



# Building Better Opportunities - Money Sorted in D2N2

Year one evaluation of service delivery January – December 2017.

Released April 2018



## Executive summary

- The Money Sorted in D2N2 project commenced service delivery in January 2017. The project is part of the Building Better Opportunities (BBO) programme which is match funded by the European Social Fund and Big Lottery Fund. The project offers a package of person centred support and a range of bespoke interventions designed to enable people experiencing financial difficulties to take control, build confidence & resilience, tackle their problems and move out of poverty and exclusion.
- Money Sorted in D2N2 represents one of three strands of BBO service provision operating across the D2N2 area. The other two strands are 'Towards Work' led by Groundwork Greater Nottingham and 'Opportunity and Change' led by Framework Housing Association. All three partners form part of the People's First Alliance – with a shared commitment to promote inclusion across D2N2.
- The ultimate aim of the project is to help participants develop their financial capability. This in essence is about empowering participants to develop money management skills.
- The service is underpinned by a network of Personal Navigators working across the D2N2 area. At the time of producing this report a total of 17.5 Personal Navigators were in post.
- The project is working with some of most financially excluded people residing across the D2N2. Reference to participant profile reveals the following information on participants:
  - The project has a strong affinity with unemployed people with over 60% of participants having been unemployed an average of 3 years and 4 months.
  - 86% of participants live in jobless households with likely limited sources of income.
  - 57% of participants lack basic skills.
  - 30% of participants live on their own.
- Evidence of working with participants over the first year indicates the presence of significant mental health issues and learning difficulties which impact on the provision of the service.
- Over the course of first year of delivering the project it has proven extremely challenging to achieve the original year one target to work with 966 participants. Over this time delivery partners have reported back the full extent of the challenge to meet the original targets whilst complying in full with the administration and reporting requirements of the Building Better Opportunities programme.
- As a result the Money Sorted project has worked with 472 participants during the first year of delivery.
- St Ann's Advice Group are currently in discussion with the Big Lottery Fund Building Better Opportunities team to re-profile the targets for the remainder of the project.
- A significant amount of learning has been taking place across the partnership during the first year of delivery which is explained in further detail in section four of this paper.
- This learning includes the development of a series of early case studies which help to illustrate the impact of the programme on participants. Three case studies are explained in further detail in the appendices of this paper.
- Over the course of year one complementary support from Workers Educational Association (WEA) and Nottingham and Nottinghamshire Futures has been established to support participants to develop their financial capability and employability skills. These are both crucial elements of the project to assist Personal Navigators to support the progression of participants.

- As the project moves into year two of service delivery it is expected a progressive legacy will begin to emerge about the nature of effective interventions to support participants to develop their financial capability.

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## SECTION One - An introduction to the Money Sorted in D2N2 project

### Service overview

Money Sorted in D2N2 has been established to support financially excluded people residing across the Derby, Derbyshire, Nottingham and Nottinghamshire area. The project is part of the Building Better Opportunities (BBO) programme which is match funded by the European Social Fund and Big Lottery Fund. Money Sorted in D2N2 represents one of three strands of BBO service provision operating across the D2N2 area. The other two strands are 'Towards Work' led by Groundwork Greater Nottingham and 'Opportunity and Change' led by Framework Housing Association. All three partners form part of the People's First Alliance – with a shared commitment to promote inclusion across D2N2.

The Money Sorted project offers a package of person centred support and a range of bespoke interventions designed to enable people experiencing financial difficulties to take control, build confidence & resilience, tackle their problems and move out of poverty and exclusion. The project has the ultimate aim to help individuals build their money management skills and financial capability.

The delivery of the project is underpinned by a network of Personal Navigators working on a one to one basis with participants. The Personal Navigator role has been established to provide expertise around financial inclusion and financial capability issues. Each Personal Navigator provides support to assist participants to navigate through a range of challenging financial circumstances that they may be facing. This support is designed to help each participant review their current financial situation and discuss the possible options to move forward. Through a process of on-going dialogue with their Personal Navigator participants are supported to develop their skills, knowledge and confidence in dealing with money. The development of improved financial capability is the key focus of the project and the term financial Capability can be defined as follows:

'Financial Capability means improving people's ability to manage money well, both day to day and through significant life events, and their ability to handle periods of financial difficulty. It will focus on developing people's financial skills and knowledge, and improving their attitudes and motivation. This, combined with an inclusive financial system, can help people achieve the best possible financial wellbeing'. **Source Financial Capability Strategy for UK, website: [www.fincap.org.uk](http://www.fincap.org.uk)**

### Project eligibility and access

Money Sorted in D2N2 has been designed to support **unemployed** or **economically inactive** people experiencing social exclusion and poverty who need financial inclusion support. The BBO guide to deliver European Funding advises that an unemployed participant is someone who is not actively working but is available for and is actively seeking work. By comparison the term economically inactive refers to individuals who are not available for work and are not currently seeking work. The project has been designed to target participants 'where they are' to provide bespoke support sensitive to local context and individual need. Participants can include anyone over the age of 15yrs. The service has been established to respond to diverse cross section of people who may be

experiencing financial difficulties including men and women, BAME individuals, young people and older people, people with mental health challenges, people with disabilities, homeless people and other disadvantaged groups.

Everyone accessing the project develops an action plan, focussed on how they can best improve their financial resilience with their Personal Navigator. This plan is designed to be a key building block to start of the journey of putting people back in control of their financial health. Each plan is established to identify and tackle obstacles and challenges facing individuals. The plan includes sections on financial circumstances, financial capability, and wider life-factors. The plan is also designed to capture achievements and focus on goals, aspirations and ambitions – enabling participants to progress along a pathway to financial inclusion, and paid employment if this is their desired end outcome.

## **An introduction to the Evaluation and Participation partners**

The evaluation and participation elements of the Money Sorted project is led by a partnership of two organisations. This includes Services for Empowerment and Advocacy (SEA) who are leading on the participant element and ConnectMore Solutions who are leading on the evaluation element.

Both partners have a shared vision that participation and evaluation activities should be closely coordinated in order to appropriately understand how effectively the project is meeting the needs of participants. Whilst the data collated during the course of delivering the project provide a potentially rich source of intelligence on performance it also appropriate to working closely with participants to help understand the specific circumstances and situations which underpin emerging data and trends. This work is necessary to understand the variety of demand placed on the service across a diverse range of participants.

To establish these principles within the project two **participation and evaluation consultation events** were established in Derby and Nottingham during July 2017. These events were designed to explore the key elements of Participation and Evaluation activities and capture the opinions of both Participants and Personal Navigators on key issues surrounding the delivery of service. Specific workshops undertaken during the session were designed to inform the development of three key areas including:

1. Development of a **participation work plan** to define the opportunities for participants to share their lived experiences of issues relating to financial health.
2. Initial collection of data to inform the development of a **Theory of Change** for the Money Sorted project – to help understand how and why change happens when supporting individuals to develop their financial capability. This document is available on request from St Anns Advice Group.
3. Initial collection of data to inform the development of **Vanguard Method** analysis to help inform the key factors that are either helping or hindering delivery of the service from the perspective of participants.

Since the delivery of these events a **Participant Forum** has been established. The initial forum meeting in September 2017 canvassed the opinions of participants on the principles which should underpin the work of the Participant Forum. At the time of writing the Participant Forum has reviewed the following range of topics:

- Participant agreement of the key principles of ‘working together’ as part of a Participant Forum
- Review of Money Sorted promotional flyer
- Skills of an effective Personal Navigator
- Discussion of system change and Vanguard principles of ‘value demand’ and ‘failure demand’ when making benefit applications.
- Development of a Participant Forum logo
- Discussion of opportunities to reflect the voice of participants at project Steering Group meetings

Over the course of the first year of service delivery wider participation activities have also taken place including:

- Delivery of confidence building training
- Delivery of volunteer training session
- Support to enable participants to attend community theatre activities
- Development and facilitation of Peer Research resources associated with locally based Peer Research steering group
- Development of year one participants survey

As part of a wider programme of support for Money Sorted Services for Empowerment and Advocacy (SEA) have actively contributed to the development of the projects equality and diversity and sustainability action plans. Both of these documents are available on request from St Ann’s Advice Group.

