals frequently made, many of which directly or indirectly affect housing security:

"Refer to Advice team for housing advice. Sign post to family law solicitor for advice (relationship issues). Refer to legal advice for immigration advice."

"Refer to Advice team for support with making DLA and CA claim (once DLA amended). Print off Watersure form for client to take home to complete."

"Refer to advice team to check and see if they can help with income maximisation. Refer to EEEF team to support with Watersure application and grants for white goods." (CMT actions listed in year 3 monitoring information)

The feedback in evaluation interviews also reflects the referrals made by CMTs:

"[The advisor] booked an appointment for me with her colleague to deal with the electric debt. She called them and told them that I will pay but only slowly, slowly. She also booked an appointment for me with another lady at BBBC and I'm going back this month."

"110% definitely [GOWM benefited me]. Because I got a call from Island Advice Centre later – offering another session to come in. They told me about a drop in session I could do."

It is clear from the monitoring information and interview feedback that onward referrals are an integral part of the GOWM model. A substantial percentage of those referrals are directly or indirectly related to maintaining a secure tenancy. Despite narrowly missing the target indicator, the number and spread of referrals for a given individual is evidence of GOWM's whole person approach, which aims to ensure clients are supported for the full range of issues they present with.

Indicator 3: People using the service will be better able to manage their tenancy and accommodation

Measure: 150 people per year

The results for the question '**Secure in Maintaining Tenancy/Home**' in the financial capability



questionnaire suggests that GOWM had positive impact on managing tenancies and accommodation.

Of the 94 one-to-one session 'after' respondents, 97% (n=92) increased their score on secure in maintaining a tenancy/ home. Extrapolating this to the whole one-to-one session cohort (n=321) would result in 311 having increased their score, exceeding the indicator target.

Supporting this extrapolation, average scores reported by those respondents shows a substantial jump of 4.4. The average 'before' score was 3.4. The average 'after' score was 7.8.

Further, examining the scores in detail shows:

- In common with analysis above at other indicators, the 'completer- respondent' group is skewed towards those participants who gave a more pessimistic 'before' score. As stated above, on 'maintaining a tenancy' this was 3.4. By comparison, for the participant group as a whole, the average 'before' score was 6.4.
- However, for both groups, the 'after' average score was 7.8, showing a substantially greater jump for the more pessimistic completer-respondent group and suggesting positive impact by GOWM.
- Despite this skewed 'pessimistic' sample, 65% (n=62) of these participants reported very high after scores (8, 9 or 10).
- Of those who gave very high scores at 'after' stage, around 20% had scored very low (2 or 3) at 'before' stage.

Reviewing the open text comments in the monitoring information reveals, through referrals and follow up by GOWM Community Money Advisors, residents access support from other teams within BBBC who offer specialist support to navigate and advocate within the interrelated housing and benefits system:

"Rent arrears has been appealed and now covered by Housing Benefit and debt with friends now cleared. Maintaining same saving method. Rent £150 now has been appealed and client won housing benefit supported by [BBBC debt advisor]" (CMT, in client follow up



notes, monitoring information)

"Benefits now in place after being seen and helped by the advice team. They backdated payments so that covered the rent arrears - so client is now clear." (CMT, in client follow up notes, monitoring information)

One interpretation of these results is that they are evidence of the benefit of a whole person, community-based support model. Participants in one-to-one sessions at GOWM were more likely to be in housing distress partly because the referring routes were skewed towards housing agencies. In addition, the top five presenting issues all have a direct or indirect impact on housing (rent arrears; debt; moved on to Universal Credit; struggling to make ends meet; and all benefit issues combined). GOWM staff often act as a triage and onward referral service into specialist support workers within Bromley by Bow Centre. The effectiveness of this approach can be seen by the positive impact scores.



Outcome 4

Vulnerable people, particularly those who are unemployed, will gain new skills and benefit from improved progression routes

There is a substantial gap between the low referral rates to employment, training and ESOL and the high rates of not working, (71%), and the high proportion of people of Bangladeshi background (49%), where there is a greater likelihood of not having strong English language skills. There is limited evidence that participants have gained valuable skills from participating in courses offered at Bromley by Bow Centre, such as ESOL and computer skills. One interpretation is that participants are focussing on improving and resolving their financial concerns and are not yet ready to tackle underlying employment and skills issues. Many participants will also have health conditions that limit their ability to work. In addition, availability of courses and the scheduling of relevant courses could also affect the ability to refer on and the take up of this kind of training.

