



# Transitions

## Evaluation Report February 2019

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## Executive summary

The Wiser£money partnership's Transitions project offers a ground-breaking combination of debt advice, money guidance and community development work in rural areas of Torridge and West Devon. It has successfully engaged local communities, particularly those in more isolated areas, supporting them to respond to financial difficulty and embedding this work in wider community initiatives. Provision of debt advice through home visiting has been focused on vulnerable people facing financial difficulties who cannot easily access services in the larger towns of the two districts.

Effective and well-regarded debt advice and income maximisation services have resulted in £691,312 of financial gains for project beneficiaries between the start of the project in September 2016 and the end of August 2018, with 248 referrals received. Over the same period, 136 clients have received in-depth advice with casework support.

Local communities have been strengthened through the project's work with 130 stakeholder groups and organisations in the voluntary and public sector. Transitions has supported community-led events in Bere Alston, North Tawton, Holsworthy, Princetown and Hatherleigh. It has worked closely with West Devon CVS and Torridge Voluntary Services, extending their reach into smaller rural communities. This has led to productive partnerships with grassroots groups involving families, schools, carers' groups, churches and youth clubs, as well as community initiatives around health, food and transport.

In the original project proposal, it was envisaged that the majority of beneficiaries would access the service at community outreach locations: however, as it became clear that issues of stigma and rural isolation were acting as a barrier to take up, Transitions moved to delivering interventions through home visiting. Similarly, the project's approach to its community development work has changed, responding to its experiences of engaging local groups and partner organisations. The Wiser£money partnership has invested significantly in evaluating its work: this has led to learning in the following key areas, which Wiser£money partnership is actively looking to implement as it explores the next phase of its development and transfers activities to a new charity, Navigate, the successor organisation for work previously carried out by Wessex Resolutions:

- The journeys typically taken by people experiencing financial difficulties in rural areas: designing pathways that enable people to pull in the support they need to take action, both from Transitions and from their communities.
- Understanding how work to promote financial wellbeing combines with the work of local community groups, networks and partner organisations to generate social impact in particular areas.
- Responding to drivers that affect vulnerable people in rural communities in areas such as mental health, fuel poverty, digital inclusion and loneliness, especially for those reliant on income from working-age disability benefits.
- Co-production of interventions to promote financial wellbeing, using an integrated menu of community development work, targeted workshops and 1 to 1 delivery of confidential advice and support.
- The applications of insights from behavioural science into how people actually make decisions that impact their financial wellbeing, and the intelligent application of technologies, particularly internet-based technologies, when working with vulnerable people in rural areas.

## Recommendations

*1. Build more detailed pictures of the people typically using the service and the journeys they take, assessing any data protection implications.*

Transitions has successfully invested in building referral pathways towards the project and has seen increasing numbers of self-referrals. It now needs to deepen its insight into the typical journeys taken by people experiencing financial difficulties in rural areas. For example, what predictably happens to people as support from Transitions comes to an end? To what extent does support from Transitions help people sustain their financial wellbeing into the future? This will give insight into how interventions create value, and give the Wiser£money partnership and the new charity, Navigate, a firm foundation for future sustainability. This work should focus on understanding the following: people's background awareness of what is available to them; the triggers for people seeking help when they have financial difficulties; clients who return to the service for help following previous interventions; the detail of what is important to people as they seek to resolve issues; the strengths people bring to resolving issues; and the extent to which interventions help people to improve their lives.

Transitions should continue to carefully review access arrangements for the service: at present, a large proportion of clients are referred or signposted elsewhere and the project needs to ensure that such journeys are valuable to the people concerned and to partner organisations making the referrals.

An important example of how understanding client journeys might impact project practice is the question of why the project has consistently advised significantly more female than male clients (70% female, 30% male). Analysis of working age disability benefit caseloads in the districts<sup>1</sup> does show consistent gender-based differences in caseloads for particular benefits, but these differences do not explain the extent of the gender-based discrepancy in take-up of the service. We recommend that this should be a priority for future projects: 2011 research from the Money Advice Trust<sup>2</sup> will indicate avenues for exploration, but will need to be complemented by informal, ongoing conversations with men using the service and in local communities served, asking them about their experiences of financial difficulty.

*2. Develop the current social impact framework so that it can be used flexibly across a range of projects, both for reporting on existing services and on generating learning for improvement and development.*

The March 2018 social impact framework designed by Wessex Resolutions provides a good framework for assessing impact in relation to financial inclusion, having a secure home and improving health and wellbeing. However, we recommend revising the framework to reconfigure the specific metrics used by the Wiser£money partnership. This is because whilst it will continue to be important to demonstrate impact to decision makers, we

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<sup>1</sup> See <https://stat-xplore.dwp.gov.uk>

<sup>2</sup>

[http://www.infohub.moneyadvicetrust.org/content\\_files/files/seeking\\_direction\\_men\\_money\\_advice\\_and\\_the\\_road\\_to\\_financial\\_health\\_final\\_160311.pdf](http://www.infohub.moneyadvicetrust.org/content_files/files/seeking_direction_men_money_advice_and_the_road_to_financial_health_final_160311.pdf)

believe there is an equally important need to use metrics that enable Wiser£money to learn and improve.

Such metrics need to be co-produced and owned by beneficiaries, local communities and frontline staff, reflecting their perspectives. We suggest that they should include consideration of impact over entire client journeys, and be selected with careful thought about what is going to be done with the data. The Wiser£money partnership should also consider whether impact on local communities should be captured separately, including economic impact such as education, training and work.

For example, metrics could include more creative responses from clients and advisers as to the impact of an intervention on their lives, perhaps a description of a decisive moment in a client's journey or a photo of something that is important to them. In the course of our evaluation, we came across a number of such examples, such as a description of an adviser sat in a client's living room, with papers spread across the floor; or the picture of a client whose life had been changed by being able to cover the costs of a Motability car, using the Higher Rate Mobility Component of Disability Living Allowance.

For the majority of people engaged by the Transitions project, their lives would be greatly improved by benefits administration systems that worked more effectively, both in terms of speed and fairness: this indicates that any future project should think carefully about how insight can be used to push for change to the systematic drivers of financial difficulties. The single biggest such driver of demand for Wiser£money advice is DWP administration of working age disability benefits: we recommend that the Wiser£money partnership continues to explore ways in which it can contribute to national policy making in this area, for example through organisations such as NAWRA, the Money Advice Trust and AdviceUK, as well as through political structures such as the Cross House Rural Vulnerability Group.<sup>3</sup>

### *3. Systematically integrate work to build the strengths of beneficiaries and communities directly into the everyday business of giving money advice and maximising income.*

We recommend developing a simple framework to capture this information for each individual client, group or organisation. For clients, it would consist of a simple personal plan giving an overview of their journey to date, their strengths, the support they want, what matters to them, and the next steps on the journey. These plans should not be framed as 'taking a survey'. For clients, personal plans could be populated by advisers in the course of normal day-to-day interactions with clients. Ideally, these personal plans would be entered onto client and case management systems to enable easy analysis of data: this is possible with AdvicePro functionality.