The development of participation activities have also been supplemented by the development of the project evaluation. Over the course of the first year of delivery of the Money Sorted project the evaluation has centred on the coordination of the following activities.

- Creation of a pool of case studies to illustrate the impact of the project and the diversity of demand placed on the service.
- On-going analysis of project data held within the MAP tool and Hanlon Management Information (MI) systems.
- Consultation with participants, personal navigators and project MI systems to create a Theory of Change for Money Sorted.
- Active support and attendance at Participant Forum meetings to collate additional supplementary intelligence to contribute to the project evaluation.
- Development of Peer Research models to support project evaluation.
- Attendance at Talk Money UK Financial Capability strategy conference.
- On-going Personal Navigator visits and attendance at Personal Navigator team meetings.
- Development of this year one evaluation report.

The collective aim of both the evaluation and participation elements of the project is to inform ‘what works and for whom in what circumstances’ to help participants develop their financial capability.

## **Sources of data used to compile this year one evaluation**

The process of constructing the year one evaluation of the Money Sorted project has involved the use of the following resources.

- Available minutes from project meetings.



- Attendance at Personal Navigator meetings.
- BBO performance reporting submitted to the Big Lottery Fund by St Ann's Advice Group.
- BBO Audit work undertaken by New Ground Consultancy.
- MAP tool data maintained by Toynbee Hall.
- Hanlon annex reports including Annex B progress report, Annex E outcome trends, Annex H participant entry form and Annex I participant progress form.
- Money Sorted delivery plan.
- Discussions with St Ann's Advice Group staff and management teams.
- Discussions with Project delivery partners and Personal Navigators.
- Discussions with individual participants and in group sessions.

## **Project objectives and outputs**

As part of the final Money Sorted in D2N2 project plan St Ann's Advice Group made a decision to increase their original targets to work with 2,500 participants across the course of the project from January 2017 to October 2019. This represented a significant increase on the original target to work with 1,950 participants as stipulated in the original project outline provided through the D2N2 Local Economic Partnership. The project has since struggled to deliver the inflated targets for reasons which we shall explore later on in this evaluation.

To provide a specific focus surrounding the nature of the interventions required by participants to improve their financial circumstances the Money Sorted project has been structured around four core outcomes as follows:

- 80% of participants will report being able to budget/plan finances better and will achieve financial stability, overcome debt and maximise income as a result of improved financial management skills.
- 65% of participants will report being able to know what to look for when choosing financial products, make informed choices about financial products and access the products that best suit their needs.
- 50% of participants will report reductions in family stress related to financial problems, improved family finances and improved levels of family cohesion and well-being. Increased income and financial security will improve family spending power with a positive effect on the local economy/community
- Increased income and financial security to improve family spending power with a positive effect on the local economy/ community.

## **Overview of delivery partnership and staffing structure**

Money Sorted in D2N2 is led by St. Ann's Advice Group on behalf of Advice Nottingham, offering strong experience of coordinating and managing significant and successful partnership projects around the financial inclusion agenda in the area.

St Ann's Advice Group are supported by a partnership of the key advice and financial support organisations in the D2N2 area. The partnership contains a diverse range of providers with a local presence and wide range of expertise and experience of working with a variety of vulnerable people, groups and communities across D2N2. Delivery Partners employ Personal Navigators to work with individual participants at local level across the diverse geography of the area. This includes a focus on the following areas;

- Urban deprivation in the inner-cities of Nottingham and Derby
- The larger centres of population within the two counties of Derbyshire and Nottinghamshire e.g. Mansfield & Chesterfield
- People in excluded rural areas e.g. High Peak.

At the start of the first year of service delivery 14.5 Personal Navigator posts existed on the project. Over the first year of service delivery 3 additional Personal Navigator posts were created to provide additional capacity focussed on Derby City, Nottinghamshire and Chesterfield/Mansfield. By end of year one there was a total of 17.5 Personal Navigator serving the D2N2 area. 15 of these roles are full time equivalent (FTE) posts with two Part Time roles equivalent to a 1.5 post being fulfilled by Citizens Advice Derbyshire District.

The core delivery partnership is complemented by a number of specialist partners with the ability to provide cross-cutting support to ensure the project reaches, engage and works effectively and sensitively with specific vulnerable groups. This includes people with mental health problems, disabilities, homelessness and refugees and migrant groups.

All Money Sorted partners are subject to a Partnership Agreement with St Ann's Advice Group which sets out mutual roles, requirements and responsibilities.

The complete list of partners contained within the Money Sorted in D2N2 project is listed below.

- St Ann's Advice Group (Lead Partner and Accountable Body)
- Advice Nottingham (Personal Navigator host organisation)
- Derby Advice c/o Derby City Council (Personal Navigator host organisation)
- Derbyshire Districts CAB (Personal Navigator host organisation)
- Derbyshire Law Centre (Personal Navigator host organisation)
- Derbyshire Unemployed Workers Centre (Personal Navigator host organisation)
- Direct Help and Advice (DHA) (Personal Navigator host organisation)
- Disability Nottinghamshire (Personal Navigator host organisation & Cross cutting support)
- Emmanuel House (Personal Navigator host organisation)
- Framework Housing Association (Provider of multiple & Complex needs cross cutting support)
- Hanlon Software Solutions (Provider of project database)
- Local Authorities – Derby City, Derbyshire, Nottingham & Nottinghamshire (Building Better Opportunities (BBO) Stakeholder Managers)
- Mansfield CAB (Personal Navigator host organisation)
- Nottingham and Nottinghamshire Futures (specialist provider of employability support)
- Nottinghamshire YMCA (Personal Navigator host organisation)
- Nottingham & Nottinghamshire Refugee Forum (Personal Navigator host organisation)
- Signpost to Polish Success (Cross cutting support for newly arrived communities)
- South Derbyshire CAB (Personal Navigator host organisation)
- Toynbee Hall (Specialist provider of financial health-assessment tool MIS)
- Workers Educational Association (WEA) (Provider of adult learning sessions around financial capability skills)
- YMCA Derbyshire (Personal Navigator host organisation)

# The typical range of interventions and support offered by Personal Navigators

Over the first twelve months of delivering the Money Sorted service Personal Navigators have been working hard to support a range of participants to improve their financial health and financial capability. Participants accessing the service often lack the necessary confidence and awareness about what they might do to improve their financial situation. Discussions with Personal Navigators and project case notes reveals that typical interventions and support are grouped around three headings - debt and benefits, financial capability or employability themes. These three distinct areas include the following types of interventions:

## Debt and benefits

- Help participants to work with creditors to develop repayment plans.
- Help to assist participants to access appropriate benefits or make benefit appeals.
- Help with tenancy sustainment issues to ensure participants do not become homeless or alternatively help with housing resettlement.
- Help participants to access specialist advice regarding bankruptcy or debt relief order options.
- Occasional help to support participants with multiple and complex needs to access alternative agencies for complementary support.

## Financial capability

- Help to set up a bank account
- Help to apply for missing forms of identification
- Discussions about budgeting and helping participants to understand their total incomings, outgoings.
- Helping participants to consider the most appropriate payment dates particularly for priority debts.
- Equipping participants to use price comparison websites to reduce utility bills.
- Help to assist participants access funding for key white goods or furniture.

## Employability

- Helping participants to access monies to apply for the professional licenses necessary to secure employment (see below).
- Onward discussion of volunteering and employment options.
- Job search support, interview support and CV preparation.

## Participant allowances

In the course of their work to support participants Personal Navigators have the opportunity to access two type of participant allowances. This includes an 'intervention budget' and an 'employment and training' for work budget.