Indicator 1: People using the service will report an increase in skills development	Measure: 50 people per year
Indicator 2: People using the service will report increased progression routes into volunteering, training or employment	Measure: 100 people by end of project

The interrelated nature of indicator 1 and indicator 2 makes it more useful to discuss progress towards them at the same time.

The majority of participants in one-to-one sessions, 71% (n=228) are not currently working.

To report on skills development, volunteering, training and employment for this group, the monitoring information was analysed against the following criteria:

Referrals to -

- Employment & training
- English as a second language (ESOL)
- Volunteering



- Digital inclusion (DI)

This analysis shows that referrals towards greater skills and progression were not a strong element for this cohort. Unpacking the referral records for all 321 one-to-one session participants reveals that:

- 10.5% (n=34) of referrals were to employment and training
- 5% (n=16) of referrals were to ESOL
- Only 5 referrals were made to volunteering
- In year three, only 3 referrals were made to digital inclusion. This was not recorded for years one and two

The evaluation is not able to comment on whether these referrals were taken up. Further, it is not possible to estimate whether the measure was achieved or not. The monitoring information does not systematically collect information on how many people moved towards 'increased progression routes into volunteering, training or employment'. Where a participant has moved into work or training, it is noted in open text comments across various fields in the monitoring information.

An additional way of understanding increased financial skill is examining how participants applied their knowledge gained through the one-to-one or workshop sessions. There is evidence that the combination of increased knowledge and confidence led to changed behaviour – that is, the application of new skills. As noted above, there was also substantial evidence of positive financial behaviour change. For example, 85% of one-to-one session participants had taken at least one action to improve their financial situation. Actions reported included

- Started saving
- Started budgeting
- Cut back on day to day spending
- Cut back regular spending
- Started prioritising



There is a substantial gap between the low referral rates to employment, training and ESOL and the high rates of not working, (71%), and the high proportion of people of Bangladeshi background (49%), where there is a greater likelihood of not having strong English language skills. One interpretation of this is that participants are focussed on improving and resolving their financial concerns and are not yet ready to tackle underlying employment and skills issues. In addition, availability of courses and the scheduling of relevant courses could also affect the ability to refer on and the take up of this kind of training.

However, interviews with participants and the volunteers provide additional nuance to the monitoring information. Interviewees mentioned their previous participation in BBBC provided courses, such as ESOL or digital inclusion, as well as the range of activities they have since become involved in, which have expanded the scope of their skills.

For the volunteers, there was evidence that the experience of helping on GOWM, and at the Bromley by Bow Centre in general, did enhance skills and confidence, through participating in training and leading groups:

"I think to an extent I knew I had skills but I wasn't sure how feasible it was [to use them]. I wasn't clued up to technology. I didn't have access to the internet or a computer at home. I knew I'd be lacking with that. I can now get by with a computer. I have some knowledge. I've had to learn to be organised." (Volunteer, evaluation interview)



Responding to the Research Questions

This chapter seeks to answer the research questions and, in so doing, get under the surface of GOWM and understand its impact on individuals and the Bromley by Bow Centre as an organisation and characteristics of effective financial capability support.

RQ1

To what extent does directly providing community based, culturally informed money management increase financial capability?

There is evidence from this evaluation that direct provision of financial capability achieves greater impact than indirect methods. The experience of phase I of GOWM suggests that there is positive impact in a training model. However, the challenges of engaging frontline staff and the variability in opportunity for staff in partner organisations to put financial capability skills into practice means that investment in direct delivery achieves greater impact for local residents. There is also evidence that the deep embeddedness of the Bromley by Bow Centre in the local community assists in engaging local residents and disseminating financial capability to them. Thinking about the question of direct versus indirect provision, one of the differences between phase I and phase II of GOWM was the shift in focus from upskilling local institutions such as housing associations to deliver financial capability, to providing that service direct to residents. The evaluation of phase I found that the training workshops had a significant positive impact on the staff involved. For example, there were substantial jumps in reported rates of ability:

- Identifying a client need (from 49% to 77%)
- Knowing what to do with a client (43% to 87%)
- Knowing where to refer a client (from 64% to 82%)⁸

⁸*Getting on with Money: an evaluation*, Baldwin W. et al, 2016, p49



However, the evaluation report also notes that one challenge included 'getting people on board':