Members of the Wiser£money team need to unpack and share learning on the concrete steps that beneficiaries of debt and money advice need to take in order to make progress. They should focus on creating a shared menu of simple steps and strategies used by clients, groups and organisations: these should be coproduced with the person or group using them and framed in ways that promote a growth mindset. Such strategies have already been developed by Transitions, for example the Community Wellbeing Web approach to community wellbeing events.

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<sup>3</sup> <https://www.rsonline.org.uk/rural-vulnerability-day-held-in-parliament>

Steps should be realistically achievable, recognising that moving towards financial wellbeing may take many months or even years for the most vulnerable, and that such journeys, whether taken by individuals or communities, are made up of small steps, and will often need to overcome emotional and motivational barriers.<sup>4</sup> Particular attention should be paid to the timing of such steps, framing them in ways that are attractive and that involve social interactions with other people wherever possible.

For clients, this might for example involve focusing on the positive achievement of moving someone from a position where they simply produce a carrier bag full of unopened mail for the adviser to sort, to a position where they are able to open their mail and begin to sort it into different categories for action or administration. For some people, learning to take this step and taking it consistently will represent massive progress, and will require additional support from their wider community.

*4. Focus on gathering insight into how future projects can contribute to thriving communities in the following key areas: health and wellbeing, including social prescribing; home and housing, including fuel poverty; digital inclusion, including interactions with public services online; community involvement, including loneliness; and work and skills, particularly for those currently in receipt of working age disability benefits.*

Funding that is specifically allocated for debt and money advice is under huge pressure: to be financially sustainable, the Wiser£money partnership needs to use current services to gain insight into the issues listed above, particularly in areas such as digital delivery of services, where funders and decision makers may not have detailed understanding of how new technologies can be deployed, but are nonetheless correct in assessing huge potential for how services are provided. Behavioural insights referenced elsewhere provide a basis for designing simple steps in longer journeys that help clients and communities thrive.

*5. Involve frontline advisers, beneficiaries and other stakeholders in the development of project proposals and service design.*

Transitions has successfully involved key stakeholders through its stakeholder forum. However, more time is needed for frontline workers to contribute to project proposals and service design and then implement and embed new ways of working. Frontline workers need to understand and own the approach being used, recognising their crucial role in ensuring the Wiser£money partnership's future sustainability, not least its ability to change and improve.

We suggest that Transitions and subsequent projects delivered by the Wiser£money partnership should maintain a simple learning log where key learning is summarised and updated on a rolling basis. This could include a simple description and chronology of any new initiatives and how they develop. It could also record feedback, learning, moments of trust and other insight from key partners and stakeholders, and how these have been used or addressed, promoting a culture of shared learning.

Frontline advisers should be encouraged to access and make use of existing client and case management reporting functionality in AdvicePro to understand their work and

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<sup>4</sup> <https://heathbrothers.com/books/switch/> How to Change Things When Change is Hard

design solutions for how it can be improved in terms of impact, outcomes and outputs. This could include reports of referrals, signposts and multi-agency working with named local services.

*6. Use behavioural insights to understand how best to design interventions with individual beneficiaries and communities.*

Transitions already understands that it is best to build on local community assets: it finds out what is already there and working well, and then uses this as a platform to reach people through trusted and valued relationships.

Research into cognitive bias<sup>5</sup> in the field of behavioural science, particularly behavioural economics, is giving increasingly concrete insights into how to design services with the way that people actually behave and make decisions<sup>6</sup> in mind. Seemingly small changes in how an intervention is designed or framed can have significant effects, for example: providing clients with a diary and/or document folder as a concrete step towards forward planning and/or personal organisation of paperwork, with the aim of building a person's capacity to break down problems into manageable chunks. Framing something as 'taking a survey' may be significantly less effective in getting feedback from clients than framing something as a conversation about 'how things are going'.

The success of the social prescribing movement may in part be due to the fact that conversations about health and wellbeing are easier to start than conversations about debt, loneliness or housing. All the stakeholders and project staff interviewed commented about the stigma that is still associated with financial difficulty, particularly problem debt. It is therefore very important to find ways in which to open up conversations about money and financial wellbeing in the course of wider conversations about health. The Behavioural Insights Team has provided helpful guidance on how interventions can be designed in ways that are Easy, Attractive, Timely and Social.<sup>7</sup>

*7. Coordinate work with named stakeholders using a central database.*

Part of the unique value offered by the Wiser£money partnership is its reach: a key element of this reach is its knowledge of, and interactions with, a wide range of community organisations and groups. These interactions happen at various levels and in various contexts, for example between frontline staff or between managers, and in relation to work focused on individual clients or work focused on community development. Wiser£money is already exploring options for how this can be done: we recommend that all project team members should be encouraged to record and share information about the stakeholders with whom they work, focusing particularly on understanding stakeholder needs and perceptions. A cloud-based CRM such as Salesforce or CiviCRM<sup>8</sup> would make it easier to record and learn from stakeholder interactions and continue responding to stakeholder needs in areas such as referral arrangements.

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<sup>5</sup> <https://betterhumans.coach.me/cognitive-bias-cheat-sheet-55a472476b18>

<sup>6</sup> <https://www.jrf.org.uk/report/how-poverty-affects-peoples-decision-making-processes>

<sup>7</sup> [http://www.behaviouralinsights.co.uk/wp-content/uploads/2015/07/BIT-Publication-EAST\\_FA\\_WEB.pdf](http://www.behaviouralinsights.co.uk/wp-content/uploads/2015/07/BIT-Publication-EAST_FA_WEB.pdf)

<sup>8</sup> See <https://civicrm.org/> or <https://www.salesforce.com/>

*8. Consider how contributions from people in local communities and partner organisations might be integrated into money and debt advice, income maximisation and money management interventions.*

A fundamental challenge facing the Transitions project is how to make the most effective use of its specialist debt and money advisers. The Wiser£money partnership can already demonstrate the added value provided by complementary mental health support, having successfully delivered projects funded by the British Gas Energy Trust (BGET), and it is currently delivering a further BGET project in partnership with Mind in Somerset.

