

Dudley District Citizens Advice Bureaux  
Money Confidence Project  
Independent Evaluation

**What next...?**  
Money Saved. Quality Assured.



## Dudley District Citizens Advice Bureaux

### Money Confidence Project

### Independent Evaluation



Commissioned by: **Dudley District Citizens Advice Bureaux**

Funded by: **The Big Lottery Fund**

Delivered by: **Wider Impact Consultancy Ltd**



**widerimpact**

## Contents

| <b>Sections</b> | <b>Description</b>                                       | <b>Page</b> |
|-----------------|--|-------------|
| <b>1.0</b>      | <b>Executive Summary</b>                                 | <b>1</b>    |
| 1.1             | Introduction   | 1           |
| 1.2             | Terms of Reference                                       | 1           |
| 1.3             | Approach to the Commission                               | 1           |
| 1.4             | Findings   | 2           |
| 1.5             | Good Practice  | 2           |
| 1.6             | Recommendations  | 3           |
| 1.7             | Conclusion   | 4           |
| <b>2.0</b>      | <b>Acknowledgements</b>                                  | <b>5</b>    |
| <b>3.0</b>      | <b>Terms of Reference</b>                                | <b>6</b>    |
| 3.1             | Introduction   | 6           |
| 3.2             | Objective  | 6           |
| <b>4.0</b>      | <b>Methodology</b>                                       | <b>7</b>    |
| 4.1             | Introduction   | 7           |
| 4.2             | Desk Research  | 7           |
| 4.3             | Field Research   | 7           |
| 4.4             | Questionnaires   | 8           |
| 4.5             | Case Studies   | 8           |
| <b>5.0</b>      | <b>About the Dudley District Citizens Advice Bureaux</b> | <b>9</b>    |
| 5.1             | Introduction   | 9           |
| 5.2             | Services   | 9           |
| 5.3             | Partnership Working                                      | 9           |
| <b>6.0</b>      | <b>About the Project</b>                                 | <b>10</b>   |
| 6.1             | Introduction   | 10          |
| 6.2             | Need for the Project                                     | 11          |
| 6.3             | Project Delivery   | 11          |
| 6.4             | Project Funding and Staffing                             | 11          |
| 6.5             | Partnership Working                                      | 11          |

|             |  |           |
|-------------|--|-----------|
| 6.6         | Project Outcomes   | 12        |
| <b>7.0</b>  | <b>Quantitative (Desk) Research Findings</b>                   | <b>13</b> |
| 7.1         | Introduction   | 13        |
| 7.2         | Project Outcomes   | 13        |
| 7.3         | Latest Big Lottery Project Update Evaluation Report            | 14        |
| 7.4         | Internal Evaluation Report                                     | 15        |
| <b>8.0</b>  | <b>Qualitative (Field Research) Findings</b>                   | <b>18</b> |
| 8.1         | Introduction   | 18        |
| 8.2         | Questionnaire Analysis (Service Users / Clients)               | 18        |
| 8.3         | Summary of Findings (Service Users / Clients)                  | 20        |
| 8.4         | Questionnaire Analysis (Partner Agency Members)                | 21        |
| 8.5         | Summary of Findings (Partner Agency Members)                   | 21        |
| 8.6         | Service Users' / Clients' Workshops                            | 22        |
| 8.7         | Partner Agency Workshop  | 22        |
| 8.8         | Case Studies   | 23        |
| 8.9         | Observations   | 29        |
| 8.10        | Interviews   | 31        |
| <b>9.0</b>  | <b>Summary of Findings</b>                                     | <b>34</b> |
| 9.1         | Introduction   | 34        |
| 9.2         | Project Outcomes   | 34        |
| 9.3         | Evidence of Achievement  | 34        |
| 9.4         | Project Performance  | 35        |
| 9.5         | Good Practice  | 36        |
| 9.6         | Lessons Learn  | 36        |
| 9.7         | Value for Money / Social Return on Investment (SROI)           | 37        |
| 9.8         | Opportunities to Improve Project Performance / The Way Forward | 38        |
| 9.9         | Young People   | 38        |
| 9.10        | In Summary   | 40        |
| <b>10.0</b> | <b>Recommendations</b>   | <b>41</b> |
| 10.1        | Introduction   | 41        |

|  |    |
|--|----|
| <b>Appendix A</b> Partner Agency Members / Stakeholders            | 43 |
| <b>Appendix B</b> Service Users' / Clients' Questionnaire Analysis | 44 |
| <b>Appendix C</b> Partner Agency Questionnaire Analysis            | 55 |
| <b>Appendix D</b> Service Users / Clients Workshop Findings        | 60 |
| <b>Appendix E</b> Partner Agency Workshop Findings                 | 64 |
| <b>Appendix F</b> Service User / Client Questionnaire              | 66 |
| <b>Appendix G</b> Partner Agency Questionnaire                     | 68 |

## 1.0 Executive Summary

### 1.1 Introduction

Wider Impact Consultancy Limited has been commissioned by Dudley District Citizens Advice Bureaux to carry out an independent mid-term evaluation of the Big Lottery funded **Money Confidence Project (The Project)**, with aims to provide accessible, timely and personalised continuing support service (incorporating aftercare) for people with mental health issues who are struggling to cope with debt and feel unable to manage their money; so much so that it is having a negative impact on their health and well-being.

### 1.2 Terms of Reference

It has been an objective of the commission to establish if the key requirements of the funder have been delivered, which include demonstration that the Project is likely to achieve **4** agreed outcomes:

1. People with high levels of stress and anxiety will have more confidence to manage their money and / or deal with financial institutions.
2. People with drug and alcohol dependency will improve their mental health through a positive engagement programme and on-going support in financial matters
3. People who experience adverse life changing events, affecting their mental well-being will have better coping strategies in dealing with their financial affairs
4. People with diagnosed mental health illness are better able to deal with money matters

### 1.3 Approach to the Commission

A methodical approach has been adopted, which has included:

- **Desk / Quantitative research** – to gain an understanding of internal data and information supplied by the commissioner that relates to Project performance, such as the achievement, or anticipated achievement of key outcomes
- **Field / Qualitative research** – has been extensive, and has included one to one meetings / interviews with stakeholders, workshops, use of bespoke questionnaires, case studies and observational studies

## 1.4 Findings

The Project is extremely well managed, and is certainly a success in terms of the achievement of key aims and objectives agreed with the funder, and there are no reasons to believe that the Project will not achieve agreed outcomes. In a number of cases it is likely that outcomes will certainly be exceeded.

## 1.5 Value for Money / Social Return on Investment (SROI)

The Project is clearly delivering value for money, and indications are that the SROI is impressively positive. For example, whilst data utilised is 'ball park', and requires more in-depth analysis, in broad SROI terms, it is apparent that an investment by the funder of **£258,291** has the potential to support annual society / multi-agency benefits of between **£2.3m** (1:9) and **£8m** (1:32); dependent on individuals' and their family backgrounds and challenges.

## 1.6 Good Practice

The following are examples of good practice delivered by the Project:

- Appropriate use of the trusted and respected 'CAB' brand / reputation, which is often the 'magnet' that enables the most vulnerable to seek and find a *'safe and welcoming, non-judgmental port of call'*
- Successful linkage between the Project and the role and functions of the Dudley District Citizens Advice Bureaux Money Advice Team, which is enabled by the Project team and Money Advice team members working in the same building, and being encouraged with work together for the benefit of individual clients
- The appointment of such well trained and committed Project workers, who clearly enjoy their roles and supporting the most vulnerable
- The structured approach of the Project staff, which includes:
  - Assessing clients' financial situations
  - Making appropriate referrals
  - Seeking appropriate grants / multi-agency support
  - High quality, structured financial management / support – enabling the skills and confidence required to better manage financial affairs
  - Ongoing support – as and when required

- Monies gained for clients through advice / savings on gas, electricity, water and mobile phones, in addition to charitable grants, benevolent funds and the Warm Home Discount Scheme - current Project total **£47,216**
- Front-line partnership working and client referrals

## 1.7 Recommendations

Based on research findings, the following recommendations are tendered:

1. The Project should continue in its current format, with an emphasis on:
  - a. Addressing the achievement of indicator **2b**: *People reported by partner beneficiaries who have improved mental health by engaging in the programme*
  - b. Exploring opportunities to support more young people, with an emphasis on reaching the most vulnerable, such as those in / about to leave social care, about to leave supported accommodation / looking at independent living etc.
2. Consideration should be given to broadening delivery tools, such as:
  - a. Client focussed bespoke workshops / training courses
  - b. Cascading training, involving multi-agency partners / delivery staff
  - c. Advising / informing lending organisations and local authorities about how best to support vulnerable people with debts, or struggling to remain in control of their finances
3. Opportunities should be taken to enhance Project marketing, with objectives that include:
  - a. Reaching more [vulnerable] clients
  - b. Developing multi-agency partnership working
  - c. Promoting the successes of the Project, widening the reach to include vulnerable groups within the community
4. Consideration should be given to extending the delivery period of the Project, with early approaches made to funders such as the Big Lottery
5. Future aims and objectives should include:
  - a. Supporting vulnerable young people, with an emphasis on those in care / about to leave care, and / or within the criminal justice system
  - b. Working in close partnership with appropriate agencies, such as Social Services, Youth Offending Teams / team members
  - c. Evaluation tools such as SROI (Social Returns on Investment)



6. Opportunity should be taken to celebrate the successes of the Project with service users / clients and partner agency members; and share good practice with others (locally, regionally and nationally), who are looking to develop and deliver similar projects and initiatives.

## 1.8 Conclusion

It is always a pleasure to deliver such a positive report, which does justice to all those who have, and are involved in the development and delivery of such a successful Project.

There can be no doubt as to the influential role the Dudley District Citizens Advice Bureaux has played in such success, which is due to a number of factors, which include

- The delivery of the right project at the right time; meeting the needs of the most [financially] vulnerable during an extended period of ongoing austerity
- Delivering additionally to existing client centred services
- As highlighted at **Section 1.6 (Good Practice)**, appropriate use of the trusted and respected 'CAB' brand / reputation, which is often the 'magnet' that enables the most vulnerable to seek and find a '*safe and welcoming, non-judgmental port of call*'
- The experience, professionalism and commitment of the organisation to develop, delivery and roll out such projects and initiatives
- The appointment of such well trained and committed Project workers
- Front-line partnership working and client referrals

As highlighted at **Section 1.7 (Recommendation 4)**, consideration should be given to by the Dudley District Citizens Advice Bureaux to extending the delivery period of the Project, with early approaches made to socially minded funders such as the Big Lottery.

In conclusion, those involved in the delivery of the Project and this evaluation should be thanked for their hard work, innovation, support and time, which is combining to deliver a successful project, with the potential to deliver long-term and sustainable outcomes.

**Edwin Lewis**

**Director, Wider Impact Consultancy**

## **2.0 Acknowledgements**

We are grateful to those, who include Project staff, staff within the Dudley District CAB and partner agency workers / other key stakeholders, who significantly include service users / clients; all of whom have kindly given up their valuable time to share their views and experiences to contribute to the delivery of such a positive report.

## **3.0 Terms of Reference**

### **3.1 Introduction**

The aim of the commission has been to independently evaluate the effectiveness of the Project to date, establishing whether it has in fact enabled clients to manage their finances on a day to day basis and the impact Project interventions have had on their mental well-being and the broader financial, health and societal impacts for clients supported by the Project.

### **3.2 Objective**

A key objective of the commission has been to establish if the key requirements of the funder have been delivered, which include demonstration that the Project is likely to achieve the outcomes agreed with the funder:

1. People with high levels of stress and anxiety will have more confidence to manage their money and / or deal with financial institutions.
2. People with drug and alcohol dependency will improve their mental health through a positive engagement programme and on-going support in financial matters
3. People who experience adverse life changing events, affecting their mental well-being will have better coping strategies in dealing with their financial affairs
4. People with diagnosed mental health illness are better able to deal with money matters

## 4.0 Methodology

### 4.1 Introduction

As highlighted at **Figure 1**, we have taken a systematic approach to this commission, which has included extensive consultation with Project beneficiaries.

Figure 1



### 4.2 Quantitative (Desk) Research

We have accessed, analysed, and taken due note of a number of documents, data and information, which includes:

- The original funding application form to the Big Lottery Fund
- Evaluation reports submitted by the commissioner to the Big Lottery Fund
- Self-evaluation / case studies completed by the commissioner
- Data supplied by the commissioner

### 4.3 Qualitative (Field) Research

Field research has been extensive, and has included:

- Questionnaires aimed at:
  - Service Users / clients
  - Partner agency members
- **2** Workshops aimed at:
  - Service Users / clients
  - Partner agency members
- **4** Case studies involving service users / clients
- Observations:
  - Meetings, including:
    - Multi-agency Project Group

- Team meetings
- Informal meetings between Project staff and with Dudley District Citizens Advice Bureaux staff
- Meetings between Project staff and partner agency members
- Project staff meeting with / supporting service users / clients
  - Project staff 'work places'
- One to one meetings / interviews with:
  - The Project lead
  - Project delivery staff
  - Dudley District Citizens Advice Bureaux staff
  - Partner agency members
  - Service Users / clients

#### **4.4 Questionnaires**

Two separate questionnaires were developed in consultation with Project staff, and as highlighted at **Appendices F** and **G** were aimed at service users / clients and partner agency members.

Service users / client questionnaires were distributed by Project staff to as many past and current beneficiaries as feasible, with completed questionnaires delivered to Wider Impact Consultancy for collation and independent analysis.

Details of partner agency members were supplied by Project staff and questionnaires were distributed directly by email by Wider Impact Consultancy. Completed questionnaires were returned directly to Wider Impact Consultancy for collation and independent analysis.

#### **4.5 Case Studies**

In collaboration with Project staff, as far as feasible, four representative service users / clients agreed to be interviewed by Wider Impact Consultancy. Whilst individual Project staff were present, they were not involved in the actual interviews. They have however verified facts and key inputs and relative outcomes.

## 5.0 About Dudley District Citizens Advice Bureaux

### 5.1 Introduction

Established in the Dudley Borough and based in four town centres (Brierley Hill, Dudley, Halesowen and Stourbridge), Dudley District Citizens Advice Bureaux provides a free, confidential and impartial advice service. The service has two key aims:

1. To provide the advice people need for the problems they face.
2. To improve the policies and practices that affect peoples' lives.