The intervention budget is valued at £200 per participant and its primary purpose is designed to help individuals achieve the targets within their action plan. Examples of intervention budget spend could include identification needs (to prove project eligibility), debt relief orders, financial capability course costs and travel costs for meetings.

By comparison the employment and training for work budget is designed to cover costs related to employment or training that will help someone to get employment. Again this budget has a total value of £200 per participant. Examples of budget spend could include workwear, haircuts, travel costs for course or interview, training costs.

## SECTION Two - Participant profile analysis

To analyse the profile of participants accessing the Money Sorted in D2N2 project we have extracted data held within the MAP tool and Hanlon system to help understand the specific circumstances facing participants accessing the project. This following section of this paper presents profile information on participants in the following areas:

- Referral route
- Age and gender profile
- Ethnicity
- Highest level of educational attainment
- Unemployment status and household situation
- Assessment of participants financial health

### Referral route data

Over the first twelve months of delivering the service the following table presents the most popular referral routes into Money Sorted.

Referral route	%
Other	30.8%
Local Advice Centre	22.0%
Local Job Centre	18.8%
YMCA	11.2%
Social worker	9.6%
Housing Advice Office	4.0%
Friend or family member using the service	2.8%
BBO referral from FHA	0.4%
Foodbank	0.4%

This reveals that over 70% of referrals come through local advice centres, job centres or the 'other' category.

Work is currently underway to assess the source of referrals against the largest category 'Other'. Initial analysis reveals a proportion of these referrals are from health care professionals and specific local authority teams. To help provide additional clarity on referral route information in year two a number of new data labels have been created as follows:

- Local Authority – Housing teams
- Local Authority – Children and families team
- Local Authority - Other
- NHS Healthcare professional
- Self-referral
- Internal referral Personal Navigator host organisation (employer of Personal Navigator)
- Troubled families team

## Age and gender profile

The table below reveals age profile of participants accessing the Money Sorted service during the first year of service delivery.

Age profile	No participants	%
18-24	73	15.5%
25-34	102	21.6%
35-44	80	16.9%
45-54	124	26.3%
55-65	79	16.7%
66+	14	3.0%

The youngest participant engaged on the project was 17 years of age compared with the oldest participant who was 85 years of age. The mean average age of participants is 41.2 years of age.

52% of the participants accessing the service over the first twelve months are female, 48% are male.

## Ethnic profile of Money Sorted participants

A review of profile of participants reveals that 78% of participants come from White British group. The remainder of 22% of participants come from a variety ethnic groups with Black/African/Caribbean/Black British African representing the next largest group with 7% of the initial referrals onto the project. This is in line with an expected target of 20% of participants from minority ethnic groups. The full breakdown of ethnicity of year one participants can be found in table overleaf.

## Money Sorted – Ethnic profile of year one participants

Ethnic group	Frequency	%
White - English/Welsh/Scottish/Northern Irish/British	370	78.4%
Black/African/Caribbean/Black British - African	33	7.0%
Any other white background	13	2.8%
Any other ethnic group	12	2.5%
Black/African/Caribbean/Black British - Caribbean	10	2.1%
Mixed/Multiple ethnic group - White and Black Caribbean	9	1.9%
Arab	6	1.3%
White - Irish	5	1.1%
Mixed/Multiple ethnic group - Any other Mixed/Multiple ethnic background	3	0.6%
White - Gypsy, Irish Traveller or Roma	3	0.6%
Prefer not to say	2	0.4%
Asian/Asian British - Any other Asian background	1	0.2%
Asian/Asian British - Bangladeshi	1	0.2%
Asian/Asian British - Chinese	1	0.2%
Asian/Asian British - Pakistani	1	0.2%
Mixed/Multiple ethnic group - White and Asian	1	0.2%
Mixed/Multiple ethnic group - White and Black African	1	0.2%
Totals	472	

## Highest level of educational attainment

Analysis of the educational attainment of participants reveals that upper secondary education represents the highest level of educational attainment with 43% of participants contained within this grouping. The next largest group is represented by 27% of participants whose highest level of educational attainment was lower secondary education or equivalent.

Highest level of educational attainment	Frequency	%
With upper secondary education or equivalent NVQ Level 2, GCSE/CSE/GNVQ	204	43%
With lower secondary education or equivalent (First stage of secondary education building on primary education, typically with a more subject-oriented curriculum)	128	27%
With post-secondary education or equivalent AS/A2/A levels, NVQ level 3.	46	10%
Does not have primary or lower secondary education	40	8%
With primary education or equivalent (education typically designed to provide students with fundamental skills in reading, writing and mathematics and to establish a solid foundation for learning)	32	7%
With tertiary education or equivalent AS/A2/A levels, NVQ level 3.	22	5%
Totals	472	

## Participant’s unemployment status and household situation

A closer analysis of participant unemployment and household status reveals some the typical challenges facing Money Sorted participants. 66% of participants are unemployed and on average have been unemployed for 40 months. These issues are compounded by the fact that 86% participants live in jobless households with potentially very limited sources of income.

66.3%	Are unemployed or long term unemployed (average 40 months)
57.6%	Lack basic skills
11.4%	Are homeless or affected by housing exclusion
86.0%	Live in jobless households
25.6%	Live in jobless households with dependent children
20.1%	Live in single households with dependent children
30%	Live on their own

## The prevalence of mental health issues

After twelve months of delivering the Money Sorted project it is becoming clear that there are concerns about the prevalence of participants with poor mental health. This is perhaps not entirely unexpected given the well documented links between mental health and money from a variety of organisations working this area:

- “Money and mental health are often linked. Poor mental health can make managing money harder and worrying about money can make your mental health worse”. Source: Rethink Mental Health Charity (2018)
- “Mental health problems can cause severe debt, and severe debt can cause mental health problems”. Source: Money Saving Expert, Mental Health & Debt Guide (2017)
- People with mental health problems are three times as likely to be in problem debt. Source: Money and Mental Health Institute (2018)

To help understand the diversity of mental health issues manifested by participants there is a requirement to undertake further investigation of this aspect of service delivery during year two of the project. Similarly concerns have also been raised by Personal Navigators about the prevalence of participants with learning difficulties. The emerging trends from the first year of service delivery would indicate that mental health and learning difficulties represent two of the core challenges in working with the target cohort. This has key implications for the potential legacy of future programmes designed to support the development of financial capability skills for individuals facing financial hardship. This is something which will be considered in more detail as part of the subsequent service evaluation scheduled for years two and three.

## MAP tool financial health profiling of participants

Insights into the specific financial circumstances of participants on the Money Sorted project are available through analysis of available MAP tool data from Toynbee Hall. An initial inspection of available data reveals the following situation for Money Sorted participants accessing the service during year one.



## MAP tool participant profile table

82% said that when it comes to managing their finances they 'always struggle' or 'sometimes struggle'.
69% said they were 'not very confident' or 'not at all confident' about their financial outlook
Only 3.65% thought they had a good knowledge about the different types of financial products available to them.
Only 5.2% participants felt that they were very confident in their ability to identify financial products that were affordable and appropriate.
69% participants 'regularly borrow money' or 'sometimes borrow money' to buy food or pay for other necessary items because they have run short of money.
58% of participants felt that they were living in a debt situation which was unmanageable - 'I can't pay it off and still afford most or all essentials like, food housing and heating'.
49% of participants felt that their family/household life was stressful.
On average participants estimated they had £33.01 of disposable income to spend in shops and businesses each month.

The above statistics illustrate substantial numbers of participants accessing the service have very limited confidence in their ability to navigate through the financial circumstances they currently find themselves in. Typically participants have extremely limited disposable income and are living on a day to day basis with a significant amount of stress. These circumstances have often been persisting for some time and it is not uncommon for participants to be accessing the Money Sorted service at the point of financial crisis.