We recommend seeking funding to test new ways of pulling in resources to support 1 to 1 advice and support provision, whether this is from local individuals, voluntary groups or partner organisations. Other organisations operating in rural areas have trialled pulling in complementary support from partners on a spot purchase basis,<sup>9</sup> and Transitions already pulls in support from partner organisations on an ad-hoc basis where this is possible. In an urban context, Burmantofts Community Project uses a Money Buddies approach.<sup>10</sup>

When exploring new ways of working, attention should be paid to past learning from Transitions and from the wider advice sector. People undertaking the Rural Champion and Information Activist roles have indeed contributed to the project, some significantly, others to a lesser extent. However, feedback from interviewees indicates that people who may be ready to be part of community action to promote financial wellbeing are not motivated to do this by having a 'Rural Champion' or 'Information Activist' label. Transitions needs to carefully consider what motivations people are likely to have, what activities they can realistically be expected to undertake, and how best to frame such involvement. For example, people may be wary of committing to an open-ended role, but prepared to be contacted on an as-needed basis.

The advice sector knows from long experience of deploying the Citizens Advice business model that advice and support services delivered by volunteers are not necessarily significantly cheaper than those delivered by paid staff once one has factored in the costs of volunteer support, training and supervision.

Careful consideration needs to be given to issues of confidentiality: as noted above, many interviewees commented on the stigma associated with debt, for example, people's concerns even to be seen visiting an advice service. Interviewees indicated that for many clients, they specifically wanted to keep their experiences of financial difficulty private and, for a variety of reasons, did not want other people in the local community to know. It may be that what is most effective is the ability for people in local communities to be able to have general conversations about financial difficulties, whilst ensuring that access to advice for individuals remains protected by confidentiality: the 'Time to Change'<sup>11</sup> campaign aimed at stigma associated with mental ill health provides some insights into how conversations that open up difficult issues about money might be held.

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<sup>9</sup> See <http://www.midnorfolkcab.org.uk/crisis/index.html>

<sup>10</sup> See <https://www.burmantoftscommunityprojects.org/>

<sup>11</sup> See <https://www.time-to-change.org.uk/get-involved/activity/have-conversation-about-mental-health>

*9. Act on learning to strengthen partnership management and support for frontline staff.*

The Wiser£money partnership has been able to overcome challenges related to staff absence and illness, and interviewees have commented on the value of arrangements for 1 to 1 and group supervision and support. Interviewees, both frontline staff and those from partner organisations, commented on the value of the Debt Supervisor role, and it is clear that any frontline advice delivery must continue to include practical support for advisers and other frontline staff in terms of training, supervision and support.

Regular, meaningful communication amongst project team members is very important, particularly when staff members are peripatetic and work separately from colleagues day-to-day: this will have to involve a combination of face-to-face and remote communication channels. We recommend creating more frequent opportunities for peer-to-peer interactions between frontline staff, as well as interactions with managers.

Any future Wiser£money projects should continue to carefully consider how to combine management arrangements in the following areas: strategic management and governance; project management; technical supervision and support; and pastoral/HR support. Interviewees commented that the separate management structures of Wessex Resolutions and Encompass Southwest have on occasion made it more complicated to create an integrated team approach.

This risk is inherent in any partnership, and is particularly present when different organisations are undertaking different areas of activity, for example Wessex Resolutions staff undertaking community development work, and Encompass Southwest staff undertaking debt and money advice casework. Continued attention needs to be given to setting time aside to listen to each other, share learning and explore how frontline staff can complement each other's work.

As noted above, Transitions has been directly impacted by staff absence and illness: this risk can be mitigated developing a pipeline of suitably trained and qualified staff and the creation of an internal knowledgebase to enable new team members to quickly become effective. To some extent a common knowledgebase is already being developed through pooled documents held on AdvicePro, but we would encourage the partnership to consider something that does not rely on complex file trees with separate documents in different folders. Other organisations have successfully used technologies such as wikis or Wordpress websites with controlled access, which make it much easier to make links between pieces of information and search using keywords.

## **Introduction and methodology**

The Wiser£money partnership started delivering the NLCF-funded Transitions project in September 2016. Transitions is scheduled to run until the end of August 2019 and aims to support vulnerable people facing financial difficulties who live in rural areas of Torridge and West Devon. It also aims to build the strength and capacity of local communities in these areas, particularly more isolated rural communities, to respond effectively to financial difficulties.

The project has two key objectives: providing money, debt and income maximisation advice and practical support to vulnerable people who cannot access mainstream services; and promoting financial wellbeing and early action to address financial difficulties, building the capacity of clients and rural communities to improve their quality of life.

AdviceUK undertook an interim evaluation of the Transitions service in August 2018. This involved detailed analysis of client and case data for the period September 2016 to 22 June 2018: all figures refer to this period unless otherwise indicated, totalling 230 cases for 224 clients. We undertook additional evaluation work in January and February 2019, focusing particularly on assessing community development activities and the involvement and perspectives of beneficiaries and other stakeholders. We have sought to highlight key issues captured through our own quantitative data analysis and Transitions' own reporting.

Significant datasets are available for analysis through AdvicePro, the client and case management system used by the Wiser£money partnership. This has allowed us to undertake client profiling and analysis of advice and support needs. We have focused throughout on trying to build as detailed a picture as possible, aiming to understand what is typical and predictable for the work undertaken by the project. It should be noted that gaps in datasets are inevitable: for example, when it is more appropriate for clients to be referred to other local services, more detailed profiling information is not collected. Similarly, in some cases, people interacting with Transitions have chosen not to engage further with the service, or chosen not to provide information.

## **How has the project developed?**

As described above, the project's emphasis is two-fold: in-depth money advice with casework support, delivered by visiting clients in rural areas in their own home; and community development and awareness-raising work, ensuring that local networks of individuals and community groups, as well as statutory and publicly-funded services operating in the district, understand how they can address financial difficulties. This combination of activities in a single project is unique for the local area and rare nationally: AdviceUK is not aware of a comparable project model operating in any rural area of England, Scotland or Wales.

### *Development of the community development approach*

Transitions has worked very closely with local voluntary sector infrastructure organisations, partnering formally with West Devon CVS and Torridge CVS. It has sought to improve pathways into Transitions services for people who may have contact with local community activists, groups, networks and partner organisations. Members of the project

team have attended a wide range of meetings and events, publicising the project via stakeholder organisations and services and their respective networks of influence and activity. Transitions staff have tried wherever possible to 'piggy-back' on existing meetings attended by partners, whether these are internal or multi-agency.

A dedicated network of 7 Information Activists (IAs) supported by an Information Coordinator based in West Devon CVS was created, with IAs based in local voluntary service organisations, community centres and other community groups. Most IAs are people working for partner organisations who are in a position to make links between Transitions and other things that are happening in the local community, and to identify where relationships need to be built. Similarly, a dedicated network of Rural Champions (RCs) was created: RCs are volunteers who are recruited and supported to develop connections between local groups/individuals and local services and initiatives, including Transitions.

Transitions also created a dedicated forum where stakeholder organisations, including referral partners, were invited to meet twice a year to share learning and recommend improvements to how the project is delivered. This stakeholder forum has met regularly over the lifetime of the project, most recently in February 2019.