### 5.2 Services

General advice on a wide variety of issues, including debt, benefits, housing, employment, consumer, family and personal and immigration is provided to clients at clinics, outreach centres, or in their homes, by full-time staff and over 100 volunteers. Significant to the Project, almost **75%** of the organisation's work is linked to benefit and debt advice. Specific correlated two-way support to and from the Project is provided by distinct teams linked to services such as:

- Debt / Debt Prevention advice
- Mortgage advice
- Benefit advice
- Rent arrears advice
- Energy [Best] advice
- Care and Disability advice
- Homeless support / advice – directly linked to the local authority

The organisation holds the Legal Services Specialist Advice Charter Mark, and as a whole has its own national Quality of Advice Standard, which the Dudley District consistently received impressive [high] marks.

### 5.3 Partnership Working

Multi-agency partnership working and holistic community approaches are central to the organisation's delivery model, with examples relative to the Project outlined at **Section 6.5**.

## 6.0 About the Project

### 6.1 Introduction

Funded during 2013 by the Big Lottery for a period of three years, the key **aim** of the Project is to provide accessible, timely and personalised continuing support service (incorporating aftercare) for people with mental health issues who are struggling to cope with debt and feel unable to manage their money; so much so that it is having a negative impact on their health and well-being.

### 6.2 Need for the Project

2012 research carried out by Dudley District Citizens Advice Bureaux prior to the launch of the Project identified that **37%** of client problems addressed were debt related, with **one third** of such clients stating they had mental health issues.

Service provided was frustrated by an inability to provide an after-care service, with outcomes including the same clients regularly returning due to for example their being unable to maintain payment agreements with creditors; compounded by the fact that they were not financially capable, due in many cases instances to their state of mental health.

Such was supported by national reports, such as the Smith Institute Report, '*A National Living on the Never Never*', December 2011, and 2009 research carried out by the Financial Services Authority (FSA), which likewise supported the links between financial capability and psychological well-being. Findings demonstrated that moving from low to average levels of financial capability leads to improvements in psychological well-being.

The research also found that the relationship between financial incapability and well-being is more pronounced in relationship breakdowns and those unemployed, compounding the psychological harmful effects of both; leading to a well-evidenced relationships between money problems and mental ill-health. Due to funding restrictions prior to the Project, Dudley District Citizens Advice Bureaux were unable to invest the time and resources needed to deal with the underlying problems and challenges identified by such research.

### 6.3 Project Delivery

Big Lottery funding has enabled more intensive involvement with clients; getting to the heart of problems so that long-term solutions can be found through aftercare support, whereby financial capability can be addressed on an ongoing basis.

Funding has enabled every aspect of client's finances to be examined, not just their debts, which will not only result in cost savings for them, but they will also benefit by having a thorough financial health check, providing them with a positive way forward in their lives. Regular contact allows Project team members and the client to address issues in manageable proportions, so that they can grow in confidence and self-worth, with the ultimate goal being their own financial control by being empowered to manage their money better; thus improving their mental health and overall well-being.

### 6.4 Project Funding and Staffing

Delivered over a three year period, a total Big Lottery grant of just over **£258,000** has funded **two full time Project Workers** (National Joint Council Scale 6) and associated on-costs.

### 6.5 Partnership Working

As highlighted at **Appendix A**, multi-agency partnership working is an integral component of the Project, and involves working closely with a variety of organisations working with people who have mental health issues, to ensure '*support around the individual / family*'. Examples of such organisations include:

- Atlantic House – drug and alcohol prevention project
- Summit House – post drug / alcohol recovery support project
- Rethink, Mind, Family Care Trust – practical support for people with mental health problems
- 20 Children Centres
- 12 GP surgeries
- Dudley MBC Adult and Community Learning Team
- National Illegal Money Lending Team
- Churches Housing Association of Dudley (CHADD)



## 6.6 Project Outcomes

Table 1 outlines the 4 Project outcomes agreed with the funder.

Table 1 Project Outcomes

| Outcome | Description  |
|---------|--|
| 1       | People with high levels of stress and anxiety will have more confidence to manage their money and / or deal with financial institutions                          |
| 2       | People with drug and alcohol dependency will improve their mental health through a positive engagement programme and on-going support in financial matters       |
| 3       | People who experience adverse life changing events, affecting their mental well-being will have better coping strategies in dealing with their financial affairs |
| 4       | People with diagnosed mental health illness are better able to deal with money matters   |

Table 2 outlines details of Project indicators – signs that change of difference is happening.

Table 2 Project Indicators

| Outcome | Indicators   | Targets                  | Milestone                          |
|---------|--|--------------------------|------------------------------------|
| 1       | a) People who state they feel more confident to manage their money   | 100<br>150<br><b>400</b> | Yr 1<br>Yr 2<br><b>Project End</b> |
|         | b) People who state they feel more confident in dealing with financial institutions                                      | 80<br>120<br><b>320</b>  | Yr 1<br>Yr 2<br><b>Project End</b> |
|         | c) People who report reduced levels of stress and anxiety by being able to manage their money better                     | 100<br>150<br><b>400</b> | Yr 1<br>Yr 2<br><b>Project End</b> |
| 2       | a) People who engage with the Money Confidence Service   | 25<br>50<br><b>120</b>   | Yr 1<br>Yr 2<br><b>Project End</b> |
|         | b) People reported by partner beneficiaries who have improved mental health by engaging in the programme                 | 20<br>40<br><b>100</b>   | Yr 1<br>Yr 2<br><b>Project End</b> |
| 3       | a) People demonstrating improved coping strategies in order to manage their financial affairs                            | 50<br>75<br><b>200</b>   | Yr 1<br>Yr 2<br><b>Project End</b> |
| 4       | a) People who report improved skills to deal with money matters  | 20<br>40<br><b>100</b>   | Yr 1<br>Yr 2<br><b>Project End</b> |
|         | b) People identified by support workers through positive feedback, who are better able to manage their financial affairs | 15<br>30<br><b>75</b>    | Yr 1<br>Yr 2<br><b>Project End</b> |

## 7.0 Quantitative (Desk) Research Findings

### 7.1 Introduction

Quantitative findings includes data and information provided by the Project team, and takes into account feedback received from beneficiaries.

### 7.2 Project Outcomes

**Table 3** provides a summary of outcomes achieved by the Project up to **June 2015**.

**Table 3 Project Outcomes**

| Outcome | Indicator  | End of Project Targets | Actuals June 2015 |
|---------|--|------------------------|-------------------|
| 1       | a) People who state they feel more confident to manage their money   | 400                    | 237               |
|         | b) People who state they feel more confident in dealing with financial institutions                                      | 320                    | 234               |
|         | c) People who report reduced levels of stress and anxiety by being able to manage their money better                     | 400                    | 236               |
| 2       | a) People who engage with the Money Confidence Service   | 120                    | 72                |
|         | b) People reported by partner beneficiaries who have improved mental health by engaging in the programme                 | 100                    | 34                |
| 3       | a) People demonstrating improved coping strategies in order to manage their financial affairs                            | 200                    | 201               |
| 4       | a) People who report improved skills to deal with money matters  | 100                    | 155               |
|         | b) People identified by support workers through positive feedback, who are better able to manage their financial affairs | 75                     | 43                |

Source: Dudley District Citizens Advice Money Confident Project, June 2015

#### Notes

1. Apart from **2b** it is apparent that all indicators are well on course to be achieved. Challenges in achieving **2b** include unforeseen changes in multi-agency drug and alcohol support in the area. The Big Lottery are aware and are being kept up to date with progress in this area by the Project team (see **Section 7.3**).

### 7.3 Latest Big Lottery Project Update Evaluation Report

The following is a summary of Project updates for the period **9 September 2014 to 8 February 2015**:

- The Project is on target to achieve outcomes agreed with the funder
- Staff are working in close partnership with the Atlantic House (see-  
<http://www.dwmh.nhs.uk/understanding-mental-health/atlantic-house/>) based Recovery in Progress Team (RIPT), which assists people with drug and alcohol addictions. Such has encouraged referrals to the Project, over the previous six months, which will particularly support the delivery of outcomes **2a** and **2b** (see **Table 3**)
- New partnerships have also been developed with the YMCA (Post Drug and Alcohol Programme), Gordon Moody (Gambling Addiction Service), the Dudley MBC Troubled Family Team and CHADD (Churches Housing Association) over the period
- Project workers have submitted a paper on the inequalities of the Warm Home Discount Scheme to the local Social Policy Team, which has been taken to the Regional Social Policy Forum. Such is being used to effect [positive] change at national level
- The Project continues to gain monies for clients through advice / savings on gas, electricity, water and mobile phones, in addition to charitable grants, benevolent funds and the Warm Home Discount Scheme. For the first 6 months of Year 2 of the Project such inputs represent financial outcomes of **£23,678**, which compares to **£23,538** for the whole of the first year of the Project – current Project total **£47,216**

**Lessons Learnt** / unexpected problems / challenges include:

- Unforeseen reorganisation of services / staffing at Atlantic House during the first year of the Project, which resulted lower referrals than anticipated
- As a result of the reorganisation, Atlantic House staff having higher workloads, clients supported by the Project require more intensive support, and need to be seen / supported on a more regular basis
- Emotional strains on Project workers due to clients sharing complex issues

## 7.4 Internal Evaluation Report

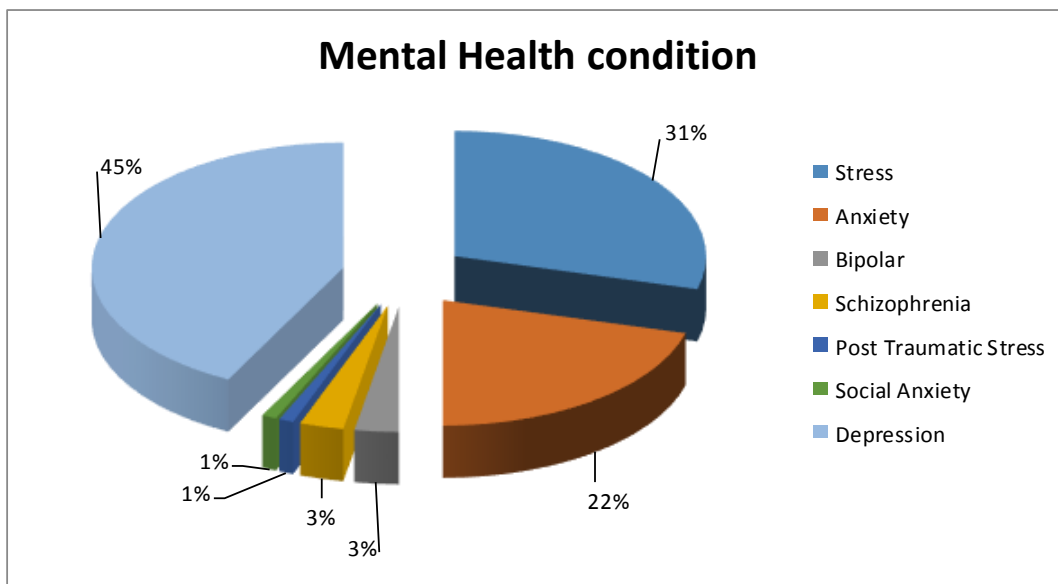
The following are highlights from the latest Project internal evaluation report:

- **54%** of clients are female – which has remained static throughout the current life of the Project
- Compared with the first 12 months of the Project, as a result of the partnership working highlighted at **Section 7.3**, considerable success has been achieved in relation to increasing the number of clients within target core groups (drug, alcohol and mental health). For example, there has been a:
  - **17%** increase of clients diagnosed with a mental health condition
  - **15%** increase of clients experiencing life-changing events, such as relationship breakdowns, ill-health and redundancy
  - **14%** increase of clients who are / were alcohol and / or drug dependent

### Mental Health Conditions

**Graph 1** outlines the wide variety of client's mental health conditions.

**Graph 1 Mental Health Conditions**

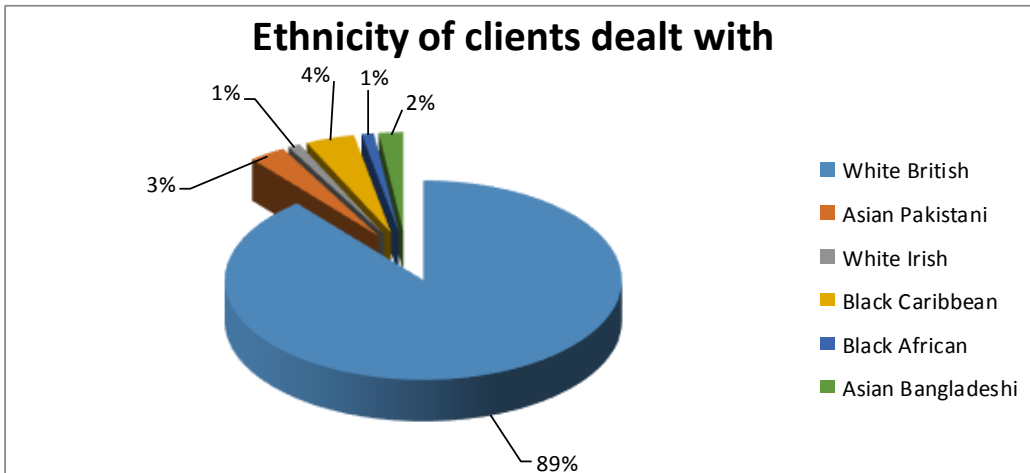


Source: Dudley District Citizens Advice Money Confidence Project

**Ethnicity**

**Graph 2** outlines the ethnicity of clients, which correlates with the demographics of the Dudley Borough.

**Graph 2 Ethnicity of Clients**

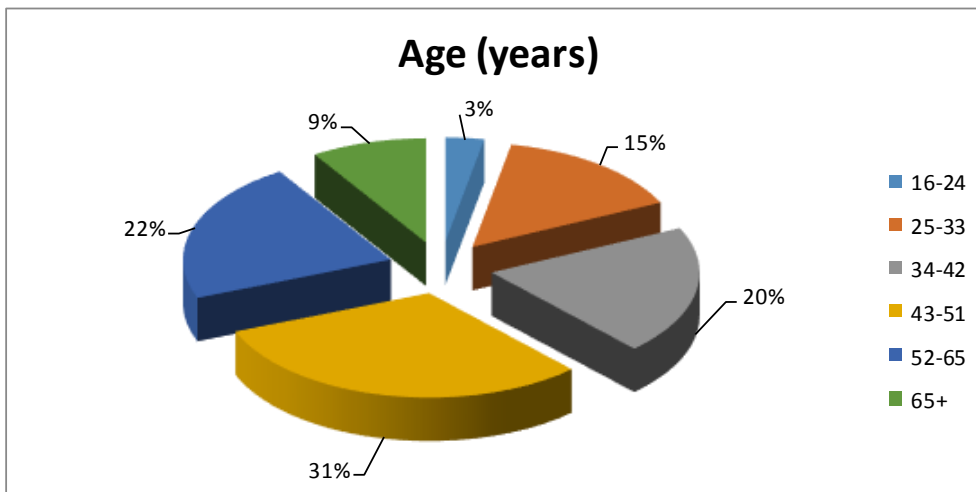


Source: Dudley District Citizens Advice Money Confidence Project

**Age**

**Graph 3** outlines the age of clients. It is noted that there has been a significant increase in clients seen between the ages of 25 to 33 years and 34 to 42 years, which directly correlates with the increase in the number of drug and alcohol dependent clients seen, as they tend to fall within these age groups.