"At points it was challenging to get sufficient buy-in for the training in the first place or in order to get staff [to come] along. Inevitably, not everyone was convinced of their own involvement in financial health, such as one grounds operative who said "finances are not part of my job criteria."⁹

This was picked up in the evaluation interviews:

"It's tough working with organisations – getting commitment. At the time there was a lot of 'why are we here' attitude. Getting groups of frontline staff together was difficult [due to] time. For this second phase it is just us, no partners. We brought in in house."(GOWM project manager, evaluation interview)

A second challenge was the opportunity for staff to practice their new learning. The phase I evaluation report notes that for many staff, "their role did not require them to proactively talk to clients about money and hence they may not have had the opportunity to put their new knowledge into practice".

This suggests that to an extent, the investment by GOWM in upskilling was not reaping the full potential value, due to staff resistance and disengagement and the lack of opportunity to put new skills into practice. There is also the point, outlined above, that these institutions could, and perhaps should, fund and lead financial health initiatives internally. Shifting from at-one-remove delivery in phase I to entirely direct delivery in phase II gives BBBC greater control over achieving increased financial capability outcomes for residents and greater likelihood of achieving value from the investment.

On the question of providing community based, culturally informed money management, there is evidence that BBBC's embeddedness in, and understanding of, the local community creates opportunity for increased financial capacity amongst local residents. There are two elements of

⁹Getting on with Money: an evaluation, Baldwin W. et al, 2016, p52



particular relevance:

- the local profile of BBBC and its good reputation
- understanding the dynamics that can be present in some south Asian households in relation to money

The Bromley by Bow Centres is well established in the area and has a wide range of initiatives and services, run on campus or in partnership with schools and other community organisations, which extend its presence in the neighbourhood. This can be seen in the referral and recruitment routes for both volunteers and GOWM participants. In addition to profile, BBBC has gained a strong reputation for providing valued support.

"Now I can do everything myself or at least I can phone them, and if I can't understand the English I can ask in Bengali. There are my kind of women who really need this help."(GOWM participant, evaluation interview)

"A few days ago I called Bow Centre for help. I asked them because they know how to help me, but I'd forgotten everything. They said they would give my number for someone [from the Centre] to call."(GOWM participant, evaluation interview)

"I always go to BBBC for help. I'm registered with them. Always if I have a problem I go there for advice for rent, applying JSA this and that."(GOWM participant, evaluation interview)

In addition to simply the organisation's profile as a go-to place for assistance, having advisors who can speak Bengali is a benefit for engagement and delivery in this area. Staff within GOWM also understand cultural habits around money that can be part of some south Asian households. This is reflected in the comments made in evaluation interviews by volunteers and staff.

"We are aware of cultural issues, especially gambling. People were coming to us because of debt created by their partner's gambling. For certain cultures, Universal Credit didn't sit right because it comes in to one account – and some people in some cultures only one person will control those finances and it might cause issues, fights, breakdowns. It's a fine line giving information and not wanting to cause rows at home. I had one guy come and



have a go!(GOWM programme manager, evaluation interview)

"We did the wedding on a budget... [and] had a mock wedding in the café. It was like a flash mob. We had money saving tips in the script. Afterwards people were very interested in the whole thing. It was breaking cultural taboos because there's thing of keeping up with the Joneses with weddings. But we say, it's your wedding and it's your day. You don't want to start off with debt."(GOWM volunteer, evaluation interview)

This evidence collectively suggests that directly providing community based, culturally informed money management places the Bromley by Bow Centre in a strong position to increase financial capability amongst local residents.



RQ2

Do one-to-one sessions characterised by dialogue and a mentoring relationship have a different and/ or greater impact on an individual's mindset and behaviour than participation in a group workshop covering similar themes but delivered via the teaching model? If so, why?

An effective way to assess the variable impact between the two different methods of support – one-to-one sessions versus workshops – is to compare the results of the financial capability questionnaire. Set out below is a table showing the rate of positive shift recorded for five of the financial capability questionnaire scores. These five questions provide reasonably robust data across the cohorts and are relevant to both groups.

For one-to-one session participants, the financial capability questionnaire is scored 1-10 and ascends (a higher score is 'better'). Whereas for workshop participants, the financial capability questionnaire was rated on a five point Likert scale, such as 'not very confident' through to 'very confident'. To get around this, the evaluation manually counted the number of workshop participants who recorded a shift from a 'worse' to a 'better' rating.