Over the lifetime of the project to August 2018, Transitions has engaged over 130 stakeholder organisations respectively across Torridge and West Devon, undertaking outreach through participation in 63 education and networking events, and promoting financial wellbeing to 834 members of the public.

In year 2, Transitions also launched a money capability training programme, Managing the Money Maze: 2 workshops were delivered in Torridge and 2 in West Devon, with 23 learners participating. Workshops were funded by LearnDevon and were part of a wider programme of workshops delivered in the county. This has broadened the Wiser£money partnership's offer to stakeholder groups and organisations, giving participants a fun, engaging way of exploring money management issues relevant to their lives.

In December 2017, following a review of the project's community development activity, the Transitions Community Development Officer produced a written strategy for developing Community Wellbeing Webs. This strategy described a 7-step approach to building the project's engagement with more isolated rural communities, including: identification of dynamic local people with commitment to a particular area; joint work to organise a meeting with other key individuals and stakeholders in the area; face-to-face networking with local schools, businesses, churches and community centres; planning and delivery of an event to showcase what is going on locally, with a particular focus on community wellbeing; and follow up from the event, for example, generation of a directory of local organisations, groups and initiatives offering activities and services to local people.

Events have included social welfare advice services such as local Citizens Advice, foodbanks, GP surgeries, services for families and children, groups for carers, and health forums. They have also successfully involved local clubs, youth groups, societies, pharmacies, community businesses and other private sector organisations operating locally.

The table below summarises the outputs of community wellbeing events put on to date:

	<b>Bere Alston</b>	<b>North Tawton</b>	<b>Holsworthy</b>	<b>Princetown</b>	<b>Hatherleigh</b>
<b>Date</b>	Jan 2018	Apr 2018	Jul 2018	Sept 2018	Jan 2019
<b>Key local contacts</b>	Local church	Local councillors, church, primary school, surgery	Community forum	Rural Champion, primary school, church	Local councillors, community centre, Made-Well CIC
<b>Public attending</b>	89	89	150	29	150
<b>People running stalls</b>	60	55	19	45	50
<b>Event volunteers</b>	12	8	11	6	50
<b>People or groups consulted</b>	45	20	16	8	8
<b>Groups involved</b>	32	31	13	30	30

Events have been welcomed by partner organisations, particularly those providing local infrastructure support and local community anchor organisations. Directories produced during event follow up have made it easier for people to know who is doing what in a particular area and how to get involved. Events have also catalysed direct action to safeguard existing rural services and amenities and counter the impact of cuts to public spending by local authorities. Stakeholders interviewed consistently commented that people attending events reported not knowing about things that were going on very close to them, and that they valued opportunities to find out what was available.

### *Approach taken for debt, money advice and income maximisation*

Observation of frontline advisers and interviews with them confirm the role that Transitions plays in filling gaps in access to money advice with casework support for the most vulnerable. Low income, poor health and low levels of capability in dealing with money and debt-related problems are key drivers of need. These are often exacerbated by relationship breakdown, rural isolation, lack of transport, limited personal networks and digital exclusion.

	<b>Year 2</b>	<b>Years 1 and 2 in total</b>
<b>All referrals</b>	108	248
<b>Closed Enquiries</b>	56	105
<b>Closed cases</b>	23	105
<b>Open (Active) Cases</b>	24	31
<b>Pending Referral</b>	4	4
<b>Referred</b>	1	3
<b>Number of Interventions</b>	2437	5015
<b>Value of Financial Gain</b>	£262,163	£691,312
<b>Value of Debts Identified</b>	£179,184	£517,440
<b>Value of Debts Written Off</b>	£51,311	£125,028

Typically, Transitions clients are struggling to break down complex circumstances and sets of problems into manageable chunks, and need support to understand and prioritise specific tasks and actions. Often clients find themselves in adversarial situations, particularly with regard to benefits administration and their relationships with creditors. These adversarial situations, combined with the shame people feel with regard to problem debt or reliance on benefits, sometimes result in people not fully disclosing their circumstances until they have developed trust in the adviser.

The project originally envisaged providing advice through rural outreach sessions, but quickly reconfigured the service to provide advice predominantly through home visits. As with most free and independent social welfare advice services, particularly those providing advice with casework support,<sup>12</sup> demand typically outstrips supply: the project has sought to manage this mismatch of supply and demand by focusing limited capacity on clients who are most vulnerable, and referring or signposting the less vulnerable elsewhere. In year 2, 50% of clients referred to Transitions were signposted or referred elsewhere.

Advisers report that where possible, they ask people to identify their goals and these are used as a guiding principle for the intervention: when goals are reached, an assessment is made of whether further support is required. 100 client cases (43%) had such goals recorded as a case note linked to the relevant case progress item. A random selection of goals cited by clients included: having enough money to be able to do family activities in the summer; learning to drive and affording a car; reducing anxiety about money management; sorting out whose name is on a tenancy and claiming benefits; getting a better understanding of income and outgoings; making decisions about whether current home is affordable and maximising income; reviewing budget, particularly electricity expenditure; understanding entitlements; clearing debt to bank; finding out benefit entitlements for family with regard to childcare, inability to work and child's disability; and dealing with debts.

These goals match clearly with our analysis of client household incomes and associated financial pressures discussed further below, and give additional insight into the impact the service has on the lives of individuals. It is unclear the extent to which clients are motivated to engage with the service because of the power dynamics between them and the referring organisation: part of the work undertaken by advisers is to encourage clients to take their own informed decisions, and to reassure them as to the independence of the service.

Approximately 10 new cases have been opened per month of project operation. 149 cases (65%) were opened for people living in Torridge, 81 (35%) were opened for people living in West Devon, and this trend has strengthened in year 2. The difference in numbers of cases opened for the two districts is greater than the difference between their populations would suggest (on the basis of population, one would expect a 55:45 percentage split between Torridge and West Devon respectively). Although there may be other factors related to staff absence or referral pathways, it is likely that this difference is at least partly driven by levels of deprivation in the two areas. West Devon is ranked as significantly less deprived than Torridge, and Torridge also became more deprived between 2010 and 2015.<sup>13</sup>

207 of the 230 cases opened (90%) were not allocated a detailed sub-categorisation<sup>14</sup> of need: such cases typically involved onward referral/signposting, or giving standard money advice support across a range of debt types. Where recorded, the top 10 areas detailing sub-categories of need were: benefits check; budgeting; council tax arrears; water

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<sup>12</sup> <http://asauk.org.uk/wp-content/uploads/2013/08/Definitions-to-help-you-understand-the-advice-sector.pdf>

<sup>13</sup> <https://new.devon.gov.uk/factsandfigures/social-issues-and-deprivation/deprivation/>

<sup>14</sup> AdvicePro functionality for detailed categorisation of identified needs or issues

supply+sewerage debts; bank+building society overdrafts; mortgage+secured loan arrears; catalogue+mail order debts; Debt Relief Orders; fuel debts; and pay day loans.