**Graph 3 Client Ages**

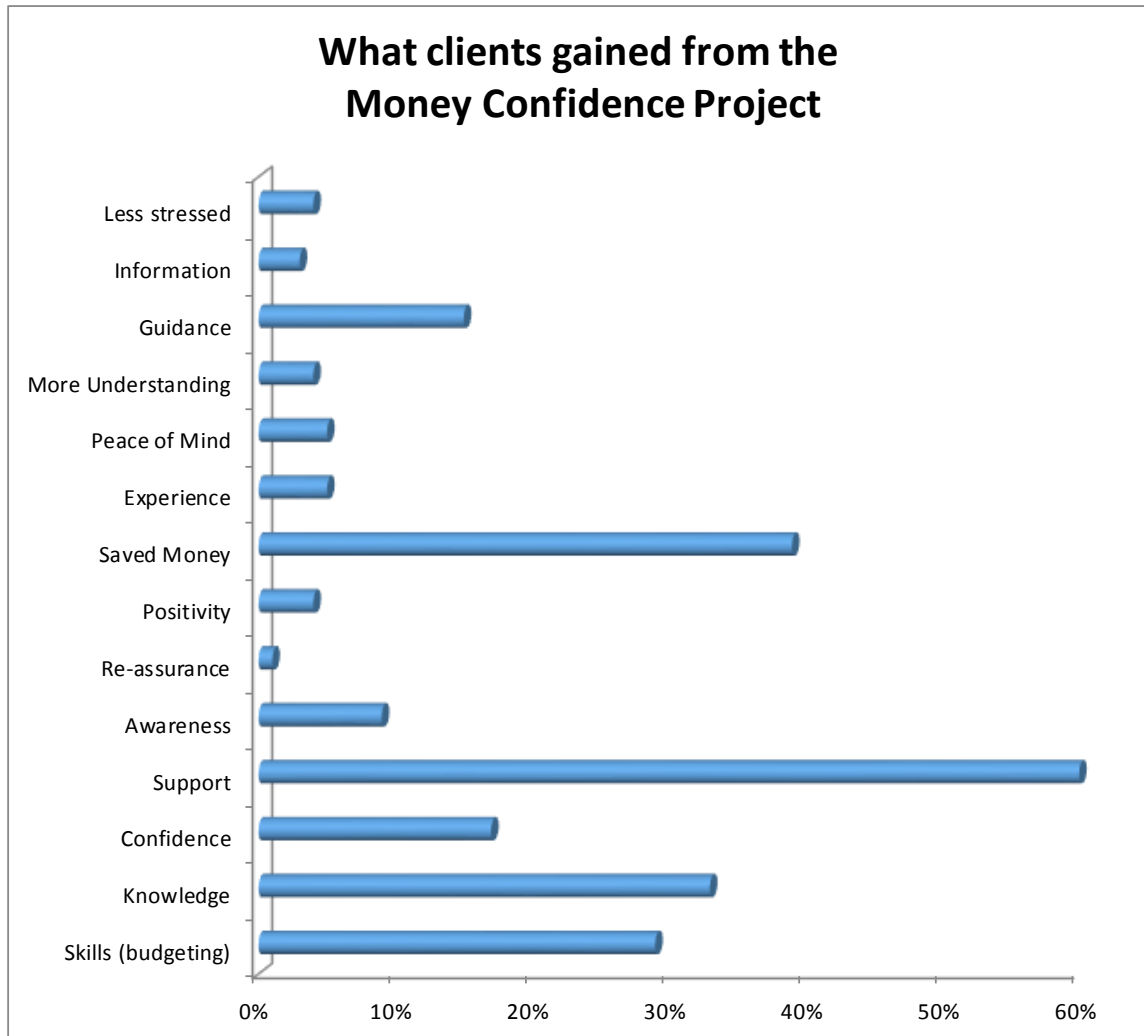


Source: Dudley District Citizens Advice Money Confidence Project

### Clients' Gains from the Project

Graph 4 highlights what clients' are gaining from the Project.

Graph 4 Client's Gains



Source: Dudley District Citizens Advice Money Confidence Project

### Conclusion

The Project continues to evolve to meet the needs of the local community within the Dudley Borough. The awareness of the Project has grown significantly in the last 6 months (Year 2). This is reflected in the increased numbers of referrals and clients seen.

## 8.0 Qualitative (Field) Research Findings

### 8.1 Introduction

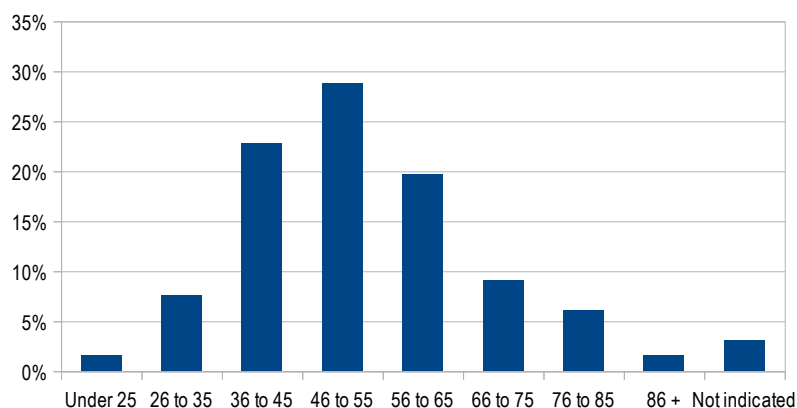
The focus of field research has been to achieve a ‘coal-face’ / ‘front-line’ understanding of the Project, with aims that include establishing ‘*what is working*’ and ‘*what can be done better*’, with an overall objective of delivering recommendations which will support and influence the future [sustainable] direction of the Project. As outlined at **Section 4** a number of research tools have been utilised:

- Questionnaires
- Workshops
- Case studies
- Observations
- One to one interviews

### 8.2 Questionnaire Analysis (Service Users / Clients)

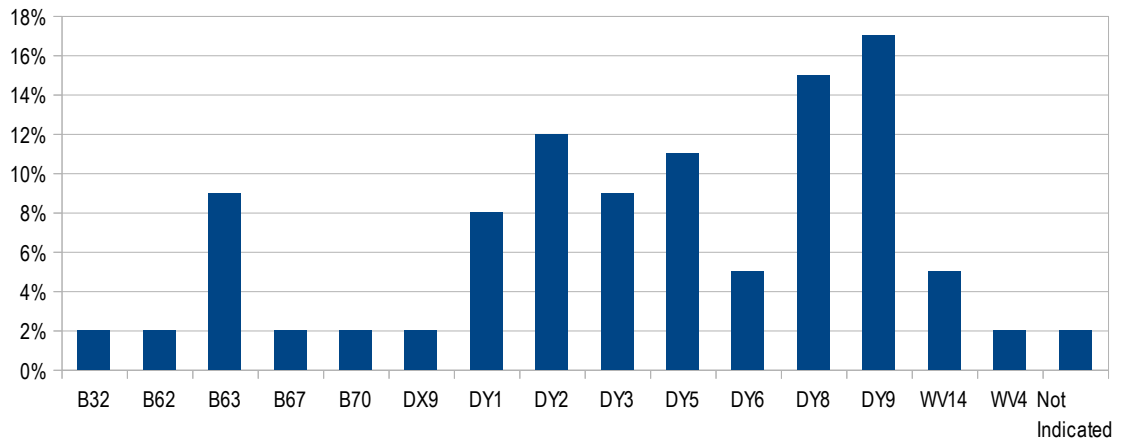
A total of **66** questionnaires were received for independents analysis, of which **52%** were completed by females and **48%** were completed by males. **Graph 5** highlights the **ages** of respondents.

**Graph 5 Ages of Respondents**



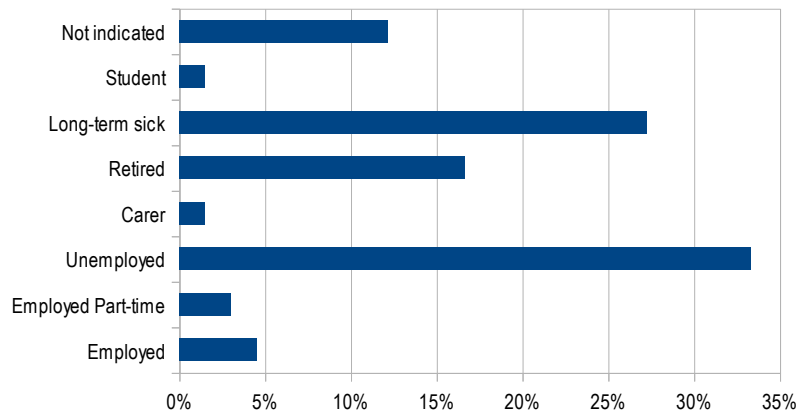
**Graph 6** highlights the **postcode spread** of respondents.

**Graph 6 Postcodes of Respondents**



**Graph 7** highlights the **employment status** of respondents.

**Graph 7 Employment Status of Respondents**



**Ethnicity**

- 79% White / British
- 8% 'Other'
- 12% Not indicated



### Registered Disabled

- 68% No
- 29% Yes
- 3% Not indicated

### Diagnosed with a Mental Health Condition

- 70% No
- 24% Yes
- 6% Not indicated

### Substance Abuse or Alcohol Dependency

- 80% No
- 15% Yes
- 5% Not indicated

## 8.3 Summary of Findings (Service Users / Clients)

**Appendix B** provides details of questionnaire findings, which are summarised as follows:

- Whilst a number of organisations are referring service users / clients to the Project, the majority of those surveyed learnt about the Project through attending the Citizens Advice Bureaux
- The main reasons for accessing the Project are linked to levels of stress / anxiety (**47%**), a need to manage money better (**42%**) and changing life circumstances (**32%**)
- The Project is held in high regard, with an extremely high number (**91%**) willing to recommend the Project to others
- High scoring (3 and above) outcomes include:
  - Improved money management skills (**86%**)
  - Awareness of other services (**78%**)
  - Confidence in making own financial decisions (**76%**)
  - Less anxious / stressed about managing own finances (**73%**)
  - Improvements in health and well-being (**71%**)
- There extremely high levels of satisfaction with the Project, with numerous positive examples of '*what is good about the Project*'

- Suggestions on how the Project could be improved include:
  - *Incentives to open a Post Office savings account*
  - *Enhanced advertising, marketing and wider public awareness about the Project*
  - *Increased funding / more [front line] staff / advisors*
  - *More access points*
  - *Online access*
  - *Budgeting / managing money workshops*
  - *Training on how to manage / control credit cards*

#### 8.4 Questionnaire Analysis (Partner Agency Members)

10 questionnaires were received from the following for analysis:

| Job Title                            | Organisation                  |
|--------------------------------------|-------------------------------|
| Business Development Manager         | Energy Extra                  |
| Recovery Mentor (RIPT)               | CRI Atlantic House            |
| Debt Caseworker                      | Dudley Citizens Advice Bureau |
| Senior Mentor                        | Talent Match                  |
| Guidance Worker                      | Summit House Support          |
| Enablement Community Support Officer | Dudley Council                |
| Skills Development Tutor             | YMCA Black                    |
| Family Intervention Worker           | Dudley MBC Children's Service |
| Mental Health Recovery Worker        | Rethink Mental Illness        |
| Mental Health Recovery Worker        | Rethink Mental Illness        |

#### 8.5 Summary of Findings (Partner Agency Members)

**Appendix C** provides details of questionnaire findings, which are summarised as follows:

- There are high levels of agreement that Project aims, objectives and strategies are appropriate and relevant in terms of providing support for people who are looking to improve their money management skills
- There are high levels of understanding about the Project and the roles and achievements of Project staff
- There is agreement that the Project should continue into the future

## 8.6 Service Users' / Clients' Workshop

The workshop was attended by 6 service users, with an average age of 49 years. The youngest delegate being 30 years, and the oldest being 73 years of age. 3 were females and 3 were males. **Appendix D** lists delegates' responses to a number of discussion areas. In summary:

- **Key achievements of the Project?**
  - Improved quality of life / general well being
  - Confidence
  - Sorting out money / debt management
- **Key ingredients of the successes of the Project?**
  - Empathy, caring and understanding by Project staff
  - Knowledge and experience of Project staff
  - Structured approaches
  - Quality of information provided
- **Areas for potential improvements?**
  - More funding / staff / increases in resources
- **Future challenges?**
  - Continuing debt / money management
  - Ongoing health related issues
- **Future priorities for the Project?**
  - Securing the funding / resources to continue
  - Growth
  - More of the same
- **Wish List**
  - Happiness / good health / stress / worry free
  - Debt free

## 8.7 Partner Agency Workshop

The workshop was attended by 9 partner agency members and Project staff, and was delivered following a Project Steering Group meeting. **Appendix E** lists delegates' responses to a number of discussion areas. In summary:

- **Key achievements of the Project?**
  - Partnership working
  - Excellent communication between agencies
  - Engagement [between agencies and between agencies and service users / clients] to increase knowledge
- **Key ingredients of the successes of the Project?**
  - Communications skills of Project staff
  - Networking / partnership working / collaboration
  - Flexibility and adaptability of the Project / Project staff
  - Achievement of Project outcomes
- **Areas for potential improvements?**
  - Extending the service to more vulnerable groups
  - Continuing to develop partnership working
- **Future challenges?**
  - Austerity / general funding cuts
  - Funding to support vulnerable groups
- **Future priorities for the Project?**
  - Broader / different clients groups
  - Maintaining such high quality services
  - Continued partnership working
- **Wish List**
  - Continuation funding / sustainability / extending the scope of the Project

## 8.8 Case Studies

The following is a summary of case study interviews with a number of clients. Names and a number of personal details have been changed to protect the identities of individuals.