Comparison table: 1-2-1 versus Workshop participants, fincap questionnaire responses, rate of positive shift 'after'

	One-to-one participants	Workshop participants
	Shift to more positive score	Shift to more positive score
Confidence managing your money	61% (n=58)	42% (n=23)
Ability to cope in a financial crisis'	93% (n=84),	33% (n=18)
Knowledge of Financial Products and Services	94.5% (n=89)	32% (n=18)
Knowledge of where to get help and advice	100% (n=93)	46% (n=25)
Stress Level in Connection to Financial Situation	91% (n=86)	20% (n=11)

This evidence suggests that the one-to-one session format achieves greater impact than a workshop format. Given that many of the one-to-one session participants will have had several contacts with GOWM staff, and be supported by a trained advisor responding to their individual



needs, it is reasonable to expect one-to-one session participants would record a higher rate of progress. In addition, CMTs noted that participants at workshops were not usually at a point of crisis, so their scores may reflect a higher pre-existing level of financial capability or a lower level of stress – so the level of positive change is therefore more muted.



RQ3

To what extent does the financial capability field lend itself to direct service delivery by non-professional community members?

The evaluation evidence finds that peer-led initiatives are well suited to financial capability to the extent that the delivery is focussed on 'tips and tricks'. That is, peer led initiatives have much to offer where local participating residents are reasonably financially stable but can get practical tips from others like them on how they manage and avoid pitfalls. Where participants have complex financial issues, the evaluation evidence suggests that professional advice from a trained advisor is more appropriate and effective.

The role of volunteers within GOWM phase II reflected Bromley by Bow Centre's longstanding practice of residents volunteering in various initiatives to support their own wellbeing and personal development. Building on this, in GOWM phase II managers were keen to test the extent of active community involvement in financial capability by enhancing the role of community members within delivery. Evaluation interviewees were clear that there is a strong culture of involving and co-designing with the community, through volunteers:

"It's important to BBBC that we're not delivering to the community, but it's people taking action and peer support... Having the volunteers shaping the message is really important – we want to avoid looking like we're preaching or patronising. Make sure the approach you're taking, the community has had input into. We've had quite a few volunteers who've lost their mojo... and it's a good way for people involved to build confidence and add to their CV." (GOWM programme manager, evaluation interview)

"They [GOWM/ BBBC] really value people's input. They always say 'We're not the ideas people, we're the facilitators'. They asked 'what do you think the community will respond to?'. For example, the wedding on a budget was a volunteer's idea. The clothes swap was a volunteer's idea too. And then another woman said she wanted to set up a reading club (community library). Because of the volunteer group then she applied for a grant and she tried it via GOWM that then she got funding." (Volunteer, evaluation interview)

One of the ways GOWM worked to empower local residents to inform and educate other local



residents was through regular events. 'Feast For A Fiver' was one workshop led by volunteers. Looking at the satisfaction scores for the most recent set of participants (year three) shows an average rating of 9.6. Comments emphasised how much participants had learned during the cooking session – how the practical nature of the workshop had made a strong impression and shown them how to make day to day changes.

"I have learnt how to save money on food/cooking recipes. I enjoyed eating/cooking making new friends."

"Very impressed and thoroughly enjoyed myself... Very friendly group, enjoyed myself. Thank you. Will try recipes with my boys at home."

"It's very nice as we get to socialise with people we don't know, make new friends and learn new stuff."

"Excellent workshop. [I will be] cutting my shopping budget. I have learnt [how to spend] less money for more food. Today's recipes was spend less money and cooked for 12 people".

Volunteers also decided on the delivery format for other financial capability education events. On one occasion, the GOWM volunteers held a mock wedding in the style of a flash mob performance in Bromley by Bow Centre's café to highlight the financial cost of the traditional lavish Asian wedding. This had been particularly raised by volunteers from the Bangladeshi community. This clearly made an impression as audience members were keen to discuss it afterwards:

"[W]e had a mock wedding in the café. It was like a flash mob. We knew what was going on but people having lunch there didn't. We had money saving tips in the script. Afterwards people were very interested in the whole thing. People were really impressed, really liked how we did it." (Volunteer, evaluation interview)

The programme of structured workshops, with substantial money management content and led by a GOWM Community Money Trainer, were also part of the shift in focus for GOWM phase II towards prevention. One of the goals of the workshops was to attract local residents who may be



in a precarious financial situation but coping and, ideally, reduce the likelihood of them falling into crisis.