Almost 50% of clients had no 'reason for the request' [for support] recorded: this reflects those who are referred or signposted on. For the remainder, low income (just under 15%), long-term illness (just under 5%) and relationship breakdown (just over 4%) were the main reasons recorded. Other significant factors included bereavement and mental ill health. This gives us a good picture of the high-level drivers of demand for the service and is comparable with other services providing money advice and income maximisation support nationally.

From September 2016 until July 2017, numbers of Money Guidance Transitions cases opened were higher than numbers of Debt Transitions cases opened; this trend then reversed from August 2017 to the present. Discussions with project staff indicate that this related to a change in the overall classification of different types of work.

The depth of the service provided is clear: 350 home visits were undertaken over the period, involving 358 periods of travelling time. Home visits were complemented with 74 telephone appointments and 23 outreach sessions. 4,897 separate work completed items were recorded on AdvicePro: 2,595 of these related to casework activities, such as drafting letters and making representations. 1,467 phone calls or texts were made or sent. 2,552 hours of work completed were recorded on AdvicePro: casework accounted for the largest amount of time spent, with 1,061 hours. This was followed by home visits (664 hours), travelling time (434 hours), telephone call/texts (298 hours), telephone appointments (34 hours) and outreach sessions (30 hours). An average of just over 11 hours' work completed was recorded per case, though advisers indicated that some work completed is likely not to have been recorded.

Clients supported were most likely to fall into the 35-49 and 50-64 age ranges, followed by the 25-34 age range. Although there is scope to further sharpen the picture of client age, these figures indicate that the project is more likely to be working with those in middle to late-middle age. This includes people aged over 55 who were originally identified as a potential target group. Just under 45% of Transitions clients did not have a date of birth recorded on AdvicePro, this again reflects situations where dates of birth were not recorded when clients did not go on to engage significantly with the service, or were referred/signposted elsewhere.

The gender breakdown of clients accessing Transitions is noteworthy: just below 50% of clients were recorded as female, 18% as male, with no gender recorded for 32% of clients. This indicates that of clients who go on to access the service, 74% are female and 26% male. In Year 2, project reports indicated that 70% of clients were female and 30% male. For the majority of clients, ethnicity was not recorded on AdvicePro: where it was recorded, clients were almost exclusively of White British ethnicity.

Housing status was evenly split between private tenants (just over 17%) and social tenants (just under 17%): over 40% of clients had no housing status recorded. These splits changed in year 2, with a greater proportion of people in social housing (31%) than the private rented sector (25%). The proportion of clients where housing status was not recorded dropped in year 2, with greater insight into numbers of clients with mortgages

(11%) and those who now own their home outright (15%). This indicates the project's ability to reach those with a wide range of housing tenures.

45% of clients had a household status of single, with just under 20% of clients having dependants in their household: over 40% did not have a household status recorded. In year 2, these figures are more complete: 53% of clients were single, 25% of clients were lone parents, and 10% were couples with dependent children.

The project has clearly been able to target those living on low incomes, typically those reliant primarily on working-age disability benefits. Where income band was recorded, 17% of clients fell into the £10-£15,000 bracket, 11% into the £15-£20,000 bracket and 9% into the £6-£10,000 bracket. The annual income band of clients was not recorded in just under half of cases. Over 30% of clients were reliant on benefits as their primary income source to meet financial commitments, with just below 10% reliant on a combination of earnings and benefits: just under 50% had no income source recorded.

In 2017, single people needed to earn at least £17,900 a year before tax to achieve the Living Wage Foundation's nationally-recognised minimum income standard, and couples with two children at least £20,400 each:<sup>15</sup> even assuming that all clients were single and debt free, just 20% of project clients have what they need to get by financially. Many routes to improving their lives are already blocked by lack of money: problem debt on top of these barriers compounds financial pressures on households.

Financial exclusion indicators were not recorded for over 80% of clients: where they were recorded, 'no savings held' was the most commonly recorded indicator, followed by 'no home contents insurance', low individual and household incomes, and 'priority debts owed'. 61% of clients either had no income or had no financial statement recorded: where a financial statement had been recorded, most clients had monthly income in the range £600 to £2,100, with a bulge in the £900 to £1,200 bracket. For clients where a monthly disposable income had been recorded, clients most commonly had between 0-£50, with typical monthly disposable income ranging between a deficit of £100 to a surplus of £400.

Economic status of clients was not recorded for 46% clients, with just over a quarter of clients described as unfit for work, just over 8% retired, just under 8% undertaking some kind of work or training (including 2.2% of clients in self-employment) and just under 5% with caring responsibilities. In year 2, figures indicate that for clients who go on to engage with the project, 49% of clients are described as unfit for work, 19% retired, 10% working (part or full time), 6% unemployed and 6% caring for others. The project is more likely than originally anticipated to engage with those who are not working due to long-term illness or disability, and somewhat less likely to engage with people who are in work, but nevertheless experiencing poverty.

115 of 224 clients (over 50%) had no health issues recorded. Of the 109 clients where health issues were recorded, 36% suffered from mental ill health, just over 25% had a physical disability, and just under 20% some form of long-term illness. In year 2 reports, 79% of clients reported a physical, mental health or special educational disability, with 39% reporting multiple health conditions. 189 of 224 clients (84%) had no social issues

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<sup>15</sup> <https://www.livingwage.org.uk/calculation>

recorded: of the 35 clients where such issues were recorded, 13 instances related to mental health, 9 to vulnerable clients, and 4 to rural isolation. 25% of clients (56 in total) were recorded as having a disability.

This gives a clear indication of the project engaging target groups who are experiencing mental health problems and those who describe themselves as having a disability. Some data related to social issues is not being collected due to clients withholding consent for recording this information.

175 out of 224 clients (78%) had no e-mail address recorded, and 166 (74%) had no vehicle: the latter figure in particular implies increased vulnerability to isolation for those living in rural areas, though the percentage of clients without a car dropped to 55% in year 2 figures. 27% of clients preferred to be contacted by mobile phone, just under 20% preferred to be contacted on their home phone: over 54% did not have a preference recorded. Where a default contact phone number type was noted on AdvicePro, 57% and 43% of clients respectively indicated that their mobile number or home phone was the main number on which to contact them.

It has been challenging to evaluate the extent of rural, digital and other types of exclusion quantitatively. Anecdotally, advisers and other project staff regularly encounter rural and digital exclusion, but it has been more difficult to measure them. The lack of client e-mails does suggest digital exclusion, or an inability or unwillingness to communicate online.