## Case Study 1

**Damian** is 45 years old, he has three children and is a resident of Dudley. He lives in his own home and until industrial accidents, was employed in the local automotive industry as a team leader.

Life has not been kind to Damian. He says, *'I left school with no real qualifications and built myself up to be managing lots of people. But the industry I was in at the time was pressured and lots was expected of you. I was however living the dream. I got married and we brought our own home. It has always been my dream to own my own home, and it is extremely important to me.*

*Unfortunately the marriage did not last and we parted. I guess the pressure really build up on me and things started to go wrong when I suffered my first really nasty injury at work. This meant I was not earning the money I was and the pressure was on me. The industry was not kind to its workers in those days, and I was expected to carry on. I suffered my second nasty injury, which resulted in my becoming long-term sick, disabled, on benefits, lonely and desperate. I am not feeling good about myself. I have become unfit and my weight has risen from 11 stone to over 16 stone.*

*I am seeking compensation for the injury I suffered at work and it has not been a simple process, which is delaying an expected significant payment to me. I hate relying on benefits and have always been brought up to pay my own way. Owning and living in my own home is precious to me, and it would be a nightmare if I lost my home.*

*The trouble has been debt. It is hard when there is so little money coming in when the bills have to be paid. At its worst I have been around £10,000 in debt and unable to meet the bills. The trouble is those I owe loans to such as my bank and a national retail company have really put the pressure on me. In my mind they have been cruel and definitely not supportive. Threats have been made to be, with bailiffs getting involved. I know now that what they were doing was wrong and not ethical, but it seemed that those I was speaking to in the companies were under pressure themselves to clear the debts, no matter what the consequences were to me.*

*At the same time my benefits have been cut for no good reason, which has really put more pressure on me. They are no real help when you contact them, and it can take an age for things to be put right.*

*As a result I have really been ill. I have been receiving support and medication from my doctor, and have felt so isolated and depressed. I was frightened I was going to lose my home and become homeless. I am a proud man and just want to pay my way. It is however so hard when you are on your own with no one to apparently turn to. My wife was always the one who sorted out the bills, and it was my job to bring the money in. I was out of my depth and sinking fast.*

*Things however got better when I overheard someone mention the CAB, and that there were people in a team that could help me. This is when the tide started to turn. I approached them and they worked with me to understand where I was and who I owed money to.*

*They contacted my bank and the retail company on my behalf, and it was quickly established that their previous approaches to me were unlawful and certainly not ethical. I had rights I was not aware of and sensible re-payment plans were agreed and put into place.*

*The threat of bailiffs and 2 years of pressure linked to my losing my home has been removed. They also supported me with sorting my benefit payments out and helped to manage my money properly. I now have a folder where I keep things in order and for the first time feel in control of my money.*

*They have also assisted me to get grants such as a Warm Home Discount of £140 and an automotive industry charity grant of around £1,000 that I am eligible for. My benefit payments are where they should be, and overall I am around £300 to £400 per month better off than I was before the CAB team were supporting me.*

*As a result of their support my stress and anxiety has been lessened considerably, as I now have the confidence and ability to manage my money properly and deal with financial institutions such as my bank and the other companies. I am much more confident that I will not lose my home and I have hope.*

*I am now carrying out voluntary work, supporting others who need someone to care and help them. I am sleeping more and feeling much better about myself, and my medication has been reduced. I am looking to lose some weight and get my fitness back. There is a big light at the end of the tunnel, rather than darkness.*

*Whilst I keep in touch with the CAB team, I no longer require such intensive support. They have been amazing and unique. Without them I assure you there is no one to support people such as me. What have they given me? As well as practical, much needed financial support, they have given me confidence to manage my money, knowledge, time and hope. I was so close to losing my home and life as I know it, and I can't thank them enough.*

## Case Study 2

**Katie** is 58 years old, divorced with 2 grown up children. She lives in rented accommodation in the Dudley area and is unemployed. She is in receipt of Job Seekers allowance and her rent is paid as part of her benefit package.

*She says, 'Like many people I know, I lived a normal life. I left school with no real qualifications and married early. We had three children and were buying our own home. Unfortunately the marriage did not work out and we divorced. I moved into council accommodation with my kids and all was OK really. Then as the kids left I had to move out of my home because of the bedroom tax, and I ended up on my own in a one bedroom flat which is owned by a private landlord.*

*Things weren't too bad I suppose until I took on a credit card supplied by my bank. Before I knew it I was a £1000 in debt. It really worried me as I was on benefits and couldn't get a job, but my bank did not seem too worried and extended my credit limit. Then it became too tempting to buy things when I was out shopping on the card. After all the bank weren't really worried about it I thought.*

*Then the debt turned into £3,500 and I became really frightened. I suddenly realised that my bank was taking quite large sums of money from my ordinary account to pay off the credit card debt and I couldn't stop them.*

*This was where my benefits were being paid into and a condition of banking with them was that they could do this. I was on a fixed income. The benefits was all I had coming in and they were taking out so much I did not have enough money for enough food to live on, never mind clothes and other essentials.*

*This went on for around four years and I became depressed and really frightened. I was on anti-depressants and there seemed to be no end to the mess I was in. The bank did not seem to care as they were getting their money and interest payments on top. I was on my own and there did not seem much point to living in the mess I was in. I couldn't get a job because of the state I was in.*

*Things changed when someone at the Job Centre referred me to **Rethink** in Dudley to help me with my mental state, which was getting worse. They were great and after about 12 months they pointed me to the CAB, who were amazing!*

*I was so nervous about meeting them, but they were so kind and understanding from the minute I walked in the building. They assessed where I was financially and I was amazed that after a quick phone call and a couple of letters organised by them to my bank the pressure was off regarding the credit card repayments. A sensible repayment was arranged and I moved banks regarding the account where my benefits were being paid into. This has stopped them 'raiding' my account in the future and has given me piece of mind.*

*They also arranged for me to get a new washing machine and cooker free of charge. I had been so poor that such things were beyond my reach, and it meant so much to me to cook food properly and not to have to wash my clothes by hand.*

*Most significantly they have helped me to organise my finances and I feel lots more confident in handing my money. The stress and anxiety has been lifted loads and I have the confidence now to sort out my money.*

*Things are not yet 100%. I still haven't got a job, but I am being supported by the Job Centre to get this sorted. I am reducing my dependence on anti-depressants, as I am feeling so much more positive and confident now and employable.*

*I don't need to be supported so much by the CAB, but it is good to know they are there as and when I may hit a rocky patch.*

**Why did what they do work for me?** – *Well as I say from the moment I walked into the CAB they were all so kind and understanding. I was referred to my case worker, who I built up trust with. He made time to listen to me and never judged me. He clearly had a team behind him at the CAB who were providing additional financial support when I needed it. He made things happen and really understood that the pressure the bank was putting me under was not right. My life has been given back to me.*

**What are my future plans?** – *I want to be debt free and get a job, as I hate being on benefits. I just want to be normal again.*

### Case Study 3

Trinity is a 39 year old mum of 4 children, who lives in the Dudley area. She is unemployed and currently receiving Job Seekers Allowance and has her rent paid as part of her benefit package.

To say life has been tough for her is an understatement. She says, *'I escaped a brutal relationship and know what fear and physical and mental pain is. After many years I made the break and found myself in a council flat with my children. We had a two seater settee to sit on, and me, and the kids slept on mattresses. We had no washing machine or a cooker. All our meals were cooked in an ancient microwave. The only entertainment was an old portable TV. There was never enough money and the debts such as council rent, heating, lighting and so on, and kept mounting up. We had no luxuries and it really hurt me to see my kids have so little.*

*I was on anti-depressants and was in a really dark place. Whilst I have parents they can only do so much and I hid so much worry from them. I also hid the worry from my kids. I was determined for them to live as normal life as possible and to keep us all together. I found money for school trips and washed their school clothes by hand. I did without food so they could eat and have shoes and clothes as they needed them. They were always clean and well fed. I would have starved rather than see them unhappy or neglected. They never missed any school and no one outside of our home would have known how desperate things were over money and unpaid bills.*

*The pressure on me was incredible. The council was after their rent and council tax. The utility companies were also after their money. They just kept coming at me. I was receiving threats that I would be kicked out of my council home and bailiffs started hounding me. Mind you, if they had got into my home there was nothing of value to take!*

*I was under so much pressure and was close to breaking. I was so alone. I am a proud person and have been brought up properly, but there was just no end.*

*In desperation I walked into the CAB office one day. I had nowhere else to turn and was so depressed and alone. It was the best move I ever made. I still remember their smiles and welcome. They did not judge me and listened very carefully about my situation.*

*The difference they made to my life was almost instant. They got the council and the utilities companies off my back. Sensible repayments were quickly arranged and I was given support to manage my money properly, and as a result I am now able to pay my bills on time.*

*My advisor really looked after me and went the extra mile. For example, we put in an application to a charity and I received a new cooker, a new washing machine and a new microwave. You cannot imagine what a difference those have made to our lives. He also helped us to get proper beds and furniture to sit on.*

**What difference has the CAB made to my life?** – *Well I was so low and desperate and so ill with worry and depression. We had nothing and I was so worried about being homeless and losing my kids. Whilst I am still not fully well, I can look forward with less worry. It is as if a great weight of debt has been taken off me. I still have a long road to travel, but I know I am not alone and am being given the skills and confidence to manage my money and plan a future for my family.*



**What are my future plans?** – To be free of debt and when the time is right to get a good job and get off benefits. I want to lose the fear and depression that hangs over my life and make sure my kids have a good start in their lives.

*In the immediate term a real luxury for us as a family is to rent a DVD once a month and watch it with a takeaway meal. It is so amazing and special to us!*

**What would I say to other people in the situation I was in?** – swallow your pride. Pride costs, and bills will never go away until you learn how to manage them. Seek help and take it when it is offered'.

#### Case Study 4

**Stephen** is a proud man and has almost been broken due to debt that was out of his control. Previously a Firefighter, he is 66 years old, married and lives in the Smethwick area. He is currently in receipt of various benefits.

*He has been in a 'Bad place', and says, 'I had a short career as a Firefighter, leaving after 8 years or so. We have our own home and I have held a number of jobs; and on the whole life has been good until recently.*

*The problem came when I got injured at work, which has meant I will never work again. Unfortunately I had taken out a significant home improvement loan with our home as security. One day all is fine and the next I realised that my income would not meet our outgoings due to my unexpectedly not being able to earn a decent living.*

*Things got quickly out of control. I am in horrid pain all of the time and may lose a leg because of the accident at work. For various reasons, whilst my employer at the time admitted liability, I became unemployed and of course unemployable. On top of this, the unpaid bills have been mounting up. I am on anti-depressants and became really ill. I am a proud man and have always worked for a living.*

*Suddenly, for no fault of my own people were chasing me for money and I dreaded answering the phone. Looking back some of those who were chasing me for money were lying and were deceitful. They were making threats that made me think I could lose my home. I just did not have the knowledge, confidence and energy to deal with them as I would have done in the past.*

*All of my confidence just drained away, and I will be honest and say I contemplated suicide as an easier way out. I just could not cope and went into melt down mentally. I was depressed, moody and was forever shouting at my wife and the children. I lost the ability to answer the phone through fear of who may be on the other end.*

*The main thing that saved me was my young daughter. She said something simple and so innocent to me and I realised that that killing myself was not an option. Whilst there was not much fight left in me I went to Summit House and asked for help. They were great there and are helping me with my depression and mental state. Quite wisely it has turned out they referred me to the CAB Money Confidence Project and the team there has saved my life.*

*I was lost and drowning, but they threw me a lifeline. It was amazing how quickly they worked. First steps included contacting those who I owed money to such as the utility companies.*

*With just a few phone calls they sorted out sensible repayments and the best payment tariffs for me. Amazingly through a charity linked to Severn Trent Water, a £1,100 bill has effectively been written off! I could never have done that on my own – never! I also qualified for a £140 payment through the Warm Home Discount Scheme, which I get every year.*

*Most importantly they have helped me to manage my money better and for the first time in ages I am able to pay all of my bills and not worry if I am able to pay them.*

**What is good about the Project?** - *Those involved are amazing. As well as the obvious training and expertise they receive, they are so kind, understanding and considerate. They show real empathy, and provided the positive practical support I needed and may need in the future. They have helped me to manage my money and how to deal with the unexpected.*

**What difference has the Project made to my life** – *I am not exaggerating when I say they have saved my life. I have my life back and I am able to answer the phone again. We are happier as a family and are laughing again. Whilst I am still scared about whether I will lose my leg or not, I can cope with that now worries about money have been lifted from me. We go out as a family again and socially meet up with relatives. We have treats and days out – things I really believed I had lost forever’.*

## 8.9 Observations

Observations have involved informally observing Project staff as they meet and interact with key stakeholders, such as service users / clients, partner agency members, each other and Dudley District Citizens Advice Bureaux staff in general.

As these photographs demonstrate, there is clearly a great deal of trust, empathy and understanding displayed between Project staff, service users / clients and other key stakeholders.

A common theme noted has been relaxed atmospheres, which are clearly counteracting the stress faced and felt by service users / clients. A non-judgmental, professional approach has been noted, which has been supported by an understanding that Project staff have the time, patience and resources to deliver what is needed at any given time.



Good use is made of display banners and wider marketing materials and handouts that include budget management folders / books, radiator / utility box keys, pens, key rings and stress balls. All are well branded, with the funder's [**Big Lottery**] logo and Project contact details clearly displayed.

During an observational field visit to **Atlantic House**, where the Project team were providing a 'drop-in' service to visitors, it was noted that Project staff were well regarded by other agency members and there was high awareness of respective roles and responsibilities. Service users / clients appeared relaxed when talking and interacting with Project staff, and it was apparent that high levels of trust and understanding has developed. Visitors were making good use of information leaflets handouts, with a number being encouraged to take appropriate material away with them.