“The difference between workshops and in one-to-ones – one-to-onesession participants are more at the point of crisis. People at the groups are more at the point of exploring, but might not be at crisis.” (GOWM programme manager, evaluation interview)

This distinction in level of need between the workshop attendees (struggling but coping) and one-to-one session participants (in crisis and not coping) has implications for the extent to which support can be provided by community volunteers or by trained professionals. Despite the evidence of positive impact from the workshops, managers were less certain that for people in crisis or with chronic money troubles, peer-led support would be effective:

“Money is a tricky one and the role of volunteers in money advice is complicated. My view is that money management advice needs high level skills. You need to have good, expert knowledge across a wide range of areas to offer sound advice. The kinds of clients we work with, you’d need the volunteers to have a background in the full range of areas that may be causing issues for the client, such as a very good understanding of arrears, welfare arrangements, advice and legal options... We haven’t had volunteers doing one-to-one financial advice. It would need training and for them to ‘graduate’ from doing basic debt etc”.(GOWM project manager, evaluation interview)

There is clear evidence of positive impact from volunteers having a substantial role in GOWM. There are benefits both for the volunteer and the participant in having local residents shape the topics and deliver the content. Whether this extends to participants with chronic financial problems or in crisis was not tested through GOWM. By way of comparison, the Social Welfare Advice team does train volunteers to deliver advice. Training of this nature would need to be part of any move towards offering detailed financial capability support through volunteers.



RQ4

To what extent does BBBC add value to its own portfolio of services and to the local services landscape by delivering GOWM?

It is clear from the monitoring information showing referral routes and the evaluation interviews, that GOWM adds value to Bromley by Bow Centre's portfolio of services and that there is a mutually beneficial relationship between the different services within the Centre. GOWM also adds value to partner services, providing a service and an approach that complements the more specialised advice offered by other organisations in the borough.

As outlined above, other services within the Centre are the single biggest referrer into GOWM's one-to-one sessions and GOWM frequently refers on to other services internally. Volunteers are also recruited via the Bromley by Bow Centre ecosystem of services. This dynamic suggests that the financial capability support offered by GOWM is not being provided elsewhere in the Centre and that there is a need for it to deliver on the 'whole person' offer.

Managers interviewed as part of the evaluation pointed to this aspect of supportive, preventative, practical money management as part of the rationale in establishing GOWM – as distinct from the crisis management that tends to characterise the advice team's caseload.

"[The other BBBC services'] remit is to deal with energy debt and making repayment plans. They refer to us so [clients] understand how to financially manage. We observed people were getting a gas bill grant and then coming back in 2 years in arrears again. We are looking at behavioural change and helping with the anxiety." (GOWM project manager, evaluation interview)

"[T]he drop-in sessions can be a jarring process – [clients might] wait and not be seen, or not have the right docs etc. Or an [Advice Team] advisor will work something out quickly and won't necessarily have time to explain that to the client. GOWM works through that with the client and helps explain it to them and what they can do themselves next time." (GOWM programme manager, evaluation interview)

"We got a lot [of referrals] from social prescribing and [we are] looking at more holistic needs. But also, people who don't work in advice find it difficult to know what kind of



advice they [the client] need. It's not so easy to identify and most people who need money management also need other advice services. In an ideal world it would be a triaging service.(GOWM project manager, evaluation interview)

On the question of adding value to other services in the locality, there is evidence that delivering GOWM supports the effectiveness of other services and also strengthens relationships between BBBC and other services.

Delivering workshops and one-to-one sessions at locations across the borough, not just on the Centre's campus, has meant that BBBC's visibility and referring relationships with other local institutions are continually refreshed and enhanced.