It is clear that the service has good reach into rural areas – both Torridge and West Devon are ranked as mainly rural local authority areas. The top 10 wards for clients using the service were: Holsworthy (Rural town and fringe in a sparse setting) 31 clients; Okehampton South (Rural town and fringe in a sparse setting) 18 clients; Hatherleigh (Rural village and dispersed in a sparse setting) 11 clients; Bideford East (Urban city and town) 10 clients; Bideford North (Urban city and town) 10 clients; Okehampton North (Rural town and fringe in a sparse setting) 10 clients; Torrington (Rural town and fringe) 10 clients; Exbourne (Rural village and dispersed in a sparse setting) 9 clients; Hartland and Bradworthy (Rural village and dispersed in a sparse setting) 9 clients; and Northam (Urban city and town). Just over 55% of clients seen were resident in these wards.

## What has been working well?

### *Community events and networking*

The project has clearly shown how local voluntary and community groups and organisations can be part of helping people to resolve financial difficulties in rural areas. The model developed by Transitions has potential to influence the way in which such issues are addressed at regional and national levels, enabling people in rural communities to realise their own strengths and relate these to financial wellbeing: for example, the provision of food for a Transitions community event by the Made-Well Community Interest Company<sup>16</sup> or the involvement of Okehampton Primary School in the project's stakeholder forum.<sup>17</sup>

Such links create an environment in which people become aware of what is going on around them, what support they might be able to get and how they might be able to contribute to a group or community. Rather than being focused on problems, particularly for issues such as debt that carry significant social stigma, community events have enabled people to find out about positive social activities, things that they would enjoy doing and where they would be comfortable making new relationships. This 'piggy-back' approach has worked very effectively, recognising the value of building on what is already there and what works.

The additional capacity provided through Transitions has enabled organisations such as West Devon CVS to expand their activities into more rural areas, accessing networks that cover rural village catchments: the project has in turn benefitted from West Devon CVS's knowledge of existing groups and activities, such as health and wellbeing forums, and the relationships it has with them. Community events have directly led to unexpected but welcome outcomes: for example, an initiative to develop a local health walk.

Interviewees commented about the combination of community development work and confidential debt and money advice: they felt it had achieved the right balance between respecting people's needs and wishes for confidentiality, and ensuring that people know what is available and what to expect. In some communities, this has involved breaking down suspicions about what is on offer. It also enables conversations about money to be framed in ways that engage people who may be reticent about accessing services.

The community development work has been well-managed, demonstrating its ability to learn and adapt over the lifetime of the project to date. The initiative to develop community wellbeing events has been particularly successful, and has been clearly grounded in practical tactics which have been refined from event to event. Similarly, the stakeholder forums have ensured strong relationships with key partner organisations: they have given important insights into issues around referrals and how this process could be improved, as well as the importance of behavioural change, the stigma associated with debt and the need to build trust with vulnerable clients.

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<sup>16</sup> See <http://www.made-well.co.uk/>

<sup>17</sup> See <http://www.okehampton-pri.devon.sch.uk/>

## *Money, debt advice and income maximisation*

Transitions has had a very significant impact on the household incomes of people who go on to engage fully with the service, with average financial gains of £9,000 per client assisted. This additional income is particularly important given the low household incomes of people supported.

The project's ability to adapt its approach to the demands of clients and referral partners has proved critical, enabling the Wiser£money partnership to respond effectively to what vulnerable and isolated people want in terms of money and debt advice.<sup>18</sup> Continuity of adviser-client relationships has proved important, as is the ongoing involvement of referral partners where they continue to engage with the client during the course of a case. Stakeholders interviewed consistently commented on the efficiency and responsiveness of the service, whilst noting that in some cases, people whom they had referred had not been assessed as eligible for the service. Frontline advisers are experienced, skilled and committed to the work.

Being able to visit clients in their own home is a vital component of the service and one which is highly valued by beneficiaries. At the beginning of the project it was anticipated that most clients would be seen at rurally-based outreach sessions run on a drop-in basis. This proved not to be the case, with high demand for home visits, which subsequently led to changes in service delivery. Transitions has shown that it is ready to learn and respond decisively to such factors. In interviews, frontline advisers and other project team members commented on the increased confidentiality of home visits: in small rural communities, accessing an outreach service can make a client feel exposed, particularly given the perceived stigma of being a benefits claimant or having debt problems.

Transitions has been particularly effective in opening up access to money and debt advice in rural areas that are often overlooked, or where unrealistic assumptions are made about the distances people can travel to access public services, for example the distances that people need to travel to DWP Jobcentres.

Most clients do not articulate what they want from the service in categories that would commonly be used by the advice sector to categorise and report on need. Frontline advisers reported making initial contact with a client, and the client responding by expressing feelings of stress and anxiety, and a sense of being overwhelmed with letters. Many clients have little prior understanding of the money advice process, and need to offload the emotional burdens they face. The project has adapted well to client needs at the point of access, developing a front-loaded approach to initial intake into the service: experienced advisers are able to take immediate action to begin addressing the client's circumstances. This is particularly important to manage the time window between first contact and first home visit.

The service is also dealing effectively with the practical problems faced by clients: lack of food in the house; being unable to purchase basic items to furnish a home; repairing or replacing white goods; and the logistics of people being able to get somewhere when they

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<sup>18</sup> See also AdviceUK's work in this area: <http://www.adviceuk.org.uk/wp-content/uploads/2017/10/Its-the-System-Stupid.pdf>

don't drive, for example, difficulties in attending assessments related to benefits entitlement.

## **What have been the challenges?**

### *Wider environment for project delivery*

Severe downward pressure on public spending, particularly by local authorities, has continued throughout the lifetime of the project. Ongoing, long-term issues with DWP administration of working-age disability benefits<sup>19</sup> continues to impact negatively on the financial wellbeing of clients. Universal Credit is being rolled out across the districts, and since January 2018, advisers are seeing increasing numbers of clients impacted by well-publicised problems with the benefit. Partner organisations are under pressure, for example, services for families and children are moving from an open-access model, to being targeted using increasingly strict eligibility criteria.<sup>20</sup> Wiser£money partnership advisers commented on the lack of engagement from local authority social service departments: their perception was that social workers increasingly see themselves as coordinators of transactional interventions by different organisations, with a focus managing cost rather than creating long-term value. It takes time for people to know that services are available and establish relationships of trust: a 'hollowing-out' of rural public service provision makes it more difficult for Transitions to use these services as a platform through which the needs of individuals and communities can be met.

### *Stigma associated with debt and welfare benefits uptake*

Despite a relative softening of public attitudes<sup>21</sup> to unemployment benefits, there is still a significant stigma associated with debt and working-age welfare benefits uptake. Other people's financial decision-making is an area where strong opinions are held: this can result in an understandable reluctance to talk openly about one's personal situation, especially when it might have immediate repercussions in relationships with others at work or home, for example in relation to household spending priorities.

### *Social impact framework*

Transitions introduced an updated Social Impact Framework from 1 April 2018: whilst the framework is in place, it has proved difficult to implement all the specific metrics envisaged. This challenge relates directly to how feedback is obtained from beneficiaries to understand the impact of interventions in their life.