The **Project Steering Group** attended was well run, with detailed and precise notes taken. It was particularly noticeable that a member included a volunteer from Atlantic House, who had previously been a client, who had himself undergone a period of support / recovery.

Two way dialogue was noted between Project staff and multi-agency members, as was a free and impressive flow of innovative ideas to improve services offered to service users / clients.

Of particular note has been the interaction between Project staff and wider District Citizens Advice Bureaux staff. Being based within the **Dudley District Citizens Advice Bureaux Money Advice Team** is certainly enabling regular two way dialog, with excellent use of the resources and expertise between Project team members and each of the teams outlined at **Section 5.2 (Services)**.

The current **Project team** (pictured) is clearly well led, supported and resourced. They are adaptable to change, which is evidenced by a member leaving during the duration of the Project. Under the expert stewardship of the Dudley District Citizens Advice Bureaux Money Advice Manager (pictured centre) a new member of the team has been quickly and efficiently appointed, and it is noted that she appears to be



quickly settling into the role, due in no small part to an impressive induction package and much appreciated support from her fellow team member.

Whilst clearly busy, past and current members of the team remain cheerful and focussed on their roles. They are fully aware of Project aims and objectives and are clearly well matched to their roles. They are well trained and [emotionally] supported by the Dudley District Citizens Advice Bureau Money Advice Team.

### 8.10 Interviews

In addition to detailed case study interviews, opportunity has been taken to informally meet with and interview key stakeholders. The following is a summary of findings:

**Dudley District Citizens Advice Bureaux** - from Chief Executive to volunteer levels there is a good understanding and support for the Project, and a clear will to support the most vulnerable members of local communities. It is apparent that the Project is seen as one of a menu of options, which provides **additionally** to other support packages and strategies that the Bureaux offers to clients. It is also apparent that such additional support and services would certainly risk being lost should the Project not be in place.

There is evidence that the need for the Project will continue for the foreseeable future, due to issues such as austerity and local indices of deprivation. Those interviewed see scope in developing the Project, providing for example much needed additional support in areas linked to young vulnerable people; particularly those in care, and / or within the criminal justice system.

**Partner Agency Members** – it is apparent that of those partner agencies met and interviewed there is a high regard and awareness of the Project. Project staff are held in high regard and there is a clear need for the Project as front-line support services are being reduced due to apparent '*austerity / funding cut backs*'. Local front-line services are in a constant state of flux and reorganisation as a result of ever shrinking budgets.

Those met fully understood the financial difficulties that people face as jobs are hard to find for those with resultant mental health issues.

There was also a realisation that the Project is unique and important to front-line services, in that it is providing an additional level of support that is otherwise not available in the area.

It was also apparent that a number of those interviewed had personally benefitted from the Project financially, as they for example utilised money saving tips and advice, such as checking and updating payment contracts with utility companies. It was interesting to note that they themselves are cascading such '*real life*' examples and skills to their peers and their [support] organisation's service users.

There was a general agreement that the Project should continue into the future and should be rolled out to a wider audience, which should include vulnerable young people; with a focus on those about to leave care and those young offenders who are due to be released from custody.

### **Service Users / Clients**

Whilst the majority of those met and interviewed during case study meetings, workshops, or during observational site meetings shared a degree of embarrassment and shame about being in need of such support, it was noticeable that they were willing to overlook this in an effort to pass on their thanks for the support and guidance they had been provided by the Project. As an individual pointed out, '*Have no doubt that I would be dead if it was not for this Project and the support that has been given to me. I would have either starved, or killed myself due to the constant worry I had about money and debt. There is just nowhere else to go and people like me are on our own.*

*The best thing is they don't give you a penny. They just help you to sort out your bills. They get people off your back and then give you the skills to help yourself. Whilst I have a long way to go, I am more confident now to manage my money and face up to my worries. Those horrible thoughts have left my head – for now. This Project **must** continue, as there are hundreds of people out there just like I was out there. Desperate, frightened and all too often ashamed.*

### **Project Staff**

As highlighted at **Section 8.9**, whilst clearly busy, past and current members of the team remain cheerful and focussed on their roles.

They are fully aware of Project aims and objectives and are clearly well matched to their roles. They are clearly 'experts' in their fields and enjoy what they do.

The interests of their clients are their priority, and they are more than willing to provide referrals to other agencies as and when the need arises. Whilst not being critical of those who their clients are in debt to, they share a view that people with money worries are often morally and legally treated badly; and as such an outcome is that the debts to get worse, with horrific personal tragedies occurring.

*As pointed out, 'It is all too often the case that a key intervention is to liaise with the companies on our clients' behalf, arranging sensible [and legal] repayments plans. A cycle of debt and associated worry is then broken, with longer outcomes that will all too often include a debt being paid off in full.*

*It just seems that those representing organisations, which include local authorities, with clients in debt to them have no idea of the problems they can cause if their clients are not treated properly, and with due sympathy and understanding.*

*The vast majority of our clients are proud decent people who hate being in debt and let associated worries build up until they get mentally and physically ill. Their confidence goes and they risk isolation, with matters getting worse very quickly.*

*It is all too often the case that we only need to meet with them a few times and provide initial support and advice. Given confidence and knowledge they are soon on their feet and able to cope with their financial affairs'.*

## 9.0 Summary of Findings

### 9.1 Introduction

Linked to the key objectives outlined at **Section 3.0 (Terms of Reference)**, the following is a summary of findings;

### 9.2 Project Outcomes

It is clear from both quantitative and qualitative research that the Project is a success in terms of the achievement of key aims and objectives, which include enabling clients to manage their finances on a day to day basis, with Project interventions having and likely to continue to have a positive impact on their mental wellbeing and broader impact on financial, health and societal wellbeing.

There are no reasons to believe that the Project will not achieve the [four] outcomes agreed with the funder (see **Section 7.2, Table 3**). In a number of cases it is likely that outcomes will be exceeded.

### 9.3 Evidence of Achievement

**Table 4** provides an overview of evidence of the achievement / likely achievement of Project outcomes.

**Table 4 Evidence of Achievement of Project Outcomes**

| Outcome | Description  | Evidence   |
|---------|--|--|
| 1       | People with high levels of stress and anxiety will have more confidence to manage their money and / or deal with financial institutions                    | <b>Source:</b> questionnaire analysis, case studies, interviews and observations. Comment: a common theme is a direct link between stress / anxiety due to worries about debt, which breaks the confidence of individuals to stand up to often 'zealous' organisation, which have little empathy with their clients. There is strong evidence that Project interventions are supporting the delivery of this outcomes. |
| 2       | People with drug and alcohol dependency will improve their mental health through a positive engagement programme and on-going support in financial matters | Based on questionnaire feedback there is evidence ( <b>15%</b> ) that a significant number of service users / clients are drug / alcohol dependent, and are being positively supported by the Project.   |

|   |  |   |
|---|--|---|
| 3 | People who experience adverse life changing events, affecting their mental well-being will have better coping strategies in dealing with their financial affairs | <b>Source:</b> questionnaire analysis, case studies, interviews and observations. Comment: a common denominator of those interviewed is that those who have suffered life changing events such as job loss, injury, relationship breakdown are coping better with their financial affairs as a direct result of being supported by the Project.   |
| 4 | People with diagnosed mental health illness are better able to deal with money matters   | <b>Source:</b> questionnaire analysis, case studies, interviews and observations. Comment: A common denominator is that the majority of those supported are suffering with degrees of mental illness ranging from anxiety, depression to mental breakdown. Without exception, all those surveyed / interviewed have provided clear evidence that they are better able to deal with money matters. |

#### 9.4 Project Performance

It is clear that the Project is extremely well managed by Dudley District Citizens Advice Bureaux. For example:

- Central to the success of the Project is that clients are treated with kindness, empathy and respect
- Client records are maintained in accordance with Data Protection legislation and guidelines
- General monitoring / evaluation records are kept up to date and the budget is on track
- Staff are professionally managed, well trained and emotionally supported as they deal often complex and challenging cases
- High quality internal self-evaluation is ongoing (see **Section 7.4**), which is informing and adding value to Project delivery
- Required progress reports / evaluation reports are submitted to the funder on time and are of a high quality
- Unforeseen events and challenges are faced and dealt with as they happen with minimum of disruption to Project delivery
- Positive partnership working is on-going, with appropriate information sharing and client referrals taking place
- Meetings are properly recorded and shared with appropriate partner agency members



## 9.5 Good Practice

The following good practice has been noted:

- Appropriate use of the trusted and respected 'CAB' brand / reputation, which is often the 'magnet' that enables the most vulnerable to seek and find a '*safe and welcoming, non-judgmental port of call*'
- Successful linkage between the Project and the role and functions of the Dudley District Citizens Advice Bureau Money Advice Team, which is enabled by the Project team and Money Advice team members working in the same building and being encouraged with work together for the benefit of individual clients
- The appointment of such well trained and committed Project workers, who clearly enjoy their roles and supporting the most vulnerable
- The structured approach of the Project staff, which includes:
  - Assessing clients' financial situations
  - Making appropriate referrals
  - Seeking appropriate grants / multi-agency support
  - High quality, structured financial management / support – enabling the skills and confidence required to better manage financial affairs
  - Ongoing support – as and when required
- Monies gained for clients through advice / savings on gas, electricity, water and mobile phones, in addition to charitable grants, benevolent funds and the Warm Home Discount Scheme
- Front-line partnership working and client referrals

## 9.6 Lessons Learnt

Lessons learnt include:

- The unpredictability of partner agency support / linkage, which due to funding cuts and reorganisations has in the case of the Project stalled the delivery of Project indicator **2b** - People reported by partner beneficiaries who have improved mental health by engaging in the programme. It is noted that this is being addressed by the Project team

## 9.7 Value for Money / Social Return on Investment (SROI)

Whilst it has not been a research objective to carry out a detailed understanding of the SROI of the Project, the following information and data is noted:

- Project cost – **£258,291**
- Current beneficiaries – **236**
- Anticipated beneficiaries by the end of the Project - **400**
- Estimated financial input for each beneficiary
  - Current – **£1,094.45**
  - By the end of the Project - **£645.73**

Based on previous SROI research: *An Independent Review of [Groundwork Bridgend & Neath Port Talbot] Youth Provision*, Wider Impact Consultancy, April 2013), the following annual [society / multi-agency] costs of non-interventions ('*When things go wrong*') have been identified:

- Unemployed parent / 3 children - **£57,799**
- Unemployed young adult / parent / offender - **£204,124**
- Drug abuser / offender - **£71,290**

Therefore, in relation to the Project, if for example, just **10% (40)** of anticipated Project service users / clients stay 'on track' / remain 'on track', and avoid the pitfalls, and of course costs of remaining or becoming unemployed; and in some cases drifting into criminal activities, the following [potential] **annual** costs [society / multi-agency] *could* be avoided:

- Unemployed parents / 3 dependent children – **£2.3m**
- Unemployed young adults / parents / offenders – **£8m**
- Drug abusers / offenders - **£2.8m**

Whilst such data is 'ball park', and requires more in-depth analysis, in broad SROI terms, it is apparent that an investment by the funder of **£258,291** has the potential to support annual society / multi-agency benefits of between **£2.3m** (1:9) and **£8m** (1:32), dependent on individuals and their family backgrounds and challenges.

## 9.8 Opportunities to Improve Performance / The Way Forward

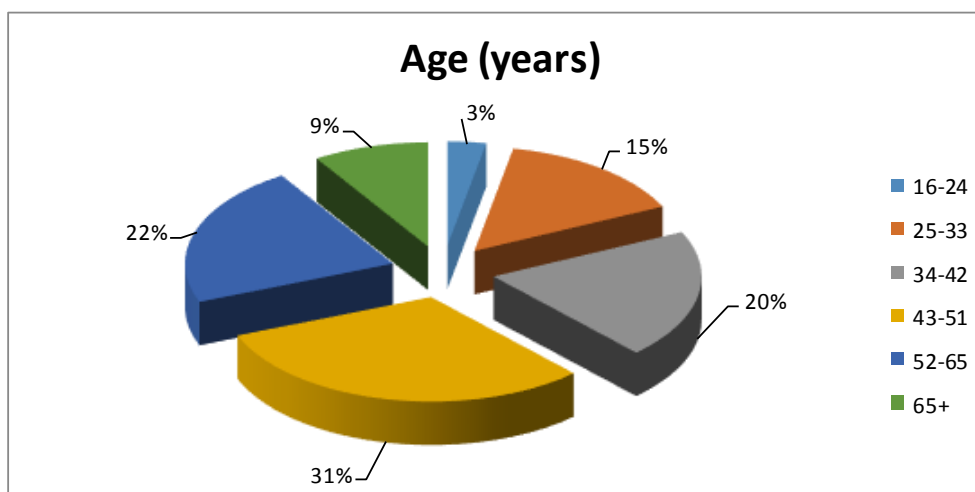
Whilst the Project is clearly well managed (see [Section 9.4](#)), due note is made of stakeholders' suggestions / comments (which significantly includes service users / clients):

- **Marketing** – enabling wider audience, including potential service users / clients and additional partners agency members to become aware of the Project
- **Enhanced Project delivery** – e.g. bespoke workshops / training courses
- **Cascade training** – building on partner agency members' interviews / experiences highlighted at [Section 8.10](#)
- **Debt agency training** (including local authorities) building on Project team interviews highlighted at [Section 8.10](#)
- **Broadening beneficiaries categories** – with due consideration given to young people in care / about to leave prisons / young offender institutions (see [Section 9.9](#))
- **Project continuation** – a 'given', in view of current national / local economic [austerity] strategies, which make it clear that need and demand for the Project will continue for at least a further 3 years beyond the current life of the Project

## 9.9 Young People

As highlighted at [Section 7.4](#) (see [Graph 3](#) below), just 3% of Project beneficiaries are aged 16 to 24 years.