## Participant survey feedback

As part of the year one evaluation of the Money Sorted project Services for Empowerment and Advocacy (SEA) conducted a survey to canvass the opinions of participants using the service. Given the relatively low response rate caution should be exercised around the statistical significance of these values. Further work is planned to conduct more detailed surveys with participants in year two. In total 25 participants took up the opportunity to take part in a survey and provided the following feedback on their experience of using Money Sorted. This represents a 5% response rate from total number of participants accessing the project in year one.

NB The figure in brackets following each percentage value denotes the number of respondents providing that answer

### How long have you been accessing the Money Sorted service?

- Less than three months 50% (11)
- Three to six months 22.73% (5)
- More than six months 27.27% (6)

### How satisfied are you with the knowledge and expertise of your Personal Navigator?

- 83% (20) respondents were either 'satisfied' or 'very satisfied' with the skills and knowledge of their Personal Navigator.
- By comparison 17% (4) respondents were 'unsatisfied' or 'very unsatisfied' with the skills and knowledge of their Personal Navigator

The comments received in relation to this question indicated the majority of respondents felt that their Personal Navigator had the appropriate skill and expertise to assist them. By comparison where there was some level of dissatisfaction with the service these appear to be unrelated issues rather than a consistent theme or issue across respondents. The following individual concerns which were raised included: 'time taken to make progress after accessing the service – it seems very slow', communication difficulties and in one instance a Personal Navigator was perceived to be too critical in their approach.

### **How easy do you find it to contact your Personal Navigator?**

- 87% (20) respondents felt that their Personal Navigator was either 'extremely easy' or 'easy' to contact.
- 13% (3) respondents felt that their Personal Navigator was 'not easy' or 'very difficult' to contact.

The comments received in relation to this question indicated that most participants found their Personal Navigator was easy to contact. Participant valued the opportunity to contact their Personal Navigator by phone or drop into the centre where they are based.

### **How friendly and approachable is your Personal Navigator?**

- 95% (22) of respondents felt that their Personal Navigator was either 'extremely friendly and approachable' or 'quite friendly and approachable'.
- 4.35% (1) felt that their personal navigator was 'not very friendly and approachable'.

Generally respondents were very satisfied with the friendliness of their personal navigator.

### **Do you feel that your Personal Navigator listens to you?**

- 91% (21) of respondents felt that their Personal Navigator 'always' or 'sometimes' listened to them.
- 4.35% (1) respondent felt that their Personal Navigator did not listen to them.

The comments received in relation to this question were generally very positive. The specific comments received included 'my Personal Navigator was the only person who seemed to listen to me', 'they realised what was happening for me' and 'they fix problems and give knowledge'. One respondent, however, felt that their Personal Navigator had not listened to them and felt that 'they constantly had to chase' for new information.

### **Do you feel involved with your support plan?**

- 65% (15) respondents felt 'always' involved with their support plan and 17% (4) felt that they were 'sometimes' involved with their support plan.
- 8.4% (2) respondents said they were never involved with their support plan
- 8.4% (2) respondents did not know if they were involved with their support plan

Amongst the most encouraging comments received in response to this question was feedback that 'my support plan has been developed in partnership (with my Personal Navigator) and everything is explained to me'. A small number of participants felt that it was too early on in their involvement with the project to comment on this.

## **What difference has Money Sorted made to you?**

A number of positive responses were received in relation to this question which helped to demonstrate the impact of the project. These included:

- 'I felt I was making headway and there was a light at the end of the tunnel. I had been feeling suicidal as nothing was being done until I got involved with this project'.
- 'You have made my life easier you really have. I feel 100% more confident with managing money'.
- 'It has helped me to deal with some very difficult issues. I still have a lot of things that need changing'.
- 'Relax and not to worry as we can sort it out'.
- 'Helped me to get out of debt and manage my money better'.
- 'Helping me to better understand how to manage my money'.
- 'It has been a big help to me to move forwards and also have an understanding of money situations to deal with. I am now starting my permitted work as a piano teacher'.

Three participants indicated that the service did not always address the needs of all participants. In these situations respondents felt like the project had not made any meaningful difference to their lives. Further evaluation activity is required to investigate the specific circumstances facing individuals who feel that the service has not met their needs as part of the year two evaluation.

Where participants had particularly valued the service offered it was clear that the friendly and non-judgemental approach of Personal Navigators to offer timely support and expertise was highly valued. As one respondent observed 'You've made me realise that there is light at the end of the tunnel, that problems could be solved even if they seemed huge'.

## **What could Money Sorted in D2N2 do differently to improve the support you receive?**

Whilst there were no consistent themes emerging in response to this question a number of suggestions were offered to improve the service. These included:

- Encourage Personal Navigators to check participants are still ok towards the end of the service rather than making assumptions
- More educational courses
- An emergency advice line if things go wrong

## **Good news stories – Participant case studies**

To help 'bring alive' the diversity of participants accessing the Money Sorted service on-going work is underway to compile a pool of case studies over the duration of the project. Each case study is designed to illustrate the barriers that individuals face and how these individuals have been able to improve their financial health and enhance their financial capability through interventions with their Personal Navigator. The case studies illustrate not only gains in financial health of participants but also associated gains in health and wellbeing as individuals become more confident and less anxious about managing money.

Three case studies have been selected as part of the year one evaluation and are presented in the appendices of this document to help illustrate the different journeys and life circumstances of

participants benefitting from the project. For the purposes of participant confidentiality each case study has been anonymised.

## SECTION Three - Review of year one performance figures

Reviewing the performance figures associated with the first year of service delivery reveals that the service has struggled to keep up with the original targets established at the start of the project. At the end of year one the project has a referral deficit of 495 participants as illustrated in the 2017 referral targets vs actuals table below.

### Money Sorted original project performance (referrals) targets vs actuals 2017 – Start of Year one

Q1 target	Q1 actual	Q2 target	Q2 actual	Q3 target	Q3 actual	Q4 target	Q4 actual	Target total	Actual total	Deficit
218	56	218	144	265	127	265	144	966	471	495

### Key

Figures highlighted in red blocks denote performance 30% below target

Figures highlighted in amber blocks denote performance 15% below target

### Analysis of year one performance – targets vs actuals 2017

On reflection the targets established for Q1 proved to be too challenging at a time when the project was establishing appropriate systems. It may have been more appropriate to have phased the targets for year one from Q2 onwards. Given that some partners involved in the project were delivering an ESF funded programme for the first time this 'lead in' would have enabled them to get to grips with administrative intensity of the programme.

Over the first year of service delivery the project has also experienced specific staffing issues with two providers. The first issue relates to a provider organisation employing a Personal Navigator experiencing significant sick leave during the first year of the project. This issue has now been resolved and the Personal Navigator is now returned to work. The second issue relates to a single provider experiencing significant labour turnover of Personal Navigators during the first year of service delivery.

A closer inspection of the year one performance also reveals that the project has been affected by the profiling of targets which placed an extra caseload emphasis on Personal Navigators working in the urban areas of Nottingham and Derby.

At the inception of the project targets were profiled to reflect thinking that four providers employing Personal Navigators in urban areas would be able to service a larger caseload than County based equivalents due to reduced travelling times and assumed higher levels of demands.

Whilst these assumptions were reasonable to make at the time the experience of delivering the service has revealed that the administrative intensity of the services means that all Personal Navigators actually have a much similar capacity for participants than was originally expected.

Over the course of year one three providers were issued with performance improvement plans in Quarter 4 based on underperformance against original referral targets. The providers concerned have improved performance and are now meeting targets.

As a result of the challenges experienced during the first year of service delivery St Ann’s Advice Group undertook re-profiling of the targets. This is reflected in the reduction of the year one target to work with 752 participants. The resulting deficit of participants against the original expectation to work with 966 participants has now been rephased into year two of the project.

### Money Sorted original project performance (referrals) targets vs actuals 2017 – End of Year one

Q1 target	Q1 actual	Q2 target	Q2 actual	Q3 target	Q3 actual	Q4 target	Q4 actual	Target total	Actual total	Deficit
218	56	218	144	148	127	168	144	752	471	281

### Review of performance against project outputs

Analysis of project outputs presented in the table overleaf reveals that the project has engaged with a diverse range of participants over the first twelve months of service delivery. The project has a balanced gender profile of participants of 48.3% male and 51.6% female.