### *Gathering and analysing direct feedback from beneficiaries*

Although Transitions clearly recognises the importance of gathering feedback directly from beneficiaries, it has not been able to do this systematically across the lifetime of the project. Several factors have contributed to this: staff absences and associated difficulties

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<sup>19</sup> <https://researchbriefings.parliament.uk/ResearchBriefing/Summary/CDP-2017-0254>

<sup>20</sup> <https://www.theguardian.com/society/2018/apr/05/1000-sure-start-childrens-centres-may-have-shut-since-2010>

<sup>21</sup> See <http://www.bsa.natcen.ac.uk/latest-report/british-social-attitudes-35/work-and-welfare.aspx>

in recruiting cover for advisers; pressure on time available to project managers and caseworkers; and the inherent challenges of engaging vulnerable people who are struggling financially.

The project originally envisaged that feedback would be obtained annually in regard to the longer-term impact of interventions, as well as at the start, during, and at the end of the advice process. Initial iterations of client survey questionnaires conducted at the beginning and end of a case proved too complicated and intrusive. Contacting clients to evaluate the effectiveness of support provided after interventions was sometimes challenging due to changes in client contact details or circumstances: and once contacted, there was often a new pull made on the service for further assistance.

Despite these challenges, feedback was successfully recorded in just under 25% of cases for the period we analysed, demonstrating significant improvements to the lives of project beneficiaries over a range of indicators, particularly motivation to deal with their financial situation, confidence, control over finances and financial knowledge. Significant improvements were also seen in general wellbeing and reduced anxiety.

From the interviews we undertook and the observations made, we want to highlight two key issues: firstly, the need to involve frontline staff and beneficiaries in designing feedback systems; and secondly, the disadvantages of framing any feedback system as 'taking a survey' or 'giving a client a questionnaire'.

#### *Providing space for frontline staff and managers to share learning and insight*

Constant intake of new clients means that there is always pressure on advisers to start working with the next new client or follow up on existing casework: they bear the burden of decisions as to whether to help a particular person now, or whether to postpone such work in order to undertake longer-term, less well-defined work that is not going to impact an individual person's life but has much greater potential to contribute to the longer-term sustainability of the service. This also is an area where advisers will be affected by cognitive bias.<sup>22</sup> The inherent difficulties of setting aside time to communicate with others are not made easier when staff are travelling frequently and often not working alongside colleagues on a day-to-day basis. Similarly, they have been affected to some extent by reduced management capacity due to illness and the work involved in setting up Navigate, the new charity.

#### *Supervision, training and support for advisers*

Space for these activities has been under pressure for the reasons listed in the preceding paragraph. Group supervision and 1 to 1 supervision and support has taken place regularly, but there have been challenges related to staff availability, accessing second-tier support for advisers and help with caseload management. Travel times and costs compound the issues.

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<sup>22</sup> [https://en.wikipedia.org/wiki/Identifiable\\_victim\\_effect](https://en.wikipedia.org/wiki/Identifiable_victim_effect)

### *Separation of how community development work and debt advice is managed*

The Wiser£money partnership successfully combines the strengths of Wessex Resolutions and Encompass Southwest: Transitions has continued to do this. Over the course of the project, community development work and overall reporting and management has been undertaken by Wessex Resolutions. Frontline debt and money advice has been undertaken by Encompass Southwest staff: for part of the project, they have reported directly to Wessex Resolutions as a result of Encompass Southwest's reduced management capacity due to illness.

Quarterly team meetings have taken place regularly, each organisation has undertaken agreed work effectively, and project team members from the two partner organisations work well together. However, reduced management capacity, combined with lone working and the peripatetic nature of activities undertaken by team members (such as home visiting and community development) has led to some uncertainty. It has also reduced the time and space available for reflection, particularly when questions combine elements of strategic governance, technical supervision or pastoral support. Although the AdvicePro client and case management system is shared, other ICT infrastructure is not, and this has made it somewhat more challenging to encourage day-to-day collaboration and communication between the community development strand and the debt and money advice strand.

### *Concerns about level of service provided*

A number of interviewees commented on the risks of providing too deep a level of service and the potential for blurring service boundaries that need to be in place to maintain reach across the districts, avoid creating client dependency and prevent adviser burnout. The vacuum created by the withdrawal of public service provision in rural areas was identified as having potential to drain service capacity.

### *Matching staff skills to beneficiary needs*

Advisers commented on the fact that for some casework actions, it was not necessary or desirable for them to spend time on straightforward administrative tasks, but that clients were not capable of undertaking them without practical support. Similarly, some interviewees commented on the different skills that are needed to bring about longer-term behavioural change to money management. These are significantly different from debt advice skills, but perhaps no less complicated in terms of how such interventions are designed and rather less structured.

### *Improving pathways towards and away from Transitions*

Transitions has from its inception been very conscious of how to manage intake of clients and inward referral pathways, systematically using the regular stakeholder forum meetings to seek feedback from partner organisations and make improvements to the referral process over the lifetime of the project. This has, for example, enabled Transitions to deal effectively with situations where a conversation with the referral partner may be required before contacting the client, but the person making the referral works part-time. Similarly, the project has addressed concerns about data protection as a constraint to responding effectively to client need.

### *Practical challenges of working in rural areas*

Frontline advisers work from a home base, travelling out to clients, often with long travel times, interspersed with intensive meetings with clients. It is difficult to make travelling time productive, although it can play an important role in giving advisers time to reflect on how to progress particular cases.

### *Establishing brand identity and initial awareness*

Some interviewees commented on the relatively low profile of the Wiser£money brand amongst stakeholder organisations that may not be directly engaged through partnership or community development work, compared to the higher profile of brands such as Citizens Advice. They recognised however that Wiser£money is not seeking to duplicate the activities of other advice providers, and felt that awareness of Wiser£money had been building steadily since the partnership's inception. We note that it is more challenging to build the brand of a service that is about providing targeted support to vulnerable people without inadvertently generating inappropriate referrals into the project. We note also that numbers of self-referrals have increased over the course of the project, indicating that awareness is growing.

### *Integration of community development work with direct delivery of debt advice and other initiatives*

It was anticipated that community wellbeing events would lead to higher levels of referral into the project: there has been a marked rise in the numbers of self-referrals into the project, but it is more difficult to make causal links between community events and numbers of referrals. This challenge can be addressed by increasing depth of insight into what is typical about the journeys clients take into Transitions.

One stakeholder organisation interviewed commented on the lead times they would need to host or facilitate a Managing the Money Maze course. The arrangements for putting on courses have been deliberately designed to be very flexible, so there may be opportunities to reinforce this message when communicating with stakeholders.