**Graph 3 Client Ages**



Source: Dudley District Citizens Advice Money Confidence Project

National data and statistics highlighted by the **Whole Care Trust** supports the opportunities linked to young people to improve Project performance (**Section 9.8**), with a particular emphasis on young people in care, and / or within the criminal justice system:

- Young people in care are more likely to have problems with crime, drugs and mental health than their peers
- **33%** of care leavers are not in education, employment or training, compared with 13% of all young people
- **33%** of boys in prison have been in care
- **61%** of girls in prison have been in care
- **23%** of the adult prison population has been in care, with almost **40%** of those under 21 having been in care

Research presented by the report: *'Money in the Mix: A guide to embedding financial capability in services for young people involved in the criminal justice system'*, Children & Young People Now, 2011: highlights:

- Increased levels of financial capability can help resettlement after custodial sentences and cut reoffending rates. There is a clear link between money management and key aspects of housing, employment and reducing debt
- Ensuring ex-offenders have enough lawfully obtained money on which to live is key to their rehabilitation and to reducing temptation into reoffending: *Improving the Financial Capability of Offenders: A Guide for Citizens Advice Bureaux and Others*, 2010

As highlighted at **Section 9.7**, SROI benefits in relation to young people / offenders are particularly significant.

In summary, in relation to young offenders, there is compelling evidence that pre-release support and an understanding of entitlements and processes, will increase a more stable transition into the community and enable significant SROI returns.

### 9.10 In Summary

As outlined at **Section 9.2** the Project is a success in terms of the achievement of key aims and objectives agreed with the funder and there are no reasons to believe that the Project will not achieve agreed outcomes. In a number of cases it is likely that outcomes will certainly be exceeded.

The Project is well managed and there are excellent examples of good practice that others delivering similar projects can learn from. Indicators are that the SROI is impressively positive, and the Project is certainly delivering value for money.

Linked to national and local on-going austerity measures, and a clear need and demand for what the Project delivers and achieves, there is a compelling case for the Project to continue beyond its current life.

Linked to evidence provided by key stakeholders, which significantly includes service users / clients, there is evidence that future delivery should be enhanced and broadened in terms of beneficiaries, with a strong case to consider including young people in care and within the penal system.

## 10.0 Recommendations

### 10.1 Introduction

Based on research findings, the following recommendations are tendered:

1. The Project should continue in its current format, with an emphasis on:
  - a. Addressing the achievement of indicator **2b**: *People reported by partner beneficiaries who have improved mental health by engaging in the programme*
  - b. Exploring opportunities to support more young people, with an emphasis on reaching the most vulnerable, such as those in / about to leave social care, about to leave supported accommodation / looking at independent living etc.
2. Consideration should be given to broadening delivery tools, such as:
  - a. Client focussed bespoke workshops / training courses
  - b. Cascading training, involving multi-agency partners / delivery staff
  - c. Advising / informing lending organisations and local authorities about how best to support vulnerable people with debts, or struggling to remain in control of their finances
3. Opportunities should be taken to enhance Project marketing, with objectives that include:
  - a. Reaching more [vulnerable] clients
  - b. Developing multi-agency partnership working
  - c. Promoting the successes of the Project, widening the reach to include vulnerable groups within the community
4. Consideration should be given to extending the delivery period of the Project, with early approaches made to funders such as the Big Lottery
5. Future aims and objectives should include:
  - a. Supporting vulnerable young people, with an emphasis on those in care / about to leave care, and / or within the criminal justice system
  - b. Working in close partnership with appropriate agencies, such as Social Services, Youth Offending Teams / team members
  - c. Evaluation tools such as SROI (Social Returns on Investment)

6. Opportunity should be taken to celebrate the successes of the Project with service users / clients and partner agency members; and share good practice with others (locally, regionally and nationally), who are looking to develop and deliver similar projects and initiatives.

## Appendix A

## Partners / Stakeholders

| Organisation / Name  | Client referrals / signposting by Project to this organisation (Yes / No) | Client referrals / signposting to Project by this organisation (Yes / No) | Joint delivery/direct work with Project / staff (Yes / No) | Comments                           |
|--|---|---|--|------------------------------------|
| YMCA   | Yes   | Yes   | Yes  | Regular contact                    |
| Summit House   | Yes   | Yes   | Yes  | Regular contact                    |
| Atlantic House   | Yes   | Yes   | Yes  | Regular contact                    |
| Rethink  | Yes   | Yes   | Yes  | Excellent referee                  |
| MASDAP- Money Advice Service Debt Advice Project (Dudley CABx)   | Yes   | Yes   | Yes  | Excellent referee                  |
| DPP – Debt Prevention Project (Dudley CABx)                      | Yes   | Yes   | Yes  | Excellent referee                  |
| Mortgage Arrears Advice Service (MAAS- Dudley CABx)              | Yes   | Yes   | Yes  | Excellent referee                  |
| Black Country Housing Group                                      | Yes   | Yes   | Yes  | Good relationship established      |
| Housing Support Group (DMBC)                                     | Yes   | Yes   | Yes  | Good relationship established      |
| Switch   | Yes   | Yes   | Yes  | Good relationship established      |
| CADAL- Care And Disability Advice Line (Dudley CABx)             | Yes   | Yes   | Yes  | Good relationship established      |
| The MacMillan Project  | Yes   | Yes   | Yes  | Excellent relationship established |
| The Lye Project  | Yes   | Yes   | Yes  | Excellent relationship established |
| CHADD- Churches Housing Association of Dudley & District Limited | Yes   | Yes   | Yes  | Excellent relationship established |
| The Gordon Moody Trust   | Yes   | Yes   | Yes  | Good relationship established      |
| Family Care Trust  | Yes   | Yes   | Yes  | Good relationship established      |
| Energy Extra- Black Country Housing Group                        | Yes   | Yes   | Yes  | Excellent relationship established |
| Talent Match   | Yes   | Yes   | Yes  | Good relationship established      |
| Just Straight Talk   | Yes   | Yes   | Yes  | Good relationship established      |
| Heantun Housing  | Yes   | Yes   | Yes  | Good relationship established      |
| GP Outreach  | Yes   | Yes   | Yes  | Good relationship established      |
| Saltbrook Place  | Yes   | Yes   | Yes  | Good relationship established      |



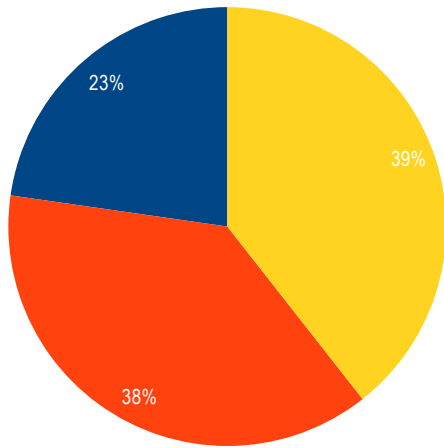
**Appendix B**

**Service Users' / Clients' Questionnaire Analysis**

**Section 1 - Use of Money Confidence Project**

**Graph 8**

*How often did you meet with someone from the Money Confidence team? (Please tick as appropriate)*

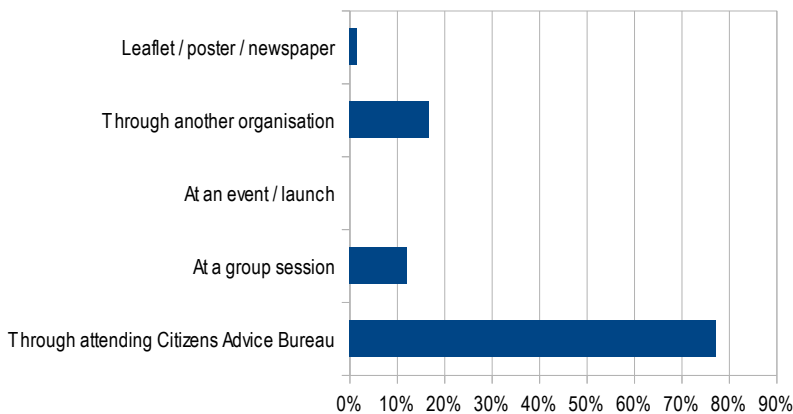


■ Once ■ A couple of times ■ Several times

|                   |    |     |
|-------------------|----|-----|
| Once              | 15 | 23% |
| A couple of times | 25 | 38% |
| Several times     | 26 | 39% |

**Graph 9**

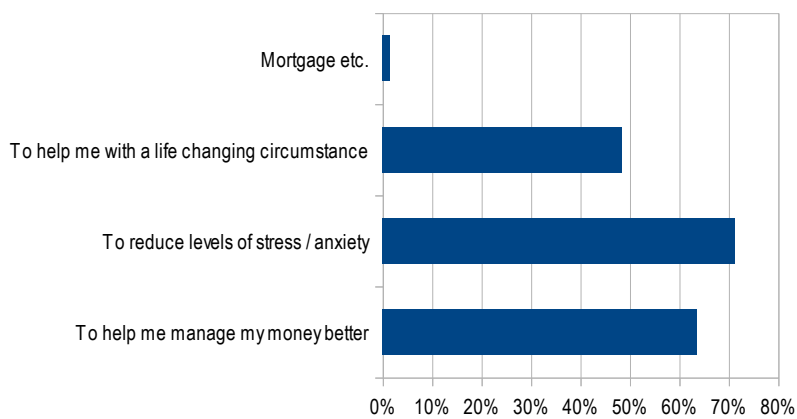
*How did you find out about the Money Confidence team (Please tick all that apply)*



|   |     |    |
|---|-----|----|
| <b>Through attending Citizens Advice Bureau</b> | 77% | 51 |
| <b>At a group session</b>                       | 12% | 8  |
| <b>At an event / launch</b>                     | 0%  | 0  |
| <b>Through another organisation</b>             | 17% | 11 |
| <b>Leaflet / poster / newspaper</b>             | 2%  | 1  |

**Graph 10**

*Why did you access the Money Confidence team?*

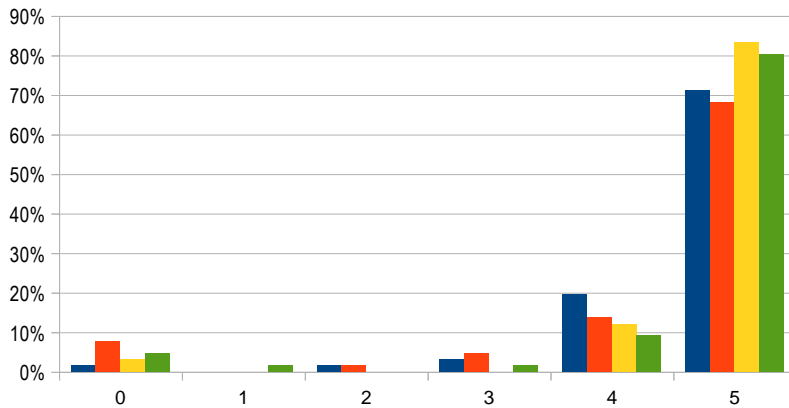


|   |     |    |
|---|-----|----|
| <b>To help me manage my money better</b>            | 64% | 42 |
| <b>To reduce levels of stress / anxiety</b>         | 71% | 47 |
| <b>To help me with a life changing circumstance</b> | 48% | 32 |
| <b>Mortgage etc.</b>                                | 2%  | 1  |

**Section 2 – Views about the Project**

**Graph 11**

*What do you think about the following regarding the Money Confidence Project? (1 low, 5 high, 0 no views)*

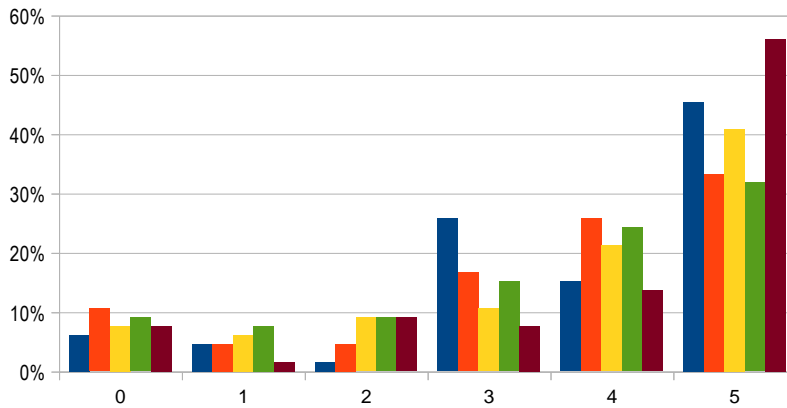


- I was able to meet staff in appropriate and easily accessible locations
- The sessions are / were valuable
- Staff are approachable and helpful
- I would recommend the Money Management Project to others

|  | 0  | 1  | 2  | 3  | 4   | 5   |
|--|----|----|----|----|-----|-----|
| <b>I was able to meet staff in appropriate and easily accessible locations</b> | 1  | 0  | 1  | 2  | 13  | 47  |
|  | 2% | 0% | 2% | 3% | 20% | 71% |
| <b>The sessions are / were valuable</b>  | 5  | 0  | 1  | 3  | 9   | 45  |
|  | 8% | 0% | 2% | 5% | 14% | 68% |
| <b>Staff are approachable and helpful</b>                                      | 2  | 0  | 0  | 0  | 8   | 55  |
|  | 3% | 0% | 0% | 0% | 12% | 83% |
| <b>I would recommend the Money Management Project to others</b>                | 3  | 1  | 0  | 1  | 6   | 53  |
|  | 5% | 2% | 0% | 2% | 9%  | 80% |

**Graph 12**

**Project outcomes - Since engaging with the Money Confidence Project (1 low, 5 high, 0 no views)**



- My money management skills have improved
- I feel more confident to make my own financial decisions
- I am less anxious / stressed about managing my own finances
- My health and well-being has improved
- I am now aware of other services available to me

|  | 0   | 1  | 2  | 3   | 4   | 5   |
|--|-----|----|----|-----|-----|-----|
| <b>My money management skills have improved</b>                    | 4   | 3  | 1  | 17  | 10  | 30  |
|  | 6%  | 5% | 2% | 26% | 15% | 45% |
| <b>I feel more confident to make my own financial decisions</b>    | 7   | 3  | 3  | 11  | 17  | 22  |
|  | 11% | 5% | 5% | 17% | 26% | 33% |
| <b>I am less anxious / stressed about managing my own finances</b> | 5   | 4  | 6  | 7   | 14  | 27  |
|  | 8%  | 6% | 9% | 11% | 21% | 41% |
| <b>My health and well-being has improved</b>                       | 6   | 5  | 6  | 10  | 16  | 21  |
|  | 9%  | 8% | 9% | 15% | 24% | 32% |
| <b>I am now aware of other services available to me</b>            | 5   | 1  | 6  | 5   | 9   | 37  |
|  | 8%  | 2% | 9% | 8%  | 14% | 56% |