A closer inspection of the specific situation facing participants accessing the project reveals that it is easier to recruit participants who are unemployed as opposed to economically inactive including those not in education or training. Although both target cohorts are under performing against target it is evident that unemployed participants on project are only 15% behind target compared with 57% for those participants classed as economically inactive. Analysis of project referral routes reveals that Job Centre Plus is a key referral partner into the service which helps to ensure the project is promoted effectively to the unemployed cohort. The most appropriate pathways to attract and engage economically inactive participants is more complicated and involves on-going promotion to a range of referral partners including foodbanks, housing associations, NHS partners, carer support organisations, specialist colleges and advice centres. There is an on-going need for the project to address the low levels of economically inactive participants accessing the project through continued service promotion.

Encouragingly the project appears to be very effective in its ability to engage with participants over 50 years of age and with those individuals with disabilities – with both categories over target. Further analysis of these trends are required but it is possible that this trend may reflect the prevalence of financial health issues which can accrue in later life as physical health declines and employment opportunities become harder to secure.

The project has a good spread of ethnic groups accessing the project in line with the original expectations that 20% of referrals would be from minority groups.

One area of provision where the project is unable to assist potential beneficiaries of the service is represented by participants in unstable or vulnerable employment. Anecdotal evidence would suggest there is a significant cohort of people in employment associated with zero hour contracts or on minimum wage who would benefit from assistance. Whilst individuals are in employment it does not mean that they also have well developed financial capability skills.

## Project outputs table 2017

Outputs	2017 Calendar Year Total		
	Actual	Variance	Variance %
Total number of participants	472	280	37.23%
Number of men	228	148	39.36%
Number of women	244	132	35.11%
Number who are unemployed, including long-term unemployed	313	63	16.76%
Number who are economically inactive, including not in education or training	159	217	57.71%
Number who are aged 50 or over	131	-8	-6.50%
Number with disabilities	312	-158	-102.60%
Number from ethnic minorities	82	10	10.87%

## Review of performance against project outcomes 1-4

Delivery of the Money Sorted service is centred on four participant focussed outcomes. These outcomes were originally established based on the collective experience of Advice Nottingham partners working with vulnerable financially excluded participants. The outcomes are as follows:

- 80% of participants will report being able to budget/plan finances better and will achieve financial stability, overcome debt and maximise income as a result of improved financial management skills.
- 65% participants will report being able to know what to look for when choosing financial products, make informed choices about financial products and access the products that best suit their needs.
- 50% participants will report reductions in family stress related to financial problems, improved family finances and improved levels of family cohesion and well-being. Increased income and financial security will improve family spending power with a positive effect on the local economy/community
- Increased income and financial security to improve family spending power with a positive effect on the local economy/ community.

Over the course of the first twelve months of service delivery it has become apparent that there are a number of issues which have influenced performance against these outcomes.

### Alignment with MAP tool data collection surveys

To fully understand the calculation of project outcomes 1-4 associated with Money Sorted it is important to understand the underlying operation of the MAP tool.

Delivery of the underlying project outcomes 1-4 are subject to participant completion of the MAP tool pre-survey (at point of entry onto the project) and MAP tool post survey (at point of exit from the project). Experience of delivering the project reveals that it can take six months or longer for a participant to complete their programme of support. Whilst many participants will make progress matched with the four outcome domains shortly after entry onto the project it is not until the MAP tool post survey is completed that this progression will actually be captured. To make the analysis of the attainment of project outcomes more meaningful there is a requirement to re-profile the outcome targets to reflect the phasing of the MAP tool post survey.

### The impact of labour turnover of Personal Navigators

Another significant impact on the project outcome targets is reflected in the significant labour turnover of Personal Navigators on the project and the associated issues this presents with participant engagement. The time taken to recruit a replacement Personal Navigator often translates into a loss of continued service for participants which in turn increases the probability of disengagement.

For these reasons it is difficult to make any meaningful conclusions about the project performance vs outcome targets. The performance outcome table overleaf is added for reference only.

### The impact of inappropriate referrals into the service

Over the first twelve months of delivering the service there have been some issues with inappropriate referrals. Whilst these have significantly reduced over the year there was an initial problem with referral partners not necessarily understanding the full context of the service. Specifically this tended to include referral of participants who were not prepared for the dynamic nature of the service and the emphasis on the development of financial capability skills. In some cases there was an expectation that the service was solely focussed helping individuals increase their income or resolve benefit issues similar to a typical Advice Centre service.

#### Year one project outcome performance table

Project Outcome 1	2017 Calendar Year Total		
	Actual	Variance	Variance %
All participants have a Financial Resilience Plan in place	472	405	46.18%
80% participants have developed personal/household budgets with the support of their Personal Navigator	22	680	96.87%
80% participants report and demonstrate increased financial management skills and know where to get ongoing financial advice and support	41	661	94.16%
Participants report increased confidence/improved sense of wellbeing	49	653	93.02%



Project Outcome 2	2017 Calendar Year Total		
	Actual	Variance	Variance %
All participants have information on affordable, appropriate financial products	41	836	95.32%
70% of participants have bank accounts with main stream banks or a credit union.	57	556	90.70%
70% of participants who need affordable credit knowing how to access it	4	609	99.35%

Project Outcome 3	2017 Calendar Year Total		
	Actual	Variance	Variance %
50% of participants reporting reduced levels of family stress	41	398	90.66%
50% of participants have a measurable increase in household income and reduction in debt.	35	404	92.03%
80% Participants report improvements in family life / personal relationships and well being	16	686	97.72%

Project Outcome 4	2017 Calendar Year Total		
	Actual	Variance	Variance %
Reductions in levels of family income going to high cost lenders, e.g. payday loan companies/doorstep lenders	1	437	99.77%
Participants report increased available income for spending in local shops and business	43	659	93.87%

## Review of project spending vs budget

The overall project expenditure during 2016 and 2017 was £760,159 against an expected budget forecast of £917,200. This resulted in an under spend of £157,041.

There are a number of reasons attributed to this underspend as follows:

- Labour turnover of Personal Navigator during the first year of service delivery. This has resulted in reduced draw down of budgeted salaries whilst recruitment processes are underway to find replacement staff. The under spend in this area has provided an opportunity to consider the recruitment of additional Personal Navigators onto the project.
- Lower than expected demand for the 'employment budget' to equip participants to develop their employability. This represents an available £200 budget for up to 625 participants to develop their employability. Following the recent procurement of Nottingham and Nottinghamshire Futures as the projects specialist employability partner it is expected that

more participants will begin to access the available 'employment budget' during the remainder of the project.

- Lower than expected demand for the intervention budget reflected in limited uptake to procure additional sessions from external providers to support the progression of participants.
- Internal and external complications with the claim process for participant expenses. As these issues are addressed it is expected that participant expense claims will begin to increase across the remainder of the project.

## **SECTION FOUR - Summary of year one service developments, challenges faced and lessons learned**

Throughout the first year of delivery of the project there have been significant challenges to overcome to establish the service. There has been significant amount of learning taking place across the delivery partnership which it is envisaged will boost performance in year two. The next section of this paper provides an overview of some the main challenges faced and the lessons learned.

### **The administrative intensity of BBO documentation and its effect on participants with mental health issues**

The Money Sorted delivery partnership has consistently raised concerns about the administrative intensity of the Building Better Opportunities programme. Many of the participants accessing the Money Sorted project are battling with mental health issues which, in turn, presents further difficulties for individuals in attempting to navigate the registration process. The detailed and personal nature of the data required in many instances has been raised as an issue by Personal Navigators who felt that this was making the registration process unnecessarily difficult and challenging for participants especially those with mental health issues.