"Through our previous projects we had relationships, for example with housing associations and employment support from previous iterations. The Centre is in a far corner in the borough and we wanted to make sure[GOWM]was as convenient as possible. We hoped by having different venues we had somewhere nearby for everyone and also have connectivity with those organisations to increase referrals." (GOWM project manager, evaluation interview)

On the question of adding value to other local services, programme managers were clear that GOWM, characterised by wide ranging, whole person, preventative advice complemented and filled a gap for other services in the neighbourhood:

"Island Advice was a good relationship. They don't do much money management but are strong on debt advice – debt specialists. Although BBBC do debt advice, it's slightly lower level, whereas Island advice does quite specialist, complex cases. There's a lot of common ground. We are quite similar in the way we work with clients. It worked well to cross refer from them to us, and from us to them."(GOWM project manager, evaluation interview)

"We get referrals from Housing Options. One of the things Housing Options does is refer on to us to before [the residents] take up the tenancy, so they know how to manage without getting into trouble." (GOWM project manager, evaluation interview)

Underneath this evidence of mutual benefit, however, is a wider question of whether GOWM



and the Bromley by Bow Centre are disproportionately absorbing the after effects of other services' failures. One manager commented that part of the shift in focus between phase I and phase II of GOWM was due to a sense that the partner agencies, mostly housing associations, should be providing the service direct:

"[The shift] was also slightly funder dictated. The Lottery said the best avenue would be individual or communities, focussing on individual resilience. There was an argument that those organisations [eg housing associations] should be funding things rather than the Lottery."(GOWM project manager, evaluation interview)

This issue of 'failure demand' potentially applies to the downstream impact of welfare and benefits reform and, in particular, the level of administrative error some residents are experiencing. As discussed throughout, a substantial minority (~30%) of one-to-one session participants present with one or more benefits related issue. At the same time, there are known issues with the smooth implementation of new benefits regimes due to increased complexity and increased reporting requirements by claimants. There may therefore be value in considering how GOWM's caseload has been impacted by becoming known locally as an assistance point for residents who are bearing the negative impact of persistent benefitsadministrative errors.



7. Limitations of the evaluation

Robust outcomes and monitoring information

The evaluation has found that one limitation is the monitoring and evaluation framework. As outlined throughout the report, there are a number of issues with the structure and completeness of the monitoring information. This includes:

- Fields and headings not being consistent;
- Monitoring information changing across years;
- Follow up method not being consistent (ie asking all the same questions to all participants);
- Low confidence by CMTs about the completeness of responses given by participants at follow up;
- Data spread across spreadsheets, with no 'master' spreadsheet, requiring manual calculation and potential for error
- Different scales used (numerical versus Likert ratings)

These challenges affect the ability of the evaluation to report on outcomes with confidence.

There is also the issue that some valuable activity undertaken by GOWM staff is not being recorded. GOWM is characterised by 'enhanced' referrals, where staff make personal introduction between the client and, for example, a specialist advisor. GOWM staff also do a lot of following up, reminding and prompting, which absorbs their time. These activities are crucial to a referral being effective, particularly for this group of participants, many with health, language barriers and complex needs. The MI framework is not set up to collect this important activity and so GOWM is not recording its true value.

Language barriers

Although clear figures were not recorded about participants' fluency in English, GOWM programme staff reported that there was substantial demand to deliver sessions in community languages, particularly Bengali. This reflects the ethnic make-up of the local community and, as outlined above, the make up of nearly half of GOWM participants. To include these participants in the



evaluation, the evaluator was supported by a bi-lingual BBBC worker and conducted four interviews with participants whose primary language is Bengali and whose English is not sufficiently strong to participate in a research interview without language support.

The feedback from these interpreted interviews was less fulsome than those conducted by the evaluator direct with participants in English. In addition, as the prevalence of language barriers became clear over the course of the evaluation, additional insights may have been gained by increasing the number of interviews conducted in Bengali, to be more representative.



8. Conclusions and recommendations

Conclusions

In undertaking a final evaluation of Getting on with Money, there are a number of observations about its strengths, weaknesses and impacts.

- GOWM's culture of whole person support and rapport building effectively gathers the full range of issues in play. This generates both a trusted relationship and an effective model for making appropriate referrals.
- Understanding the community and speaking community languages is a significant advantage. Almost half of participants report that they come from a Bangladeshi background. Familiarity with the language and cultural habits is very helpful in delivering an effective service.
- There is a Centre-wide culture of cross referral, networking and follow up across different services and other local partners. This offers a model of 'enhanced referral', where a client is actively supported on to the next step, rather than being given a leaflet or phone number and expected to make the connection themselves. This increases the likelihood that both the client and receiving organisation will keep the appointment and it will be an effective session.
- The population accessing GOWM faces multiple, complex challenges - 69% of people present with 3 or more issues – yet it is a fairly light touch service. There are two distinct financial populations and their needs are different: 'Squeezed but coping'; 'Overwhelmed, not coping'. Consideration is needed as to whether a more intensive model would be appropriate for a segment of the attending population.
- The delivery model for GOWM is neither brief 'top tips' nor in-depth, multiple contact, 'case management' specialist support. In line with BBBC's ethos of whole person support, Community Money Trainers frequently go beyond the strict scope of the GOWM service to provide multiple contacts and personalised support built on strong rapport and relationships, similar to case management, to the many people who need this kind of help.