### Section 3

**Please list up to 3 things that are GOOD about the Money Confidence Project**

- *A sympathetic attitude towards my problem*
- *Able to save*
- *Advice*
- *All together helpful*
- *Always courteous*
- *Always there and ready to listen (x4)*
- *And it helped me out like other people*
- *Approachable*
- *As I am deaf staff spoke slowly and wrote things down*
- *As it says 'confidence' is established*
- *Aware of other services*
- *Being informed of any benefit you are entitled to*
- *Being successful*
- *Choosing my priority*
- *Clear advice*
- *Contacted creditors with good result*
- *Contacted me with further advancement with creditors*
- *Creditors take notice*
- *Staff are all good and very helpful*
- *Dedicated and friendly staff*
- *Do everything that needs to be done to help you*
- *Down to earth and very helpful*
- *Easy access (x2)*
- *Easy to talk to and understand (x3)*
- *Excellent*
- *Free (x2)*
- *Fast and efficient*
- *Friendly (x10)*
- *Get a life back, I am so sick of living*
- *Get me back to leading a normal life without too much stress. A big thank you to all*
- *Gives peace of mind*
- *Gives sound advice*
- *Good information*
- *Good interaction with staff members*
- *Good to know there is support when struggling with money*
- *Got us benefits and other things we never knew we were entitled to*
- *Having someone to listen to*
- *Having one to one with staff*
- *Help a lot with fuel bills*
- *Help to solve debts*
- *Help understanding benefits*
- *Help you to get the right help*
- *Help you to understand the issues better*
- *Helped me lower debt payments*
- *Helped me prioritise between which are essential bill and which are not*
- *Helped me reduce my anxiety*
- *Helpful (x17)*
- *Helpful and clear understanding*
- *Helpful friendly staff*
- *Helping me with my budgeting and financing*
- *Helping you out of a nasty problem*
- *Helps with worries*
- *Hope you can help me*
- *I can save money*
- *I felt more organised with my finances and I didn't feel judged in any way*

- *I learned a lot that has helped me when dealing with creditors*
- *I now use my spending diary and thoughts of the day*
- *If they can get you anything they will*
- *If you are struggling to pay your high bills*
- *I have recommended to others*
- *It helps people*
- *It was very easy to speak to*
- *It's a good project*
- *Just knowing there is help and how to access it*
- *Kam was easy to talk to*
- *Knew of other services to which they referred me - Home matters*
- *Knowing that help is available*
- *Knowledge*
- *Learn how to manage money*
- *Learn how to manage money issues*
- *Less stressed / anxious when looking for money use*
- *Listened*
- *Lower anxiety levels*
- *Managing my finances*
- *Managing problems with money is made easier*
- *More awareness of available help*
- *More understanding*
- *More understanding of my situation*
- *Most courteous and got things done to help you*
- *My money skills*
- *No matter what the problem is they have helped me to sort out my problems*
- *Non judgemental staff (x4)*
- *Not made uncomfortable of made to look stupid*
- *Confidential and privacy*
- *Options discussed to improve my circumstances*
- *Point me in the right direction*
- *Polite*
- *Realising I'm not the only one with money worries*
- *Recommend appropriate gas and electricity company to help reduce bills.*
- *Recommend likely to help charities*
- *Referral*
- *Relevant help*
- *Resolved all my issues with little help from myself*
- *Ring organisations / council to help with managing monies*
- *Service*
- *She saved me money on my energy bills*
- *Show you the best solutions*
- *Sit and listen (x2)*
- *Sort my money worries out*
- *Sorted me out by helping me with working out my money better.*
- *Specialised knowledge*
- *Staff are all so very helpful and do their very best to help us (x3)*
- *Staff are good listeners*
- *Staying out of debt*
- *Stress and fear takes a big step backwards for one's life*
- *Stress level of finance decreases knowing how to get to money saving deals on internet*
- *Support*

- *Taken a lot of stress away*
- *The advisor took special time to help me*
- *The knowledgeable people to talk to about problems*
- *The staff are wonderful*
- *The team go above and beyond to help you*
- *They are really polite and patient*
- *They explain properly*
- *They get them cut down for you*
- *They helped me access a service to help me move back into a flat and with my budgeting*
- *They helped me settle some debts through grants*
- *They helped me so much I cannot thank them enough*
- *They improve your confidence in managing your money*
- *They know how to help*
- *They listen to you*
- *They made me feel really comfortable*
- *They stand up for you*
- *They take into account what you have to pay out*
- *To access the right information*
- *To be able to speak to someone in confidence*
- *To be less stressed and giving someone confidence*
- *To know that problems can be sorted out without being criticised*
- *Told bank to stop interest on my bank because of illegal activities*
- *Understanding staff that did not judge me*
- *Up to date info*
- *Very accessible*
- *Very Caring*
- *Very dedicated to their job I can't thank them enough*
- *Was very happy with it*
- *Well appreciated*
- *Who and where to turn to*
- *Wide source of knowledge*
- *Working things out and helping*

## Section 4

### ***(If appropriate) Please state how you feel the Project could be improved?***

- *No improvement needed (x11)*
- *I am more than happy with the way things are run*
- *I personally think that no changes are needed with their attitude, helpfulness and confidentiality*
- *I think that as a user of this system, I would not know how to improve but word of wisdom and mouth to others would be very beneficial to yourselves*
- *I think the CAB was excellent. Helped me loads. Massive thank you to Dawn, Bonnie and Carol*
- *I think the service is great they are a credit to the organisation*
- *A lot of people have money issues, the service can introduce a scheme to interested members where a savings bank account is open with the Post Office and members have an incentive of £1 as an opening deposit from the service, Thereafter, a standing order*
- *Advertise so that wider community will come to know about the service.*
- *By having more staff available for support and the waiting time should be minimised*
- *Expansion and more funding*
- *I found it advertised but it could be advertised in more places for a wider audience*
- *I think the project can be improved by more funding and staff. There are many people who need advice, especially in this day and age. Also more advertising*
- *If it was advertised more, so more people like myself don't feel alone*
- *Maybe through workshops on budgeting and managing money*
- *More access points*
- *More advertising*
- *More training of staff to help people and advise, especially on credit cards and loans of which are still advertised on the media and even through the post, people should be made to understand the pit-falls involved, and of loan shops on the high street*
- *Online access*
- *Regular call backs*
- *Separate this service from CAB and let it be independent*
- *The only improvement would be to advertise your help and advice in supermarkets or billboards so more people can see where to go*
- *Always found staff very helpful and accommodating as I am disabled*
- *Appreciate the help given*
- *CAB staff were great, dealt with y problems well and took a lot of pressure off my mind, I am still struggling but I know now the help is there. Many thanks*
- *Cannot say much they was very good and would see them again*
- *Fantastic service all round*



- *Find support for was really good from staff and day to day fusses am enjoying living life now, many thanks to all*
- *I am really grateful for support as I never thought I would get out of debt*
- *I am visiting your advisor on Tuesday. I rang today. I hope I can be helped, many thanks*
- *I find the CAB very helpful. They are god-sent in this world we live in today. It is good to know we can have somebody to help me in the day and age*
- *I like to thank all. Keep up your great work*
- *I much appreciate the help and advice I received thanks*
- *I very happy with the way it was and Carol was very supportive*
- *I was reassured and it took a weight off my money worries*
- *I was unaware that I was in the MCP at the time*
- *I would like more help*
- *I would like to say a bit heartfelt thank you to all the team, you do a wonderful job and I will for always be in your debt. Thank you*
- *If I had not been helped by this system my health and circumstances would have been much worse so I am very grateful to the team for their help*
- *If I had trouble with anything, I would go to the CAB because they are so helpful and there help is so constructive. I would definitely tell my friends once again, thank you*
- *I'm still on lower rate ESA waiting since 9th of July 2014 so I find living difficult but the money toward my energy bills has helped me greatly. I was only thinking the other day about Carol and how helpful she was to me. I'm sorry I never met Kath*
- *It suited my needs*
- *It was a very bad time for me and stressful, knowing there help and people there work hard to help you and advise you with understanding, need more people like them in the world*
- *It was really helpful and good support and help me get back in to sorting my life with new start to cope with*
- *My other comments are that if people are in the same situation as myself I would not hesitate to recommend them to CAB*
- *Staff friendly and always made to feel welcome. Thank you*
- *The advice given was appropriate to my circumstances. Staff redirected me to a debt advisor at the Dudley office and made my appointment. I have also been given assistance to apply for a grant*
- *The team really helped me they helped me access a grant when I moved back into my flat after years of substance misuse issues. I can now manage my money and pay bills on time and have all the tools I need to live properly without their help. This would not be possible without their help*
- *They fixed all I need to help me*

- *They helped me sort my problems out and having problems with anxiety and panic attacks and black outs they was very understanding with that as well which was good to see people do care no matter what. Would go and see them again.*
- *Very good*
- *Very supportive, living changing project*
- *With Carol and Kam it couldn't be any better thank you from the bottom of my heart for all you have done for me. I will be eternally grateful you changed my life. Thank you very much*

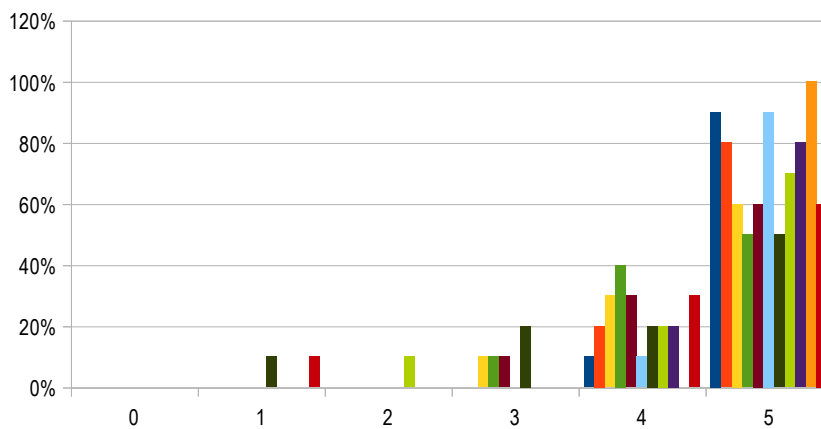
## Appendix C

### Partner Agency Members' Questionnaire Analysis

#### Section 1 - Local Community Needs

Graph 13

*How important are the following in relation to providing support for people who would like to improve their money management skills? (1 low, 5 high, 0 no views)*



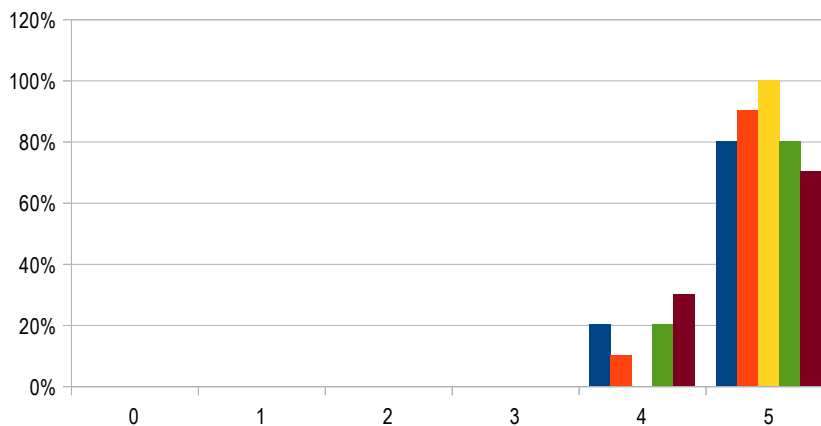
- Multi-agency partnership / collaborative working
- Stronger support networks for individuals
- Personal education / training
- Employment support
- Individuals ability / willingness to engage
- Confidence building
- Family support / building family relationships
- Receiving support / treatment with drug / alcohol dependency
- Receiving support / treatment with issues linked to mental health conditions
- Accessible and appropriate access to support services
- Where appropriate, long-term and sustained access to local support services

|   | 0  | 1   | 2   | 3   | 4   | 5    |
|---|----|-----|-----|-----|-----|------|
| <b>Multi-agency partnership / collaborative working</b>                             | 0  | 0   | 0   | 0   | 1   | 9    |
|   | 0% | 0%  | 0%  | 0%  | 10% | 90%  |
| <b>Stronger support networks for individuals</b>                                    | 0  | 0   | 0   | 0   | 2   | 8    |
|   | 0% | 0%  | 0%  | 0%  | 20% | 80%  |
| <b>Personal education / training</b>  | 0  | 0   | 0   | 1   | 3   | 6    |
|   | 0% | 0%  | 0%  | 10% | 30% | 60%  |
| <b>Employment support</b>   | 0  | 0   | 0   | 1   | 4   | 5    |
|   | 0% | 0%  | 0%  | 10% | 40% | 50%  |
| <b>Individuals ability / willingness to engage</b>                                  | 0  | 0   | 0   | 1   | 3   | 6    |
|   | 0% | 0%  | 0%  | 10% | 30% | 60%  |
| <b>Confidence building</b>  | 0  | 0   | 0   | 0   | 1   | 9    |
|   | 0% | 0%  | 0%  | 0%  | 10% | 90%  |
| <b>Family support / building family relationships</b>                               | 0  | 1   | 0   | 2   | 2   | 5    |
|   | 0% | 10% | 0%  | 20% | 20% | 50%  |
| <b>Receiving support / treatment with drug / alcohol dependency</b>                 | 0  | 0   | 1   | 0   | 2   | 7    |
|   | 0% | 0%  | 10% | 0%  | 20% | 70%  |
| <b>Receiving support / treatment with issues linked to mental health conditions</b> | 0  | 0   | 0   | 0   | 2   | 8    |
|   | 0% | 0%  | 0%  | 0%  | 20% | 80%  |
| <b>Accessible and appropriate access to support services</b>                        | 0  | 0   | 0   | 0   | 0   | 10   |
|   | 0% | 0%  | 0%  | 0%  | 0%  | 100% |
| <b>Where appropriate, long-term and sustained access to local support services</b>  | 0  | 1   | 0   | 0   | 3   | 6    |
|   | 0% | 10% | 0%  | 0%  | 30% | 60%  |