Whilst Personal Navigators are mindful of these issues and try to support participants accordingly there is a sense that the links between poor mental health and financial health needs to be fully considered in the future design of programmes intending to work with a target audience likely to be encountering poor mental health linked with debt and poor financial health issues.

### **The impact of changes to underlying BBO administrative systems and documentation**

Throughout the course of delivering the Money Sorted project a number of concerns have been voiced about the adverse impact of changes to underlying administrative systems. Whilst a number of changes to establish a new project would be expected the on-going nature of changes has often made it harder for Personal Navigators to engagement vulnerable participants. One notable example of this type of situation is reflected in the decision to no longer accept the National Insurance (NI) number as a suitable form of identification. This change has affected numerous delays and increased the probability of disengagement for participants who do not possess a full birth certificate / passport. Another example of this type of issue is reflected in changes to BBO guidance on 'refugee status'. When changes were made to reflect the status that refugees needed 'indefinite leave to remain' this presented significant problems for a provider working with a caseload of individuals who had a status of '5 years leave to remain'.

### **Calculation of original contractual project targets**

Over the initial twelve months of delivering the project it has become apparent that the original commitment of working with 2,500 participants was extremely optimistic and perhaps did not take fully into account the necessary time and resource to manage all the required administration associated with the project.

This problem has been compounded by an assumption that the Personal Navigators serving the urban centres of Derby & Nottingham would be able to maintain higher caseloads than their counterparts serving the County areas. This thinking was in part driven by an assumption that demand for services would be more concentrated in urban areas with less need to travel long distances between participants.

Experience of delivering the project has actually revealed that there is sufficient demand to fill the capacity of all participants and that true capacity of Personal Navigator is limited by the need to maintain the administrative requirements of the Building Better Opportunities (BBO). In response to these discoveries the project is in the process of making an application to reduce and re-profile targets across the remainder of the project.

### **Outcome monitoring limitations**

Further challenges have been experienced in the phasing of targets associated with Project Outcomes 1-4. Whilst these outcomes had individual actual targets established for each quarter of service delivery the reality is that it is not possible to calculate participant progression towards these targets without participants completing the MAP tool post survey questions. Since the MAP tool post survey data is only collated as participants exit the project this makes accurate tracking of outcome performance problematic. Initial analysis of year one caseloads reveals that on average participants remain on project for six months. Individuals with more entrenched issues are likely to remain on the project longer. Against the current arrangements the monitoring of performance outcomes will always lag somewhat behind targets until all the MAP tool post surveys are completed as participants exit the service.

### **Assessment of participant financial health at point of access onto the project**

Work with the Personal Navigators reveals the difficulties of assessing the full extent of an individual's financial health at the point of access onto the project. Financial health, money management and attitudes to debt all carry a level of a stigma in society. There is a perception across the delivery partnership that participants initially accessing the project may be reluctant to fully disclose the extent of the difficulties they face for fear of being judged or rejected. In other instances participants may not be fully aware of the implications of their existing financial arrangements. Experience of delivering the service reveals the full extent of an individual's financial circumstances may only become fully apparent a number of weeks after accessing the service.

### **Extended skills requirements for Personal Navigators**

Through the process of delivering the Money Sorted service it has become apparent that Personal Navigators require a broad range of skills to effectively provide the service. This has implications for the delivery of future projects. At the time of developing this evaluation the following key skills requirements have emerged through delivery of the service. As the service provision continues it is expected that additional core skills to add to this list will be identified.

1. Personal Navigators have the expertise to effectively support participants develop financial capability skills – this is something quite different to traditional Advice work and an emerging field of expertise across the UK.
2. Personal Navigators have the capability to promote the service effectively and build networks with appropriate referral partners. This includes the ability to consistently promote the service and consider alternative solutions to connect the service to partners who may not have been easy to initially engage.
3. Personal Navigators have the capability to manage the administrative intensity of the project alongside the complex and diverse needs of participants.
4. Personal Navigators have some appreciation of the potential options to support participants wishing to develop their employability. Whilst this is an on-going requirement for the

duration of the project the procurement of Nottingham and Nottinghamshire Futures has provided the Personal Navigators with a valuable additional source of support.

The requirement for this skills set does place a very specific challenge on delivery partners when recruiting Personal Navigators. The evidence of delivering the project during the first twelve months would suggest that it is challenging to recruit and retain Personal Navigators that possess this broad range of skills.

### **Development of Financial Capability sessions.**

From the outset of the project it was envisaged that participants would be able to develop their financial capability through a range of options:

- One to one support sessions with Personal Navigator
- Group sessions available locally from an existing providers
- Group sessions provided through the services commissioned provider Workers Educational Association (WEA)
- Support from volunteer Money Mentors.

Whilst the one to one sessions have been taking place with Personal Navigators the process to establish sessions provided by WEA has been delayed following time taken to recruit staff into post.

After two unsuccessful recruitment exercises two staff members were finally recruited after a successful third recruitment exercise in September 2017. Since then a range of courses have been established against the following subject headings:

- Computers for the terrified
- Cooking on a budget
- Planning a budget
- How to open a bank account
- Saving on bills
- Selling items on-line
- Introduction to becoming a tenant
- Universal credit
- Debt awareness
- Building confidence

At the end of March 2018 WEA have delivered a total of 38 sessions spread across the subject areas above. This represents a total of 87 teaching hours. The most popular courses include computers for the terrified, cooking on a budget, planning on a budget and building confidence which account for 79% of the courses delivered so far.

As delivery of these sessions have commenced it is clear that WEA and Personal Navigators are having to work hard to consistently support and encourage participants to attend. This typically involves communicating reminders of session times and dates. Where necessary transportation arrangements are also made to help participants access venues holding sessions. At the time of writing the sessions have attracted a 57% attendance rate of those participants who are booked onto the session. Further developments are planned to help promote and boost engagement of the sessions during year two.

Personal Navigators have reported back that the uptake of sessions could be boosted further if definite dates were established for sessions rather than waiting for sufficient demand to materialise for each session via a waiting list.

The early indications are that when participants do attend these sessions additional valuable learning and confidence building takes place. A deeper evaluation of the impact of WEA sessions will take place as part of the year two evaluation.

## **Development of Money Mentor roles**

At the outset of the project there was an intention to create a small talent pool of participants who have benefitted from the Money Sorted project and were willing to operate as volunteer 'Money Mentors' to support Personal Navigators to assist participants on the project to develop financial capability skills. The delays experienced with the recruitment of Workers Educational Association (WEA) staff has had an adverse impact on the creation of these roles. WEA have recently designed an accredited course lasting 60 hours. At the time of writing this evaluation WEA are in the process of recruiting a tutor and assessor to facilitate the course. The course is expected to officially commence in June 2018.

## **Procurement of an employability partner**

Following contract award to deliver the Money Sorted project the intended employability partner withdrew from the partnership due to unforeseen circumstances. This left the partnership missing a key employability partner. Whilst it is evident that the Personal Navigators can provide a significant amount of support to assist participants there are certain cohort of participants on the Money Sorted project who ultimately require more detailed employability interventions as part of a holistic package of support. The absence of an employability partner left an obvious gap in the service offer and informed the need to run another procurement exercise to engage a replacement provider. Following the release of procurement exercise in autumn 2017 Nottingham and Nottinghamshire Futures was secured as the approved provider and will be delivering employability support to Money Sorted participants throughout the remainder of the project.

## **Development of the project steering group**

As the Money Sorted project has become established during 2017 it became obvious that there was a need to establish a Steering Group to help champion and resolve the discussion of strategic issues affecting the delivery of the project. The concept of a steering group was therefore agreed in November 2017 and will met officially for the first time on 16th March 2018. The Steering Group contains the following membership:

- Providers representing each of the four elements of the D2N2 Local Economic Partnership (LEP) area.
- One BBO Stakeholder Manager representative (revolving basis for each meeting)
- St Ann's Advice Group staff as the Managing Agent for Money Sorted
- Two participants with experience of the Money Sorted service will also be represented with support from Services for Empowerment & Advocacy (SEA).
- Project evaluator

The Terms of Reference (ToR) for the group are currently under development. It was clear at the inaugural meeting that the Steering Group will provide a valuable strategic and operational oversight to help support the on-going development of the project and contribute to the project legacy and learning. The steering group will also work in conjunction with the Participants Forum to provide a complementary flow of intelligence and lived experience from a participant's perspective.