### *Information activist and rural champion roles*

Interviewees commented that the Information Activist and Rural Champion roles as originally envisaged had not had the desired impact, suggesting that issues of client confidentiality might have been a factor. Transitions has been able to recruit individuals to the Rural Champion role, but a number of those recruited have since stepped down. Similarly, some interviewees felt that the Information Activist role involved paying someone to do what they are already paid to do, and that it didn't justify a separate role.

## **What is the learning for the future?**

### *Social networks in rural communities*

A common assumption about people in rural communities is that they know what is going on locally. The experience of the Transitions project challenges this assumption: it was found that many people engaged were not aware of what was going on locally. The community wellbeing event model was particularly suited to areas where levels of social capital were relatively high. It was somewhat more difficult engaging communities where levels of social capital were low.

### *Triggers for contacting services are not the whole story*

A common observation made by interviewees was that circumstances triggering referral or self-referral were often 'the tip of the iceberg' in relation to follow up work. Often, a client's concern about a relatively insignificant debt would reveal far more serious issues that could lead to homelessness or serious health problems.

### *Confidentiality is an issue*

People were concerned about confidentiality when discussing their own financial wellbeing and did not want to advertise the fact that they were seeking support.

### *Resourcing straightforward transactions in the debt advice process*

Frontline staff from partner organisations have worked with Transitions on an ad-hoc basis to get letters scanned, to explain straightforward paperwork and to provide reassurance. These transactions do not require specialist advisers to be present, but they do need to be coordinated and resourced.

### *Rural Champions and Information Activists*

Some interviewees indicated that the emphasis on debt and money management put people off, and that there was insufficient resource to support formal roles of this type. It may be possible to incorporate this work into networks comparable with Somerset's Village / Community / Carers Agents network,<sup>23</sup> as these kinds of networks develop across different districts of Devon. It was felt that future work should seek to identify people who have an 'Information Activist' role, but that it was not necessary to formalise this, and that flexibility was needed when making decisions about budgets for such work if it was funded through other sources.

### *In-depth support leads to substantial financial gains for beneficiaries*

There is a clear correlation between increasing time spent on a case and increasing depth of outcomes achieved, especially levels of financial gains achieved. The following categories of financial outcome showed gains of more than £20,000 over the course of the project to June 2018: housing benefit gains £99,713.09; Employment and Support Allowance gains £94,893.66; debt managed through Debt Relief Orders £87,745.01; tax

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<sup>23</sup> [https://somesetrcc.org.uk/our\\_work/supporting-individuals/somerset-village-agents-project/](https://somesetrcc.org.uk/our_work/supporting-individuals/somerset-village-agents-project/)

credit gains £73,402.76; Personal Independence Payment gains £60,005.84; insurance payouts £39,689.50; other benefit gains £37,630.85; Universal Credit gains £33,876.00; and other financial gains £25,847.33.

### *Making the links between service users and the wider community*

Service users are predictably reliant on working age disability benefits, in poor health and affected by cuts to services and ongoing changes to welfare benefits administration, in particular those related to Employment and Support Allowance, Personal Independence Payment and the rollout of Universal Credit. Clients have typically been impacted by the reduced value of welfare benefits entitlement. Poor mental health is a common theme for clients supported through the service. The majority of clients are either single, or lone parents. Further insight is needed into their strengths, their aspirations and the extent to which they can pull in support available locally.

### *Making the links to social policy drivers*

We note that although the service achieves very clear benefits in terms of financial gains and debt managed, advice and support alone does not fundamentally relieve the financial pressures on low-income households and the long-term decline in purchasing power, particularly for those on benefits and in low-wage work. Neither does advice alone address the significant reductions in public spending that have led to reduced service provision. It is therefore particularly important to influence wider debates about improving the lives of people living in rural communities: the community development work undertaken by Transitions is building the relationships that make it possible to combat poverty and disadvantage in the longer term, finding areas in which common interests can lead to coordinated action.

### *Insight into journeys taken by people experiencing financial difficulties*

Client journeys towards Wessex Resolutions have typically been brokered by partner organisations, although increasingly people are finding out about the project themselves and contacting Transitions directly. The largest single source of referrals (30%) has been from organisations focussed on health and care. This is followed by self-referrals (18%) and organisations working with families and children (16%). Numbers of referrals from housing associations and local authority housing teams have decreased significantly.

For cases closed in the period we analysed, just under 40% of cases were open for 0-29 days, 13% were open for 30-59 days, 13% for 60-89 days, 8% for 90-119 days, 6% for 120-149 days and 7% for 150-179 days. 85% of cases were closed within 6 months. The average number of hours taken for closed Transition Debt and Money Guidance cases was just over 11 hours and 7 and a half hours respectively, with cases open for respectively an average of 99 days (71 below this average and 39 above this average) and 78 days (51 below this average and 34 above this average). So broadly speaking, Money Guidance cases were open for between 2 and 3 months, and Debt Cases somewhat over 3 months, with a similar level of work carried out over the lifetime of a case per number of days open. Our assessment is that these figures reflect the fact that approximately 50% of cases involve swift onward referral or signposting, and that much of the value is created through cases that are open for longer.

### *Systematic approach to early action and prevention*

Advisers report that they seek not only to address the immediate problem, but also plan for how future support can be provided or pulled in once the client's financial situation has stabilised. Adviser skills in encouraging and empowering clients add significantly to the long-term value of project activities. However, such work to improve financial capability and address reliance on benefits income is very challenging, and needs to be carefully designed. It is not possible to bolt on such activities: they need to be systematically integrated into the debt advice and support process.

### *Intake into debt advice and income maximisation services*

Front-loading of expertise deployed during the initial engagement with clients means that advisers with wide-ranging experience and skills explore the client's situation, leading to an in-depth initial assessment and early action to address immediate issues and build trust. This initial, expert intervention is backed up by consistent, ongoing relationships with a given adviser. Front-loading of interventions also avoids the poor performance commonly associated with triage systems that attempt to 'protect' staff expertise. In such systems, the person with the least experience hands off the problem to someone with a little more experience, who hands it on again if they can't diagnose and/or deal with the issues involved. Such processes typically result in long and frustrating journeys for client, partial or misdiagnosis of relevant issues and significant amounts of wasted time and energy establishing and re-establishing the facts of a case.

### *Advice alone risks being a sticking plaster*

Social welfare advice on income and debt is often a key step in resolving hardship and providing people with the financial stability they need to improve their lives. However, to make a lasting difference, advice must be integrated effectively with what is happening elsewhere in the person's life. This means on one hand, combining advice with a client's own resources, capabilities and motivations, and on the other, combining advice with the work of other groups and organisations. Discussions with advisers and other Wiser£money staff identified social prescribing as a possible way forward for future service development. Advisers were positive about the impact of previous and current projects funded by British Gas Energy Trust that incorporate advice with dedicated mental health support from a named person. Similarly, interviewees commented positively on links with health and care partner organisations.

## **Contacts and further information**

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