## Section 2 - Awareness of the CAB Money Confidence Project

Graph 14

*How do you rate the following?* (1 low, 5 high, 0 no views)

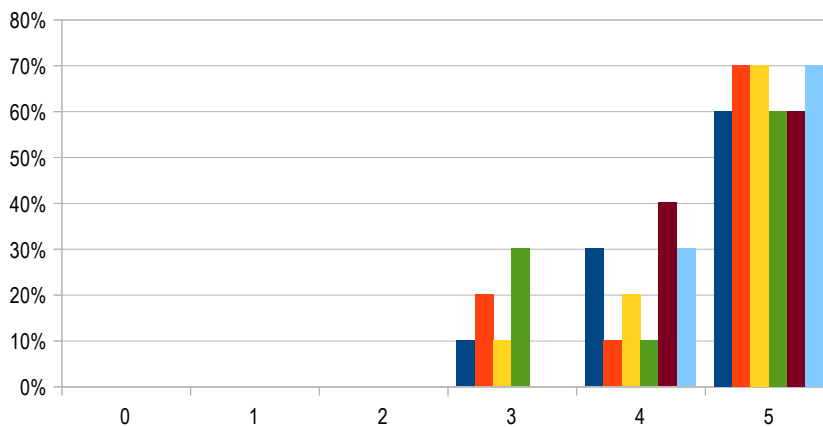


- Project staff are accessible to service users
- Project staff are accessible to your organisation
- Project staff are approachable, friendly and helpful
- Project staff understand the challenges service users face when dealing with their finances
- The Project has a key role to play in supporting service users

|   | 0  | 1  | 2  | 3  | 4   | 5    |
|---|----|----|----|----|-----|------|
| Project staff are accessible to service users   | 0  | 0  | 0  | 0  | 2   | 8    |
|   | 0% | 0% | 0% | 0% | 20% | 80%  |
| Project staff are accessible to your organisation   | 0  | 0  | 0  | 0  | 1   | 9    |
|   | 0% | 0% | 0% | 0% | 10% | 90%  |
| Project staff are approachable, friendly and helpful  | 0  | 0  | 0  | 0  | 0   | 10   |
|   | 0% | 0% | 0% | 0% | 0%  | 100% |
| Project staff understand the challenges service users face when dealing with their finances | 0  | 0  | 0  | 0  | 2   | 8    |
|   | 0% | 0% | 0% | 0% | 20% | 80%  |
| The Project has a key role to play in supporting service users                              | 0  | 0  | 0  | 0  | 3   | 7    |
|   | 0% | 0% | 0% | 0% | 30% | 70%  |

Graph 15

*To what level do you understand the purpose of the Money Confidence Project?) – i.e. The Project is enabling service users to (1 low, 5 high, 0 no views):*



- Access the budgeting support they require
- Improve their overall skills and abilities to manage money
- Feel more confident and independent to make their own financial decisions
- Feel less anxious / less stressed
- Develop better coping strategies in financial affairs
- Feel more able to deal with financial institutions

|  | 0  | 1  | 2  | 3   | 4   | 5   |
|--|----|----|----|-----|-----|-----|
| <b>Access the budgeting support they require</b>                                 | 0  | 0  | 0  | 1   | 3   | 6   |
|  | 0% | 0% | 0% | 10% | 30% | 60% |
| <b>Improve their overall skills and abilities to manage money</b>                | 0  | 0  | 0  | 2   | 1   | 7   |
|  | 0% | 0% | 0% | 20% | 10% | 70% |
| <b>Feel more confident and independent to make their own financial decisions</b> | 0  | 0  | 0  | 1   | 2   | 7   |
|  | 0% | 0% | 0% | 10% | 20% | 70% |
| <b>Feel less anxious / less stressed</b>   | 0  | 0  | 0  | 3   | 1   | 6   |
|  | 0% | 0% | 0% | 30% | 10% | 60% |
| <b>Develop better coping strategies in financial affairs</b>                     | 0  | 0  | 0  | 0   | 4   | 6   |
|  | 0% | 0% | 0% | 0%  | 40% | 60% |
| <b>Feel more able to deal with financial institutions</b>                        | 0  | 0  | 0  | 0   | 3   | 7   |
|  | 0% | 0% | 0% | 0%  | 30% | 70% |

### Other

- *The project is key in helping individuals manage their budgets and overall financial situations in the short term and gives them key skills for the long term.*

### Section 3 – How the Project could be improved

#### ***Please state how you feel the Project could be improved?***

- *I have found the service extremely fluent and effective; my concerns are if future funding for the service cannot be sourced and the service no longer being available*
- *It is a great project, cannot think of any ways it can be improved*

### Section 4 – Future challenges

#### ***What are the key FUTURE challenges all agencies face in relation to supporting service users with financial concerns / worries?***

- *Funding issues*
- *Effects of welfare reform and people adjusting to new ways of payment.*
- *At present I cannot see how the Project can improve, I think the service has been a fantastic benefit for my client, and especially with the support of Carol Moir (Dudley CAB). Carol is very friendly, approachable and knowledgeable in her role.*
- *As above, services that provide essential services which are proved to be effective are not ring fenced financially and thus not available long term*
- *Stress and anxiety are often caused in particular with worries over benefits, and work capability assessments and appeals*

- *Funding as project existence based on funding sustainable funding streams, especially in the voluntary sector. This is unfortunate as many individuals feel more comfort is approaching organisations such as CAB*

## Appendix D

### Service Users' Clients' Workshop Findings

#### **Q1 *What are the key achievements of the Project?***

- Quality of life X5
- If it hadn't been for this scheme I wouldn't be here today X4
- More confidence X4
- Better sleep X3
- Continuity X3
- Got me back on my own feet X3
- Results X3
- Help X3
- Coping X2
- Massive relief X2
- Knowledge
- Helping me with my money problems
- Knowing what is coming in and going out
- I can open my curtains and not be scared
- Understanding me
- Success
- More money

#### **Q2 *What are the key ingredients in the delivery of those achievements?***

- Feeling not ashamed X5
- Got empathy X4
- Support X3
- Guidance X3
- Caring attitude X3
- Laying down foundations X3
- Taking stress away X3
- Not panic X3
- Good team X2



- Persistence
- What to tackle first X2
- Right support X2
- Good information X2
- Not giving up X2
- Relief X2
- Focussing on family X2
- Maintaining what I learned X2
- Staff who care
- Knowing I can pick up phone and speak to someone
- Time to get to know you
- Communication
- Persistence
- Step by step
- Knowing you can't 'rob Peter to pay Paul'
- Rebuilding my relationship with my family
- Having a bit of money behind me

**Q3 *Could anything be improved on?***

- More staff like the ones I have X5
- More of the right advice X3
- Should have come earlier X3
- More funding X3
- More Apps
- More boxes of tissues

**Q4 What will be the future challenges YOU will be facing?**

- Keeping out of debt X5
- Health X4
- Finding extra money X3
- Reality of life X3
- Managing money X2
- Coping X2
- Pressure X2
- Bedroom Tax X2
- Finding somewhere else to live X2
- Future funeral expenses X2
- Money management
- Moving on with my money
- Government changes
- Finding employment
- Finding a better pay job
- Using the skills you pick up

**Q 5 What should the future priorities be for the Project?**

- Funding is essential X3
- Support continues X3
- Using the funding to support people X2
- Tackling stress X2
- Expanding

**'Wish List'**

- Happiness X4
- Good health X4
- Alive X3

- Not to worry about bills X3
- Be clear of debts X3
- More people knowing about the service X2
- Put money away X2
- Gas and electric every week X2
- To still have a smile on my face after the service X2
- Better relationships with my family X2
- Forgiveness
- And that the service will put smiles of others' faces
- Buy food out of my wages
- Back at work
- Being out of my flat
- Responsible for my own life

***And finally***

- George Clooney marrying me!
- Project Worker is a STAR!

## Appendix E

### Partner Agency Members Workshop Findings

#### **Q1 What are the key achievements of the Project?**

- Developing / Engaging with partners X8
- Communication X5
- Engagement to increase knowledge X3

#### **Q2 What are the key ingredients in the delivery of those achievements?**

- Communication Skills of Project Staff X5
- Good networking relationships X4
- Approachable and friendly X4
- Project workers X3
- Collaboration X3
- Flexible and approachable X2
- Achieving outcomes for Lottery X2
- Partners
- Partnerships

#### **Q3 Could anything be improved on?**

- Extension of service to vulnerable groups identified by work so far X4
- Working with more partners X3
- More partners – wider group of clients X3
- Secure funding X2
- Engagement time x2
- More participation from partners
- More groups
- Nothing

**Q4 What will be the future challenges all agencies will be facing?**

- Funding cuts X4
- Funding X2
- Sustainability and funding X2
- Cuts
- Funding and more vulnerable clients

**Q 5 What should the future priorities be for the Project?**

- Broader / different client group X4
- Keeping up engagement with clients X3
- Researching groups not reached before X3
- Continue partnership funding X3
- Continuous rapport building X2
- Forecasting

**'Wish List'**

- Financial capability for ALL X5
- Engagement in the community X3
- More funding for Project X3
- Extended funding X3
- Extend Project X2
- Funding to extend Project. Recruit more staff to extend range X2

**Appendix F**

**FREE PRIZE DRAW – WIN £25.00**

**Thank you** for taking the time to complete this short questionnaire, which will be used to independently evaluate the **Dudley District CABx Money Confidence Project**.

**Personal Information**

**Name** ..... **Contact No.** .....

**Gender** Male  Female

**Ethnic Origin** .....

**Age**..... **Postcode** .....

**Employment Status** (e.g. 'Employed', 'Unemployed', 'Long-term sick' etc.).....

**Registered Disabled** Yes  No  **Diagnosed Mental Health Condition** Yes  No

**Substance Misuse or Alcohol Dependency Issues** Yes  No

**Section 1 – Use of Money Confidence Project**

**How often did you meet with someone from the Money Confidence team?**(Please tick as appropriate)

Once  A couple of times  Several times

**How did you find about the Money Confidence team?** (please tick **ALL** that apply)

Through attending Citizens Advice Bureau

At a group session

At an event / launch

Through another organisation

Leaflet / poster / newspaper

**Why did you access the Money Confidence team?** (please tick **ALL** that apply)

To help me manage my money better

To reduce levels of stress / anxiety

To help me with a life changing circumstance

Other .....

**Please turn over**

**Section 2 – What do you think about the following regarding the Money Confidence Project?**

(1 low, 5 high)

|  |           |
|--|-----------|
| I am / was able to meet staff in appropriate and easily accessible locations | 1 2 3 4 5 |
| The sessions are / were valuable   | 1 2 3 4 5 |
| Staff are approachable and helpful   | 1 2 3 4 5 |
| I would recommend the Money Management Project to others                     | 1 2 3 4 5 |

**Since engaging with the Money Confidence Project (1 low, 5 high)**

|   |           |
|---|-----------|
| My money management skills have improved                    | 1 2 3 4 5 |
| I feel more confident to make my own financial decisions    | 1 2 3 4 5 |
| I am less anxious / stressed about managing my own finances | 1 2 3 4 5 |
| My health and well-being has improved                       | 1 2 3 4 5 |
| I am now aware of other services available to me            | 1 2 3 4 5 |

**Section 3 - Please list up to 3 things that are GOOD about the Money Confidence Project:**

- 1.
- 2.
- 3.

**Section 4 (If appropriate) Please state how you feel the Project could be improved?**

**Other comments?** (Please continue on a separate piece of paper if necessary)



## Appendix G

**Thank you** for taking the time to complete this short questionnaire, which will be used to support our independent evaluation of the Lottery funded **Dudley District CABx Money Confidence Project**.

**Name** ..... **Job Title** .....

**Organisation** .....

**Phone Number** ..... **Email** .....

**Brief description of your role:** .....

### Section 1 – Local Community Needs

*How important are the following in relation to providing support for people who would like to improve their money management skills? (1 low, 5 high)*

|  |           |
|--|-----------|
| Multi-agency partnership / collaborative working                             | 1 2 3 4 5 |
| Stronger support networks for individuals                                    | 1 2 3 4 5 |
| Personal education / training  | 1 2 3 4 5 |
| Employment support   | 1 2 3 4 5 |
| Individuals ability / willingness to engage                                  | 1 2 3 4 5 |
| Confidence building  | 1 2 3 4 5 |
| Family support / building family relationships                               | 1 2 3 4 5 |
| Receiving support / treatment with drug / alcohol dependency                 | 1 2 3 4 5 |
| Receiving support / treatment with issues linked to mental health conditions | 1 2 3 4 5 |
| Accessible and appropriate access to support services                        | 1 2 3 4 5 |
| Where appropriate, long-term and sustained access to local support services  | 1 2 3 4 5 |
| Other ( <i>please specify</i> ) .....  |           |
| .....  |           |

**Please turn over**



**Section 2 – Awareness of the CAB Money Confidence Project**

Are you aware of the Project? Yes  No

**If 'Yes', how do you rate the following? (1 low, 5 high)**

- |  |           |
|--|-----------|
| Project staff are accessible to service users  | 1 2 3 4 5 |
| Project staff are accessible to your organisation  | 1 2 3 4 5 |
| Project staff are approachable, friendly and helpful   | 1 2 3 4 5 |
| Project staff understand the challenges services users face when dealing with their finances | 1 2 3 4 5 |
| The Project has a key role to play in supporting service users                               | 1 2 3 4 5 |

**To what level do you understand the purpose of the Money Confidence Project?**

(1 low, 5 high) 1 2 3 4 5

**The Project is enabling service users to:**

- |   |           |
|---|-----------|
| Access the budgeting support they require                                 | 1 2 3 4 5 |
| Improve their overall skills and abilities to manage money                | 1 2 3 4 5 |
| Feel more confident and independent to make their own financial decisions | 1 2 3 4 5 |
| Fell less anxious / less stressed   | 1 2 3 4 5 |
| Develop better coping strategies in financial affairs                     | 1 2 3 4 5 |
| Feel more able to deal with financial institutions                        | 1 2 3 4 5 |
| Other .....   |           |

**Section 3 (If appropriate) Please state how you feel the Project could be improved?**

**Section 4 What are the key future challenges all agencies face in relation to supporting service users with financial concerns / worries?**



# widerimpact

Independent Analysis. Strategic Reviews

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