## **Developing the People's First Alliance**

Over the course of the first year of service delivery St Ann's Advice Group, Framework Housing Association and Groundwork Greater Nottingham have continued to meet as part of the original commitment to the People's First Alliance. The original remit of the alliance was to help promote greater coordination of the three strands of Building Better Opportunities project including financial inclusion, multiple and complex needs and employability provision. At time of forming the Alliance there was a clear vision to support participants to benefit from different strands of the BBO programme if this was required to empower individuals to make onward progress.

Although the vision to allow participants to benefit from the respective service strands through cross referral has not been achieved due to restrictions surrounding Building Better Opportunities programme the Alliance has continued to meet. This has still been a beneficial process to share best practice and learning surrounding both service delivery and evaluation and participation issues across the D2N2 area.

As part of the wider evaluation of the Building Better Opportunities programme across the D2N2 area it is suggested that the evaluation across all three strands includes some research on the learning emanating from the operation of People's First Alliance meetings.

## **Development of relationships with Building Better Opportunities Stakeholder Managers**

As part of the wider approach of the People's First Alliance in Nottingham, St Anns Advice Group, Groundwork Greater Nottingham and Framework Housing Association, there is a commitment to the principles of funding four dedicated Stakeholder Manager roles across the D2N2 area. These roles are embedded within Local Authorities serving Derby and Derbyshire and Nottingham and Nottinghamshire. These roles are designed to help ensure the Building Better Opportunities programme is strategically connected to Local Authorities and the wider landscape affecting the provision of services around financial inclusion, employability and multiple and complex needs.

The four Stakeholder Managers commenced employment in post October 2017. St Anns Advice Group have formulated a working agreement in principle to inform the development of the working relationships with Stakeholder Managers over the duration of the project.

As part of the wider evaluation of the Building Better Opportunities programme across the D2N2 area it is suggested that evaluation emphasis across all three strands includes some research on the impact and development of the Stakeholder Manager roles.

## **Referral partner misunderstanding of appropriate use of the participant allowances (personal budgets)**

At the start of the Money Sorted project it has become evident that a range of referrals partners were confused about the availability and appropriate use of the participant allowances. This resulted in a number of referrals being made on behalf of individuals who had a perceived need for a sum of money to resolve a specific issue but in reality did not actually meet the eligibility criteria for the project or did not want to join the project. Whilst the participant allowance facility is a part of the package of tailored support for participants, it is only available to be used where needed to assist participants attain the goals specified within their personal action plan. Work has taken place to educate partners about this. The project provides access to two types of participant allowances as follows:

1. An intervention budget designed to assist with participant engagement with the project on issues like identification and travels costs.
2. An employment and training budget designed to assist participants to cover costs associated with potential employment opportunities e.g. haircuts, vocational training or travel to interviews.

## **Limitations of Participant Allowances**

The limitations of the criteria for use of participant allowances under BBO guidelines has sometimes been an issue affecting the first year of service delivery. One particular problem has been the degree to which people have needed money for urgent welfare type issues and the restrictions we have on such use. The emergence of this type of demand indicates the implications of the loss of the Social Fund/ Local Welfare Assistance schemes. St Ann's Advice Group have reported back that greater clarity on the boundaries of use for participant allowances would be helpful.

Given the limitations of participant allowances and the needs of some participants there has been continual activity of the part of Personal Navigators to support applications to Charitable Trust funds for essential white goods, furniture and food to support participants overcome challenging circumstances.

## **Procurement of delivery partners with the ability to fully embrace the principles of participant allowances**

Whilst most delivery partners would in theory endorse the person centred ethos of the project it has become apparent that a number of partners have encountered difficulties supporting the principles of participant allowances. This has been reflected in the difficulties experienced by a number of Personal Navigators in their ability to fund personal allowance for a variety of items. The issues typically are linked to Personal Navigators with little or no access to organisational debit/credit card or petty cash allowances. This in turn means that the project has been unable to refund necessary participant spend e.g. bus fares. Whilst these issues are currently being reviewed on a provider by provider base it is likely that lack of access to personal allowance could have potential implications for the progression of participants. In the event of the procurement of any future partners it would be necessary to undertake wider due diligence on their ability to fully embrace the potential of participant allowances.



## **Development of the Participants Forum**

Whilst the Participants Forum has been gathering momentum over the second half of 2017 there is an on-going requirement to engage more participants within the work of the forum. Over the duration of year two of the project it is expected that the opportunity to build links between the Participants Forum and project Steering Group will strengthen this element of the participation function with delivery partners. Both the participation and evaluation partners also see the potential to develop Peer Research opportunities to help further understand the diverse circumstances and lived experiences of participants accessing the project. As Universal Credit is rolled out across the region it is expected that there will be a requirement to undertake further focussed consultation with participants to understand the local impact Universal Credit has.

## **Labour turnover of Personal Navigators**

As delivery of the Money Sorted project has progressed throughout 2017 ten Personal Navigators have left the project with less than twelve months of service. There are concerns manifesting themselves that the administrative intensity of the paperwork is causing additional working pressures which Personal Navigators did not envisage when they joined the project. This is reflected by a recent Personal Navigator leaving the project in February 2018 who commented:

‘I’ve learnt a lot in my time on the project and still think that the project is very worthwhile, but there is a conflict within me with regards to the amount of admin that needs to be completed, which we all know impacts on the level of support that is needed by some very vulnerable people.’

In total five delivery partners have been affected by the loss of a Personal Navigator in post since the start of the project to date. One delivery partner has experienced particular issues with loss of five Personal Navigators over this time period. As the project continues into year two it is critical that labour turnover of Personal Navigators is minimised to help ensure the project meets the intended performance targets.

Discussions with the evaluation leads for Towards Work and Opportunity & Change also reveals a significant issue with the labour turnover of front line personnel and it is suggested that further evaluation activity would be valuable to explore the underlying factors and possible solutions to address this trend.

## **MAP tool data formatting and validation**

From the outset of delivering the project issues have been experienced with the MAP tool provided by Toynbee Hall which is designed to assess the financial health of participants accessing the project. The issues centres around the cumbersome and intensive processes required to access and manipulate data. The format of data extracted from the tool does not consistently lend itself to detailed analysis of participant profiles. Discussions have been on-going with representatives with MAP to address this situation. There is also a need to build some validation checks to regularly review and check the build-up of data during the MAP tool pre survey and post survey data. Certain sections of data have high amounts of non -responses in ‘blanks’ or ‘skipped question’ formats. This particularly concerns issues surrounding data collection on family stress.

## **Expected impact of Universal Credit**

Throughout the second year of service delivery the project fully expects that the roll out of Universal Credit across the region will add further complexity and potential difficulties for participants on the Money Sorted project. Whilst Money Sorted is not a specialist welfare rights support service it is expected that a number of participants will require assistance to resolve difficulties associated with Universal Credit payments.

## **Disengagements**

Over the course of the first year of service delivery a total of 55 participants have chosen to disengage from the service before they have completed their programme of support. This represents a disengagement rate of 11%. Feedback from Personal Navigators suggests that participants presenting with a specific financial issue or crisis tend to withdraw from the service as soon as that particular issue has been resolved. There is also evidence to suggest that a number of participants did not fully understand the specific focus of the project around the development of financial capability at the outset of the project. Further work is currently taking place to redesign the project leaflet to make the nature of the service provided is easier to understand.