- The impact of this approach can be seen in the positive shifts in indicators around knowledge of financial products and money management, as well as improvements in emotional state such as stress.
- There are issues collecting and collating monitoring information. The monitoring and evaluation framework was not constructed to accurately record the widest possible range of feedback, nor are the interactions recorded in a way to make analysis efficient. This risk under-playing the full value of GOWM's work.
- There is a strong relationship between GOWM and the Social Welfare Advice Team, but the roles could be clarified to consider how they can best complement and support each other.
- Issues with maladministration and complexity upstream within the benefits system is creating issues downstream for BBBC clients.



Recommendations

Based on these conclusions, the evaluation outlines a set of recommendations below:

1. Volunteers should continue to play a valuable role in increasing financial capability generally in the community.
2. Financial capability workshops should be retained because they offer an efficient route to increasing general financial capability and maintain BBBC's presence as a local institution.
3. Alternative models of one-to-one financial capability support (eg financial coaching) for the 'squeezed but coping' should be considered and those clients explicitly tagged as such in monitoring information.
4. A case management approach, for the 'overwhelmed, not coping', should be considered as part of the financial capability services offered at BBBC and those clients explicitly tagged as such in monitoring information.
5. Outcomes, indicators and measures should be reviewed to ensure they accurately reflect the activity delivered and are at an appropriate scale.
6. The methods of gathering monitoring information should be reviewed to ensure they are articulated so as to represent the full value offered by advisors, and to be as efficient and effective as possible.
7. The roles of GOWM and Social Welfare Advice Team should be considered in tandem, to clarify areas of duplication
8. BBBC, as a significant local institution, should consider how to ally with other local stakeholders to improve local benefits administration



Appendix 1: Ethics Statement

Rocket Science regularly works with vulnerable individuals and services supporting vulnerable individuals. Because of this focus, ethical considerations in our research are central to everything we do from designing, conducting, analysing and reporting on research. We are members of the Social Research Association and adhere to their ethical guidelines including our obligations to society, our clients, our colleagues and our research participants.

Drawing from these obligations, our ethical standards are made up of the following core features:

- Ensuring that we obtain **informed consent** from all research participants. This includes ensuring that potential participants understand:
 - What we are doing and why
 - What their participation involves
 - How we will collect, store and use their data (and why according to the GDPR)
 - Our obligation to protect them and their data and that all involvement will be anonymised in our analysis and reporting.
- Treating research participants with **dignity and respect**. This includes taking time to:
 - Understand the experiences our research participants have
 - Build rapport between participant and researcher
 - Ensure that participants are comfortable, and happy to continue, throughout the research process
 - Make engaging with the research a positive experience.
- Respecting and protecting the **personal and sensitive data** that participants share with us, or that we are privy to from other sources. We are often in a position of privilege where we privy to personal and sensitive data on an individual or group. We always treat this as a privilege. We only use the data for its intended purposes and put all measures in place to protect and safeguard the data.
- Caring for and protecting **field research staff**. Our researchers are often placed in difficult



field research situations. We ensure that all researchers have the required training and support to conduct this research and look after themselves. All staff have a dedicated supervisor responsible for ensuring that staff receive the training and regular support and supervision sessions. Researchers only conduct field research on their own where it is appropriate to do so and are never asked to go to a participant's home or another situation where they would be alone with participants.

- Providing **sensitive and objective analysis and reporting**. Our reputation and responsibility as an objective voice is important to us. We are committed to helping our clients while also providing valuable and objective insight



Appendix 2: Updated Participation

The figures set out below reflect the final numbers for participation, at March 2020. These numbers are slightly different and higher than those outlined at section 5, which formed the basis of the analysis.

Getting on with Money – participation				
Activity Area	Year 1	Year 2	Year 3	Total
Number of 1-2-1 session participants	91	128	123	342
Number of workshop attendees	325		118	443
Number of volunteers recruited & trained	8	6	8	22
Number of volunteer-led events	2	16	10	28

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