## **Cross cutting service provision**

The project has appointed four providers to delivery 'cross-cutting' support to assist the delivery partnership to work with participants with specific needs. These needs centre on a range of themes from specific providers with expertise in each area as follows:

- Disability – Disability Nottinghamshire
- Refugee and asylum seekers – Nottingham and Nottinghamshire Refugee Forum
- Polish & Eastern European groups – Signpost to Polish Success
- Multiple & complex needs - Framework Housing Association

The early indications from the sessions delivered during the first quarter of 2018 is that these sessions have been well received by the delivery partnership. A full evaluation of the effectiveness of the sessions is planned as part of the year two evaluation of the project.

## **Proposed re-profiling of project referral targets**

As the Money Sorted project prepares to commence the second year of service delivery discussions are currently underway with the Building Better Opportunities Programme Managers to review the potential to re-profile the targets. Experience of delivering the service over year one has revealed the full impact of the administrative intensity of the BBO programme and the appropriate resources required to effectively manage this aspect of the programme.

As a result of these developments St Ann's Advice Group have proposed that the project reverts back to the original target to work with 1,950 participants as detailed in the service specification.

If approved this would in turn be reflected in the following commitment over the duration of the programme. This relates to a requirement for each full time Personal Navigator to recruit 15 new participants each quarter.

2017	2018 targets				2018	2019 targets				2019
Actuals	Q1	Q2	Q3	Q4	Target total	Q1	Q2	Q3	Q4	Target total
471	240	255	255	255	1005	238	238	0	0	476

Total project
target
1952

## Conclusion

The experience of delivering the Money Sorted in D2N2 project reveals that the service is working with some of the most vulnerable and financially excluded individuals residing across the D2N2 area.

The project is providing a valuable service to support many people improve their financial health and financial capability. The work undertaken to complete this evaluation also reveals the extent of the complexity faced by the Personal Navigators working with individuals who often present themselves in a state of financial crisis at point of access onto the project.

The requirement for Personal Navigators to offer support for individuals and fully comply with the administrative requirements of the Building Better Opportunities programme has proven to be a significant challenge for most delivery partners during the first year of service delivery. These challenges are reflected in the lower than expected numbers of participants supported during the first year of service delivery. Emerging evidence suggests the administrative intensity of the project is linked to high labour turnover of Personal Navigators. This appears to be a challenge facing all People's First Alliance partners and warrants some further investigation as part of the year two evaluation.

The Money Sorted project represents one of a number of projects operating across the UK which is designed to assist individuals to develop their financial capability. The early signs from this evaluation is that participants accessing the Money Sorted programme can and do enhance their financial capability, however, this is not a linear process and the specific support needs and assistance required by each participant can vary greatly according to their own circumstances.

To help inform the future legacy for the provision of financial capability services for individuals at risk of exclusion further evaluation work is planned to help inform the specific approaches and interventions that support progression.

This work is also required to understand the perspectives of Participants and Personal Navigators particularly to fully illustrate the diversity of demand placed on the service. These activities will now take place as part of the second year of the project evaluation.

Richard Hazledine

**Evaluation Lead – Money Sorted in D2N2**

April 2018

## Appendices – Case studies

### Money Sorted - Case study for Bethany

In the summer of 2017 Bethany\* was referred to Money Sorted by a Support worker working for another charity. At the time of accessing the project she was struggling to afford basic essentials e.g. food and was accruing significant rent arrears, and multiple smaller debts. Bethany had TV licence although she had previously been prosecuted and so was at risk of a large fine. The impact of her financial situation was having an adverse effect on her deteriorating health leaving her feeling low, anxious and unable to cope.

Over a period of months Bethany worked with her Personal Navigator to review her existing debts and discuss payment plans. These initial discussions led to the development of an action plan to move forward. Through the agreement of this plan Bethany was supported at a meeting with her Housing Manager to discuss her rent arrears and other tenancy issues. This in turn has led to a successful application to a charitable trust fund to help clear the rent arrears.

Bethany has also been supported by her Personal Navigator to consider an income and expenditure plan. This has in turn helped Bethany to develop a payment plan allowing her to carefully time her payments for utilities and TV licence in sync with the receipt of benefits. Whilst Bethany's wider financial situation has also been adversely affected by the bedroom tax on her property she was supported to successfully apply for discretionary housing benefit.

Bethany has also received wider support to develop her financial capability and IT skills through access to a Workers Educational Association computer course and the 'Sound as a Pound' Money Matters course.

As a result of all this coordinated activity Bethany is now debt free for the first time in years. This has had a significant positive impact on Bethany's life with her now feeling much more confident and in control of her finances. She is paying her bills on time, and regularly. Her anxiety levels have reduced and her general well-being has improved.

In her own words 'My Personal Navigator has helped me to deal with my bills. I have found it easier to manage my money. I feel like she has helped me to be in control of my finances. I have learnt to prioritise my spending'

'Money Sorted in D2N2' is a three year project funded as part of the Building Better Opportunities programme in D2N2. This project is jointly funded by the Big Lottery Fund and the European Social Fund

For more information on 'Money Sorted in D2N2' please contact [Emma.Bates@StAnnsAdvice.org.uk](mailto:Emma.Bates@StAnnsAdvice.org.uk)

\*This case study has been anonymised to protect participant confidentiality.

## Money Sorted - Case study for Frank

Frank\* initially accessed the Money Sorted project over the summer of 2017. At this time Frank was facing a couple of significant debts, including rent arrears and had a suspended possession order in place. He had recently become unemployed and was finding it difficult to get back into work since his Security Industry Authority (SIA) licence had expired. As a result of these difficulties Frank felt like he had lost control of his finances.

From the outset Frank worked with his Personal Navigator on a one to one basis to assess his financial situation. The initial focus was on the creation of a financial statement to help understand the complete picture of incomings and outgoings each month. This led onto a discussion of the best dates to time payments and different payment methods. The importance of keeping up with priority debts like rent was also reviewed.

Wider assistance was also offered to Frank to help him use price comparison websites to get the best value from his income. Throughout the service Frank was very receptive to the discussions and plans that were considered to help him manage his finances in future and secure his tenancy.

To help Frank make further progress the Money Sorted participant allowances were utilised to support an application to renew his SIA licence and purchase interview clothes. The £220 cost to renew his SIA licence would otherwise have proved to be particularly prohibitive in his endeavours to get back into work given his financial circumstances at the time. This investment helped Frank to secure new employment in a relatively short space of time and a further participant allowance was drawn down to cover the costs of a bus pass to allow him to commence work immediately.

Through the supported offered through Money Sorted Frank now has the confidence and ability to manage his income better. He is now back on track with rent payments and is back in employment. Throughout the service Frank engaged fully with the assistance offered. In his own words he told his Personal Navigator that 'You came at the right time. If it wasn't for you I wouldn't be working now'

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## Money Sorted - Case study for Angela

Angela\* accessed the Money Sorted service in June 2017 through St Ann's Advice Centre.

As someone who was long term unemployed Angela's confidence was very low. She was busy caring for an elderly neighbour on a voluntary basis and did not have access to a bank account. Angela felt that her current budgeting could be better and from time to time she had ran out of money in the past.

Through a series of support sessions with her Personal Navigator Angela was able to develop her knowledge and confidence to think through how she should manage her money. The first task after registering with the project was to help Angela establish a bank account. After her Personal Navigator explained the different banking options available Angela proceeded to open an account by herself.

After this milestone was achieved Angela was supported to help her understand her monthly income and outgoings. This in turn helped Angela to think about the best payment dates to help manage her monthly outgoings. Through this support Angela's confidence has improved to a point where she is now able to use price comparison websites to try to find the best possible prices for products and services.

The one to one approach offered by her Personal Navigator was crucial for Angela on her journey to help effectively build her confidence, trust and financial capability skills. As she recognised herself 'my knowledge has increased which in turn has helped improve my confidence'.

Since enrolling on the Money Sorted service Angela has now started making applications to widen her volunteering experiences as part of the natural next steps to prepare to get back into employment.

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\*This case study has been anonymised to protect participant confidentiality.